

Summary of Material Modifications to El Camino Hospital Health & Welfare Plan

This Summary of Material Modifications (“SMM”) modifies some of the information contained in the Summary Plan Description (“SPD”) for the El Camino Hospital Health & Welfare Plan (the “Plan”) that describes the Plan as of January 01, 2026.

Note: In the event of any discrepancy between this SMM and the SPD, the provisions of this SMM will govern. The updated carrier information below also serves as an update to the corresponding carriers in Appendix A of the Plan Document.

Modification(s)

Important changes under the Plan will go into effect on January 01, 2026. In particular, coverage for Group Retiree Medical Plan shall be amended as follows:

Group Retiree Medical Plan	
Provider or Program Administrator Information	Anthem Medicare Preferred (PPO) CA072GRS (Contract Number) PO Box 60007, Attn: Senior Claims Los Angeles, California 90060-0007 (833) 910-4432 http://www.anthem.com/CA
Funding Medium	Fully Insured – The benefit is fully insured by the above named Provider
Eligibility	Generally, Eligible retirees that have met retiree requirements under El Camino Hospital's retiree program. Spouses that have met retiree requirements under El Camino Hospital's retiree program. (Refer to Retiree Insurance Policies)
Employees Excluded from Coverage	Non-retirees; Retirees not eligible for Medicare Parts A & B
Waiting Period	There is no waiting period before a Retiree is eligible to participate.
Effective Date of Coverage	Plan coverage begins on the first day of the calendar month after the end of the waiting period.
Coverage Termination	Plan coverage will terminate at the end of the month in which the Retiree requests coverage be terminated or is no longer an eligible Retiree under the Plan’s provisions.

If you have questions about these changes in benefits, please contact your Plan Administrator at (650) 940-7000.