

SUMMARY OF MATERIAL MODIFICATIONS

This document is to serve as a Summary of Material Modification (SMM) to the 2020 Windstream Services, LLC Welfare Benefit Plan (the Plan) summary plan description (SPD). It is meant to supplement and/or replace certain information in the SPD, so retain it for future reference along with your SPD. Please share these materials with your covered family members.

The following changes apply to your health plan:

1. Effective 02/04/2020, Federal law requires waiver of member cost-sharing (copayments, coinsurance, deductibles) for approved and authorized COVID-19 testing and related items and services during visits (at physician offices and via telemedicine), urgent care centers and emergency departments for members enrolled in the Plan. Testing must be provided at approved locations in accordance with U.S. Centers for Disease Control and Prevention (CDC) guidelines. Waiver of cost share applies in and out of network.
2. Effective 02/04/2020, the Plan will waive cost-share (copayments, coinsurance, and deductibles) for eligible medical expenses for covered services, in network and out of network, when associated with a COVID-19 diagnosis.
3. Effective 02/04/2020, the Plan will expand its telehealth coverage to services provided by providers other than Teladoc and MDLive. Cost-sharing (copayments, coinsurance, deductibles) will apply to these services (unless associated with a COVID-19 diagnosis). This change to the SPD will be in place indefinitely.
4. Enacted 03/27/2020, the CARES Act provides the ability to use HSAs, FSAs and HRAs to purchase certain OTC drugs and medicines, like acetaminophen, allergy medication, antacid etc., without a doctor's prescription, as well as menstrual care products. These changes apply to amounts paid or expenses incurred on or after January 1, 2020. Both provisions for OTC and menstrual products are ongoing without an expiration date.
5. Effective March 1, 2020: Recent Internal Revenue Service and Department of Labor regulatory guidance permits plan participants and beneficiaries extra time to: (1) enroll in a group health plan (medical coverage only) following a HIPAA special enrollment event (i.e., due to marriage, birth, adoption or placement for adoption, loss of other coverage, loss of coverage/gaining eligibility for premium assistance under a state CHIP or Medicaid program); (2) elect COBRA continuation of coverage and make premium payments; (3) file benefit claims; (4) appeal adverse benefit determinations under any employee benefit plan; and (5) file for an external review under a group health plan.
6. In response to recent Internal Revenue Service guidance via Notice 2020-33, Windstream Services, LLC §125 Cafeteria Plan will increase the amount of the unused Healthcare Flexible Spending Account balance from 2020 that participants can carry over into the plan year beginning in 2021 from \$500 to \$550. In future plan years, the carryover limit will be 20% of the IRS published salary reduction contribution limit.

Unless otherwise noted above, these changes shall be in effect during the "Outbreak Period," defined as the period from March 1, 2020, through 60 days after the announced end of the COVID-19 National Emergency, for a maximum for no more than one year. As of the date of this notice, the end of the Outbreak Period has not yet been announced. Once the end of the emergency has been confirmed, we will post a notice on windstreambenefits.com to confirm the last date(s) of the Outbreak Period.

Any questions about this summary should be directed to your medical carrier, Blue Cross Blue Shield or UMR. Windstream reserves the right to amend, change or terminate any of its benefits plans, programs, policies or practices at any time.