

**Notice of Changes to the McLaren Health Advantage Program Benefits Document
(Summary of Material Modifications)**

This summary of material modifications describes changes to the McLaren Health Advantage Program Benefits Document. The Schedules of Cost Sharing are modified effective January 1, 2024, to clarify the Plan's obligations related to copays.

This amendment to the Benefits Document shall apply notwithstanding any other statements in the Plan, the summary plan description, or any other documents. Please attach this document to your Benefits Document for future reference.

1. The Schedules of Cost Sharing are replaced in their entirety and are attached to this document. Please review the Schedule of Cost Sharing applicable to your plan.

This Notice of Changes also serves to amend the ID Card. The PCP and Specialist copays for Out-of-Network and Tier 2 are removed.

If you have any questions, please call McLaren Health Advantage Customer Service at (888) 327-0671 or contact McLaren Health Advantage at G-3245 Beecher Road, Flint, MI 48532.