

COVID-19 vaccine coverage

Please take the time to read this Summary of Material Modifications to the Wells Fargo & Company Health Plan (Health Plan) describing how the COVID-19 vaccine is covered and keep a copy of it with your *Benefits Book*. It's important to note that the Health Plan is not responsible for vaccine availability; availability depends on your community's plan for obtaining and distributing the vaccine.

COVID-19 vaccine coverage

The Coronavirus Aid, Relief, and Economic Security (CARES) Act passed in 2020 dictates how the COVID-19 vaccine is covered under the following medical options of the Health Plan (collectively, the "Plan"):

- Copay Plan with HRA
- Higher Use Plan with HSA
- Lower Use Plan with HSA
- Narrow Network Copay Plan
- Narrow Network Plan with HSA
- Kaiser HMO
- HDHP – Kaiser
- POS Kaiser Added Choice – Hawaii
- Flexible High Deductible Health Plan

In accordance with the CARES Act, the COVID vaccine is considered a "recommended preventive service" as defined by the Affordable Care Act. This means that the costs associated with the administration of the COVID-19 vaccine (for example, the cost of the vaccine, if any, and the cost of any services integral to the administration of that vaccine) are covered by the Plan without cost share on the same basis as other "routine vaccines." See "Chapter 2: Medical Plans" in the *Benefits Book* or your Kaiser certificate of coverage at <https://my.kp.org/wf/> for more information. Unlike other routine vaccines, the COVID-19 vaccine and integral services are covered without cost share when provided by an out-of-network provider through the end of the Public Health Emergency (as determined by the Secretary of Health and Human Services). If the vaccine is administered by an out-of-network provider, you may be responsible for any amounts above the Plan's allowed amount for such services. **Note:** Vaccines typically have to be recommended for routine use in order to be covered without cost share; however, that rule does not apply to the COVID-19 vaccine through the end of the Public Health Emergency.

Review your medical plan option's other coverage and cost-sharing provisions

- Copay Plan with HRA, Higher Use Plan with HSA, Lower Use Plan with HSA, Narrow Network Copay Plan, Narrow Network Plan with HSA, and the Flexible High Deductible Health Plan other coverage and cost-sharing provisions are stated in the *Benefits Book*.
- Kaiser HMO, HDHP – Kaiser, and POS Kaiser Added Choice – Hawaii other coverage and cost-sharing provisions are stated in your certificate of coverage made available to you by Kaiser at <https://my.kp.org/wf/>.

Questions

If you have questions about your medical coverage, contact your medical claims administrator. Contact information is on your medical plan ID card.

The information presented in this communication does not provide all of the terms and provisions of the Wells Fargo & Company Health Plan. The Health Plan is maintained pursuant to and governed by official plan documents, which may consist of plan documents, summary plan descriptions, insurance policies, and certificates of coverage (collectively, the "plan documents"). In the case of a discrepancy between the information presented herein and the official plan documents, the official plan documents will control. If there are any errors or omissions in such materials, Wells Fargo & Company, the plan administrator, or their authorized designees reserve the right to correct such errors or omissions. For a more detailed summary of the employee benefit plans, see the applicable summary plan description and certificates of coverage (for fully insured options).

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. Eligibility for, or participation in, the plans does not constitute a guarantee or contract of employment with Wells Fargo.