Changes to the Plan and Summary Plan Description (SPD) for St. Lawrence University’s Welfare Benefits Plan are described below.

**Welfare Benefits Plan (Plan Number 520)**

- **Excellus BCBS HealthyBlue Co-Pay and Deductible Plan** - This plan is self-funded.
- **Excellus BCBS HealthyBlue HDHP Plan** – This plan is self-funded.

### A. General Information about the Plan

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

### B. Eligibility and Benefits

#### 1. Eligibility Requirements

In order to be an eligible employee under the **Group Medical Plans** you must be a regular Full-Time employee of the Employer scheduled to work 30 hours per week and you must not be a non-resident alien without any U.S. source income. You will be eligible to enroll in the Group Medical Plans the first day of the month following 30-days of continuous employment in an eligible position.

In order to be an eligible employee under the **Group Term Life/ AD&D Plan** you must be a regular Full-Time employee of the Employer scheduled to work 37.5 or 40 hours per week and you must not be a non-resident alien without any U.S. source income. You will be eligible to enroll in the Group Term Life/ AD&D Plans the first of the month following employment in an eligible position.

Note: If you apply for or continue coverage for anyone who is not an eligible dependent, it may be considered fraud or intentional misrepresentation and your and your family’s coverage may be rescinded to the extent permitted by law. You may also be subject to discipline up to and including termination of employment. In addition, if the Plan expends funds for coverage of ineligible individuals, you may be liable for premiums and all costs related to coverage for such individuals who are not eligible dependents.

#### 6. Type of Administration

Benefits furnished under the Plan are administered by the providers/insurers from which benefits are purchased, in the case of insured benefits; by a Third Party Administrator in the case of self-insured benefits. The name and address of each provider/insurer, and/or third party administrator (as applicable), is set out in Schedule A. Unless otherwise indicated, all benefits furnished under the Plan are provided under the contracts of insurance identified in Schedule A, and the respective issuers identified therein provide all necessary administrative services.

### G. Funding Policy

Benefits furnished hereunder are provided through the purchase of insurance policies and contracts, unless the plan is self-funded. The Plan Sponsor will collect employee premiums and will pay when due all premiums required to keep such policies and contracts in force. Funding is derived from the funds of the Plan Sponsor and contributions made by the employees. The level of any employee contributions is set by the Plan Sponsor, and the Plan Sponsor reserves the right to modify employee contribution amounts. Employee contributions will be used in funding the cost of the Plan benefits as soon as practicable after they have been received from the employee or withheld from the employee’s pay through payroll deduction.

This Summary of Material Modification (SMM) describes the changes that affect your benefit plans and updates your plan descriptions. SMM’s 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 insure 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.

**Plan Administrator Information** — The plan Administrator’s name, address, and telephone number are:

- St. Lawrence University
- 23 Romoda Drive
- Canton, NY 13617
- Telephone: 315-229-5996

The Plan Administrator keeps the records for the Plan and is responsible for the administration of the Plan. The Plan Administrator will also answer any questions you may have about the Plan.
Annual Notices

Patient Protection Disclosure
The Plan generally allows the designation of a primary care provider. You have the right to designate any participating primary care provider who is available to accept you or your family members.

For information on how to select a primary care provider and for a list of participating primary care providers, visit the Plan on-line at www.excellusbcbs.com. For more information, contact the Plan Administrator, St. Lawrence University at 23 Romoda Drive, Canton, NY 13617 or by calling 315-229-5996. For children, you may designate a pediatrician as the primary care provider.

You do not need prior authorization from the Plan or from any other person, including your primary care provider, in order to obtain access to obstetrical or gynecological care from a health care professional; however, you may be required to comply with certain procedures, including obtaining prior authorization for certain services, following a pre-approved treatment plan, or procedures for making referrals. For a list of participating health care professionals who specialize in obstetrics or gynecology, visit the Plan on-line at the web address noted above or contact your Plan Administrator, St. Lawrence University at 23 Romoda Drive, Canton, NY 13617 or by calling 315-229-5996, for more information.

HIPAA Special Enrollment Rights
If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward your or your dependents' other coverage). However, you must request enrollment within 30 days after your or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage).

In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption.

To request special enrollment or obtain more information, contact your Plan Administrator St. Lawrence University at 23 Romoda Drive, Canton, NY 13617 or by calling 315-229-5996.

Women’s Health and Cancer Rights Act Enrollment Notice
If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- all stages of reconstruction of the breast on which the mastectomy was performed;
- surgery and reconstruction of the other breast to produce a symmetrical appearance;
- prostheses; and
- treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this plan. If you would like more information on WHCRA benefits, contact your Plan Administrator St. Lawrence University at 23 Romoda Drive, Canton, NY 13617 or by calling 315-229-5996.

Women’s Health and Cancer Rights Act Annual Notice
Do you know that your plan, as required by the Women's Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services including all stages of reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy, including lymphedema? For more information, contact your Plan St. Lawrence University at 23 Romoda Drive, Canton NY 13617 or by calling 315-229-5996.
St. Lawrence University — Welfare Benefits Plan — Schedule A
(SEIU)
Employee Costs Per Month as of January 1, 2015

(i) **Group Medical Benefits** — Excellus Utica Watertown Region, Utica Business Park 12 Rhoads Drive Utica NY 13502

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(ii) **Group Term Life / AD&D Insurance** — The Guardian, 7 Hanover Square, New York NY 10004

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