



Flexible Benefits Plan

Summary of Material Modification — Effective January 1, 2021

Changes to the Plan and Summary Plan Description (SPD) for Colgate University's Flexible Benefits Plan are described below.

Flexible Benefits Plan (Plan Number 501)

V. Health FSA

5.1 What Is A Health FSA?

The Health FSA is intended to pay for health care expenses not covered by your group health plan and/or deductibles and other out-of-pocket expenses associated with your group health plan.

The Health FSA is a tax savings vehicle which enables you to take money pre-tax from your salary to pay for certain unreimbursed medical expenses. Then, as you incur eligible expenses, you are reimbursed from your account. The maximum amount you can elect to contribute to your HCFSA is **\$2,750** annually (or a ratable portion of this amount for any short plan year), and the maximum amount is available to you as of the first day of the Plan Year. These limits may be adjusted from time to time by the Plan Administrator.

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:

Colgate University
13 Oak Drive
Hamilton, New York 13346
Telephone: 315-228-7565

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, Colgate University at 13 Oak Drive, Hamilton, New York 13346 or by calling 315-228-7565. 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, Colgate University at 13 Oak Drive, Hamilton, New York 13346 or by calling 315-228-7565, 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.

COLGATE UNIVERSITY

To request special enrollment or obtain more information, contact your Plan Administrator Colgate University at 13 Oak Drive, Hamilton, New York 13346 or by calling 315-228-7565.

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 Colgate University at 13 Oak Drive, Hamilton, New York 13346 or by calling 315-228-7565.

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 Administrator Colgate University at 13 Oak Drive, Hamilton, New York 13346 or by calling 315-228-7565.