

## Summary of Material Modification – March 19, 2023

This Summary notifies you of recent and important changes to certain SCL Health benefit plans. These changes, as noted below, also affect information previously provided to you in the Summary Plan Descriptions (“SPDs”) for the plans. **You should keep this with the SPDs and read the documents together.**

### Change in Effective Date of Coverage Termination

Effective March 19, 2023, coverage under the MetLife Legal, Life Insurance, AD&D, Short Term and Long Term Disability plans will end on the last day of the calendar month in which a caregiver experiences a termination or loss of eligibility. Currently, these coverages end on the date of the caregiver’s termination or other loss of eligibility.

### Life Insurance Coverage Changes

Effective March 19, 2023, you may make life insurance coverage changes, such as electing coverage, terminating coverage or changing your coverage level, at any time during the year (even without experiencing a qualifying life event). If you wish to increase your coverage level, you may only increase coverage by one level. Note that if you make a change to add coverage or to increase your coverage level, you will be required to provide evidence of insurability (EOI). Your increased coverage level will not be effective until your EOI is received and approved by the plan’s insurance company.

### Change in Notice Period for Election Changes

Currently, if you experience a qualifying life event, you have 31 days to notify the Plan Administrator and make any permitted election changes. Effective March 19, 2023, you will have an additional grace period of 29 days to make any election changes.

### Change in Effective Date of Mid-Year Election Changes Due to Marriage

Currently, any election changes you are permitted to make mid-year as a result of the caregiver’s marriage are effective on the first day of the calendar month following the marriage. Effective with respect to marriages on or after March 19, 2023, election changes (other than with respect to life and AD&D coverage) will be effective as of the date of the marriage. (Election changes for life insurance and AD&D coverage will continue to be effective on the first of the month following the date of the marriage.)

### For More Information On These Changes

For more information regarding the changes to the Plan summarized above, please contact AskHR at 303-813-5250.