

**IMPORTANT REMINDER regarding Plan Documents and Other Plan Resources**

This is an important reminder from the HOPE Trust Health Care Plan regarding your health benefits coverage. As you may have already seen on other plan-related materials, to access your claims, lookup in-contract providers, review your plan documents, and so much more please register for the online portal at <http://srm.vbagateway.com>. Enter your ID number or the last 4 digits of your Social Security Number in the Registration Code Field.

- Your Summary Plan Description (SPD) is available to you at the online portal and contains all key provisions under the Plan, including, but not limited to: eligibility rules, benefit plan descriptions, covered expenses, and limitations and exclusions.
- You may also request a copy of the SPD to be e-mailed to you or a printed copy to be mailed to you free of charge. Call SRM at 800-331-0546 or e-mail [hopenemberservices@clientsadvocate.com](mailto:hopenemberservices@clientsadvocate.com) if you wish to request a copy of the SPD to be e-mailed or mailed.
- *HRP claim submission and direct deposit setup forms are also available via the portal, if applicable.*

The HOPE Trust released a restated Summary Plan Description (SPD) for 2024. The restated SPD incorporates any previously approved amendments since the prior restatement along with the following amendments for 2024:

- References to the Plan's medical claims processor have been updated to reflect the Plan's change *from Allied Benefit Systems to Snedeker Risk Management* for claims processed on and after January 1, 2024 (regardless of date of service).  
*(Applies to all Major Medical Plans/QHDHPs and Health Reimbursement Plan (HRP).)*
- List of services subject to pre-certification requirements modified. Review Pre-Certification Program within SPD for details or contact the appropriate phone number as indicated on the member ID card.  
*(Applies to all Major Medical Plans/QHDHPs.)*
- For Preferred/Tier 1 provider claims under Qualified High Deductible Health Plan (QHDHP) options only, the deductible and out-of-pocket limit is changed to \$1,600/individual (\$3,200/family on an aggregate basis) to ensure continued compliance with IRS requirements (statutory minimums).  
*(Applies to all QHDHP options only.)*
- Claim filing limit clarified to note extended deadline for providers directly contracted with HOPE Trust.  
*(Applies to all Major Medical Plans/QHDHPs.)*
- Exclusion of coverage for prescription drug refills dispensed after 1 year from the physician's original order changed to 15 months.  
*(Applies to all Major Medical Plans/QHDHPs.)*
- Coverage modified for abortion, gender affirming care/gender dysphoria, hospice care, and mastectomy-related treatment to ensure continued compliance with federal and/or state law.  
*(Applies to all Major Medical Plans/QHDHPs.)*
- Additional requirements for the coverage of obesity surgery have been adopted; review Other Covered Services within SPD for details.  
*(Applies to all Major Medical Plans/QHDHPs.)*