SUMMARY OF MATERIAL MODIFICATIONS
To the Summary Plan Description for
The George Washington University Welfare Benefit Plan
Effective July 1, 2014

A Summary Plan Description (SPD) was published effective January 1, 2014. The following are modifications and clarifications that are effective July 1, 2014 unless otherwise stated. These modifications and clarifications are intended as a summary to supplement the SPD. It is important that you keep this summary with your SPD since this material plus the SPD comprise your complete SPD.

In the event of any discrepancy between this Summary of Material Modifications (SMM) and the SPD, the provisions of this SMM shall govern.

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**Eligibility**

You are classified as an eligible if you are:

- A full-time employee normally working a minimum of 40 hours/week (35 hours for Biostats employees); or
- A part-time employee normally working a minimum of 14 hours/week.

Your eligible Dependents may also participate in the Plan. An eligible Dependent is considered to be:

- your Spouse, as defined in Section 14, Glossary (Domestic Partners are included in the definition of Spouse);
- your or your Spouse's child who is under age 26, including a natural child, stepchild, a legally adopted child, a child placed for adoption or a child for whom you or your Spouse are the legal guardian; or
- an unmarried child age 26 or over who is or becomes disabled and dependent upon you.
Section 2: Introduction – Replace the entire section with the following:

Note: Your Dependents may not enroll in the Plan unless you are also enrolled. If you and your Spouse are both covered under The George Washington University Welfare Benefit Plan, you may each be enrolled as an Employee or be covered as a Dependent of the other person, but not both. In addition, if you and your Spouse are both covered under The George Washington University Welfare Benefit Plan, only one parent may enroll your child as a Dependent.

A Dependent also includes a child for whom health care coverage is required through a Qualified Medical Child Support Order or other court or administrative order, as described in Section 13, Other Important Information.

Cost of Coverage

You and The George Washington University share in the cost of the Plan. Your contribution amount depends on the Plan you select and the family members you choose to enroll.

Your contributions are deducted from your paychecks on a before-tax basis. Before-tax dollars come out of your pay before federal income and Social Security taxes are withheld - and in most states, before state and local taxes are withheld. This gives your contributions a special tax advantage and lowers the actual cost to you.

Note: The Internal Revenue Service generally does not consider Domestic Partners and their children eligible Dependents. Therefore, the value of The George Washington University's cost in covering a Domestic Partner may be imputed to the Employee as income. In addition, the share of the Employee's contribution that covers a Domestic Partner and their children may be paid using after-tax payroll deductions.

Your contributions are subject to review and The George Washington University reserves the right to change your contribution amount from time to time.

You can obtain current contribution rates by calling GW Benefits at (703)-726-8382 or logging onto Employer Website.

How to Enroll

To enroll, call GW Benefits at (703)-726-8382 or log onto Employer Website within 30 calendar days of the date you first become eligible for medical Plan coverage. If you do not enroll within 30 calendar days, you will need to wait until the next annual Open Enrollment to make your benefit elections.

Each year during annual Open Enrollment, you have the opportunity to review and change your medical election. Any changes you make during Open Enrollment will become effective the following January 1.
Section 2: Introduction – Replace the entire section with the following:

Important
If you wish to change your benefit elections following your marriage or other family status change, you must contact GW Benefits within 30 calendar days of the event. Otherwise, you will need to wait until the next annual Open Enrollment to change your elections.

If you wish to change your benefit elections following your birth, adoption of a child or placement for adoption of a child, you must contact GW Benefits within 60 calendar days of the event. Otherwise, you will need to wait until the next annual Open Enrollment to change your elections.

When Coverage Begins
Once GW Benefits receives your properly completed enrollment, coverage will begin on the first day of the month following your date of hire, unless you are hired on the 1st of the month, then coverage will begin on your date of hire. Coverage for your Dependents will start on the date your coverage begins, provided you have enrolled them in a timely manner.

