

Summary of Material Modifications

To: Participants

From: Human Resources

Re: Amendment to the Women’s Development Corporation Health and Well-being Plan

Effective Date: May 27, 2025

This Summary of Material Modifications (SMM) describes changes to the Women’s Development Corporation Health and Well-being Plan and supplements or modifies the information presented in your Summary Plan Description (SPD) with respect to the Plan. You should keep this SMM with the Plan’s SPD and associated benefits documents provided to you upon enrollment in each benefit plan.

Changes to the Plan Provisions

Notwithstanding any provision contained in the Plan to the contrary, the Plan is amended as follows.

- Revised Eligibility and Participation Requirements.** The table set forth in your SPD’s Appendix B, “Eligibility and Participation Requirements,” is amended by replacing it in its entirety with the following:

Employee Class	Working Hours Minimum	Benefits Offered	Date Coverage Begins	Date Coverage Ends
Full-Time Employees	30 hours per week	All Benefits Included in the Appendix A	First day of the month following 30 days of employment	The date or end of the month (as applicable under each Component Plan) in which the employee ceases to satisfy the eligibility requirements.
Part-Time Employees	20 hours per week	Medical, Dental, Vision	First day of the month following 30 days of employment	

Certain Component Plans may delay the effective date of your eligibility if you are not “actively-at-work” (e.g. at work performing all of the regular duties of your job). Any actively-at-work requirement imposed by a group health plan (as defined by HIPAA) will not apply if the reason you are not actively-at-work is due to a health condition.

All other Plan provisions remain unchanged so long as they are consistent with these material modifications.

For additional information regarding the Plan or to request a copy of the Plan’s SPD contact:

Women’ Development Corporation
861A Broad Street, Providence, RI 02907
Attn: Denise Kaplin
401-941-2900 or kaplin@wdchoc.org

If this SMM was delivered to you by electronic means, you have the right to receive a paper copy of the SMM upon request.

Plan Information:

Plan Name: Women’s Development Corporation Health and Well-being Plan

Plan Number: 501

Plan Year: November 1 through October 31 of the following calendar year