

**SUMMARY OF MATERIAL MODIFICATIONS<sup>\*</sup>**  
**FOR THE USUI MEDICAL, DENTAL, AND VISION**  
**BENEFIT PROVISIONS OF THE**  
**USUI INTERNATIONAL GROUP HEALTH & WELFARE PLAN**  
**(THE “PLAN”)**

**SPONSORED BY: USUI INTERNATIONAL CORPORATION**  
**EIN: 38-2726508**

This Summary of Material Modifications amends the Summary Plan Description for the Plan. Its purpose is to inform you that, effective on and after January 1, 2020 the Plan will be amended as follows:

**Blue Cross Blue Shield of Michigan (BCBSM)**

The Basic PPO Medical plan deductibles will increase both In-Network and Out-of-Network.

The Prescription Drug programs within the Basic PPO and Premium PPO plans are changing as described below:

- Copays for preferred specialty and non-preferred specialty drugs are changing from a fixed dollar copayment to a percentage of the cost up to a maximum amount
- 90 day supplies of prescription drugs, including preferred and non-preferred specialty drugs, are available only through mail order. The Retail 90 program will be eliminated.

Diabetes is a problem that has a huge impact on the health and wellness of people and on the cost of care. Two diabetes management programs will be implemented to help members reduce the progression to type 2 diabetes and to help those with this chronic condition to live healthier lives. These programs are offered with no out of pocket cost to members.

- **Omada** is a diabetes prevention program personalized for each individual (employee, spouse and eligible dependents). The latest technology and ongoing support helps members to make the changes that matter most – to reduce the risks of type 2 diabetes and heart disease. The goal is for the member to lose weight and prevent the progression to type 2 diabetes and associated complications. Members who sign up will receive an interactive program; wireless smart scale; weekly online lessons on eating, exercise, sleeping, and stress management; professional health coach; and, a small peer group of online participants for encouragement and accountability.
- **Livongo** is a health benefit that makes managing diabetes as easy as possible. Members who opt-in to the program receive a welcome kit and onboarding information, advanced blood glucose meter, unlimited strips and lancets, automatic uploads mean no more paper logbooks, coaching from a Certified Diabetes Educator on your terms (by phone, text message or through the Livongo mobile app), and access to a 24/7 call center for coaching and education and responding to alerts of high or low blood sugar. . Go to [hello.livongo.com/XXXX](http://hello.livongo.com/XXXX) for additional information.

If you have any questions, contact the Plan Administrator by phone at: 734-354-3626 or in writing at: 44780 Helm Street, Plymouth, MI 48170.

As indicated in the Summary Plan Description, the Employer continues to reserve the right to amend, modify or terminate the Plan at any time.

\* This document has been prepared by Clark Hill PLC for Michigan Planners, Inc. for use by Michigan Planners, Inc. clients in connection with their Plan document. It is recommended that prior to adoption and use, the Plan Sponsor should have this Summary reviewed by its attorneys.