

Loyola University Maryland Health & Welfare Benefit Plan Summary of Material Modification

Effective July 1, 2015, the Eligibility section of the Summary Plan Description for the Loyola University Maryland Health & Welfare Benefit Plan is replaced as follows:

Eligibility

Employees working a minimum of 22.5 hours per week on a regular basis are eligible for benefits described in this SPD and incorporated documents as of the first day of the month coinciding with or next following date of employment.

A temporary employee, temporary faculty member or Loyola student employee normally scheduled to work a minimum of 30 hours per week is eligible for medical coverage under the HealthyBlue plan option as of the first day of the month following 60 days of employment. Hours of service subsidized under a federal work-study program or substantially similar program of a state or political subdivision thereof are not counted as hours worked for this purpose.

In addition, as required by the Affordable Care Act ("ACA"), Loyola has adopted certain measurement rules which will be used to determine additional eligibility for medical coverage under the HealthyBlue plan option. Eligibility determinations will be made by the Plan Administrator, in its sole and absolute discretion, in accordance with the Plan and the applicable Employer Shared Responsibility provisions of the ACA and its accompanying regulations. This eligibility information is available from the Plan Administrator upon request.

Specific eligibility provisions (including dependent eligibility) for benefits offered under the Plan are contained in the benefit guides and insurance certificates that are incorporated by reference into this SPD.

An eligible dependent for medical, dental and vision coverage includes a Legally Domiciled Adult (LDA) in accordance with Loyola's written policy. Please contact the Plan Administrator for specific requirements.

A person who is not characterized by Loyola as an employee of Loyola, but who is later characterized by a regulatory agency or court as being an employee, will not be eligible for the period during which he or she was not initially characterized as an employee of Loyola.