

Welfare Benefits Plan

Summary of Material Modification — Effective February 15, 2022

Changes to the Plan and Summary Plan Description (SPD) for Utica University Welfare Benefits Plan are described below.

Welfare Benefits Plan (Plan Number 520)

A. GENERAL INFORMATION ABOUT THE PLAN

This section contains general information that you may need to know about the Plan.

1. General Plan Information

The name of the Plan is changed to Utica University Welfare Benefits Plan.

The Plan Sponsor has assigned Plan Number 501 to the Plan.

The Plan Year is the twelve-month period ending each December 31st.

The Plan includes the following Plan features:

- Group Medical Benefits
- Group Dental Benefits
- Group Vision Benefits
- Group Life and AD&D Benefits
- Group Long Term Disability Benefits
- Group Term Life Benefits
- AD&D Benefits

2. Employer Information

The Plan Sponsor's name, address, and employer identification number are:

Utica University
1600 Burrstone Road
Utica, NY 13502
E.I.N.: 16-1476258

3. Plan Administrator Information

The Plan Administrator's name and telephone number is:

Utica University
1600 Burrstone Road
Utica, NY 13502
TELEPHONE: 315-792-3006

4. Service of Legal Process

The name and address of the Plan's agent for service of legal process is:

Utica University
1600 Burrstone Road
Utica, NY 13502

Service of legal process may also be made upon the Plan Administrator.

This Summary of Material Modification (SMM) describes the changes that affect your benefit plans and updates your plan descriptions. SMMs together with the plan booklets make up your official plan descriptions; please keep them together and refer to them as necessary. We've made every attempt to ensure the accuracy of the information in this SMM. However, if there is any discrepancy between this and the insurance contracts, the insurance contracts will always govern.