



# BURBANK EMPLOYEES RETIREE MEDICAL TRUST

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Administered By: Benefit Programs Administration  
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TO: All Participants in the Medical Expense Reimbursement Plan  
of the Burbank Employees Retiree Medical Trust

FROM: Board of Trustees, Burbank Employees Retiree Medical Trust

RE: Retroactive Reimbursement of Recurring Premiums; Missing Address  
Information; Costs to Locate Beneficiary; Requirement to Exhaust Internal  
Appeal Procedures (Plan Amendment No. 15)

DATE: May 5, 2020

This letter 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.

The Board of Trustees recently adopted Amendment No. 15 to the Plan. This Notice describes the highlights of the Amendment; for the full details of the Plan Amendment, please request a copy of the Plan Amendment from the Trust Office or review the Plan Amendment posted on the Trust website at June 24, 2020.

- Retroactive Payment of Recurring Premiums Limited to Claims Received During Same Calendar Year. The Amendment makes clear that the Trust will not reimburse recurring premiums from a prior calendar year. If the Trust Office suspends your benefit payments for recurring premiums because you did not submit your annual Benefit Claim Form and documentation by April 1<sup>st</sup>, then the Trust Office will pay all unpaid monthly benefit payments, but only back to January 1<sup>st</sup> of the current year upon receipt of your annual claim and documentation. So, your claim for reimbursement of a recurring premium payment must be received by December 31, 2020, in order to get reimbursement of 12 months of premiums for 2020. In other words, you cannot submit a claim for reimbursement of January – September 2020 premiums in January 2021. The general claims deadline of 90 days after date of payment would apply to October – December premium payments.
- Retroactive Payment of Premium Increase. The Amendment makes clear that the Trust Office has authority to increase or decrease your next monthly benefit payment to account for an over or under payment of recurring premiums due to receipt of your recurring claim documentation after January 1<sup>st</sup>. If the Trust Office receives your annual claim and documentation of recurring premiums after January 1<sup>st</sup>, then the Trust Office may need to

adjust several months of prior claims payments in order to correspond to your new premium amount. For example, the Trust Office may have paid the January and February claim payments using the prior year's premium amount. After receiving your updated premium amount for the current year, the Trust Office will add (or subtract) any difference in premium to your next month's benefit payment.

- Employee/Beneficiary Duty to Update Contact Information. The Trust needs to be able to locate Employees and Beneficiaries of the Plan at all times, in order to send out information about the Plan, as well as to make benefit payments when due. To that end, the Amendment sets forth the responsibility of all Employees and Beneficiaries to update the Trust Office with change of address and other contact and Beneficiary information. If you do not update the Trust Office when your home address, email address or phone number changes, you may experience a delay or loss of benefits, or not find out about important changes to the Plan.
- Charge to Beneficiary for Costs of Address Search. The Trustees may charge a reasonable fee by deduction from your monthly benefits in order to recoup the costs to the Trust of finding missing participants. Pursuant to Plan Amendment No. 15, the Trustees have developed a Missing Participant Policy, which you can receive upon request to the Trust Office.
- Appeal Procedures before Court Action. The Amendment also makes minor language changes to the Trust's requirement that you exhaust administrative procedures, including the internal appeal process, before bringing an action against the Trust in court.

If you have any questions about the Plan Amendment or would like a copy of the Summary Plan Description or full Plan, please call the Trust Office, Phone: (888) 806-8944.

*NOTE: This Notice serves as the Summary of Material Modifications, as required by Employee Retirement Income Security Act of 1974 (ERISA), and as such, is designed to explain recent changes made to the Plan, but it does not provide all the details and limitations of the Plan. Exact specifications are provided in the "Medical Expense Reimbursement Plan of Burbank Employees Retiree Medical Trust, restated effective August 1, 2019" (Dr. 7/29/19), 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.*