

NRECA GROUP BENEFITS PROGRAM SUMMARY OF MATERIAL MODIFICATIONS

For these component plans of the NRECA Group Benefit Program:

Business Travel Accident Plan	VSP Enhanced Plus Vision Plan	Directors Life and AD&D Insurance Plan
Enhanced Dental Plan	VSP Standard Vision Plan	Directors AD&D Only Insurance Plan
Enhanced Plus Dental Plan	NRECA Vision Plan	Retired Life Insurance Plan
Voluntary Dental Plan	FutureMe	Short-Term Disability Plan
VSP Enhanced Vision Plan	Group Term Life and AD&D Insurance Plan	Long-Term Disability Plan

EFFECTIVE: June 9, 2023

System name:

RUS/Subgroup Number:

You are receiving this Summary of Material Modifications (SMM) because you participate in one or more of the National Rural Electric Cooperative Association (NRECA) Plans referenced above.

This SMM describes changes to the NRECA Group Benefits Program component plans listed above (each referred to as a “Plan”) and supplements each Plan’s Summary Plan Descriptions (SPD), also known as the Benefits Booklet. The effective date of these changes is noted above. You should read this SMM carefully and keep this SMM with each Plan SPD for future reference.

This SMM notifies you of the end of certain Plan flexibilities put in place during the COVID-19 national emergency. Normal plan deadline calculations will resume at the end of the COVID-19 Outbreak Period impacting Plan deadlines to elect HIPAA special enrollment or COBRA rights and to file all claims, appeals, and requests for external review (to the extent such rights are available in each Plan). If you have any questions about these changes, please contact your benefits administrator.

The following change has been made to Appendix A – Key Terms and Conditions:

The Key Term “**COVID-19 Outbreak Period**” has been changed to the following:

“The period from March 1, 2020 until July 10, 2023.”

No further changes have been made to your Plans’ SPDs.

All other rules, provisions, definitions and benefit amounts of the Plan SPD remain the same. If the terms of this SMM and the SPD conflict with any terms of the governing Plan document, then the terms of the governing Plan document will control in all cases.

Plan Sponsor: National Rural Electric Cooperative Association
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Plan Sponsor’s Employer Identification Number: 53-0116145

Plan Number: 501