**NOTICE OF SUMMARY MATERIAL MODIFICATION**

Dear Participant and Beneficiaries,

This summary of material modification ("**SMM**") describes changes to Northwestern Medical Center Medical Insurance ("**Plan**") and supplements the Summary Plan Description ("**SPD**") for the Plan. The effective date of each of these changes is indicated below. You should read this SMM very carefully and retain this document with your copy of the SPD for future reference.

If this summary has been delivered to you by electronic means, you have the right to receive a written summary and may request a copy of this on a written paper document at no charge by contacting the plan administrator.

**Benefit Plan Impacted:** Medical Insurance

**Reason for SMM**

* Provisions that establish new conditions or requirements
* Changes to any of the terms of the plan, not reflected in the most recently provided Summary of Benefits and Coverage (SBC)

**Effective Date of Material Modification:** 03/01/2020

**Summary of Changes:**

Northwestern Medical Center will allow medical coverage to continue for employees impacted by a temporary Reduction in Force / Furloughed due to the Coronavirus pandemic. Coverage will continue with applicable employer contribution\* for three (3) months or until employee is able to return to work, whichever is shorter. If eligibility ends in termination of coverage instead of return to work, COBRA benefits will be offered. \*Employees will be required to pay their portion of the premiums (or repay upon return to employment)

**Additional Information:**

Refer to your Summary Plan Description (SPD) for details of your benefit plans. If you have questions regarding this modification, contact the Plan Administrator at:

Northwestern Medical Center.

Louise Roucheleau

133 Fairfield St, St Albans, VT 05478

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(802) 524-8438

**General Plan Information:**

Plan Name: Northwestern Medical Center's Health & Welfare Benefit Plan

Plan Number: 508

Plan Sponsor/Plan Administrator: Northwestern Medical Center

**Summary of Material Modification 2**

This summary of material modification ("**SMM**") describes changes to Northwestern Medical Center Prescription Plan ("**Plan**") and supplements the Summary Plan Description ("**SPD**") for the Plan. The effective date of each of these changes is indicated below. You should read this SMM very carefully and retain this document with your copy of the SPD for future reference.

*If this summary has been delivered to you by electronic means, you have the right to receive a written summary and may request a copy of this on a written paper document at no charge by contacting the plan administrator.*

**Benefit Plan Impacted:** Prescription Plan

**Reason for SMM**

* Provisions that establish new conditions or requirements
* Changes to any of the terms of the plan, not reflected in the most recently provided Summary of Benefits and Coverage (SBC)

**Summary of Changes:**

Northwestern Medical Center will allow medical coverage to continue for employees impacted by a temporary Reduction in Force / Furloughed due to the Coronavirus pandemic. Coverage will continue with applicable employer contribution\* for three (3) months or until employee is able to return to work, whichever is shorter. If eligibility ends in termination of coverage instead of return to work, COBRA benefits will be offered. \*Employees will be required to pay their portion of the premiums (or repay upon return to employment)

**Additional Information:**

Refer to your Summary Plan Description (SPD) for details of your benefit plans. If you have questions regarding this modification, contact the Plan Administrator at:

Northwestern Medical Center

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**General Plan Information:**

Plan Name: Northwestern Medical Center's Health & Welfare Benefit Plan

Plan Number: 508

Plan Sponsor/Plan Administrator: Northwestern Medical Center