



**SUMMARY OF MATERIAL MODIFICATIONS TO
SUMMARY PLAN DESCRIPTION OF
THE SEIU LOCAL 4 HEALTH & WELFARE FUND**

Nursing Home Plans

INTRODUCTION

This summary amends the Summary Plan Description for the *Nursing Home Plan* of the SEIU Local 4 Health & Welfare Fund (the "Plans"). The terms of this summary supersedes any conflicting provisions in the Summary Plan Description.

DESCRIPTION OF CHANGES

The Plan hereby amends a “Benefit Plan Exclusions, Conditions, and Limitations” section of the Nursing Home EPO, PPO, SMH, UMC Plans effective August 27, 2024. The removed item reads in its entirety:

Charges incurred for any operation or treatment in connection with sex transformations or any type of sexual dysfunction, including any complications arising from such conditions

The removed item is replaced and below reads in its entirety:

Coverage Statement:

- Coverage includes medically necessary gender-affirming treatments, such as hormone therapy, surgical procedures, mental health support, and related care for gender dysphoria.

Medical Necessity:

- Services are covered when deemed medically necessary and align with current clinical guidelines for gender dysphoria treatment.

Scope of Services:

- Covered benefits include hormone therapy, gender-affirming surgeries, mental health services, and any other medically approved interventions related to gender transition.

Provider and Pre-Authorization Requirements:

- Gender-affirming care must be provided by in-network specialists or approved providers, and some services may require prior authorization or a referral from a primary care provider.

Exclusions and Limitations:



- Exclusions apply for non-medically necessary procedures or services deemed cosmetic. Review of services for medical necessity is required for certain procedures.

Applicable to the following Plans:

Nursing Home EPO: Section 6, #16

Nursing Home PPO: Section 6, #15

Nursing Home SMH: Section 6, #15

Nursing Home UMC: Section 7, #15