Summary of Material Modifications to the Spectrum Academy Charter Employee Benefits Plan

This document is intended to notify you of important changes to the Spectrum Academy Charter Welfare Benefit Plan (the "Plan") that describes the Plan as of 9/1/2023. Please read below for information on these Plan changes. If you have questions about these changes in benefits, please contact your Plan Administrator at 801-936-0318 x6005 or 801-936-0318 x6003.

This notice serves as a Summary of Material Modifications (SMM) that supplements your Summary Plan Description ("SPD") for the Plan. Modifications noted in this document are effective 9/1/2024.

<u>Note</u>: Except as amended by this document, all terms, conditions, limitations, and exclusions of the SPD will remain in full force and effect. In the event of any discrepancy between this SMM and the SPD, the provisions of this SMM will govern.

Modifications Effective September 1, 2024

Removing carrier HealthJoy

HealthJoy

215 W Superior St. 5th Floor, Chicago, IL 60654. (877) 500-3212 https://www.healthjoy.com/

Adding Medical Plan through carrier Aetna

Aetna

P O Box 981107 El Paso, TX 79998-1107 (800) 624-0756

https://www.aetna.com/