

Summary of Material Modifications

To: Participants

From: Human Resources

Re: Amendment to the Hampden-Sydney College Life Accident and Disability Insurance Plan

Effective Date: January 1, 2026

This Summary of Material Modifications (SMM) describes changes to the Hampden-Sydney College Life Accident and Disability Insurance Plan (Plan) and supplements or modifies the information presented in your Summary Plan Description (SPD) with respect to the Plan. You should keep this SMM with the Plan's SPD and associated benefits documents provided to you upon enrollment in each benefit plan.

Changes to the Plan Provisions

Notwithstanding any provision contained in the Plan to the contrary, the Plan is amended as follows.

- 1. Changes to Insurance Policy Issuers and Contract Administrators.** As of the Effective Date above, **Hampden-Sydney College** has amended the Plan to modify the Plan's appointed group insurance policy issuers and/or contract administrators. The attached Appendix A (Plan Components and Claims Administrators) shall supersede all prior versions of the SPD's Appendix A.
- 2. New Protections for Protected Health Information (PHI) Related to Substance Use Disorder (SUD).** Effective as of February 16, 2026, Hampden-Sydney College hereby updates the Plan as follows:

Depending on the SPD provided to you, the following section of the SPD is amended by this SMM: **PRIVACY RIGHTS UNDER HIPAA** or **PRIVACY AND SECURITY OF INFORMATION**

Enhanced Confidentiality Requirements

The Plan has updated its privacy provisions to comply with strengthened federal protections for SUD PHI. Going forward:

- SUD PHI may **not** be used or disclosed except as expressly permitted under federal law, including for treatment, payment, or health care operations, or as otherwise required by law.
- Any use or disclosure of SUD PHI must meet heightened confidentiality requirements, including additional restrictions on redisclosure.

Participant Authorization Requirements

The Plan will now require a **specific, written authorization** from the participant (or authorized personal representative) before using or disclosing SUD PHI for purposes beyond those permitted by federal law. Authorizations related to SUD PHI must include all federally required elements and can be revoked by the participant at any time, consistent with federal rules.

Updated Participant Rights Regarding SUD PHI

Under the revised rules, Plan participants now have:

- The right to request restrictions on the use and disclosure of SUD PHI;
- The right to request confidential communications related to SUD treatment;
- The right to receive an accounting of certain disclosures of SUD PHI;
- The right to obtain copies of their SUD PHI maintained by the Plan, consistent with federal access rules.

These rights are in addition to those provided under the Health Insurance Portability and Accountability Act (HIPAA).

All other Plan provisions remain unchanged so long as they are consistent with these material modifications.

For additional information regarding the Plan or to request a copy of the Plan's SPD contact:

Hampden-Sydney College
201 Cabell Road PO Box 127
Hampden Sydney VA 23943

Attn: Sue V. Carter, SHRM-SCP, Director of Human Resources
434-223-6220 or SVCarter@hsc.edu

If this SMM was delivered to you by electronic means, you have the right to receive a paper copy of the SMM upon request.

Plan Information:

Plan Name: **Hampden-Sydney College Life Accident and Disability Insurance Plan**

Plan Number: 501

Plan Year: January 1 through December 31 of the same/following calendar year

Appendix A

Hampden Sydney College Life Accident and Disability Insurance Plan

Plan Components and Claims Administrators

Benefit Documents are part of this SPD. Any update to the Benefit Document will replace any earlier versions for the period defined in the updated Benefit Document.

Fully-Insured Benefits	Policy/Group No.	Type of Benefit	Claims Administrator <i>(Use the address & phone number on your ID Card if different)</i>	
Anthem Blue Cross Blue Shield 220 Virginia Ave Indianapolis, IN 46204	—	Employee Assistance Program (EAP)	Anthem PO Box 61010 Virginia Beach, VA 23466	800-676-2583 www.anthem.com
Hartford Life and Accident Insurance Company One Hartford Plaza Hartford, CT 06155	ETB103109	Business Travel Accident (BTA)	The Hartford PO Box 14299 Lexington, KY 40512-4299	888-563-1124 www.thehartford.com Email to gbclaimslife@thehartford.com
Hartford Life and Accident Insurance Company One Hartford Plaza Hartford, CT 06155	GL-927806	Basic Life/Basic AD&D Voluntary Life/AD&D	The Hartford PO Box 14869 Lexington, KY 40512-4869	1-888-301-5615 Fax: 833-357-5153 www.thehartford.com
	GLT-927806	Long-Term Disability	The Hartford PO Box 14869 Lexington, KY 40512-4869	
	GRH-927806	Short-Term Disability	The Hartford PO Box 14869 Lexington, KY 40512-4869	
	VAC-927806	Voluntary Accident	The Hartford Supplemental Health Department PO Box 99906 Grapevine, TX 76099	866-547-4305 Fax: 469-417-1952
	VHI-927806	Voluntary Hospital Indemnity		
	VCI-927806	Voluntary Critical Illness		

Medical and Dental Benefits Provided Through Separate Plan

Your Medical and Dental benefits are provided under a separate plan administered by the Virginia Private Colleges Benefits Consortium (VPCBC). For additional details on these benefits contact Human Resource.