

Virginia Private Colleges Benefits Consortium, Inc. Health Plan

Summary of Material Modifications

Temporary Modifications Addressing the COVID-19 Pandemic

This Summary of Material Modifications is designed to set forth the material modifications to the VPC Benefits Consortium, Inc. Health Plan Documents, and the reason for each of the modifications. This Summary does not include all the clerical and conforming modifications, such as the renumbering of sections to conform to additions or deletions, and other clerical modifications.

This Summary of Material Modifications applies to the following Plan Documents:

- Non-Grandfathered PPO Plan Document
- HMO POS Plan 8 Non-Grandfathered Plan Document
- HMO POS Plan 9 Non-Grandfathered Plan Document
- HMO POS Plan 10 Non-Grandfathered Plan Document
- HMO POS Plan 11 Non-Grandfathered Plan Document

This Summary of Material Modifications also applies to the VPC Benefits Consortium, Inc. Health and Welfare Plan Wrap-Around Plan Document and Summary Plan Description.

The Effective Dates for the modifications are separate for each modification, as defined below.

CHANGE: Edit plan language to address the Plan's intent to change the definition of "Approved Leave of Absence," from March 13, 2020 to December 31, 2020. The definition shall be modified as follows:

Approved Leave of Absence shall mean an Approved Leave of Absence for a period not to exceed 12 consecutive months, whether the Employee is working limited hours, or hours have been reduced to zero.

REASON: Update plan language to protect coverage for Participants on a pandemic-related Approved Leave of Absence, regardless of hours worked, effective as of March 13, 2020, through the end of the plan year (December 31, 2020).

CHANGE: Add provision to address the Plan's intent to waive all cost-sharing for COVID-19 testing:

Cost sharing for COVID-19 testing shall be waived for all Covered Persons as of March 13, 2020, through December 31, 2020.

REASON: Update plan language to describe and formalize the handling of COVID-19 testing, effective as of March 13, 2020.

CHANGE: Add provision to address the Plan's intent to waive all cost-sharing for COVID-19 consultations:

Cost sharing for medical or mental health consultations with a health care provider related to COVID-19 diagnostic testing, including telehealth consultations, shall be waived for all Covered Persons as of January 1, 2020, through June 14, 2020.

REASON: Update plan language to describe and formalize the handling of COVID-19 consultations with a healthcare provider, effective as of January 1, 2020.