

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

**For
NRECA Business Travel Accident Plan**

EFFECTIVE: January 1, 2025

**System name: ASSOCIATED ELECTRIC CO-OP
RUS/Subgroup Number: 01-26073-001**

This Summary of Material Modifications (SMM) describes changes to the National Rural Electric Cooperative Association (NRECA) 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 these changes is noted above, unless otherwise noted. You should read this SMM carefully and keep this SMM with your SPD for future reference. If you have questions about these changes, please see your benefits administrator.

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

Chapter 6: General Information

The section titled "State Notices" has been updated as follows:

The mailing address in the subsection titled "Notice for Residents of Texas" has been updated as follows:

Mail: Consumer Protection, MC: CO-CP, Texas Department of Insurance, P.O. Box 12030, Austin, TX 78711-2030

The mailing address in the subsection titled "Notice for Residents of Utah" has been updated as follows:

466 South 500 East, Suite 100
Salt Lake City UT 84102
(801) 320-9955

4315 S. 2700 W., Site 2300
Taylorsville, UT 84129
(801) 957-9200

The email address in the subsection titled "Notice for Residents of Virginia" has been updated as follows:

Bureauofinsurance@scc.virginia.gov

The second paragraph of the subsection titled "Notice for Residents of Wisconsin" has been updated as follows:

You can also contact the OFFICE OF THE COMMISSIONER OF INSURANCE, a state agency which enforces Wisconsin's insurance laws, and file a complaint. You can file a complaint electronically with the OFFICE OF THE COMMISSIONER OF INSURANCE at its website at <http://oci.wi.gov/>, or by contacting:

No further changes have been made to your Plan's SPD.

All other rules, provisions, definitions, and benefit amounts of the Plan SPD 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
4301 Wilson Boulevard, Arlington, VA 22203-1860
Plan Sponsor's Employer Identification Number: 53-0116145
Plan Number: 501