

SUMMARY OF MATERIAL MODIFICATIONS
TO THE
DUKE MANUFACTURING COMPANY HEALTH AND WELFARE PLAN
EFFECTIVE September 1, 2024

The Duke Manufacturing Company Health and Welfare Plan (the “Plan”) has been amended and this Summary of Material Modification (“SMM”) describes the changes made. You should read this summary along with the applicable Summary Plan Description (“SPD”) to gain an understanding of how these modifications affect the benefits provided under the Plan. You should keep this SMM with the copy of the applicable Summary Plan Description that was provided to you.

If there is any discrepancy between the information in the SMM and the official Plan documents, the terms in the Plan documents will prevail.

Health Benefit SPD

The first paragraph under the **Provider Network** section of the SPD on page 52 shall be deleted in its entirety and replaced with the following paragraph. Additional language is double underlined and deleted language is stricken through.

The word "**Network**" means an outside organization that has contracted with various providers to provide health care services to Covered Persons at a Negotiated Rate. For purposes of this Provider Network section, the word “**provider**” means doctors and other individuals and facilities providing medical care to a Covered Person. Providers who participate in a Network have agreed to accept the negotiated fees as payment in full, including any portion of the fees that the Covered Person must pay due to the Deductible, Participation amounts or other out-of-pocket expenses. The allowable charges used in the calculation of the payable benefit to participating providers will be determined by the Negotiated Rates in the network contract. A provider who does not participate in a Network may bill Covered Persons for additional fees over and above what the Plan pays.

The **Time Period for Making Decisions on Appeals** section of the SPD on page 106 shall be amended as follows. Additional language is double underlined and deleted language is stricken through.

TIME PERIODS FOR MAKING DECISION ON APPEALS

After reviewing a claim that has been appealed, the Plan will notify the Covered Person of its decision within the following timeframes, although Covered Persons may voluntarily extend these timelines. In addition, if any new or additional evidence is relied upon or generated during the determination of the appeal, the Plan will provide it to You free of charge and sufficiently in advance of the due date of the response to the Adverse Benefit Determination. If such evidence is received at a point in the process where we are unable to provide You with a reasonable opportunity to respond prior to the end of the

period stated below, the time period will be tolled to allow You a reasonable opportunity to respond to the new or additional evidence.

The timelines below will only apply to the mandatory appeal level. ~~The voluntary appeal level will not be subject to specific timelines.~~

- Pre-Service Claim: Within a reasonable period of time appropriate to the medical circumstances but no later than 30 calendar days after the Plan receives the request for review.
- Post-Service Claim: Within a reasonable period of time but no later than 60 calendar days after the Plan receives the request for review.
- Concurrent Care Claims: Before treatment ends or is reduced.

The timelines below will only apply to voluntary second level appeals.

- Pre-Service Claim: Within a reasonable period of time appropriate to the medical circumstances but no later than 30 calendar days after the Plan receives the request for review.
- Post-Service Claim: Within a reasonable period of time but no later than 60 calendar days after the Plan receives the request for review.
- Concurrent Care Claims: Before treatment ends or is reduced.

Please keep this SMM for future reference and refer to the applicable SPDs for further information. If you have any questions about the information in this SMM, or if you need assistance, please contact **John Wennemann, VP of HR - Duke Manufacturing.**

Plan Administrator
Benefits Committee for the
Duke Manufacturing Company Health and Welfare Plan