

**SUMMARY OF MATERIAL MODIFICATION
TO THE
GREENSTATE CREDIT UNION WELFARE PLAN**

This is a Summary of Material Modification (“SMM”) to the GreenState Credit Union Welfare Plan (the “Plan”). This SMM contains an updated Appendix A for the Summary Plan Description (“SPD”) effective January 1, 2021 which replaces any previous Appendix A.

You should keep this SMM with your SPD materials. If you have any questions regarding this SMM or need further information, please contact the Plan Administrator.

APPENDIX A

Component Benefit Plans Included in This Plan

The following Component Benefit Plans have been incorporated into this Plan as of January 1, 2021:

- Medical Insurance (Self-insured)
- Prescription Drugs and Pharmacy Benefits (Self-insured)
- Dental Insurance (Self-insured)
- Vision Insurance (Fully-insured)
- Group Life and AD&D Insurance (Fully-insured)
- Group LTD Insurance (Fully-insured)
- Voluntary Critical Illness Insurance (Fully-insured)
- Voluntary Accident Insurance (Fully-insured)
- Voluntary Cancer Insurance (Fully-insured)
- GreenState Credit Union Cafeteria Plan which includes:
 - Pre-Tax Premium Payment of eligible Welfare Programs
 - Health Flexible Spending Account Plan (Self-insured)
 - Dependent Care Flexible Spending Account Plan (Self-insured)