UA LOCAL 350 HEALTH, WELFARE AND VACATION TRUST FUNDS

445 Apple Street, Suite 109 * P.O. Box 11337 * Reno, Nevada 89510 * (775) 826-7200

February 23, 2022

To: All Plan Participants and Dependents, including COBRA beneficiaries, under the UA Local 350 Health, Welfare and Vacations Trust Funds

This Participant Notice will advise you of recent changes that have been made to the Summary Plan Description and Rules and Regulations as restated June 1, 2013 of the UA Local 350 Health, Welfare and Vacations Trust Funds ("Plan"). This information is VERY IMPORTANT to you and your dependents. Please take the time to read it carefully.

DISCOUNT DRUG CARDS CLARIFICATION

For those participants, members and dependents, covered under the UA Local 350 Health, Welfare and Vacations Trust Funds, please be advised that there are several "Apps" that may be used to locate pharmacies that have drugs at a lower cost through discount programs. These apps could have drugs at a lower price than Optum RX. Using these apps could save you and the Trust fund money.

Examples of discount cards:

GoodRX Familywize WellRX Easydrugcard

NOTICE OF STATUS AS A GRANDFATHERED PLAN

Because this medical Plan is a "grandfathered health plan," we are required by law to provide this notice to you:

This group health plan believes the UA Local 350 Health, Welfare and Vacations Trust Funds

medical plan is a "grandfathered health plan" under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted.

Being a grandfathered health plan means that your plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the Administrative Office at (775) 826-7200. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at (866) 444-3272 or www.dol.gov/agencies/ebsa. This website has a table summarizing which protections do and do not apply to grandfathered health plans.

Please keep this important notice with your Rules and Regulations/Summary Plan Description (SPD) for easy reference to all Plan provisions. If you have any questions, you may call the Administrative Office at (775) 826-7200 or Toll Free at (877) 826-5053. Sincerely,

Board of Trustees Receipt of this notice does not constitute a determination of your eligibility. If you wish to verify eligibility, or if you have any questions regarding this Plan change, please contact the Fund Office.

In accordance with ERISA reporting requirements, this document serves as your Summary of Material Modifications to the Plan