

SUMMARY OF MATERIAL MODIFICATIONS

TO: All Covered Plan
Participants

FROM: G.M.P - Employers Retiree Trust



This document is a Summary of Material Modifications (SMM), intended to notify you of changes to your benefits under the G.M.P - Employers Retiree Trust.

These changes include:

- Benefit coverage modification to waive cost-sharing for Coronavirus/COVID-19 screening, testing, and treatment.

PLAN BENEFIT CHANGES

The G.M.P - Employers Retiree Trust (“the Trust”) is implementing changes to the Trust benefits indicated herein, beginning March 31, 2020.

COVERAGE FOR CORONAVIRUS/COVID-19 TEST AND TREATMENT COSTS

In an effort to protect participants and dependents, the Plan is waiving all cost-sharing (deductible and co-insurance) on medically necessary screening, diagnostic testing, and treatment of the 2019 novel Coronavirus/COVID-19, including hospital, emergency department, urgent care and provider office visits where the primary purpose of the visit is to be screened, tested and/or treated for COVID-19.

Please note that all other Plan rules remain in effect including, for example, the exclusion for services that are not medically necessary and for charges above the Lifetime Maximum limit (meaning that you will be responsible for any charges above the Lifetime Maximum). Coordination of Benefits will be considered prior to payment of these services.

The Trust receives claims submitted to Medicare via the Medicare crossover, if you need assistance with claims submission instructions for claims not submitted through Medicare, you can contact the Trust office at: (239) 936-6242 or alternatively you can email your question to: info@gmptrust.com.

This summary is a Summary of Material Modifications to the Trust's Plan of Benefits (the "Plan"). It constitutes an addendum to the Plan's Summary Plan Description ("SPD"), which is available online at gmptrust.com or on request by calling the Administrative Offices. Coverage under the Plan is determined under the terms of the Plan as reflected in the SPDs, this summary, and any other notice regarding coverage changes issued since the effective date of the SPD. Nothing in this summary creates a right to be covered under the Plan. The terms "you" and "your" as used in this summary refer to an individual who meets all the eligibility and participation requirements under the Plan. Receipt of this summary does not guarantee that the recipient is a participant under the Plan and/or otherwise eligible for benefits under the Plan. The Board reserves the right to make changes or to terminate any benefit plan or plans for any reason at any time, without prior notice to or consent from any employee, former employee, participant or former participant (or their beneficiaries). If there is any inconsistency between this document and the official plan documents and contracts, the official plan documents and contracts will control to the extent not amended by this summary. If you have any questions regarding this change to the Plan, please contact the Administrative Office during normal business hours at: (239) 936-6242 or email your questions to: info@gmptrust.com.

GENERAL STATEMENT OF NONDISCRIMINATION: (DISCRIMINATION IS AGAINST THE LAW)

The Trust's health care plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. The Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.