

## SUMMARY OF MATERIAL MODIFICATIONS

In accordance with recently enacted Families First Coronavirus Response Act (FFCRA) and Coronavirus Aid, Relief and Economic Security Act (CARES Act), and guidance from the U.S. Department of Labor, the Company's group health plan has implemented the following changes:

- **COVID 19 Relief - Tolling of Deadlines**

The period from March 1, 2020, until 60 days after the end of the COVID-19 National Emergency or such other date announced by the U.S. Department of Labor ("Outbreak Period"), shall be disregarded for purposes of the following:

- A. **Special Enrollment:** the 30 (or 60, if applicable) day period for exercising special enrollment rights;
- B. **COBRA:**
  - i) The 60-day period to elect COBRA continuation coverage;
  - ii) The date for making COBRA premium payment, as extended by the 30-day grace period (which means you will have 30 days to pay accrued premiums from the last date of the Outbreak Period); and
  - iii) The date a Participant is required to notify the plan administrator of a COBRA qualifying event or the determination of Social Security disability.
- C. **Claims/Appeals**
  - iv) The deadline to file a claim;
  - v) The deadline to file an appeal of an adverse benefit determination; and
  - vi) The deadline to file, if applicable, a request for external review of a final adverse benefit determination or, if the request was not complete, to final information to perfect the request for an external review.

It is important to note that if a Participant has not elected or paid COBRA premiums, any claims incurred on or after the earlier of the beginning of COBRA continuation coverage or premium due shall be pended, and not processed or paid until such time as COBRA has been elected and all premiums have been paid.

The above provisions shall be administered in accordance with Families First Coronavirus Response Act, the Coronavirus Aid, Relief, and Economic Security Act and applicable guidance from the U.S. Departments of Labor, Health and Human Services and/or Treasury.

The above changes supersede any information in the summary plan description, COBRA notices, explanation of benefits or any other information in conflict with the above.

This notice is intended to be a Summary of Material Modification to your Summary Plan Description, and so you should keep it with that document.

Dated: May 21, 2020