



Summary of Material Reduction to the CCUSA Employee Welfare Benefit Trust Plan dba O'Grady Catholic Health Trust Plan

This Summary of Material Reduction ("SMR") modifies some of the information contained in the Summary Plan Description ("SPD") for the CCUSA Employee Welfare Benefit Trust Plan dba O'Grady Catholic Health Trust Plan (the "Plan") that describes the Plan as of January 1, 2023.

Note: In the event of any discrepancy between this SMR and the SPD, the provisions of this SMR will govern.

Reduction(s)

Please be advised that in connection with the federal government's announced end of the Public Health Emergency, the Plan will cover, subject to regular cost-sharing, COVID-19 testing (both over-the-counter and in-person). This change will take effect May 12, 2023. All claims incurred before then will be covered in accordance with the requirements of the Public Health Emergency and any relevant federal guidance.

Testing for COVID-19 and in-office or virtual visit testing related services will be processed in accordance with member benefits. This includes any applicable member cost-sharing (including copay, coinsurance and deductible) and network limitations.

The Plan will no longer reimburse members for over-the-counter at-home COVID-19 tests if purchased after May 11, 2023. For tests purchased on or before May 11, 2023, members have one year from the date of purchase to submit a claim for reimbursement.

The Plan will revert to member cost-sharing for monoclonal antibody treatment pursuant to the member's contract effective May 12, 2023.

Should you have any questions, please contact your Employer's Benefits Department.