Summary of Material Modifications for the Wells Fargo & Company Health Plan Covid-19 Update #2 for Medical Plans

Testing and evaluation for COVID-19 is now effective as of January 1, 2020 for Wells Fargo-sponsored self-insured medical plans

We previously notified you that, until further notice, as required by the Families First Coronavirus Response Act, there will be no cost sharing for (meaning, you will not pay for) deductibles, copayments and coinsurance for medically necessary screening and testing for COVID-19 for individuals enrolled in the Wells Fargo-sponsored medical plans. This plan change was originally effective March 18, 2020. We are now making this change retroactive back to January 1, 2020 for the self-insured Wells Fargo-sponsored medical plans (Copay Plan with HRA, Higher Use Plan with HSA, Lower Use Plan with HSA, Narrow Network Copay Plan, Narrow Network Plan with HSA).

This means that if you and your covered dependents are enrolled in one of the self-insured medical plans listed above and had costs related to medically necessary screening and testing for COVID-19 between January 1 and March 17, 2020, those costs will also now be fully covered under the plan. If you had a claim related to medically necessary screening and testing for COVID-19 between these dates, please contact your healthcare claims administrator for information on how to get the claim reprocessed (see next page for contact information).

If you or a covered dependent have been diagnosed with COVID-19, all questions regarding coverage of treatment should be directed to your healthcare claims administrator. Kaiser participants, please contact Kaiser for more information regarding your coverage. Contact information is provided on the next page.

Summary of Material Modifications

The “Testing and evaluation for COVID-19 is now effective as of January 1, 2020 for Wells Fargo-sponsored self-insured medical plans” section above is a Summary of Material Modifications (SMM) for the Wells Fargo & Company Health Plan.
(the Health Plan) and is intended to notify you of important updates made to the Health Plan. This SMM is added to and modifies the January 1, 2020, Health Plan Summary Plan Description (SPD), which is provided in the Benefits Book (it specifically updates Chapter 2: Medical Plans). It also modifies the SMM dated March 19, 2020 and should be read in connection with that SMM.

Questions

Please contact your health insurance claims administrator for further information regarding your medical coverage, or for assistance with navigating their websites:

- Aetna: 1-877-320-4577
- Anthem: 1-866-418-7749
- UnitedHealthcare: 1-800-842-9722
- Kaiser
  - Kaiser California (Northern and Southern): 1-800-464-4000
  - Kaiser Colorado:
    - 303-338-3800 – Denver/Boulder
    - 1-888-681-7878 – Southern Colorado
    - 1-844-201-5824 – Northern Colorado
  - Kaiser Georgia 1-888-865-5813
  - Kaiser Hawaii: 1-800-966-5955
  - Kaiser Mid-Atlantic:
    - 301-468-6000 – D.C. area
    - 1-800-777-7902 – Outside of D.C. area
    - 503-813-2000 – Portland
  - Kaiser Washington:
    - 1-800-813-2000 Vancouver/Longview area only
    - 1-888-901-4636 – All other areas

The information presented in this communication does not contain all of the official plan provisions of various Wells Fargo & Company employee benefit plans. Refer to each plan’s Summary Plan Description (SPD) contained in the Benefits Book for other applicable plan provisions. For fully insured plans or coverage options (including HMOs), please also refer to the applicable SPD and insurance policy or group contract prepared and provided by the insurer. The official plan documents are controlling as to plan provisions not addressed in this communication. In the event of errors or omissions in such materials, the plan administrator or its authorized designee reserves the right to correct such errors.

Wells Fargo & Company reserves the unilateral right to amend, modify, or terminate any of its benefit plans, programs, policies, or practices at any time, for any reason, with or without notice. Any such amendment, modification, or termination may apply to both current and future participants, covered spouses or domestic partners, covered dependents, and beneficiaries. Participation in the plans does not constitute a guarantee or contract of employment with Wells Fargo.