



To know Christ and to make Him known

THE NAVIGATORS HEALTHCARE PLAN

Employer Identification Number: 13-3138397

Plan Number: 501

Summary of Material Modifications

The purpose of this Summary of Material Modifications (“SMM”) is to inform you of changes that have been made to The Navigators Healthcare Plan (the “Plan”). The changes have affected information previously provided to you in the Plan’s Summary Plan Description (“SPD”) which is also your Benefits Handbook.

Elimination of Freeze on Retirement Continuation Coverage:

The freeze on offering the Retirement Continuation Provision has been removed, effective as of January 1, 2017 (*see below*). Therefore the Note on page 3 that provides:

“Note: As of January 1, 2012, those who have not attained the age of 60 will not be able to continue their medical or dental coverage as a retiree.”

has been removed from the SPD. The Plan will allow employees to continue their own or their dependent’s coverage when they meet the Retiree Continuation Provisions and when premiums are paid directly to The Navigators in a timely manner.

This means that on or after January 1, 2017 all employees who satisfy all of the following requirements can elect to continue coverage for themselves and their dependents under a Retiree election even if they were younger than age 60 on December 31, 2011. The requirements are:

1. The employee either (a) terminates employment on or after his 62nd birthday or (b) on or after his 62nd birthday, reduces his hours of employment below the level required for eligibility as an employee; and
2. The employee has 10 or more years of continuous service prior to his termination of employment or reduction of hours; and
3. The employee makes the election within 31 days of termination of employment or reduction of hours.

A fourth bullet has been added under the Retirement Continuation Provision, allowing employees over age 62 to choose the healthcare that best meets their family’s needs while phasing into retirement.

4. You are eligible for healthcare coverage earned through your past employment and/or due to your age.

Addition of Coverage for Obesity

Effective for treatment on or after January 1, 2017, the Navigators Healthcare Plan now covers treatment for obesity according to Aetna's current policies, provisions and guidelines.

You should retain a copy of this document for reference with your SPD for the Plan and along with other relevant employee benefits information. An updated SPD will be provided in early 2017. If you have any questions about this change, please contact Nadine Thompson at the following address or telephone number:

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December 1, 2016