

**FIRST SUMMARY OF MATERIAL MODIFICATIONS
TO THE SUMMARY PLAN DESCRIPTION
OF THE
PORT OF HOUSTON AUTHORITY
GROUP INSURANCE PLAN**

(A) *General*

This Summary of Material Modifications (“**SMM**”) amends certain portions of the Summary Plan Description (“**SPD**”) of the Port of Houston Authority Group Insurance Plan (the “**Plan**”). You should keep this SMM with your copy of the SPD, which more fully describes the Plan. Any provisions of the SPD that are not specifically modified by this SMM have not been changed and thus remain in full force and effect.

(B) *Description of Modifications*

1. *Effective as of March 1, 2020, the SPD is hereby amended by the addition of the following new Appendix E immediately following Appendix D:*

**SUMMARY PLAN DESCRIPTION OF THE
PORT OF HOUSTON AUTHORITY
GROUP INSURANCE PLAN
(Amended and Restated Effective as of January 1, 2019)**

APPENDIX E

PROVISIONS RELATED TO THE COVID-19 NATIONAL EMERGENCY

Please read the following provisions which affect other parts of this SPD.

Suspension of Special Enrollment, COBRA, and Claims Deadlines

In connection with the national emergency resulting from the COVID-19 outbreak, several deadlines have been suspended under the Plan. If any of the following deadlines ends on or after March 1, 2020, it will be suspended for up to one year, or until sixty (60) days after the announced end of the national emergency, if earlier:

- The 30-day period (or 60-day period, if applicable) to request special enrollment;
- The 60-day election period for COBRA continuation coverage;
- The 45-day (initial premium) and 30-day (monthly premium) deadlines for making COBRA premium payments;
- The deadline for individuals to notify the Plan of a qualifying event or determination of disability for COBRA purposes;

- The deadline for filing a benefit claim or appealing an adverse benefit determination under the Plan's claims review procedures;
- The deadline for filing a request for an external review after receipt of an adverse benefit determination or final internal adverse benefit determination pursuant to the Plan's claims review procedures; and
- The deadline for submitting information to perfect a request for external review upon a finding that the request was not complete pursuant to the Plan's claims review procedures.

Good Faith Relief for Provision of Notices to Employees

Federal relief also provides an extension of deadlines for furnishing required notices or disclosures to Participants, Beneficiaries, and other persons, as long as the Plan and responsible Plan fiduciary act in good faith and furnish the notice, disclosure, or document as soon as administratively practicable under the circumstances. Good faith acts include use of electronic alternative means of communicating with Participants and Beneficiaries who the Plan fiduciary reasonably believes have effective access to electronic means of communication, including email, text messages, and continuous access websites.

Except as modified herein, you should refer to your copy of the SPD for any questions relating to the Plan.