

IMPORTANT NOTICE:

End of COVID-19 Public Health Emergency Anticipated on May 11, 2023

April 2023

SUMMARY OF MATERIAL MODIFICATIONS TO THE Oak Grove School District Health and Welfare Plan

This document serves as a Summary of Material Modifications (“SMM”) to the Oak Grove School District Health and Welfare Plan (“Plan”).

This SMM summarizes changes to the Plan that are the result of recent legislation and regulatory guidance addressing employee health and welfare plan benefits in response to the COVID-19 pandemic.

You should review this information carefully and share it with your covered dependents. Keep this information with your Summary Plan Description (“SPD”) for future reference. In the event of a conflict between the official Plan Document and this SMM, the SPD, or any other communication related to the Plan, the official Plan Document will govern.

Contact Human Resources for more information, or to request a paper copy of this document.

Overview:

The COVID-19 public health emergency and national emergency are likely to end on May 11, 2023.

This means some of the policies put in place to respond to the public health emergency will conclude. It is important to know that some of these changes can impact your health coverage. In general, assuming the public health emergency and national emergency end on May 11, 2023, as expected, you will see the following changes to your health coverage:

1. **COVID-19 diagnostic testing:** *After the end of the COVID-19 public health emergency (starting May 12, 2023), the Plan will no longer be required to cover COVID-19 diagnostic testing (including over-the-counter tests) at no cost to you.* This means that you may be responsible for payment of all or part of the cost of COVID-19 tests, including over-the-counter COVID-19 tests, you purchase on and after May 12, 2023.
2. **COVID-19 vaccinations:** While the Plan has been required to cover COVID-19 vaccines at no cost to you, *starting May 12, 2023, the Plan may impose cost sharing if you get a vaccine from a provider that’s not in your health plan’s network.*
3. **Deadlines for key health benefit decisions:** During the COVID-19 national emergency, the Plan has been required to give you more time to make key decisions about your health coverage. **These extensions have been referred to as the “Outbreak Period” extensions.** For example, you and your family members had more time to request special enrollment to join the Plan. Special enrollment is a period outside of your normal open enrollment period when you have an opportunity to enroll in the Plan (if you experienced certain types of life events, like getting married, welcoming a new child into your family, etc., and were otherwise eligible for the Plan). You were also allowed to take more time to meet deadlines related to electing and paying for COBRA continuation coverage, as well as to submit claims and appeals to the Plan. **These Outbreak Period deadline extensions are scheduled to end as of July 10, 2023.**