

Summary of Material Modifications to the Wittenberg University WELFARE BENEFIT PLAN And FLEXIBLE SPENDING BENEFITS PLAN

This Summary of Material Modification (“SMM”) modifies some of the information contained in the Summary Plan Description (“SPD”) for the Wittenberg University Welfare Benefit Plan and the Wittenberg University Flexible Spending Benefits Plan (collectively, the “Plan”) that describes the plan as of 04/01/2020.

Note: In the event of any discrepancy between the SMM and the SPD, the provisions of this SMM will govern.

Modification(s)

Effective 04/01/2020, the eligibility definition has been adjusted to allow employees whose eligibility under the plan is impacted by COVID-19 related actions (reduction in hours, furlough or layoff). Employees can still be considered covered under the plan during the current policy year as long as premiums for the employee continue to be paid.

For further information regarding these changes, please contact the Anthem Plan Administrator at 833-639-1634.