

This is only a summary. The summary of the MERP (below) is part of the Summary of Benefits and Coverage (SBC) for your group health plan. The former is provided by your MERP, as explained below. The latter is provided by your primary medical carrier, as explained in the rest of the SBC that follows this summary. If you want more detailed information about your MERP coverage, you can go to www.nonstophealth.com, email us at clientsupport@nonstophealth.com or call us at 877-626-6057. To know more about your primary carrier, you can get the complete terms of the policy or plan document by referring to their attached SBC for details and contact information.

- You have an Union funded Medical Expense Reimbursement Plan (MERP). MERPs are intended to help pay for certain out-of-pocket medical expenses not covered by your group health plan.
- The MERP plan year is listed above following "Coverage Period". MERP benefit amounts will reset on October 1, 2024, unless otherwise specified by your group health plan.
- The Union contributes \$9,100 for members enrollments per year.
- The Union contributes \$18,200 for members plus spouse enrollments per year.
- The Union contributes \$18,200 for members plus child(ren) enrollments per year.
- The Union contributes \$18,200 for members plus family enrollments per year.
- In-network, carrier approved members and Dependent charges are eligible for reimbursement from the MERP towards your out-of-pocket medical expenses from your primary carrier. For example, some or all of the amounts that Peg, Joe and Mia would have to pay under the carrier's "Coverage Examples" would be subject to reimbursement to you under the MERP, up to the Maximum Annual Benefit for the MERP plan year.