

AMENDMENT #5 and SUMMARY OF MATERIAL MODIFICATION

To revise the Plan Document and Summary Plan Description, dated May 1, 2018
of the Greene County Employee Benefit Trust
effective October 1, 2022

I. Summary of Material Modification

This Amendment and Summary of Material Modification seeks to update the following:

1. Include language regarding premiums for retiree coverage.
2. Include language regarding Continuity of Care when a Network Provider contract terminates, to the extent required under the No Surprises Act (NSA).

II. Specific Plan Language Amended

Under Section I: Definitions, page 2, the following will be added:

[...]

Continuing Care Patient means a Participant who, with respect to a provider or facility, are at least one of the following:

- undergoing treatment from the provider or facility for a serious and complex condition, defined as:
 - in the case of an acute illness, a condition that is serious enough to require specialized medical treatment to avoid the reasonable possibility of death or permanent harm.
 - in the case of a chronic illness or condition, a condition that is:
 - life-threatening, degenerative, potentially disabling, or congenital; and
 - requires specialized medical care over a prolonged period of time.
 - undergoing a course of institutional or inpatient care from the provider or facility
 - scheduled to undergo non-elective surgery from the provider or facility, including receipt of post-operative care from such provider or facility with respect to such a surgery.
 - pregnant and undergoing a course of treatment for the pregnancy from the provider or facility.
 - terminally ill and is receiving treatment for such illness from the provider or facility.
 - for purposes of this subsection, an individual is considered to be terminally ill if the individual has a medical prognosis that the individual's life expectancy is 6 months or less.

[...]

Under Section II: Plan Overview, Eligible Retirees, page 14, the following will be added:

[...]

Premiums for Retired Employees

- Retired ages 55-60 (last day before 60th birthday), county will pay 20% of the normal premium charged for covering employee, spouse, and dependents, and retired insured will pay 80% of the premium.
- Retired ages 60-63 (last day before 63rd birthday), county will pay 30% of the normal premium charged for covering employee, spouse, and dependents, and retired insured will pay 70% of the premium.
- Retired ages 63-65 (or until Medicare eligibility in the event that Medicare's eligibility age is increased), county will pay 50% of the normal premium charged for covering employee, spouse, and dependents, and retired insured will pay 50% of the premium.

[...]

Under Section III: Your Medical Benefits, page 24, the following will be added:

[...]

Continuation of Care from a recently terminated In-Network Provider

When a provider ceases to be an In-Network Provider because of a termination of contract, the Participant will be notified of the provider's termination from the network. Certain health care services provided to the Participant may continue from the terminated provider at the same level of benefits as if the provider had not terminated. Terminated is defined as, with respect to a contract, the expiration or non-renewal of the contract, but does not include a termination of the contract for failure to meet applicable quality standards or fraud.

If the Participant meets the definition of Continuing Care Patient, the Participant may be approved to continue care with the terminated provider for a limited time. In order for the Participant to continue care with the terminated provider, the Participant must submit a continuity of care request form to SIHO for review and approval. To request a continuity of care request form, please contact SIHO Member Services at 1-800-443-2980 or by email at member.services@siho.org.

If the request is approved, the Participant may continue to receive Medically Necessary health care and services from the provider until the earlier of; (i) the Participant is no longer a Continuing Care Patient; or (ii) 90 days from the triggering event, unless otherwise approved by the Plan.

[...]

This amendment complies with Federal Civil Rights Legislation involving benefits for employees and dependents. Nothing contained in this amendment shall be considered to alter or affect any of the terms of the Summary Plan Description of Greene County Employee Benefit Trust other than as specifically stated in the amendments.

IN WITNESS WHEREOF, The Plan has executed the Amendment on the 6th day of December, 2022.



Signature

President, Health Insurance Board of Trustees

Official Title

December 6, 2022

Date



Witness Marvin R. Abshire