

BAY AREA AUTOMOTIVE GROUP WELFARE FUND

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June 23, 2023

PLAN CHANGE NOTICE Summary of Material Modifications

TO ALL ACTIVE PARTICIPANTS, DEPENDENTS and COBRA Participants enrolled in the Self-Funded Plan:

ORTHOTIC BENEFITS INCREASE

An “orthotic device” is a custom-molded, individually designed shoe insert or ankle brace needed to correct a muscular or skeletal problem. The Plan covers orthotic devices that are medically necessary and prescribed as an alternative to surgery. Effective January 1, 2023, the Plan increased the allowance for orthotic devices from the current level of up to \$300 once every five years to a total of up to \$1,500 once every five years. The \$1,500 limit is *not* per foot – a maximum of \$1,500 per condition will be paid if the orthotics are necessary for one or both feet. Replacement for orthotics that are worn, lost, or stolen are not covered until the next five-year period.

TERMINATION OF OMADA HEALTH DIABETES PROGRAMS

Back in November 2021, Bay Area Automotive Group introduced diabetes prevention and diabetes management programs through Omada Health. The Omada Health programs will end effective October 31, 2023.

If you have any questions regarding this Notice, please contact the Administrative Office at (800) 267-3232.

In accordance with ERISA reporting requirements this document is intended to serve as a Summary of Material Modifications to the Plan.

PLEASE NOTE

This Notice is intended to amend your Summary Plan Description.

This document is a Summary of Material Modifications (“SMM”) intended to notify you of important changes made to your plan of benefits. You should take the time to read this SMM carefully (and share it with your family) and keep it with your copy of the *Summary Plan Description*. While every effort has been made to make this description as complete and as accurate as possible, this SMM, of course, cannot contain a full restatement of the terms and provisions of the Plan. If any conflict should arise between this summary and the Plan, or if any point is not discussed in this SMM or is only partially discussed, the terms of the Plan will govern in all cases. The Board of Trustees reserves the right, in its sole and absolute discretion, to amend, modify, terminate or interpret and decide all matters under the Plan, or any benefits provided under the Plan, in whole or in part, at any time and for any reason.

Si usted gustaría una copia en español, por favor de contactar la oficina de administracion de Bay Area Automotive Group Welfare Fund.

Chinese (中文): 如果需要中文的帮助, 請撥打這個號碼 1-800-267-3232.