

CMC INVESTMENTS INC.

Subject: Stop loss carrier effective September 1, 2024

Enclosed please find the amendment you requested to your Plan Document/Summary Plan Description (PD/SPD). Any self-funded plan with a stop loss relationship must mirror the exclusions and defined terms in the stop loss contract within the corresponding Plan Document/Summary Plan Description (PD/SPD). If a contradiction between the stop loss contract and the PD/SPD exists, a gap in coverage may be created.

Your amendment includes Meritain Health, Inc. standard language. Please be sure to compare this amendment and your current PD/SPD with the provisions of your stop loss contract to ensure the language aligns. If exclusions and defined terms do not align after your comparison, please do not execute this document and immediately contact your Client Management Representative and provide information on the required language changes.

If no changes are required, please sign the attached document and return it to Meritain Health, Inc., retaining a copy for your records.

Thank you for your attention to this matter.

**SUMMARY OF MATERIAL MODIFICATION
AND
AMENDMENT #2
TO THE
CMC INVESTMENTS INC.
EMPLOYEE HEALTH PLAN
GROUP NO. 12967**

This Summary of Material Modification and Amendment describes changes to the CMC Investments Inc. Employee Health Plan effective September 1, 2022. These changes are effective as of **September 1, 2024** and will remain in effect until amended in writing by the Plan Administrator.

This document should be read carefully and attached to the Plan Document and Summary Plan Description. Please contact the Plan Administrator identified in the Summary Plan Description if you have any questions regarding the changes described in this Summary of Material Modification.

CMC Investments Inc (the “Plan Sponsor”) is amending the CMC Investments Inc. Employee Health Plan (the “Plan”) as follows:

1. *For clarification purposes under the **Medical Management Program** section, all biopsies are included as part of the prenotification process, as such, breast and bone marrow biopsies will also be included as part of the Biopsies heading under **Recommended List of Items and/or Services for Prenotification**.*
2. *Exclusion number **(61) – Surrogate** under **General Exclusions and Limitations** is hereby deleted and replaced with the following:*

GENERAL EXCLUSIONS AND LIMITATIONS

(61) **Surrogate:** Expenses relating to a surrogate pregnancy of any person who is not covered under this Plan will not be considered eligible, including but not limited to pre-pregnancy, conception, prenatal, childbirth and postnatal expenses.

All other provisions of this Plan shall remain unchanged.

In Witness Whereof, CMC Investments Inc has caused this Amendment to take effect, be attached to, and form a part of their Employee Health Plan.

Authorized Signature

Date

Title

Witness

Date

Title