

SUMMARY OF MATERIAL MODIFICATIONS TO THE MARMON HEALTHCARE PLAN (the “PLAN”)

This information is provided to you in accordance with the Employee Retirement Income Security Act of 1974, as amended (“ERISA”). This document provides a summary of certain changes to the Plan and its administration. The information in the Plan’s Summary Plan Description (“SPD”) is updated by this Summary of Material Modifications (“SMM”).

1. Effective as of January 1, 2017, the Hospital Benefit and Physician Benefit sections of the SPD are modified to provide that Benefits for Covered Services received for gender reassignment, including related services and supplies, will be provided the same as any other condition. Notwithstanding the immediately preceding sentence, such benefits shall be available only if the covered individual requesting the gender reassignment services has satisfied a waiting period of 24 months. Such 24-month waiting period will begin at the time transgender services were originally sought by such covered individual.

2. Effective as of January 1, 2017, the exclusion for sex change surgery and related services is hereby removed.

Please note: You should keep this SMM with the SPD that you received for the Plan.

Dated: July 2017