

SUMMARY OF MATERIAL MODIFICATIONS

To the Summary Plan Description for Wallis Companies

Effective: November 1, 2019

Group Number: 741961

A Summary Plan Description (SPD) was published effective March 1, 2019. The following are modifications and clarifications that are effective November 1, 2019 unless otherwise stated. These modifications and clarifications are intended as a summary to supplement the SPD. It is important that you keep this summary with your SPD since this material plus the SPD comprise your complete SPD.

In the event of any discrepancy between this Summary of Material Modifications (SMM) and the SPD, the provisions of this SMM shall govern.

The Plan has modified Section 5, Plan Highlights, by replacing the virtual visits language in the Schedule of Benefits. Virtual visits are considered a Covered Health Service under the Plan as follows:

Schedule of Benefits

This table provides an overview of the Plan's coverage levels. For detailed descriptions of your Benefits, refer to Section 6, *Additional Coverage Details*.

Covered Health Services ¹	Benefit <i>(The Amount Payable by the Plan based on Eligible Expenses)</i>	
	Network	Non-Network
Virtual Visits Network Benefits are available only when services are delivered through a Designated Virtual Network Provider. You can find a Designated Virtual Network Provider by going to www.myuhc.com or by calling the telephone number on your ID card.	100% after you pay a Copayment of \$10 Copay per visit	Non-Network Benefits are not available.