

**VERY IMPORTANT NOTICE TO PARTICIPANTS OF THE
LOCAL 802 MUSICIANS HEALTH FUND**
Important Information Regarding Your Health Fund Benefits

Please take the time to read this Notice carefully and keep it with your copy of the Fund's
Summary Plan Description ("SPD").
February 2023

This document is a Summary of Material Modifications ("SMM") intended to notify you of an important change that is being made to the plan of benefits (the "Plan") of the Local 802 Musicians Health Fund (the "Fund"). You should take the time to read this SMM carefully and keep it with the copy of the summary plan description ("SPD") that was previously provided to you. If you have any questions regarding these changes to the Plan, please contact the Fund Office at (212) 245-4802.

Effective April 1, 2023, Empire BlueCross BlueShield will replace Aetna as the claims administrator and network provider for Plan A (also known as Recovery Plan A) medical and hospitalization benefits. The Board of Trustees made this change because the Fund was able to negotiate access to Empire's extensive network of providers at a lower cost to the Fund.

The transition to Empire does not change the types and level of health benefits provided by the Fund.

Empire's Blue Access Network provides a robust national network of health care providers and facilities. However, there may be some providers that are in Aetna's network that are not in Empire's, so eligible participants should check with their provider before their visit to avoid much higher out-of-network costs. Even if a provider is in the Empire network, it is important to tell them that your network has changed so they can update their records. To find a provider in Empire's Blue Access Network, you can follow these steps:

1. Go to www.empireblue.com/find-care or select the "Find Care" button on the top-right of the empireblue.com homepage.
2. On the next screen, scroll down and click on "Basic Search as Guest".
3. On the next screen, complete the following fields:
 - a. Select the type of plan or network - Select "Medical Plan or Network"
 - b. Select the state where the plan or network is offered - Select "New York"
 - c. Select how you get health insurance – Select "Medical Networks"
 - d. Select a plan or network – Select "Blue Access (Employer Sponsored)"

New Empire ID cards are expected to be sent to Plan A participants before April 1, 2023. Participants should present the new card to their providers for any services on and after April 1, 2023. In the interim, participants should continue to use their current Aetna ID card for all services received through March 31, 2023. (There is no change to the Fund's prescription drug coverage provided through Express Scripts, Inc. (ESI), and no changes to the Fund's dental and vision coverage.)

More information on the transition to Empire will be provided in the future. A revised Summary of Benefits and Coverage ("SBC") is enclosed with this notice reflecting the change to Empire.

As always, if you need assistance or have any questions regarding Fund benefits, please contact the Fund Office at (212) 245-4802.

Sincerely,

Board of Trustees
Local 802 Musicians Health Fund

This SMM is intended to provide you with an easy-to-understand description of certain changes to the Plan's benefits. A full description of benefits available from the Fund is set out in the SPD (as amended by prior SMMs), except to the extent that this SMM explicitly modifies the SPD.

The Board of Trustees reserves the right, in its sole and absolute discretion, to amend, modify or terminate any benefits provided under the Fund and change the Fund's eligibility rules, in whole or in part, at any time and for any reason, in accordance with the applicable amendment procedures established under the SPD and the Agreement and Declaration of Trust establishing the Fund (the "Trust Agreement"). The Trust Agreement and the SPD are available at the Fund Office and may be inspected by you free of charge during normal business hours. No individual other than the Board of Trustees (or its duly authorized designee) has any authority to interpret the Plan documents, make any promises to you about benefits under the Plan, or to change any provision of the Plan. Only the Board of Trustees (or its duly authorized designee) has the exclusive right and power, in its sole and absolute discretion, to interpret the terms of the Plan and decide all matters, legal and/or factual, arising under the Plan.