

Summary of Material Modifications

This is a summary of material modifications (SMM) that reflects an amendment made to the Santa Clara University Group Benefit Plan (Plan). You should read it carefully and keep it with your summary plan description (SPD) for future reference.

Changes to Plan's Carrier

Effective 1/1/2021, the insurance carrier for Life/AD&D and Voluntary Life plan is Sun Life. The mailing address of this carrier is:

Sun Life Financial
One Sun Life Executive Park
Wellesley Hills, MA 02481

To contact the carrier via phone regarding administration of benefit claims, please call 800-247-6875.

As of 1/1/2021, the contract number for the Life/AD&D and Voluntary Life Plan is 942423.

Changes to Plan's Third Party Administrator

As of 1/1/2021, the third-party administrator ("TPA") for the Plan is Discovery Benefits (WEX). You may direct correspondence and appeals to the TPA at:

Discovery Benefits (WEX)
1 Hancock Street
Portland, ME 04101
Wellesley Hills, MA 02481
1-207-773-8171

Temporary Provisions Related COVID-19.

The following federal provisions were enacted in response to the 2020 Coronavirus ("COVID-19") National Emergency. These provisions shall sunset on the dates specified below, or as specified in any further COVID-19 legislation or regulatory guidance.

Deadline Extensions for Certain Participant Actions

In accordance with federal guidance, the Plan Administrator shall disregard the period from March 1, 2020 until 60 days after the announced end of the COVID-19 National Emergency or such other date announced by the Agencies in any future notice ("Outbreak Period") when determining the deadline for any of the following participant actions:

Special Enrollment: The 30-day period (or 60-day period, if applicable) to request HIPAA special enrollment.

COBRA Continuation Coverage:

- The 60-day election period for COBRA continuation coverage after receipt of the COBRA Election Notice;
- The date for making COBRA premium payments (e.g. 45-day initial payment deadline and/or 30 day grace period for subsequent payments); and,
- The 60-day period for individuals to notify the plan of a COBRA qualifying event (e.g. divorce/legal separation, child attaining age 26, or SSA disability determination).

Claims/Appeals:

- The deadline to file a claim under the Plan's claims procedures;
- If applicable, the deadline to file a claim for a Health FSA during a runout period if the runout period ends any time during the Outbreak Period;
- The deadline to file an appeal of an adverse benefit determination; and,
- The deadline to file, if applicable, a request for external review of a final adverse benefit determination or, if a request for external review was not complete, to file information to perfect the request for an external review.

The above provisions shall be administered in accordance with Families First Coronavirus Response Act ("FFCRA"), the Coronavirus Aid, Relief, and Economic Security Act ("CARES Act") and any applicable guidance related to the COVID-19 National Emergency.

Medicare Coverage as an Alternative to COBRA Continuation Coverage. The following new Subsection, "Enrolling in Medicare Instead of COBRA Coverage," is hereby added to your SPD's Continuation of Coverage Section:

Enrolling in Medicare instead of COBRA Coverage. In general, if you don't enroll in Medicare Part A or B when you are first eligible because you are still employed, after the Medicare initial enrollment period, you have an 8-month special enrollment period to sign up for Medicare Part A or B, beginning on the earlier of

- The month after your employment ends; or
- The month after group health plan coverage based on current employment ends.

If you don't enroll in Medicare and elect COBRA continuation coverage instead, you may have to pay a Part B late enrollment penalty and you may have a gap in coverage if you decide you want Part B later. If you elect COBRA continuation coverage and later enroll in Medicare Part A or B before the COBRA continuation coverage ends, the Plan may terminate your continuation coverage. However, if Medicare Part A or B is effective on or before the date of the COBRA election, COBRA coverage may not be discontinued on account of Medicare entitlement, even if you enroll in the other part of Medicare after the date of the election of COBRA coverage.

If you are enrolled in both COBRA continuation coverage and Medicare, Medicare will generally pay first (primary payer) and COBRA continuation coverage will pay second. Certain plans may pay as if secondary to Medicare, even if you are not enrolled in Medicare. For more information visit <https://www.medicare.gov/medicare-and-you>.

All other Plan provisions remain unchanged so long as they are consistent with these material modifications.

For additional information regarding the Plan or to request a copy of the Plan's SPD contact:

Santa Clara University, Human Resources Department
500 El Camino Real, Santa Clara, CA 95053, scu-benefits@scu.edu, 408-554-4392

If this SMM was delivered to you by electronic means, you have the right to receive a paper copy of the SMM upon request.

This summary of material modifications is for informational purposes only. No action is required on your part. It is provided in compliance with the Employee Retirement Income Security Act of 1974 (ERISA), as amended.