MANAGEMENT AND BUDGET

State of Minnesota - Summary of Material Modifications

Minnesota Advantage High Deductible Health Plan (HDHP) - Summary of Benefits

The purpose of this Summary of Material Modifications is to inform you of a change that has been made to the State of Minnesota's Advantage High Deductible Health Plan. The changes below affect the information previously provided to you in the Plan's Summary Plan Description. The Summary Plan Description annual waiver procedure is modified effective August 1, 2026, as described below:

The following change effective August 1, 2026, under "II.C.2. Waiving medical coverage", the following subsection is revised as follows:

> You may choose to waive medical coverage. If You are eligible for the full employer contribution towards insurance and choose to waive medical coverage, You must submit a Waiver of Medical Coverage form and provide proof of other coverage by the end of Your enrollment period. If you do not submit the form and proof by the end of Your enrollment period, you will be default enrolled in single medical coverage in a Cost Level Two clinic (or Cost Level One, if available) that meets established access standards in the health plan with the largest number of Cost Level One and Two clinics in the Minnesota county of the employee's residence at the beginning of the insurance year. Employees who are eligible for a full Employer Contribution and live outside the Advantage Plan service area will be automatically enrolled with a health plan administrator based on their permanent/primary work location if they do not waive coverage or select a health plan administrator by their initial effective date.
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> If You waive medical coverage, You can elect it again during the next Open Enrollment or midyear upon a permitted Qualified Life Event.
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> ~~You will be required to provide confirmation that you wish to continue to waive your medical insurance during the annual Open Enrollment on the Employee Self-Service website. If you do not provide the annual confirmation to waive, you will be default enrolled into single medical coverage the first of the following plan year.~~
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> If You are eligible for a partial or no employer contribution, You may waive medical coverage without providing the Waiver of Medical Coverage form and You will not need to show proof of other coverage. If You are already enrolled in the Advantage Health Plan with Your own policy and do not affirmatively waive coverage, You will continue to be enrolled at Your current level. If you are not already enrolled, You will not be enrolled in medical coverage unless You affirmatively enroll.

END OF SUMMARY OF MATERIAL MODIFICATIONS

Signature Page

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