This Summary of Material Modification ("SMM") describes important changes being made to the Columbia University Group Benefit Plan, as amended and restated effective January 1, 2020 (the "Columbia Welfare Plan"). This SMM updates information currently contained in the Summary Plan Descriptions ("SPDs") for the Columbia Welfare Plan. Please keep this notice with the rest of your Columbia Welfare Plan documents.

**Suspension of Cost-Sharing for COVID-19 Testing and Related Visits**

The Plan is temporarily suspending cost-sharing (deductibles, coinsurance and copayments) under all medical plan options for COVID-19 testing, antibody testing to determine whether you were previously infected with COVID-19, and related office visits (including virtual and telehealth visits), urgent care and emergency room visits where the test is ordered or administered. Moreover, the Plan has temporarily suspended cost-sharing for at-home COVID testing kits ordered by a physician or licensed health care professional and processed at approved locations in accordance with U.S. Centers for Disease Control and Prevention (CDC) guidelines. Consistent with IRS guidance, this temporary suspension of cost-sharing does not impact Health Savings Account (HSA) eligibility for individuals enrolled in a high deductible health plan (HDHP) option under the Plan.

**Effective Date:** February 2, 2020 (COVID Testing), April 10, 2020 (Antibody Testing), December 8, 2020 (at-home COVID testing kit)

**End Date:** This temporary suspension of cost-sharing will continue during the COVID-19 public health emergency (but at least through January 15, 2022).

**Suspension of Cost-Sharing for Virtual Visits**

The Plan is temporarily suspending cost-sharing (deductibles, coinsurance and copayments) under all medical plan options for both COVID-19 and non-COVID-19 virtual visits through AmWell, Doctor on Demand, and Teladoc. This temporary suspension of cost-sharing related to COVID-19 does not impact Health Savings Account (HSA) eligibility for individuals enrolled in a high deductible health plan (HDHP) option

**Effective Date:** March 18, 2020

**End Date:** September 30, 2020

**Suspension of Cost-Sharing for Behavioral Health Virtual Visits**

The Plan is temporarily suspending cost-sharing (deductibles, coinsurance and copayments) for any virtual outpatient behavioral health visit (including applied behavioral analysis therapy), whether provided in-network or out-of-network. This temporary suspension of cost-sharing
does not impact Health Savings Account (HSA) eligibility for individuals enrolled in a high deductible health plan (HDHP) option.

**Effective Date:** March 31, 2020  
**End Date:** September 30, 2020

**Expansion of Virtual Setting to Non-Telehealth Providers**

Effective as of March 31, 2020, the Columbia Welfare Plan will provide coverage for virtual visits with all network and non-network providers who have the ability and are willing to see patients virtually. Please note, unless the visit relates to COVID-19 testing, the Plan’s typical cost-sharing and deductibles apply. As a reminder, there is no cost for using the Plan’s virtual visit service (AmWell, Doctor on Demand and Teladoc).

**Effective Date:** February 4, 2020  
**End Date:** July 24, 2020 (out-of-network providers); September 30, 2020 (in-network providers)

**Early Refill Program**

In light of the COVID-19 pandemic, we realize that Plan participants may face challenges in obtaining prescription drug refills. As such, OptumRx (the Plan’s pharmacy benefit manager) has implemented the “Refill-too-Soon” policy. The policy includes the following:

- Participants may obtain an early one-time refill of their prescription medications if they have refills remaining on file at a participating retail or mail-order pharmacy
- The refill obtained will stay consistent with the standard days’ supply previously filled by the member as allowed by their plan (e.g., 30 for retail or 90 for mail order supply).

**Effective Date:** March 14, 2020  
**End Date:** September 30, 2020

**Prior Authorization Extension**

Most prior authorizations that were set to expire on or before May 1, 2020 were extended. Prior authorizations for most chronic medications will be extended for 90 days. This policy does not extend to drugs with significant abuse potential (i.e., opioids) or those that are generally dosed for finite durations or intermittently (i.e., hepatitis agents, fertility agents). For more information on whether you are required to obtain a new prior authorization if yours has expired, contact OptumRx at [INSERT].

**Effective Date:** March 19, 2020  
**End Date:** May 1, 2020

**Chronic Medical Fills Expanded to 90 days**
If you are taking a chronic specialty medication, Optum Specialty Pharmacy will offer a one-time, 90-day supply of key chronic specialty medications.

**Effective Date:** March 23, 2020  
**End Date:** June 1, 2020

**Non-Network Pharmacy Exception**

OptumRx will permit participants to fill drugs through a non-network pharmacy one time only, if the following conditions are met:

- A non-network pharmacy has stock of a covered prescription medication that is in short supply at a network pharmacy,
- A non-network pharmacy is in closer proximity than a network pharmacy to a participant’s residence, as reported by the participant, or
- A non-network pharmacy has capability to mail/deliver to the participant’s home that is not provided by a network pharmacy.

This exception does not extend to specialty pharmacy.

