Summary of Material Modifications to the Concord Crossroads, LLC Health and Welfare Plan

This Summary of Material Modification ("SMM") modifies some of the information contained in the Summary Plan Description ("SPD") for the Concord Crossroads, LLC Health and Welfare Plan (the "Plan") that describes the Plan as of October 1, 2019.

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)

Effective October 1, 2019, the address for the Plan Sponsor, Plan Administrator and the Agent for Service of Legal Process has changed to:

Concord Crossroads, LLC
2525 Pointe Center Court, Suite 350
Dumfries, Virginia 22026
(703) 670-8770

Modification(s)

Important changes to certain benefits under the Plan will go into effect on October 1, 2019. In particular, coverage for International Plan Benefits shall be added to the Plan as follows:

Cigna
300 Bellevue Parkway, Suite 101
Wilmington, Delaware 19809
(302) 797-3521

Eligibility: “Generally, full-time employees working 30 hours out of the country or work an average of 30 hours(s) per week. Spouse, Dependent/child”.

If you have questions about these changes in benefits, please contact your Plan Administrator at (703) 670-8770.