

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 Eligibility Changes

Effective Date: January 1, 2024

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. Updated Eligibility Requirements for Benefit-Eligible Employees.** As of the Effective Date, SDSU Research Foundation hereby amends the eligibility and participation requirements for benefit-eligible employees. The table set forth in your SPD's Appendix C, "Eligibility and Participation Requirement," is amended by replacing it in its entirety with the following new table:

Employee Class	Working Hours Requirement	Benefits Offered	Effective Date of Eligibility (Waiting Period)
Regular Employees	30 hours per week	All benefits listed on Appendix A	First day of the month following date of hire
Regular Research Scholars	30 hours per week	Kaiser Medical, Dental, Vision, FSA, EAP and Voluntary Worksite Benefits	First day of the month following date of hire

Certain Component Plans may delay the effective date of your eligibility if you are not "actively-at-work" (e.g. at work performing all of the regular duties of your job). Any actively-at-work requirement imposed by a group health plan (as defined by HIPAA) will not apply if the reason you are not actively-at-work is due to a health condition.

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
619-594-1900 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.