**NOTICE OF SUMMARY MATERIAL MODIFICATION**

Dear Participant and Beneficiaries,

This summary of material modification ("**SMM**") describes changes to World Learning, Inc. Medical Insurance ("**Plan**") and supplements the Summary Plan Description ("**SPD**") for the Plan. The effective date of each of these changes is indicated below. You should read this SMM very carefully and retain this document with your copy of the SPD for future reference.

If this summary has been delivered to you by electronic means, you have the right to receive a written summary and may request a copy of this on a written paper document at no charge by contacting the plan administrator.

**Benefit Plan Impacted:** Medical Insurance

**Reason for SMM**

* Changes that increase premiums, deductibles, coinsurance, copayments

**Effective Date of Material Modification:** 01/01/2025

**Summary of Changes:**

Please see the attached document for a description of changes impacting your benefits or participation.

**Additional Information:**

Refer to your Summary Plan Description (SPD) for details of your benefit plans. If you have questions regarding this modification, contact the Plan Administrator at:

World Learning, Inc..

Kelly Connellan

1 Kipling Rd, Brattleboro, VT 05302

kelly.connellan@worldlearning.org

(802) 257-7751

**General Plan Information:**

Plan Name: World Learning, Inc.'s Health & Welfare Benefit Plan

Plan Number: 519

Plan Sponsor/Plan Administrator: World Learning, Inc.