

Welfare Benefits Plan

Summary of Material Modification — Effective January 1, 2022

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

Welfare Benefits Plan (*Plan Number 520*)

A. GENERAL INFORMATION ABOUT THE PLAN

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

1. General Plan Information

The name of the Plan is the Colgate University Welfare Benefits Plan.

The Plan Sponsor has assigned Plan Number 520 to the Plan.

The Plan Year is the twelve-month period ending each December 31st.

The Plan includes the following Plan features:

- Group Medical Benefits
- Prescription
- Group Dental Benefits
- Group Vision Benefits
- Group Life and AD&D
- Voluntary Term Life
- Group Long Term Disability Benefits
- Group Short Term Disability Benefits

2. Employer Information

The Plan Sponsor's name, address, and employer identification number are:

Colgate University
13 Oak Drive
Hamilton, NY 13346
E.I.N.: 15-0532078

3. Plan Administrator Information

The Plan Administrator's name and telephone number is:

Colgate University
13 Oak Drive
Hamilton, NY 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.

APPENDIX A

Look-Back Measurement Method

A. DEFINITIONS

6. "Initial Administrative Period" means the one (1) month period beginning immediately after the end of the Initial Measurement Period and ending immediately before the start of the Initial Stability Period. The Initial Administrative Period also includes the period between a new Employee's hire date and the beginning of the Initial Measurement Period, to the extent that the Initial Measurement Period does not begin on the new Employee's date of hire.
7. "Initial Measurement Period" means the period beginning on the first day of the calendar month following the Employee's start date and ending twelve (12) months later. The Employer shall measure the Employee's Hours of Service during the Initial Measurement Period as described in Paragraph B of this Appendix.
8. "Initial Stability Period" means the period of time beginning immediately after the Initial Administrative Period and ending twelve (12) months later or on the first day of the first standard stability period applicable to the Employee, if longer.
9. "Ongoing Employee" means an Employee who has been employed by the Employer for at least one complete Standard Measurement Period.
10. "Part-time Employee" means a new Employee who is not regularly scheduled to work the number of hours per week as outlined in the eligibility section or more, and whom the Employer reasonably expects at the time of hire to work on average less than the number of hours per week as outlined in the eligibility section during the Initial Measurement Period.
11. "Seasonal Employee" means an Employee who is hired into a position for which the Employer determines that the customary annual employment is six months or less and at approximately the same time each year.
12. "Standard Administrative Period" means the two (2) month period beginning immediately after the end of the Standard Measurement Period and ending immediately before the start of the Standard Stability Period.
13. "Standard Measurement Period" means the twelve (12) month period ending each October 31. The Employer shall measure an Ongoing Employee's Hours of Service during the Standard Measurement Period as described in Paragraph B of this Appendix.
14. "Standard Stability Period" means the twelve (12) month period immediately following the end of a Standard Measurement Period and Standard Administrative Period.