

SUMMARY OF MATERIAL MODIFICATIONS TO THE ST. CHARLES CUSD 303 HEALTHCARE PLANS (Medical, Dental, Vision, FSA, Life/AD&D, Disability, and EAP)

The Employee Retirement Income Security Act (“ERISA”) requires that St. Charles CUSD 303 (D303) notify you each time a material change is made to the D303 Healthcare Plans (the “Plan”) through a Summary of Material Modifications (“SMM”).

This document is a SMM to the terms of the Plan, as a result of one or more amendments made to the Plan by D303 effective July 1, 2016. Please review this information carefully as it advises you of the recent changes made to your Plan.

A copy of the Plan, including any amendments, as well as the Summary Plan Description (SPD), is available from the Human Resources Department for your inspection. If there is any discrepancy between the terms of the Plan or any amendment and this document, the provisions of the Plan, as amended, will control. If you have any questions or need a copy of the SPD, please contact your Human Resources Department.

This document should be kept with your SPD and other benefit materials, as these documents collectively are designed to help you better understand your rights under the Plan. The SPD will be updated later this year to reflect these changes.

The following changes are applicable to the Life and AD&D Plan

- 1 Superintendent
- 2 Administrators
- 3 Mid-Valley Special Education OTPT (TASC)
- 4 St. Charles Educational Support Staff Professionals (SCESP), St. Charles Transportation and Maintenance (SCT&M,), Exempt and Confidential Staff
- 5 St. Charles Certified Teachers (SCEA), Mid-Valley Special Education Certified Teachers (MVSEA), St. Charles OTPT (SCEA), Mid-Valley Special Education Support Staff (MVSEA)
- 6 Systems Analysts Employed Prior to 1999 (through June 30, 2017)

CLASS	LIFE	AD&D
1	2 times your Basic Annual Earnings*	An amount equal to your inforce Life Insurance
2	2 times your Basic Annual Earnings*	An amount equal to your inforce Life Insurance
3	\$50,000	\$50,000
4	\$30,000	\$30,000
5	\$25,000	\$25,000
6	2 times your Basic Annual Earnings*	An amount equal to your inforce Life Insurance

* rounded to the next higher \$1,000, if not already a multiple of \$1,000

The **Maximum Benefit** for Class 1 is \$600,000.
 The **Maximum Benefit** for Class 2 is \$400,000.
 The **Maximum Benefit** for Class 8 is \$235,000.