



## AMENDMENT & SUMMARY OF MODIFICATIONS

Effective Date: October 1, 2014

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Effective **October 1, 2014**, Edcare Group hereby amends the Dental and Vision Summary Plan Description (Restated October 1, 2011).

### **Description of Benefits; Summary of the Edcare Group Dental and Vision Program Benefit Plan (Page 12)**

- a child who is under age 26 (i. e., through age 25). The child need not: (1) reside with the Employee or any other person, (2) be a student, (3) be a tax-code dependent of the Employee or financially dependent on the Employee or any other person, (4) be unmarried, or (5) be unemployed.
- An eligible "child" is one who has a relationship with the Employee (e.g., a son, daughter, stepson or stepdaughter of the Employee, a legally adopted child, a child who is placed with the Employee for legal adoption, or a foster child). An eligible child also includes one for whom coverage is required due to a Qualified Medical Child Support Order.
- An eligible child who is currently under age 26, who meets the above criteria but who is not currently enrolled will be provided with an opportunity to enroll (a "special enrollment right").
- Because this is a non-grandfathered Plan, the Plan cannot refuse dependent coverage to an eligible adult child, even if they are eligible for their own employer-sponsored group health coverage.