

Summary of Material Modifications (SMM)

Columbia University

Group Number: 712790

Effective Date of this SMM: January 1, 2026

A Summary Plan Description (SPD) was published effective January 1, 2026. The following are modifications and clarifications that are effective July 1, 2026, unless otherwise stated. These modifications and clarifications are intended as a summary to supplement the Choice Plus 100, 90 and 80 Plans for Officers and the High Deductible Health Plan (HDHP).

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 to add eligibility for part-time Clinical Faculty members, through the following changes to the *SPD*.

A) *The Plan is amended to update who is eligible in Section 2, Introduction under the subheading Eligibility with the following:*

Eligibility

You are eligible to enroll in the Plan if you are a regular full-time active Columbia University Officer who is scheduled to work at least 35 hours per week, if you are a regular part-time Officer of Administration or part-time Clinical Faculty who is regularly scheduled to work at least 20 hours per week or if you are a Temporary Full-Time Officer approved for a period of four months or more and with a specific end date.