Summary of Material Modifications to the Lancaster General Health Employee Health Benefit Program Plan Document and Summary Plan Description

To:

All plan participants

From: Date:

Plan Administrator October 11, 2024

RE:

SMM for the Plan Document and Summary Plan Description

This Summary of Material Modification ("SMM") modifies some of the information contained in the Plan Document and Summary Plan Description ("SPD") for the Lancaster General Health Plan Document and Summary Plan Description (the "Plan") that describes the Plan as of July 1, 2024.

Note: In the event of any discrepancy between this SMM and the Plan Document or Summary Plan Description, the provisions of this SMM will govern.

Modification(s)

The Plan has amended the new hire waiting period for employees immediately eligible as follows:

Coverage, if elected, is effective the first of the month following your date of hire or first of the month coinciding with current month. Coverage, if elected, is immediate for newly hired residents and fellows.

For Example:

DOH = October 1, Effective Date = October 1

DOH = October 15, Effective Date = November 1

With respect to the Coordination of Benefits provision, The Lancaster General Health Plan shall be deemed secondary coverage if the dependent is also enrolled in a student health plan which is sponsored by, or provided though a school or other educational institution.

For further information segarding these changes, please contact the Lancaster General Health Plan Administrator at 7/17-544-551/1

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