

## **Virginia Private Colleges Benefits Consortium, Inc. Health Plan Summary of Material Modifications**

This Summary of Material Modifications is designed to set forth the material modifications to the VPC Benefits Consortium, Inc. Health Plan Documents, and the reason for each of the modifications. This Summary does not include all the clerical and conforming modifications, such as the renumbering of sections to conform to additions or deletions, and other clerical modifications.

This Summary of Material Modifications applies to Section 4.2 of the following Plan Documents:

- Non-Grandfathered PPO Plan Document
- HMO POS Plans 8-11 Non-Grandfathered Plan Document

This Summary of Material Modifications also applies to Section 3 of the VPC Benefits Consortium, Inc. Health and Welfare Plan Wrap-Around Plan Document and Summary Plan Description.

**The Effective Date for the modification is November 18, 2021.**

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**CHANGE:** Amend plan language to address the Plan's intent to limit retroactive enrollment of a new dependent due to birth, adoption, or placement for adoption to situations where the new dependent is properly enrolled within 30 days of the child's date of birth, adoption, or placement for adoption:

Newborn or Adopted Children (Special Enrollees). Newborn and newly adopted children shall be covered for Injury or Illness from the moment of birth, adoption, or placement for adoption. Covered Services include the necessary care or treatment of medically diagnosed Congenital Defects, birth abnormalities or prematurity, provided the child is properly enrolled as a Dependent within 30 days of the child's date of birth, adoption, or placement for adoption. This provision shall not apply to or in any way affect the maternity coverage applicable to the mother.

Actual Enrollment Necessary Upon Birth of Newborn, Adoption or Placement for Adoption. It is necessary to obtain, complete, sign and return a new enrollment form to add a newborn or adopted child to the Plan. If the Participant fails to complete, sign, and return an enrollment form within 30 days after birth of a newborn, adoption or placement of adoption, the Dependent will not have coverage or be able to enroll until the next Open Enrollment period. Claims for maternity expenses or maternity leave do not constitute notification or enrollment of a new Dependent for coverage.

Siblings and Other Dependents Upon Birth or Adoption (Special Enrollee). If a Participant's other Dependents are not Covered Persons, the Participant may enroll these other Dependents along with a newborn or adopted child as described in the subsection above. If the Participant enrolls the other Dependents within 30 days, the Special Enrollment Date and coverage shall become effective on the child's date of birth, adoption, or upon placement for adoption.

**REASON:** Update plan language to clarify where retroactive enrollment of a new dependent due to birth, adoption, or placement for adoption is permissible, effective as of November 18, 2021.