



SAN DIEGO UNITE-HERE TRUST FUNDS

July 2026

To: Participants of the San Diego UNITE-HERE Health Fund

From: Board of Trustees, San Diego UNITE-HERE Health Fund

Re: Summary of Material Modification – Special Enrollment Rights for Dependents

This notice is a **Summary of Material Modifications** to your health plan and contains important information about changes to the benefits available under the San Diego UNITE HERE Health & Welfare Fund. Please read it carefully and keep it with your SPD booklet so that you will have complete information about your health benefits.

SPECIAL ENROLLMENT RIGHTS FOR DEPENDENTS

The Trustees of the San Diego UNITE HERE Health Fund recently amended the Plan's Summary Plan Description (SPD) to expand the special enrollment period for certain categories of Dependents.

Previously, if you elected not to enroll a Dependent under the Plan, but subsequently either got married, had a new child as a result of birth, adoption, or marriage to a person who has children, opted out of Plan coverage pursuant to a collective bargaining agreement and subsequently lost eligibility under other group health insurance, or your spouse lost coverage under another group health plan, you could request enrollment of said dependent within thirty (30) days of the termination/loss of coverage or the acquisition of the spouse or Dependent child through marriage, birth, adoption or placement for adoption, or the date your spouse lost eligibility under another group health plan.

Effective December 1, 2025, **you have ninety (90) days to request special enrollment after the qualifying event.** This means you will now have the option to enroll your Dependents during a plan year if you request enrollment within ninety (90) days of the termination/loss of coverage or the acquisition of the spouse or Dependent child through marriage, birth, adoption or placement for adoption, or the date your spouse lost eligibility under another group health plan.

Should you have any questions, please contact the Trust Fund Administrative office at 619-849-1060.