Summary of Material Modification

This summary of material modification (“SMM”) describes important changes to the {{ERISA plan name}} (“Plan”) effective as of the first day of the current Plan Year. It modifies and is part of the plan document and summary plan description for the Plan. You should keep a copy of this document with your copy of the Plan. Capitalized terms used but not defined in this SMM have the meanings given to them in the Plan.

* In accordance with the applicable insurance policy issued under the laws of Colorado, the Company will extend group health coverage of dependent children under the Plan until the end of the year in which the dependent child attains age 26.
* More generally, to ensure the Plan continues to be consistent with this and future state insurance mandates, to the extent provided in an applicable Benefit Document or established policy of the Plan Administrator, coverage under one or more Plan benefits will extend to the end of the month in which loss of eligibility occurs. When required by an applicable Benefit Document, coverage of an Eligible Dependent child will extend to the end of the year in which the child turns age 26, which extension may apply to other Plan benefits in accordance with established policy of the Plan Administrator.

If you have any questions regarding this SMM or would like to receive a paper copy free of charge, please contact:

{{CompanyLegalName}}

℅ {{BenefitsDepartment}}

{{CompanyStreetAddress}}

{{CompanyCity}}, {{CompanyState}} {{CompanyZip}}

Telephone: {{CompanyPhone}}

Email: {{CompanyEmail}}

Dated: {{date of adopting resolution}}