
**UNITED BENEFIT FUND
SUMMARY OF MATERIAL MODIFICATIONS**

General: This is a Summary of Material Modifications regarding the United Benefit Fund Summary Plan Description (the “SPD”). This Summary of Material Modifications supplements the SPD previously provided to you. You should retain this document with your copy of the SPD.

Summary Description of Modification: Your SPD was modified in the manner described below.

I.

Omni Administrators is now known as Leading Edge Administrators. Their contact information has changed, and their role with the Plan has changed. The Plan’s Claims Administrator is now Leading Edge Administrators. The Plan Administrator is now the Board of Trustees. Their contact information is now reflect in the chart of the Plan’s service providers on page 2:

CLAIMS ADMINISTRATOR

Leading Edge Administrators
14 Wall Street, Suite 5B
New York, New York 10005
(718) 416-4020

PLAN ADMINISTRATOR

Board of Trustees
United Benefit Fund
150-28 Union Turnpike, Suite 250
Flushing, New York 11367
(718) 513-2477 ext 100

II.

Section 11, titled “How To Claim Your Benefits,” has changed to reflect that Leading Edge Administrators is now the Claims Administrator.

At the time you receive treatment, show your ID card to your provider of service. In most cases, your provider will file your claim for you. You may file the claim yourself by submitting the required information to Leading Edge Administrators at the address above.

III.

Section 12, "Claim Appeal Procedure," has changed to reflect that you may file a written appeal with Leading Edge Administrators, Inc. at the address above.

IV.

Section 19, titled "Important Information About the Plan," has changed to reflect Leading Edge Administrator, not Omni, is the Claims Administrator, and the Board of Trustees is the Plan Administrator.

**The United Benefit Fund believes that the Cambridge B, Sterling and Universal B plans are each a "grandfathered health plan" under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that these plans may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.*

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the plan administrator at (718)416-4020. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272, or visit the DOL's website at <https://www.dol.gov/agencies/ebsa/laws-and-regulations/laws/affordable-care-act/for-workers-and-families>. This website summarizes which protections do and do not apply to grandfathered health plans.