

Summary of Material Modifications (SMM)

Columbia University

Group Number: 712790

Effective Date of this SMM: July 1, 2022

A Summary Plan Description (SPD) was published effective January 1, 2022. The following are modifications and clarifications that are effective July 1, 2022, unless otherwise stated. These modifications and clarifications are intended as a summary to supplement the Active Employees and Pre-65 Retiree Benefit Plans SPDs. It is important that you keep this summary with your SPD since this material plus the SPD comprise your complete SPD.

In the event of any discrepancy between this Summary of Material Modifications (SMM) and the SPD, the provisions of this SMM shall govern.

As described in this SMM, the Plan is modified as stated below, through the following changes to the *SPD*.

A) *The Plan is amended to add Maven under Fertility Services in Section 6, Additional Coverage Details as follows:*

Maven

Maven provides free virtual support for preconception and fertility, pregnancy, postpartum, adoption, surrogacy, and returning to work after parental leave. Maven is available to all Columbia University medical plan participants and their covered dependents.

Use Maven for:

On-demand video appointments with top-rated practitioners: Unlimited coaching and education appointments and messaging with Maven OB-GYNs, mental health specialists, prenatal nutritionists, lactation consultants, career coaches, and many others.

Your own Care Advocate: Personalized, one-on-one support to help answer questions about your benefits, get connected to the right Maven practitioners for your needs, and for referrals to in-person support when you need it

Holistic fertility support: Expert navigation, referrals to best-in-class practitioners, and preferred pricing at select clinics to support fertility treatments

Easy Reimbursement: Through Maven Wallet, an easy-to-use digital tool that helps manage your out-of-pocket costs related to adoption and surrogacy

A library of expert content, tailored to your experience: Trustworthy content tailored to you on topics like prenatal health, postpartum depression, and returning to work with confidence, and empowering virtual classes led by Maven practitioners

Visit mavenclinic.com/join/columbia for more information and to register for this program.

- B) The plan is amended to require that an In-Network provider be used in order to receive benefits. Requirements to use a Designated Provider are removed from the plan. Fertility Services in Section 5, Schedule of Benefits is replaced with the following:**

Covered Health Services ¹	Benefit <i>(The Amount Payable by the Plan based on Eligible Expenses)</i>	
	In-Network	Out-of-Network
<p>Fertility Services</p> <p>For Benefits, fertility services must be received by an In-Network Provider and performed by an In-Network Provider.</p> <p>See Section 6, <i>Additional Coverage Details</i>, for limits. This limit does not include Physician office visits for the treatment of infertility for which Benefits are described under <i>Physician's Office Services - Sickness and Injury</i> below.</p>	<p>Depending upon where the Covered Health Service is provided, Benefits for Fertility Services will be the same as those stated under each Covered Health Service category in this section.</p>	<p>Out-of-Network Benefits are not available</p>

- C) The plan is amended to require that an In-Network provider be used in order to receive benefits. Requirements to use a Designated Provider and enroll in the Fertility Solutions program are removed from the plan. The first paragraph under Fertility Services in Section 6, Additional Coverage Details is replaced with the following:**

Fertility Services

Covered Health Services **must** be received by an **In-Network Provider** in order for you to receive Benefits.

- D) The Plan is amended to begin applying Covered Health Services for artificial insemination to the \$30,000 maximum per covered person under Fertility Services in Section 6, Additional Coverage Details as follows.**

Any combination of Network Benefits and Out-of-Network Benefits are limited to \$30,000 per Covered Person during the entire period of time he or she is enrolled for coverage under the Plan. Treatment for the diagnosis and treatment of the underlying cause of Infertility does not apply to the lifetime maximum.

There are separate limits under the Plan for medical services and for *Outpatient Prescription Drugs*. The *Outpatient Prescription Drugs* infertility lifetime limit is \$30,000 and is noted in the separate *Prescription Drugs Summary Plan Description*.

- E) The Plan is amended to remove Fertility Solutions from Fertility Services in Section 6, Additional Coverage Details.**

Fertility Solutions

Fertility Solutions is a program administered by UnitedHealthcare or its affiliates made available to you by the Plan Sponsor. The Fertility Solutions program provides:

- Specialized clinical consulting services to Employees and Enrolled Dependents to educate on infertility treatment options.
- Access to specialized Network facilities and Physicians for infertility services.

The Plan pays Benefits for the infertility services described above when provided by Designated Providers participating in the Fertility Solutions program. The Fertility Solutions program provides education, counseling, fertility management and access to a national Network of premier treatment clinics.

Covered Persons who do not live within a 60 mile radius of a Designated Provider will need to contact a case manager to determine a Network Provider prior to starting treatment. For infertility services and supplies to be considered Covered Health Services through this program, contact Fertility Solutions and enroll with a nurse consultant **prior** to receiving services.

You or a covered Dependent may:

- Be referred to Fertility Solutions by the Claims Administrator.
- Call the telephone number on your ID card.
- Call Fertility Solutions directly at 1-866-774-4626.

To take part in the Fertility Solutions program, call a nurse at 1-866-774-4626.

- F) The Plan is amended to remove the Maternity Support Program from Section 7, Clinical Programs and Resources under the subheading Women's Health/Reproductive.**

Maternity Support Program

If you are pregnant or thinking about becoming pregnant, and you are enrolled in the medical plan, you can get valuable educational information, advice and comprehensive case management by calling the number on your ID card. Your enrollment in the program will be handled by an OB nurse who is assigned to you.

This program offers:

- Enrollment by an OB nurse.
- Pre-conception health coaching.
- Written and online educational resources covering a wide range of topics.
- First and second trimester risk screenings.
- Identification and management of at- or high-risk conditions that may impact pregnancy.

- Pre-delivery consultation.
- Coordination with and referrals to other benefits and programs available under the medical plan.
- A phone call from a nurse approximately two weeks postpartum to provide information on postpartum and newborn care, feeding, nutrition, immunizations and more.
- Post-partum depression screening.

Participation is completely voluntary and without extra charge. To take full advantage of the program, you are encouraged to enroll within the first trimester of Pregnancy. You can enroll any time, up to your 34th week. To enroll, call the number on your ID card.

As a program participant, you can always call your nurse with any questions or concerns you might have.

G) The Plan is amended to remove the following terms from Section 14, Glossary.

Fertility Solutions (FS) - a program administered by UnitedHealthcare or its affiliates made available to you by Columbia University. The Fertility Solutions program provides:

- Specialized clinical consulting services to Employees and enrolled Dependents to educate on infertility treatment options.
- Access to specialized In-Network facilities and Physicians for infertility services.

FS - see Fertility Solutions (FS).