

SUMMARY OF MATERIAL MODIFICATIONS
To the Summary Plan Description for Columbia University
Effective June 1, 2019

A Summary Plan Description (SPD) was published effective January 1, 2019. The following are modifications and clarifications that are effective to June 1, 2019 unless otherwise stated. These modifications and clarifications are intended as a summary to supplement the SPD. 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.

The following change applies to all Plans except the Indemnity, Choice In-Network, Rx only and Vision Only plans:

Section 5: Plan Highlights	
Under Heading:	The Out-of-Network language is replaced in all Plans, except those mentioned above, with the following language in red text :
Preventive Care Services	60% after you meet the Annual Deductible