

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 Plan is adding a retiree dental benefit. Accordingly, effective October 1, 2023, the following changes will apply:

• Pensioners who maintain medical coverage under the Plan will be provided a one-time opportunity to elect Dental coverage for themselves and their qualified dependents. A Pensioner who elects Dental coverage may later choose to cease coverage at any time, but the Pensioner will not be allowed to re-elect coverage later. The Pensioner will be required to pay a monthly amount for Dental coverage, in the amount determined by the Trustees from time to time. The monthly amount is subject to annual adjustment.

If you have any questions regarding these changes, 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.

- The Plan will cover COVID-19 vaccines subject to the Plan's cost-sharing rules. The Plan will also cover COVID-19 tests and other services provided during healthcare provider visits (including in-person visits and telemedicine visits), urgent care center visits, and emergency room visits subject to the Plan's cost-sharing rules.
- Medical services otherwise covered under the Plan may be provided via telehealth.

Patricia Kelly

Patricia Kelly, Executive Director

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