

**NRECA GROUP BENEFITS PROGRAM
SUMMARY OF MATERIAL MODIFICATIONS**

**For
NRECA Business Travel Accident Plan**

EFFECTIVE: January 1, 2018

System name: OZARK BORDER ELECTRIC COOPERATIVE

RUS/Subgroup Number: 01-26033-003

Employer Tax Identification Number: 43-0445644

This Summary of Material Modifications (SMM) describes changes to the National Rural Electric Cooperative Association Business Travel Accident Plan (the Plan) and supplements the Plan's Summary Plan Description (SPD) – also known as the Benefits Booklet. The effective date of this change is noted above. You should read this SMM very carefully and retain this SMM with your SPD for future reference. If you have any questions regarding this change, please see your Benefits Administrator.

Summary of Changes for your Business Travel Accident (BTA) Plan SPD:

Chapter 4: Your Benefits During a Leave of Absence

The following sections do not apply to the BTA Plan and were removed from Chapter 4 due to changes in the policy:

Family Medical Leave Act (FMLA)

Uniformed Services Employment and Reemployment Rights Act (USERRA)

The “General Information” section has been replaced with the following:

Your employer offers various types of leaves of absence. A leave of absence means time away from work, as permitted by your employer, for reasons such as military duty, family care or personal needs. Time away from work does not include time off as a result of injury, sickness or disciplinary suspension.

Depending on the type of leave, you may remain eligible to participate in this Plan while you are on leave of absence. Remember that the specific plan provisions described in the individual chapters of this SPD continue to govern the administration of benefits during your leave of absence.

If you have questions about your leave of absence, contact your benefits administrator.

The “Paying for Benefits During Your Leave of Absence” section has been replaced with the following:

Returning From a Leave of Absence

If you return to work immediately following the end of your approved leave, you are eligible for this Plan. Your coverage is effective on the date you return to work. For additional information, contact your benefits administrator.

If You Terminate Employment While on a Leave of Absence

If your employment ends either during or at the end of your leave of absence and your benefit coverage was not terminated during the leave, will end on the date of termination.

Chapter 7: General Information

The “State Notices” section has been updated, as follows:

Notice for Residents of All States

The insurance policy under which this certificate is issued is not a policy of Workers’ Compensation insurance. You should consult your employer to determine whether your employer is a subscriber to the workers’ compensation system.

Notice for Residents of Arkansas:

If you have a question concerning your coverage or a claim, first contact the Policyholder or group account administrator. If, after doing so, you still have a concern, you may call the toll free telephone number shown on the Certificate Face Page.

If you are still concerned after contacting both the Policyholder and MetLife, you should feel free to contact:

Arkansas Insurance Department
Consumer Services Division
1200 West Third Street
Little Rock, Arkansas 72201
1-800-852-5494

Notice for Residents of Idaho:

If You have a question concerning Your coverage or a claim, first contact the **Policyholder** or group account administrator. If, after doing so, You still have a concern, You may call the toll free telephone number shown on the Certificate Face Page.

If You are still concerned after contacting both the Policyholder and MetLife, You should feel free to contact:

Idaho Department of Insurance
Consumer Affairs
700 West State Street, 3rd Floor
PO Box 83720
Boise, Idaho 83720-0043

1-800-721-3272 (for calls placed within Idaho) or 208-334-4250 or
www.DOI.Idaho.gov

Appendix A: Key Terms

The “Appendix A: Key Terms” section has been updated to add the following:

Policyholder means the NRECA Group Benefits Program.

No further changes have been made to your BTA SPD.

All other rules, provisions, definitions and benefit amounts of the SPD and Plan remain the same. If the terms of this SMM and the SPD conflict with any terms of the governing plan document, then the terms of the governing plan document will control in all cases.

Plan Sponsor: National Rural Electric Cooperative Association
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Plan Sponsor’s Employer Identification Number: 53-0116145
Plan Number: 501