



BENEFIT PLANS

MEBA MEDICAL & BENEFITS PLAN
 MEBA PENSION TRUST
 MEBA TRAINING PLAN
 MEBA VACATION PLAN

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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 modify the Plan’s definition of “Reasonable and Customary” charge. The SPD will be changed as described below:

REASONABLE AND CUSTOMARY CHARGE

Effective June 20, 2018, the Trustees amended the Plan to eliminate the term “Reasonable and Customary” and replace it with the term “Allowable”.

- a. Effective June 20, 2018, all references in the SPD to “reasonable and customary” are replaced with “allowable”.
- b. Effective June 20, 2018, the last sentence in the margin to the left of the SPD section entitled “In Network and Out of Network Coverage” on page 9 is revised to read as follows:

“Allowable” charge means the lowest of: (a) the usual charge of the provider for the service or supply (in the absence of the coverage provided under the Plan), but not more than the prevailing charge in the geographic area for the same or similar service or supply, as determined by the Plan Office; (b) the maximum amount that the Plan has determined it will pay for such service or supply; (c) the provider’s actual charge for such service or supply; or (d) with respect to a provider that is party to an agreement with the Plan or a provider to the Plan to provide services to eligible employees and their dependents, the charge agreed to by the provider under such agreement.

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.

Ann S. Gilchrist, Administrator