

# HOOD COLLEGE HEALTH AND WELFARE BENEFITS PLAN

## SUMMARY OF MATERIAL MODIFICATIONS

TO: Participants in the Hood College Health and Welfare Benefits Plan  
FROM: Plan Administrator  
DATE: July 1, 2014  
RE: Summary of Material Modifications

This Summary of Material Modifications ("SMM") amends certain provisions of your Summary Plan Description ("SPD") for the Hood College Health and Welfare Benefits Plan (the "Plan"). Please review this SMM carefully to familiarize yourself with the changes, and please attach this SMM to the front of your SPD. These changes are effective July 1, 2014.

1. The Section of your SPD titled "Health Insurance Issuer's Name and Business Address" is revised to read as follows:

### Health Insurance Issuer's Name and Business Address

UMR, PO Box 30543, Salt Lake City, UT 84130-0543 is the insurer and claims processor of your medical/prescription drug benefits under the Plan. The Plan's medical/prescription drug benefits are fully guaranteed under the policy of insurance issued by this company.

MetLife Group, Voluntary & Worksite Sales, Field Service, Mid-Atlantic Region, 8300 Boone Blvd., Suite 100, Vienna, VA 22182 is the insurer and claims processor of your dental benefits under the Plan. The Plan's dental benefits are fully guaranteed under the policy of insurance issued by this company.

Vision Benefits of America, 300 Weyman Plaza, Suite 400, Pittsburgh PA 15236-1588 is the insurer and claims processor of your vision benefits under the Plan. The Plan's vision benefits are fully guaranteed under the policy of insurance issued by this company.

2. Any new Benefits Booklets that have been, or will be, distributed to you for the Plan year beginning July 1, 2014 are part of your SPD.

If you have questions about these Plan changes, this SMM, or your SPD, please contact the Plan Administrator at the following address or phone number:

Hood College  
401 Rosemont Avenue  
Frederick, MD 21701-8575  
(301) 696-3592