

Summary of Material Modifications (SMM)

CEBT: Surest Plan – C5000 Plan

Effective Date of this SMM: 1/1/2025

A Summary Plan Description (SPD) was published effective July 1, 2024. CEBT is requesting to modify their Survivorship Benefit language in the SPD.

Because this SMM is part of a legal document, the Plan Sponsor wants to give you information about the document that will help you understand it. Certain capitalized words have special meanings. The definitions for these words are in the SPD in Section 12, Glossary, Section 5.1 Covered Health Services and Section 6. What Is Not Covered.

What are the Modifications to the Plan?

These modifications and clarifications are intended as a summary to supplement the SPD. It is important that you keep this SMM with your SPD since this material plus the SPD is your complete SPD. In the event of any discrepancy between this SMM and the SPD, the provisions of this SMM shall govern.

SURVIVORSHIP CONTINUATION

If You are an active employee and have dependent coverage in force on the date that you die, coverage under this Plan will continue for your surviving dependents who were covered under the Plan on the day immediately preceding your death. Survivorship continuation will end on the earliest of the following:

- The date your surviving dependents become covered under any other group plan;
- The end of two consecutive years following your death.

This continuation will run concurrently with any continuation of coverage required by COBRA. Any required premium contributions will be waived during this period.

If you are a retiree or a COBRA beneficiary on the date that You die, this Survivorship Continuation is not available to your dependents.