**Effective Date:** April 13, 2020  
**End Date:** July 11, 2020

**Healthcare FSA - Eligible Expenses**

Expenses incurred on or after January 1, 2020 for “over-the-counter” (OTC) drugs obtained without a doctor’s prescription, menstrual care products, and COVID-19 personal protective equipment (“PPE”) are considered an eligible medical expense that may be reimbursed under the Healthcare FSA.

**COVID-19 Special Enrollment Window for Healthcare and Dependent Care FSA**

Due to the COVID-19 pandemic and recent updates to IRS guidelines, Columbia will held a Benefits Special Enrollment Period from July 27, 2020 to August 7, 2020, to allow you to make certain mid-year flexible spending plan changes. Any changes made during the Special Enrollment period will be effective for benefit deductions commencing on or after August 7, 2020.

Columbia held another Benefits Special Enrollment Period from April 1, 2021 through April 15, 2021, to permit certain mid-year flexible spending changes. Changes were limited to enrollments, increases in benefit elections and decreases in benefit elections, except that participants were not permitted to decrease their benefit election below the amount they had already been reimbursed as of the time of the election. Any changes made during the Special Enrollment period will be effective for benefit deductions commencing on or after the next available pay period.
It’s important to note that each case will be reviewed individually to ensure all requested benefit changes are compliant with the recent IRS regulatory guidelines and relief measures.

All flexible spending account election changes will be subject to the following guidelines:

- You may enroll in a FSA, or increase or decrease existing FSA coverage. If you are decreasing an existing election, it cannot be below the amount that you have already claimed or contributed from your paycheck (whichever is higher).
- Enrollment requests must be made in the form and manner described below by 11:59pm (EDT) on the last day of the Special Enrollment Period.
- You must be eligible for benefits at the time of your request.
- This is a one-time Special Enrollment period. You will not be able to make additional changes during the Plan Year unless you experience a qualifying life event. Note a COVID-19 diagnosis is not a qualifying life event.

To change your contribution amount(s) or start contributing during the one-time special enrollment widow:

**Dependent Care FSA**
If you wish to enroll in the Dependent Care FSA, or change your 2021 contribution:

1. Between April 1, 2021 and April 15, 2021, log in to CUBES and confirm your access through multi-factor authentication (DUO).
2. Click “Change My FSA” and follow the system prompts to newly enroll in, increase or decrease your Dependent Care FSA.
3. Don’t forget to “Checkout!”

**Healthcare FSA**
If you wish to enroll in the Healthcare FSA, or increase your 2021 contribution:

1. Between April 1, 2021 and April 15, 2021, log in to CUBES and confirm your access through multi-factor authentication (DUO).
2. Click “Change My FSA” and follow the system prompts to newly enroll in or increase your election for the Healthcare FSA.
3. Don’t forget to “Checkout!”

If you wish to decrease your 2021 contribution (the amount you elected for the year), you cannot go below the amount already reimbursed from your account and the amount deducted from your paycheck. Please contact the Columbia Benefits Service Center for assistance.

**Certain Deadline Extensions**

In accordance with regulatory agency guidelines, the following deadlines in the Plan and SPDs are tolled during the “Outbreak Period” beginning on March 1, 2020 and lasting until the earlier
of one year following the original deadline or 60 days after the President declares the COVID-19 national emergency has ended:

- The 30-day (or, if applicable the 60-day) period to request a HIPAA special enrollment
- The 60-day period to elect COBRA coverage
- The due date for COBRA premium payments
- The date a COBRA qualified beneficiary must provide notice of a qualifying event or a disability determination
- The date a claimant is required to file a claim for plan benefits, including a claim for reimbursement from your 2019 healthcare or dependent care FSA balance (except that any 2019 dependent care FSA reimbursement request must be submitted no later than September 30, 2020)
- The date the claimant is required to file an appeal of an adverse determination of a claim for benefits
- The date by which a claimant is required to file a request for an external review

**COVID-19 Related Relief:** Please note that you may be entitled to relief from some of the deadlines set forth in the Plan(s) and SPD(s) occurring during the COVID-19 national emergency. If you have concerns with respect to your coverage or meeting an applicable deadline under the Plan due to the national emergency concerning the COVID-19 outbreak, please contact the Plan Administrator at the contact information below to determine if an extension may be available to you.

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If you have any questions regarding this SMM, please contact the Plan Administrator at the following address and telephone number:

615 West 131st Street, 4th Floor
New York, NY 10027
(212) 851-7000

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This SMM constitutes a part of the SPD. Keep this SMM with your important Plan documents. This SMM is based on legal documents (such as plan documents and insurance contracts) currently in effect. As such, your rights are governed by the terms of these legal documents. Please refer to the relevant legal documents for complete information on your rights and obligations under the Plan. You may obtain a copy of any of the official legal documents from the Plan Administrator. While every effort has been made to give you correct and complete information about your benefits, in the event of any conflict or inconsistency between the SMM and the relevant legal documents, the terms of the legal documents will control.

Columbia University intends to continue the Plan benefits as described in this SMM and the SPD, but reserves the right, at its discretion, to change or even terminate all or any part of the Plan benefits offered at any time and in any manner to the extent permitted by law. As a result, this SMM is not a contract, nor is it a guarantee of your benefits.