

SKIDMORE COLLEGE PPO 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.

SKIDMORE COLLEGE

Date