

**SUMMARY OF MATERIAL MODIFICATIONS  
TO THE  
ENLOE MEDICAL CENTER  
EMPLOYEE MEDICAL BENEFIT PLAN**

The purpose of this Summary of Material Modifications to the Enloe Medical Center Employee Medical Benefit Plan is to summarize for you important changes that have been occurring in the administration and operation of the Plan and benefits under the Plan.

1. If you have a child whose coverage ended, or who was denied coverage (or was not eligible for coverage) because the child reached age 19 or was not a full-time student younger than age 24, that child is now eligible to participate in the Plan until he or she reaches age 26, subject to the administrative rules of the Plan for enrollment. The child cannot be eligible for coverage under their own employer's plan.
2. If you or a dependent became ineligible for coverage under the Plan because you attained its maximum lifetime benefit of \$3,000,000, you or that dependent are now eligible to participate in the Plan, subject to the administrative rules of the Plan for enrollment.
3. The overall maximum lifetime benefit limit of \$3,000,000 has been eliminated from the Plan.
4. Any preexisting condition exclusions for coverage of children under the age of 19 have been eliminated.
5. The lifetime maximum of \$10,000 for Hospice Care under the Classic Plan and Value Plans has been removed.
6. Participation may be terminated, retroactively, in cases of fraud or intentional misrepresentation of a material fact.
7. The annual maximum of \$5,000 for Therapy under the Classic Plan has been removed.
8. Drugs in certain categories may be subject to Step Therapy. "Step Therapy" is a program in which certain drug classes are organized in a series of steps with generic drugs being the first step and brand name drugs being later steps.
9. North Valley Endoscopy is no longer a Joint Venture provider.
10. Notices have been added about the Mental Health Parity and Addiction Equity Act, Genetic Information Nondiscrimination Act and Health Care Reform's Patient Protection and Affordable Care Act.

Please read the Enloe Medical Center Employee Medical Benefit Plan Summary Plan Description/Plan Document for additional details concerning eligible dependents, removal of the maximum lifetime benefit and elimination of preexisting condition exclusions for children under the age of 19.