

**SKIDMORE COLLEGE EPO MEDICAL PLANS**

**SUMMARY OF MATERIAL MODIFICATIONS**

This is a Summary of Material Modifications (“SMM”), which amends the terms of your Summary Plan Description (the “SPD”) effective January 1, 2019, as follows:

**SECTION 6 - BENEFITS** - is hereby amended as follows:

**Infertility Services.** The Plan will provide Benefits for Basic and Advanced Infertility Services. Changes to the infertility benefit is hereby made by removing the age restriction on available infertility services.

Please keep this Summary of Material Modifications with your Summary Plan Description.

SKG P2iO0M4.279.51LETQ re Tf1 0 0 1 9.224 502 Tm 0126 JTJETQ 00000912 0 62 92 re WBTF 92 0 6G JTJETQ 00000912 0 62 92 re