



California Service Employees Health and Welfare Trust Fund

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November 2023

To: All Plan Participants and Dependents covered under the Voya Group Life Insurance Plan offered by the California Service Employees Health and Welfare Trust Fund

Re: Summary of Material Modifications (SMM) to the Voya Group Life Insurance Plan

This Notice will advise you of certain changes to your benefits from the California Service Employees Health and Welfare Trust Fund. **This information is VERY IMPORTANT to you and your dependents.** Please take the time to read it carefully.

**A CHANGE TO THE DUAL GROUP LIFE INSURANCE BENEFITS
FOR SPOUSES “ENROLLED” ON OR AFTER JUNE 1, 2021**

The Board of Trustees has received questions regarding dual coverage under the Voya Life Insurance contract (whether an employee may be covered as both an employee and a dependent when both spouses are employed and covered by Voya).

This notice is intended to clarify that for an employee whose spouse is also a covered employee and enrolled in the Fund’s Life Insurance on or after June 1, 2021, the Life Insurance benefit will only be paid under the policy of the deceased employee. This does not affect the dual coverage benefit for spouses who enrolled before June 1, 2021. Your dependent children are not affected by this change in policy.

Examples –

- Employee A and Employee B are married; both are insured members of the Trust Fund's Life Insurance plan and enrolled each other as a covered spouse on or after June 1, 2021. When Employee A passes away, the life benefit claim will only be paid under Employee A's policy; a life benefit claim for the passing of the spouse (Employee A) **will not be paid** under Employee B’s policy.
- Employees C and D are married; both are insured members of the Life Insurance plan and enrolled each other as a covered spouse on or before May 30, 2021. When Employee C passes away, the life benefit claim will be paid under Employee C’s policy; a life benefit claim for the passing of the spouse (Employee C) **will also be paid** under Employee D’s policy when an application is completed by the surviving beneficiary.

For the purposes of this SMM, “domestic partner” may be substituted for “spouse” above.

Should you have any questions, please contact the Fund Office at 844-492-9158 between 8:30 a.m. and 5:00 p.m. or the LA Office at (213) 747-7551 between 9:00 a.m. and 4:30 p.m.

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Please keep this important notice with your Plan Document/Summary Plan Description (SPD) for easy reference to all Plan provisions.

Receipt of this notice does not constitute a determination of your eligibility.

In accordance with ERISA reporting requirements this document serves as your Summary of Material Modifications to the Plan