

**PACE North Health & Welfare Benefit Plan**

**SUMMARY OF MATERIAL MODIFICATION**

Official Name of Plan: **PACE North Health & Welfare Benefit Plan**

Plan Sponsor: **PACE North  
2325 N. Garfield Road  
Traverse City, MI 49686**

Employer Identification Number: **81-4749395**

Plan Number: **501**

This Summary of Material Modifications (“SMM”) describes important changes made to the **PACE North Health & Welfare Benefit Plan** since the Plan’s Summary Plan Description (“SPD”) was last distributed. The changes described herein are effective as of the Plan Year ending December 31, 2021.

The SPD and this SMM will help you to understand the provisions of the Plan. We believe that these two documents accurately describe the provisions of the Plan. However, the Plan document itself, as interpreted by **PACE North**, controls the operation of the Plan.

The Plan has been amended as of April 1, 2021 to include the following worksite benefit plans.

- Short Term Disability
- Term Life Insurance
- Accident Advantage
- Cancer Protection
- Critical Care Protection
- Hospital Confinement

The claims administrator for all of these plans is:

AFLAC  
1932 Wynnton Road  
Columbus, GA 31999  
1-800-992-3522

Keep this SMM with the Plan’s SPD as a supplement to your SPD. You should read your SPD together with this SMM, and to the extent that your SPD is inconsistent with this SMM, this SMM will control.

Other than the changes discussed above, the Plan remains in effect in accordance with its terms. **PACE North** maintains the ongoing right to amend, modify or terminate the Plan or any of its provisions in accordance with applicable law.

If you have any questions concerning this SMM, please contact Leslie Etienne 231-252-3818 or [letienne@pacenorth.org](mailto:letienne@pacenorth.org).