

NOTICE OF SUMMARY MATERIAL MODIFICATION

Dear Participant and Beneficiaries,

This summary of material modification ("**SMM**") describes changes to Vermont Law School Dental 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: Dental Insurance

Reason for SMM

- Provisions that establish new benefits or services

Effective Date of Material Modification: 07/01/2017

Summary of Changes:

The Dental Insurance changed from self-funded to fully insured.

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:

Vermont Law School.

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General Plan Information:

Plan Name: Vermont Law School's Health & Welfare Benefit Plan

Plan Number: 510

Plan Sponsor/Plan Administrator: Vermont Law School