

as the renumbering of sections to conform to additions or deletions, and other clerical modifications.

This Summary of Material Modifications applies to Section 4.2 of the following Plan Documents:

- < Non-Grandfathered PPO Plan Document
- < HMO POS Description.

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Amend plan language to address the Plan's intent to limit retroactive enrollment of a new dependent due to birth, adoption, or placement for adoption to situations where the new dependent is properly enrolled within 30 days of the child's date of birth, adoption, or placement for adoption:

Newborn or Adopted Children (Special Enrollees). Newborn and newly adopted children shall be covered for Injury or Illness from the moment of birth, adoption, or placement for adoption. Covered Services include the necessary care or treatment of medically diagnosed Congenital Defects, birth abnormalities or prematurity, provided the child is properly enrolled as a Dependent within 30 days of the child's date of birth, adoption, or placement for adoption. This provision shall not apply to or in any way affect the maternity coverage applicable to the mother.

Actual Enrollment Necessary Upon Birth of Newborn, Adoption or Placement for Adoption. It is necessary to obtain, complete, sign and return a new enrollment

Siblings and Other Dependents Upon Birth or Adoption (Special Enrollee). If a Participant's other Dependents are not Covered Persons, the Participant may enroll these other Dependents along with a newborn or adopted child as described in the subsection above. If the Participant enrolls the other Dependents within 30 days, the Special Enrollment Date and coverage shall become effective on the child's date of birth, adoption, or upon placement for adoption.

Update plan language to clarify where retroactive enrollment of a new dependent due to birth, adoption, or placement for adoption is permissible, effective as of November 18, 2021.