

June 6, 2023

Dear Participant:

The Board of Trustees (the “Board”) of the USW HRA Fund (“Fund”) is providing you this notice to make you aware of a deadline extension relating to the end of the COVID-19 National Emergency, as well as changes to the Health Reimbursement Arrangement (“HRA” or “Plan”) provided by the Fund.

End of Temporary Extension of Deadlines to file Claims and Appeals and Elect COBRA Continuation Coverage

In light of the COVID-19 National Emergency, which began on March 1, 2020, and for which the “outbreak period” is ending, the Board is disregarding the period through **July 10, 2023** when determining the deadlines to file claims, submit appeals, and take COBRA-related actions. This means you have extended deadlines to take any of the actions listed below:

- Submit claims for reimbursement for Eligible Medical Expenses incurred on or after March 1, 2020 and on or before July 10, 2023.
- Appeal claim denials received on or after March 1, 2020 and on or before July 10, 2023.
- Elect COBRA coverage, pay COBRA premiums, or provide notice of a COBRA Qualifying Event or disability determination, where the first day of period during which you were able to take such action fell on or after March 1, 2020 or on or before July 10, 2023.

Below are examples:

- Assume you received a notice of an adverse benefit determination (a denial of your benefit claim) from the Plan on March 16, 2023. Under the usual Plan terms, you would have 180 days to appeal that decision (i.e., until September 12, 2023). However, under the extension described above, the time period you have to file your appeal with the Plan is tolled until July 10, 2023, so the 180-day period you have in which to appeal that adverse benefit determination will end on January 6, 2024.
- Assume you incurred an Eligible Medical Expense on March 1, 2022. Under the usual plan terms, you would generally have 24 months (i.e., until March 1, 2024) to submit a claim for reimbursement. However, under the extension described above, the time period you have to file your claim is tolled until July 10, 2023, so the 24-month deadline you have in which to file your claim will end on July 10, 2025. (Note that in this example, the Board is providing for a longer extension than required by law, which only mandates an extension until March 1, 2025).

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In addition, the Board has adopted the following changes to the Plan, which are described in more detail in the Summary of Material Modifications that begins on the next page.

Qualified Domestic Relations Orders

A qualified domestic relations order, or QDRO, is a court judgment, decree, or order made under state domestic relations law that may assign some or all of your benefit to your spouse, former spouse, child, or Dependent, as an alternate payee. The Plan will apply the rules that appear in the SMM below to domestic relations orders it receives relating to a Participant.

Temporary Account Hold

A hold of 25% has been placed on all Participant accounts through the date when administrative expenses, fees, and investment income or losses for 2022 are allocated, which is expected to occur in June 2023.

Processing Fee for Claims Paid by Check

Effective May 24, 2023, a \$5 processing fee will be applied to all payments made by check.

If you have any questions about these changes, please contact the USW HRA Fund Office at 800-251-4107 or 855-450-1875, or at 1101 Kermit Drive, Suite 800, Nashville, TN 37217.

Sincerely,

The Board of Trustees
USW HRA Fund

USW HRA FUND
SUMMARY OF MATERIAL MODIFICATIONS
May 2023

All page numbers refer to the Summary Plan Description (“SPD”), effective January 1, 2020, which serves as the plan document for the Fund. Please keep this document with your SPD, so you always know the benefits that you are eligible for and the rules that apply.

1. Effective November 15, 2022, the following is added to page 20 of the SPD, after the paragraph titled “Order of Reimbursement”:

Qualified Domestic Relations Orders

A qualified domestic relations order, or QDRO, is a court judgment, decree, or order made under state domestic relations law that may assign some or all of your benefit to your spouse, former spouse, child, or dependent, as an alternate payee.

When the Plan receives notice of a draft or signed QDRO related to a Participant, it will freeze a portion of the Participant’s account representing the amount that is to be awarded.

A domestic relations order will not be honored as a QDRO unless a) the amount awarded to the alternate payee is expressed as either a percentage of the Participant’s account balance or a flat amount, in either case as of the date of the Participant’s most recent account balance statement and b) the QDRO states that if, as of the date of transfer to the alternate payee’s account, the participant’s balance is below the amount awarded to the alternate payee, future contributions to the Participant’s account will be transferred to the alternate payee’s account first, up to the amount awarded, and if there are no contributions, the plan will have no liability to the alternate payee. The Plan has adopted a model QDRO that incorporates these requirements.

Account balance transfers pursuant to QDROs will reduce the Participant’s total balance and available balance, as of date of the Participant’s most recent account balance statement. Alternate payees will have a new, separate account established for the amounts transferred pursuant to the QDRO and have immediate access to 100% of their account balance, subject to all other applicable Plan requirements. Alternate payees who have existing accounts due to being Active Employees will, for purposes of any QDRO, have a separate account established for transfers pursuant to the QDRO and immediate access to 100% of the balance in that account, subject to all other applicable Plan requirements.

- The following is added to page 16 of the SPD, just before the paragraph on Account Forfeitures:

Temporary Hold –2022 Account Allocation

For the period between January 1, 2023 and the date in 2023 on which administrative expenses, fees, and investment income or losses for 2022 are allocated to Participant accounts, Participants who normally have access to 100% of their account balances will only have access to 75% of their balances, and Participants who normally have access to 50% of their account balances will only have access to 25% of their account balances. Following the allocation, any claims that remain unpaid due to the hold will be reimbursed to the extent they would otherwise be reimbursable under the Plan’s terms.

- Effective May 24, 2023, the text and chart under the heading “Payment Processing Fees” on page 18 of the SPD is replaced with the following:

Payment Processing Fees

The Fund Office will issue a reimbursement payment in the form of an Automated Clearing House (“ACH”) credit transfer (or, for medical insurance premiums only, by check) for all Eligible Medical Expenses submitted on a claim form that meets the requirements of Section 1. Payment Processing Fees are assessed on the accounts of Participants or Dependents receiving reimbursement payments, as indicated in the “Payment Processing Fees” chart below.

Payment Processing Fees				
Participant	Programs A and B Fee Amount		Program C Fee Amount	
	Paid by ACH	Paid by Check	Paid by ACH	Paid by Check
Active Employee	\$5.00 per payment	\$5.00 per payment	Not Applicable	Not Applicable
Non-Covered Employee	\$5.00 per payment	\$5.00 per payment	Not Applicable	Not Applicable
Terminated Employee, under age 65	\$5.00 per payment	\$5.00 per payment	Not Applicable	Not Applicable
Terminated Employee, age 65 and older	None	\$5.00 per payment	None	\$5.00 per payment
Retiree	None	\$5.00 per payment	None	\$5.00 per payment
Dependent of a Deceased Participant	None	\$5.00 per payment	None	\$5.00 per payment