

Summary of Material Modifications

To: Participants

**From: San Diego State University Research Foundation
Human Resources**

**Re: Amendment to the SDSU Research Foundation Health & Welfare Plan
Benefit Plan Changes**

Effective Date: January 1, 2023

This Summary of Material Modifications (SMM) describes changes to the SDSU Research Foundation Health & Welfare Plan (Plan) and supplements or modifies the information presented in your Summary Plan Description (SPD) with respect to the Plan. You should keep this SMM with the Plan's SPD and associated benefits documents provided to you upon enrollment in each benefit plan.

Summary of Plan Changes

- 1. Benefit Plan Changes.** San Diego State University Research Foundation ("SDSU Research Foundation") hereby amends the Plan to modify the Plan's appointed group insurance policy issuers and contract administrators as follows:
- The Aflac Voluntary Worksite Benefits insurance policy is terminated and replaced with similar benefit plan components administered by insurer The Hartford.
 - Discovery Benefits is now known as WEX Health, Inc.

As of the Effective Date, the attached Appendix A ("Insurance Policy Issuers and Contract Administrators of Component Plans") and Appendix B ("Claims Administrator Contact Information") (**Attachment 1**) lists the Plan's appointed insurance policy issuers/contract administrators and claims administrators and shall supersede all prior versions of the same Appendices A and B to your SPD.

All other Plan provisions remain unchanged so long as they are consistent with these material modifications.

For additional information regarding the Plan or to request a copy of the Plan's SPD contact:

San Diego State University Research Foundation
Attn: Human Resources
5250 Campanile Drive
San Diego, CA 92182
619-594-4139 or mdukes@sdsu.edu

If this SMM was delivered to you by electronic means, you have the right to receive a paper copy of the SMM upon request.

Plan Information:

Plan Name: SDSU Research Foundation Health & Welfare Plan
Plan Number: 502
Plan Year: January 1 through December 31 of the same calendar year

APPENDIX A

SDSU RESEARCH FOUNDATION HEALTH & WELFARE PLAN SUMMARY PLAN DESCRIPTION

Insurance Policy Issuers and Contract Administrators of Component Plans

This Appendix A reflects the Plan benefits as of January 1, 2023. The Benefit Documents for the following Component Plans are incorporated by reference herein. All subsequent updates to such Benefit Documents will supersede any earlier versions for the periods defined in the updated materials.

Fully-Insured Component Plans	Policy/Group No.	Type of Benefit
Aetna Resource for Living 151 Farmington Avenue Hartford, CT 06156	65094	Employee Assistance Program (EAP)
Cigna Health and Life Insurance Company 900 Cottage Grove Road Bloomfield, CT 06002	33341296	Medical – HMO (Limited and Full Network Plans) Medical – PPO Telehealth Dental – DHMO Dental – PPO
Kaiser Foundation Health Plans, Inc. 1 Kaiser Plaza Oakland, CA 94612	104306	Medical – HMO (Southern CA)
	603146	Medical – HMO (Northern CA)
The Hartford One Hartford Plaza Hartford, CT 06155	752019G	Basic Life/AD&D Voluntary Life/AD&D
	677811G	Long-Term Disability
	752019	Voluntary Worksite Benefits (Accident, Critical Illness, and Hospital Indemnity)
Vision Service Plan (VSP) 3333 Quality Drive Rancho Cordova, CA 95670	12156885	Vision

Self-insured Component Plans	Contract No.	Type of Benefit
San Diego State University Research Foundation 5250 Campanile Drive San Diego, CA 92182	—	Wellness Program

Self-insured Component Plans	Contract No.	Type of Benefit
WEX Health, Inc. 4321 20th Avenue South Fargo, ND 58103	—	General-Purpose Health FSA

San Diego State University Research Foundation Wellness Program. SDSU Research Foundation offers one or more voluntary wellness programs or disease management programs (“Wellness Program”) under this Plan that are reasonably designed to promote the health and wellbeing of covered individuals. Participation in the Wellness Program is completely voluntary and SDSU Research Foundation pays the full costs necessary to provide wellness benefits (although participants may be required to invest in up-front items such as planning, outside counselors or resources, and/or any necessary equipment such as pedometers or scales for weigh-ins). The Wellness Program may offer certain incentives or rewards for participation in a wellness activity or activities, or for satisfying certain health standards. The terms and conditions of the Wellness Program will be communicated to you during your enrollment period and it will be administered in compliance with all applicable laws. To obtain more information regarding the Wellness Program contact SDSU Research Foundation’s Benefits Manager at 619-594-4620.

Non-ERISA Benefits. In addition to the above Component Plans, eligible employees are offered non-ERISA welfare benefits. Such non-ERISA benefits are not governed by ERISA or the “Statement of ERISA Rights” section of this SPD, and include the following benefit plan(s):

- Dependent Care FSA administered by WEX Health, Inc.

APPENDIX B

SDSU RESEARCH FOUNDATION HEALTH & WELFARE PLAN SUMMARY PLAN DESCRIPTION

Claims Administrator Contact Information

Use the address and phone number provided on your ID Card if different.

Benefit Type	Claims/Claims Appeals Contact Information		
	Mailing Address	Phone No.	Online
Medical – Cigna	Cigna Healthcare Attn: Claims Department PO Box 182223 Chattanooga, TN 37422-7223	800-997-1654	www.mycigna.com
Medical – Kaiser	Kaiser Permanente Attn: Claims Department PO Box 7004 Downey, CA 90242-7004 <u>Claims Appeals:</u> Kaiser Permanente Attn: Special Services Unit PO Box 7136 Pasadena, CA 91109	800-390-3510 866-752-4737	www.kp.org
Dental	Cigna Attn: Dental Claims PO Box 188037 Chattanooga, TN 37422-8037	800-997-1654	www.mycigna.com
Vision	VSP Attn: Claims Department PO Box 385020 Birmingham, AL 35238 <u>Claims Appeals:</u> VSP Vision Care Attn: Appeals Unit 3333 Quality Drive Rancho Cordova, CA 95670	800-877-7195	www.vsp.com
Health FSA	WEX Attn: Claims Administration PO Box 2926 Fargo, ND 58108	866-451-3399	www.wexinc.com/discovery-benefits/
Life/AD&D	The Hartford Attn: Group Life Claims PO Box 14298 Lexington, KY 40512-4298	888-563-1124	www.thehartford.com

Benefit Type	Claims/Claims Appeals Contact Information		
	Mailing Address	Phone No.	Online
LTD	The Hartford Attn: Disability Claims PO Box 14302 Lexington, KY 40512-4302	800-549-6514	www.thehartford.com
EAP	Aetna Resources for Living Attn: Claims/Appeals PO Box 511496 Los Angeles, CA 90051	619-610-3958	www.resourcesforliving.com
Voluntary Worksite Benefits	The Hartford Supplemental Insurance Benefit Department Attn: Claim Department PO Box 99906 Grapevine, TX 76099	866-547-4205	www.thehartford.com