

January 2022

Dear Plan Participant:

As Trustees of the United Food & Commercial Workers Local 655 Welfare Fund (the “Plan”), we value your service and are proud to offer coverage to help meet the health care needs of you and your family. We are writing to let you know of a change, effective January 1, 2022, to the Plan’s (1) Covered Medical Expenses and (2) Exclusions and Limitations on Medical Benefits under the Plan (see pages 32 and 44, respectively, in your Summary Plan Description (“SPD”)). This change will help us continue to provide you and your family with the comprehensive coverage you need that is affordable for you and the Plan.

### **Changes Related to the Treatment of Gender Dysphoria**

Effective January 1, 2022, the exclusion on page 47 of your SPD for expenses for medical, surgical or prescription drug treatment related to transsexual/gender reassignment (sex change) procedures including preparation for such procedures, or any complications resulting from such procedures is repealed.

Effective January 1, 2022, the Plan will cover medically necessary services related to the treatment of gender dysphoria including psychotherapy, hormone replacement therapy, laboratory testing to monitor hormone therapy and gender reassignment surgery. These will be covered at the Plan’s regular cost-sharing depending on type/location of services, and subject to the Plan’s requirements, terms and limitations. Hormone replacement therapy is only available through the medical benefit and at a medical provider’s office. No coverage is provided through the prescription drug benefit or from a pharmacy. Gender reassignment surgery is only available to individuals who are at least 18 years of age who meet the Plan’s medical management criteria for the surgery.

The Plan will continue to exclude any treatment for cosmetic reasons, as defined in the Summary Plan Description. Effective January 1, 2022, expenses for the following items, services or surgeries are considered cosmetic in nature, when used to improve the gender specific appearance of an individual who has undergone or is planning to undergo gender reassignment surgery, and not medically necessary (this list may not be all-inclusive): Liposuction; Rhinoplasty; Facial bone reconstruction; Face/forehead lift; Blepharoplasty; Voice modification surgery; Hair removal/hairplasty/hair transplantation; Breast enlargement procedures, including augmentation mammoplasty, implants, and silicone injections of the breast, unless medically necessary in connection with a mastectomy; Abdominoplasty; Chin/nose implants; Collagen injections; Electrolysis; Brow lift; Cheek implants; Penile prosthesis (noninflatable/inflatable); Testicular expanders; Jaw shortening/sculpturing/facial bone reduction; Laryngoplasty; Lip reduction/enhancement; Mastopexy; Neck tightening; Nipple/areola reconstruction; Removal of redundant skin; Replacement of tissue expander with permanent prosthesis testicular insertion; Scrotoplasty; Second stage phalloplasty; Surgical correction of hydraulic abnormality of inflatable

(multi-component) prosthesis including pump and/or cylinders and/or reservoir; Testicular prostheses; Trachea shave/reduction thyroid chondroplasty; Voice therapy/voice lessons.

### **Questions?**

If you have any questions regarding this clarification or your benefits generally, please contact the Fund Office at (314) 835-2700 or toll-free at (866) 565-2700. You can also find information and check your eligibility online at [www.655hw.org](http://www.655hw.org).

Sincerely,

The Board of Trustees  
UFCW Local 655 Welfare Fund

**Note:** This letter serves as an official Summary of Material Modifications (SMM) to the United Food and Commercial Workers Union Local 655 Welfare Fund. This SMM provides you with information about certain changes to the Plan's benefit provisions that were adopted by the Board of Trustees. Please keep this SMM with your Summary Plan Description for future reference. This letter highlights certain features of the Fund. Full details are contained in the documents (Summary Plan Description, Plan Document, etc.) that establish the Plan provisions. If there is a discrepancy between the wording here and the documents that establish the Fund, the document language will govern. The Trustees reserve the right to amend, modify, or terminate the Fund at any time.

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