

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 Minnesota Advantage High Deductible Health Plan. The changes affect the former spouse policy under the 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 for the plan eligibility of former spouses is modified effective on or after February 5, 2025, as described below:

The following change effective February 5, 2025, under "III.B.11. Termination of Coverage" section, a new subsection is added as follows:

- f) For a spouse covered as a dependent, the last day of the month in which the spouse is no longer eligible as a dependent, unless otherwise specified by MMB.

The following change effective February 5, 2025, under "III.B.13. Continuation Coverage", the fourth paragraph of "Continuation Coverage" subsection is revised as follows:

4. You become divorced or legally separated from Your spouse.

The following change effective February 5, 2025, under "III.B.13. Continuation Coverage", subsection "Continuation coverage is a temporary continuation of coverage.", the second bullet is revised as follows:

- When the qualifying event is the death of the employee, continuation of medical coverage may last indefinitely.

The following changes effective February 5, 2025, under "III.B.13. Continuation Coverage", subsection "Continuation coverage is a temporary continuation of coverage.", a new bullet is added as follows:

- When the qualifying event is a divorce, continuation of medical coverage may last up to 36 consecutive months.

END OF SUMMARY OF MATERIAL MODIFICATIONS