

Multi Union Security Trust Fund

Summary of Material Modification Important Notice Regarding Your Benefits

This Summary of Material Modification (SMM) modifies some of the information contained in the Summary Plan Description (SPD) of the Multi Union Security Trust Fund (Plan). In the event of any discrepancy between this SMM and the SPD, the provisions of this SMM will govern.

This summary is intended to satisfy the requirement for issuance of a SMM under ERISA. You should take the time to read this SMM carefully and keep it with the SPD that was previously provided to you. This SMM must be read in conjunction with the SPD and all previous SMMs issued. If you need another copy of the SPD or these SMMs, contact the Trust Fund Office at (818) 243-0222.

Anthem Blue Cross – Employee Assistance Program Benefit Enhancement

Effective July 1, 2022, the Board of Trustees of the Multi Union Security Trust (“MUST” or “Trust”) has increased the benefits available to you under the Employee Assistance Program. The covered benefits are as follows:

Services that are Covered

Subject to the exclusions and limitations listed in the SERVICES THAT ARE NOT COVERED section, following are the Covered Services that are covered by this Plan when authorized and obtained from a Practitioner. The Plan will not cover any services that are not listed in this section.

1. **Counseling Sessions:** Up to twelve counseling sessions per unique presenting problem, per 12-month period, per initial term and per renewal term, per Participant. Counseling sessions shall be per unique presenting problem for issues or concerns directly impacting the Participant. Counseling sessions are provided when the assessment reveals that the presenting problem has a reasonable and likely chance of improving as a result of short-term, counseling that is focused on problem resolution. Notwithstanding any provision to the contrary, Covered Services do not include any counseling sessions beyond the limit noted above.
2. **Referral to appropriate healthcare benefit and/or clinical resources** in the community in situations where the Participant’s presenting problem warrants long-term treatment, hospitalization or a more specialized level of care.
3. **24 hours per day, 7 days per week, 365 days per year, toll-free telephone access to a licensed Consultant.**
4. **Legal Referrals & Discounted Fees:** 30-minute telephone or in-person consultation with a licensed attorney.
5. **Financial Consultation:** Unlimited telephone consultations with an appropriate Financial Consultant.
6. **Identify Theft Recovery:** Telephone consultation to help recover from and minimize the impact of a breach of identity.

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7. Tobacco Cessation: Unlimited access to the Anthem website's online educational tools and information; as well as links to SmokeFree.gov- a comprehensive website offering tools and tips related to tobacco cessation. Access to a chat feature and information on the toll free Quit Line available in every state.
8. Work/Life Resources and Information: If you wish to speak with a child care, adult dependent care, elder care, adoption, or parenting consultant regarding consultations, educational materials, or referrals for any of these services, please call your toll free number. You also have unlimited access to web-based information and resources about child care, adult dependent care, elder care, adoption, and parenting on the Anthem website. Instructions regarding how to access the websites and obtain the information therein contained are part of the program materials furnished by Anthem.

To review the complete Anthem Member Assistance Program Combined Evidence of Coverage and Disclosure Form, please visit www.pacfed-must.com.

Please keep this Summary of Material Modifications with your Summary Plan Description, dated February 1, 2017.

If you have any questions regarding this notice, please contact the Administrative Office at (818) 243-0222. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at (866) 444-3272 or www.dol.gov/ebsa/healthreform.

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to appeal or file a grievance. For questions about your rights, this notice, or assistance, you can contact the Administrative Office at (818) 243-0222.