

**SUMMARY OF MATERIAL MODIFICATIONS
TO THE
CHIPPEWA FALLS AREA UNIFIED SCHOOL DISTRICT
EMPLOYEE BENEFIT PLAN**

This Summary of Material Modifications (“SMM”) amends certain provisions of your Summary Plan Description (“SPD”) for the Chippewa Falls Area Unified School District Employee Benefit 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.

The following changes to the plan have been approved and are effective February 1, 2016:

1. **Coverage and Eligibility** – amended to clarify newborn eligibility.

Dependent Beneficiaries

This Plan will provide for a dependent special enrollment period during which the person may be enrolled under this Plan as a dependent of the current Employee (and, if not otherwise enrolled, the current Employee, Spouse and/or other eligible dependent may be enrolled at the same time):

- A. if the current Employee has coverage under this Plan (or the current Employee has met any Waiting Period applicable to becoming covered under this Plan and is eligible to be enrolled under this Plan, but failed to enroll during a previous enrollment period); and
- B. if a person becomes a dependent of the current Employee through marriage, birth, or adoption or placement for adoption.

In the case of the birth or adoption of a Child, the Spouse and/or other dependents of the current Employee may also be enrolled as a dependent if the Spouse and/or other eligible dependents are otherwise eligible for coverage.

The dependent special enrollment period will be a period of thirty (30) days beginning on the date of marriage, birth, adoption or placement for adoption.

If the covered current Employee has family coverage, newborns are automatically covered under this Plan from the moment of birth. An enrollment form or application will not be required, but the Employee must notify the Plan no later than thirty (30) days after the birth (dependent special enrollment period). If notification is not given to the Plan within thirty (30) days, the newborn’s coverage will end on the 31st day after birth.

If a current Employee requests enrollment for a dependent during the dependent special enrollment period, the coverage for the dependent will become effective:

- A. in the case of marriage, the first of the month coincident with or next following the date of the marriage;
- B. in the case of a dependent’s birth, as of the date of birth; or
- C. in the case of a dependent’s adoption or placement for adoption, the date of the adoption or placement for adoption.

This Plan will provide for a dependent special enrollment period during which the person may be enrolled under this Plan as a dependent of the current Employee (and, if not otherwise enrolled, the current Employee, Spouse and/or other eligible dependent may be enrolled at the same time) if:

- A. the current Employee or dependent becomes eligible for a new premium assistance subsidy plan under Medicaid or Children's Health Insurance Program (CHIP).

This dependent special enrollment period will be a period of 60 days beginning on the date of eligibility. [Flexible spending plans and high deductible health plans are not eligible for this special enrollment period.]

If a current Employee requests enrollment for a dependent during the dependent special enrollment period, the coverage for the dependent will become effective as of the first day of the month after the request for enrollment is received.