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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 provide additional coverage for physiotherapy, physical therapy, and chiropractic treatment, provided that prior authorization is obtained. The SPD will be changed as described below:

Chiropractic Treatment and Physical Therapy

Effective January 1, 2019, the Trustees amended the Plan with respect to coverage for physiotherapy and physical therapy performed by or under the supervision of a Licensed Qualified Provider, and with respect to chiropractic treatment.

Accordingly, effective January 1, 2019, the fifth bullet point under the "Charges for Other Services and Supplies" Section of the SPD on page 22 is revised to read as follows:

Chiropractic treatment, x-ray or physical therapy or other similar therapeutic treatment performed by or under the supervision of a Licensed Qualified Provider. Chiropractic treatment and physical therapy are limited to 80 visits per person in a two-year period combined, and prior authorization is required for more than 40 combined chiropractic treatment and physical therapy visits in a two-year period. This limit does not apply for physical therapy treatment following a stroke, radical mastectomy, or if used as treatment for multiple sclerosis or a condition caused by multiple sclerosis;

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

Sun & Willis