

Summary of Material Modifications (SMM)

University Medical Service Association, Inc.

Medical Plan

Group Number: 701223

Effective Date of this SMM: January 1, 2025

A Summary Plan Description (SPD) was published effective July 1, 2024. This SMM to the Plan *SPD* is issued by the Plan Sponsor as described below.

Because this SMM is part of a legal document, the Plan Sponsor wants to give you information about the document that will help you understand it. Certain capitalized words have special meanings. The definitions for these words are in the *SPD* in Section 14, *Glossary*.

What are the Modifications to the Plan?

These modifications and clarifications are intended as a summary to supplement the SPD. It is important that you keep this SMM with your *SPD* since this material plus the *SPD* is your complete SPD. In the event of any discrepancy between this SMM and the *SPD*, the provisions of this SMM shall govern.

As described in this SMM, the Plan is modified as stated below, through the following changes to the *SPD*.

In the event of any discrepancy between this SMM and the *SPD*, the provisions of this SMM shall govern.

SECTION 16 – IMPORTANT ADMINISTRATIVE INFORMATION

Section 15: Additional Plan Description is amended with the addition of the following:

COBRA Administrator: The company which provides certain COBRA administrative services for the Plan Benefits described in this Summary Plan Description.

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The COBRA Administrator shall not be deemed or construed as an employer for any purpose with respect to the administration or provision of benefits under the Plan Sponsor's Plan. The COBRA Administrator shall not be responsible for fulfilling any duties or obligations of an employer with respect to the Plan Sponsor's Plan.