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MEBA MEDICAL AND BENEFITS PLAN SUMMARY OF MATERIAL MODIFICATIONS

This Summary of Material Modifications advises you of changes in the information contained in the MEBA Medical and Benefits Plan Summary Plan Description ("SPD"), as required by the Employee Retirement Income Security Act of 1974. The Trustees of the MEBA Medical and Benefits Plan (the "Plan") have amended the Plan to expand coverage for bariatric surgery to the Plan's administrative staff and to clarify the clinical criteria that must be satisfied to qualify for such surgery. Any active employee otherwise eligible must satisfy the clinical criteria described below before the Plan will approve a claim for bariatric surgery. The SPD is revised as described below:

Bariatric Procedures

Effective January 1, 2020, the "Bariatric Procedures" Section of the SPD on page 23 is revised to read as follows:

Expenses incurred by an active employee (including an administrative staff employee) in connection with an FDA approved bariatric procedure for the treatment of obesity are covered by the Medical Plan's provisions for hospital, surgical and medical benefits, subject to the satisfaction of the following criteria: the active employee must (i) be 18 years old or older; (ii) complete a psychological examination to determine readiness and fitness for surgery and necessary postoperative lifestyle changes, (iii) have a body mass index (BMI) of 40 or BMI equal to or greater than 35 in combination with one or more of the following co-morbid conditions: hypertension, a cardiopulmonary condition, sleep apnea, diabetes mellitus, or any life threatening or serious medical condition that weight has induced; (iv) complete a structured diet program in the two-year period that immediately precedes the request for the bariatric procedure by participation in either (1) one structured diet program for six consecutive months or (2) two structured diet programs for three consecutive months; and (v) the Covered Medical Expenses must be incurred through a Preferred Provider Organization. Coverage of expenses associated with FDA approved bariatric procedures are not available to dependents of active employees, pensioners or dependents of pensioners.

If you have any questions regarding this change, call the Plan Office's Member Services Department at 410-547-9111 or 800-811-6322. Keep this notice with your SPD so that when you refer to the SPD, you will be reminded of the above changes.

Ann S. Gilchrist, Administrator