VOLUNTARY HOSPITALS
HOUSE STAFF BENEFITS PLAN

SUMMARY OF MATERIAL MODIFICATION #3
VOLUNTARY HOSPITALS HOUSE STAFF BENEFITS PLAN 2024 SPD
PLEASE READ NOW!

September 2025

This notice contains important information regarding changes to the Voluntary Hospitals House Staff Benefits Plan (the "VHHSBP") Summary Plan Description ("SPD"). **This Summary of Material Modifications ("SMM") is issued to notify you of a clarification regarding visit limits for physical/occupational/speech/vision therapy and home health care.**

Please take the time to read this notice carefully and share it with your covered family members. Keep this notice with your Plan documents.

Visit Limits

As outlined on pages 45-46 of the SPD, there are visit limits in place for physical/occupation/speech/vision therapy (up to 30 visits) and home health care (up to 200 visits). Where the primary diagnosis is one of mental health or substance use disorder, the visit limits will not apply.

Except as explained in this SMM, all other terms and conditions of the Plan remain unchanged. Please consult your SPD for more information.

Please contact the Benefits Office at 212-356-8180 if you have any questions and to request a paper copy of this document.

Sincerely,

CIR BENEFIT FUNDS