



BURBANK EMPLOYEES RETIREE MEDICAL TRUST

Administered By: Benefit Programs Administration
Telephone: (888)806-8944 or (213)406-2350; Facsimile (562) 463-5894

NOTICE TO PARTICIPANTS: SUMMARY OF MATERIAL MODIFICATIONS

TO: All Individual Employee Account Participants in the Medical Expense Reimbursement Plan of the Burbank Employees Retiree Medical Trust

FROM: Board of Trustees, Burbank Employees Retiree Medical Trust

RE: Employee Account Fees; Board of Trustees; HIPAA Notice Availability

DATE: August 29, 2022

This Summary of Material Modifications contains important information about your rights and benefits under the Medical Expense Reimbursement Plan (“Plan”) of the Burbank Employees Retiree Medical Trust (“Trust”). Please file it with your important documents.

I. CHANGE TO FEES ON INDIVIDUAL EMPLOYEE ACCOUNTS

If an Employee does not qualify for the monthly benefit from the Plan, all employee payroll deduction contributions, that were made on the Employee’s behalf, are credited to an individual Employee Account (the “Account”). The fees charged to those Accounts for administration and Trust operating expenses are changing. There is a new monthly fee for administration of the Accounts and the annual fee is changing to a flat amount. Effective January 1, 2023, the Trust Office will charge a monthly administrative fee of \$7.00, which will be deducted from your Account balance monthly. Effective for the 2022 plan year end Account reconciliation, the annual fee for Trust operating expenses is changing to a flat fee of \$20 per year.¹ This annual fee for Trust operating expenses is deducted from your Account in May or June of each year after the reconciliation of the prior plan year ended on December 31st.

¹ Previously, the Trust operating expenses were charged to your Account pro rata based on the balance in your Account as of the end of the year. Trust operating expenses include all expenses to run the Trust, excluding administration of benefits, e.g., auditing, legal and insurance expenses.

II. BOARD OF TRUSTEES

The following individuals, your fellow City employees and retirees, are now serving as Trustees for the Burbank Employees Retiree Medical Trust:

- Robert A. Kaczmarek, Chairman (BCEA)
- Griselda Cox, Secretary (BCEA)
- Pedro Mejia (BCEA)
- Teri Kaczmarek (BMA - retiree)
- Chris White (BMA)
- Frank DiLiberto (IBEW)
- Barry Heller (IBEW - retiree)

Address/Phone of Trust Office: Burbank Employees Retiree Medical Trust
c/o Benefit Programs Administration
1200 Wilshire Blvd. 5th Floor
Los Angeles, CA 90017
Phone: 213.406.2350

III. HIPAA NOTICE AVAILABLE

The Health Insurance Portability and Accountability Act of 1996 (HIPAA) contains a Privacy Rule, which establishes national standards to protect individuals' medical records and other personal health information ("PHI"). The rule requires the protection of personal health information, sets limits and conditions on how such information can be shared, and gives patients certain rights over the disclosure of PHI. The Board of Trustees has appointed a Privacy Contact Person. The Privacy Contact Person will ensure that the privacy of your PHI is maintained in accordance with the terms of the Privacy Rule and other applicable laws. You may file a Privacy Complaint with the Privacy Contact Person whenever you believe that there has been a violation of the Privacy Rule.

The Trust has a HIPAA "Notice of Privacy Practices" that describes how the Trust may use and disclose medical information about you. The Privacy Notice also informs you of your rights under HIPAA and how you can get access to protected health information maintained by the Trust. Please contact the Privacy Contact Person at the Trust Office at any time to obtain further information and assistance or a current copy of the Privacy Notice:

Burbank Employees Retiree Medical Trust
c/o Benefit Programs Administration
Attn: Privacy Contact Person
E-mail: burbankcity@bpabenefits.com
Phone: 213.406.2350
Toll Free Phone: 888.806.8944

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If you have any questions about this Notice or would like a copy of the Summary Plan Description, or the full Plan, please contact the Trust Office at phone: 213.406.2350 or email burbankcity@bpabenefits.com.

Please keep this Summary of Material Modifications with your Summary Plan Description for future reference.

NOTE: This Summary of Material Modifications, as required by the Employee Retirement Income Security Act of 1974, as amended (ERISA), is designed to explain recent changes made to the Medical Expense Reimbursement Plan. However, it does not provide all the details and limitations of the Plan. Exact specifications are provided in the "Medical Expense Reimbursement Plan of the Burbank Employees Retiree Medical Trust," restated effective August 1, 2019, and as amended thereafter, which will prevail in case of conflict with this Notice. Please keep this Notice with your Summary Plan Description, as an update to that document.