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## MEBA MEDICAL AND BENEFITS PLAN SUMMARY OF MATERIAL MODIFICATION

This Summary of Material Modifications advises you of changes in the information contained in the MEBA Medical and Benefits Plan Summary Plan Description ("SPD"), as required by the Employee Retirement Income Security Act of 1974. The Trustees of the MEBA Medical and Benefits Plan (the "Plan") have amended the Plan to provide that mates shall receive credit for Medical Plan eligibility for in-person attendance at the Maritime Institute of Technology & Graduate Studies.

Accordingly, effective January 1, 2021, the Section "Who Is Eligible" on page 4 of the SPD is modified by adding the following sentence immediately after the current last sentence of the first paragraph:

1. If you are a mate, days of attendance at the Maritime Institute of Technology & Graduate Studies ("MITAGS") shall also count for purposes of determining your eligibility for Medical Plan benefits (unless you are otherwise entitled to such credit as work in Covered Employment or unless you are receiving vacation benefits paid by the MEBA Vacation Plan).

If you have any questions regarding these changes, call the Plan Office's Member Services Department at 410-547-9111 or 800-811-6322. Keep this notice with your SPD so that when you refer to the SPD, you will be reminded of the above changes.

Ann S. Gilchrist, Administrator