Coverage for a Spouse or Dependent stepchild that you acquire via marriage becomes effective the first of the month following the date GW Benefits receives notice of your marriage, provided you notify GW Benefits within 30 calendar days of your marriage. Coverage for Dependent children acquired through birth, adoption, or placement for adoption is effective the date of the family status change, provided you notify GW Benefits within 60 calendar days of the birth, adoption, or placement.

Changing Your Coverage
You may make coverage changes during the year only if you experience a change in family status. The change in coverage must be consistent with the change in status (e.g., you cover your Spouse following your marriage, your child following an adoption, etc.). The following are considered family status changes for purposes of the Plan:

- your marriage, divorce, legal separation or annulment;
- registering a Domestic Partner;
- the birth, adoption, placement for adoption or legal guardianship of a child;
- a change in your Spouse's employment or involuntary loss of health coverage (other than coverage under the Medicare or Medicaid programs) under another employer's plan;
- loss of coverage due to the exhaustion of another employer's COBRA benefits, provided you were paying for premiums on a timely basis;
- the death of a Dependent;
- your Dependent child no longer qualifying as an eligible Dependent;
- a change in your or your Spouse's position or work schedule that impacts eligibility for health coverage;
Section 2: Introduction – Replace the entire section with the following:

- contributions were no longer paid by the employer (This is true even if you or your eligible Dependent continues to receive coverage under the prior plan and to pay the amounts previously paid by the employer);
- you or your eligible Dependent who were enrolled in an HMO no longer live or work in that HMO's service area and no other benefit option is available to you or your eligible Dependent;
- benefits are no longer offered by the Plan to a class of individuals that include you or your eligible Dependent;
- termination of your or your Dependent's Medicaid or Children's Health Insurance Program (CHIP) coverage as a result of loss of eligibility (you must contact GW Benefits within 60 calendar days of termination);
- you or your Dependent become eligible for a premium assistance subsidy under Medicaid or CHIP (you must contact GW Benefits within 60 calendar days of determination of subsidy eligibility);
- a strike or lockout involving you or your Spouse; or
- a court or administrative order.

If you experience a family status change or qualifying life event, you must complete the steps below within 30 calendar days (or 60 calendar days depending on the event), of the event to make changes to your benefit elections.

Changes are effective on the first of the month following completion of the following steps*:

- Enter your qualified life event online through EasyEnroll (http://benedetails.gwu.edu).
- Gather supporting documentation of the life event.
- Send the documentation to the GW Benefits Administration Department.

* Please note: Coverage for Dependent children acquired through birth, adoption, or placement for adoption is effective the date of the family status change, provided you complete the steps above within 60 calendar days of the birth, adoption, or placement.

Unless otherwise noted above, if you wish to change your elections, you must contact GW Benefits within 30 calendar days of the change in family status. Otherwise, you will need to wait until the next annual Open Enrollment.

While some of these changes in status are similar to qualifying events under COBRA, you, or your eligible Dependent, do not need to elect COBRA continuation coverage to take advantage of the special enrollment rights listed above. These will also be available to you or your eligible Dependent if COBRA is elected.
Section 2: Introduction – Replace the entire section with the following:

**Note:** Any child under age 26 who is placed with you for adoption will be eligible for coverage on the date the child is placed with you, even if the legal adoption is not yet final. If you do not legally adopt the child, all medical Plan coverage for the child will end when the placement ends. No provision will be made for continuing coverage (such as COBRA coverage) for the child.

**Change in Family Status - Example**

Jane is married and has two children who qualify as Dependents. At annual Open Enrollment, she elects not to participate in The George Washington University's medical plan, because her husband, Tom, has family coverage under his employer's medical plan. In June, Tom loses his job as part of a downsizing. As a result, Tom loses his eligibility for medical coverage. Due to this family status change, Jane can elect family medical coverage under The George Washington University's medical plan outside of annual Open Enrollment.