Smith College Health & Welfare Plan (510) SUMMARY OF MATERIAL REDUCTION

This serves as an amendment to Smith College's Health & Welfare Plan's Summary Plan Description (SPD). As the Plan Sponsor, Smith College has the right to amend the plan.

Effective May 12, 2023, coincident with the end of the Public Health Emergency, coverage for COVID-19 testing and related services will be modified. Namely,

- The plan will no longer cover over-the-counter COVID-19 tests. COVID-19 testing by a provider and related services (including medications) will remain covered, however, cost share will be determined by plan design (e.g., deductible and co-insurance applies).
- Coverage for out-of-network vaccines will be based on plan design. COVID-19 vaccines will continue to be covered at no cost to members when administered by in-network clinicians and pharmacies.

Additionally, coincident with the end of the National Emergency's Outbreak Period anticipated to be July 10, 2023, the normal timeframes and deadlines will apply for ERISA plan (e.g., medical, dental, LTD) claim filings and appeals. The standard timeframes for HIPAA Special Enrollments (30 days) will also apply.

Please contact the respective benefit administrator with questions. Contact information and the Plan's SPD are available on Smith's <u>Benefits website</u>.