

Summary of Material Modifications to Lawrence County Council of Governments Health Benefit Plan

NOVEMBER 1, 2018

This Summary of Material Modifications (“SMM”) modifies some of the information contained in the Summary Plan Description (“SPD”) for the Lawrence County Council of Governments Health Benefit Plan (the “Plan”) as of January 1, 2019.

NOTE: In the event of any discrepancy between this SMM and the SPD, the provisions of this SMM will govern.

Modification

Effective January 1, 2019, the Specialist office visit co-pay for in-network physicians will increase to \$40 per participant/beneficiary per office visit.

For details on what constitutes a “Specialist office visit”; “in-network physician” and the applicable co-pay rules, please refer to your SPD and your Summary of benefits Coverage.

For further information regarding changes to the Plan’s Specialist office visit co-pay for in-network physicians, please contact your Plan Administrator at Marsh & McLennan Agency: (513) 707-5022 Michelle Barnes or (513) 707-1751 Leslie Hayes.