

Seton Healthcare Network – Summary of Material Modification

Seton Healthcare Network Employee Health Plan

Effective August 1, 2008

Introduction

The purpose of this Summary of Material Modifications (SMM) is to notify you of important changes to the Seton Healthcare Network Employee Health Plan (the Plan) effective August 1, 2008. You should take the time to read this information carefully and keep it with the copy of the Summary Plan Description (SPD) that was provided to you.

If there are any discrepancies between the information in this SMM and the official Plan documents, the terms of the Plan document will prevail.

The important changes to the plan are as follows:

Section 1: Participating in the Plan

The first paragraph of the section entitled “When Coverage Begins and Ends” is revised as follows:

Generally, coverage will begin the first of the month following date of hire, at the time an eligible employee satisfies the plan eligibility requirements, or each year during open enrollment, except as otherwise provided for a benefit option. If you do not enroll during the 30 days after you become an eligible employee, you may have to wait until the next open enrollment period unless you experience a qualifying event that allows you to change your election.

The text box below the paragraph referenced in the same section will be revised as follows:

If you enroll your spouse and/or children, their coverage begins on the first of the month following your date of hire.

Section 6: Other Plan Provisions

Under the section entitled “Family and Medical Leave”, the second paragraph will be revised as follows:

Alternatively, you may discontinue coverage during your leave. When you return to work with your Employer following your leave, you may resume participation in the Plan. Your coverage will be effective the first day of the month following your return from leave, unless otherwise provided under a benefit option.

The second paragraph, entitled “Qualified Military Leave” will be revised as follows:

Alternatively, you may discontinue coverage during your leave. When you return to work with your Employer following your leave, you may resume participation in the Plan. Your coverage will be effective the first day of the month following your return from leave, unless otherwise provided under a benefit option.