



**Summary of Material Modification (SMM) 2018  
 to the Summary Plan Description for  
 Gates Corporation  
 Employee Welfare Benefits Plan  
 Effective January 1, 2018**

This notice modifies the information contained in the Summary Plan Description (SPD) for the component benefits under the Gates Corporation Employee Welfare Benefits Plan. Keep this notice with, and as a part of, your SPD. If any provisions in this notice conflict with the SPD, the terms of this notice will apply.

<b>General</b>	
<b>The Following Should be Noted:</b>	
Changes have been made to the Summary Plan Description as follows: <ul style="list-style-type: none"> <li>• CHIP State listings' contact information</li> <li>• Wellness Program change to participation-based</li> <li>• Addition of buy up dental plan with an increase to annual benefit to \$2,500 (Dental Plan 2)</li> <li>• Employee Assistance Program (EAP) enhanced offerings</li> <li>• Health Savings Account (HSA) annual limit change</li> <li>• Health Care Flexible Spending Account (FSA) annual limit change</li> <li>• Summary of Benefits and Coverage (SBC) change to CDHP 1 and CDHP 2 coverage examples</li> </ul>	
<b>Payments – Starts on SPD Page 25</b>	
CHIP	The Following Should be Noted:  <b>Update:</b> Premium assistance under Medicaid and the Children's Health Insurance Program (CHIP) State programs have updated their contact information as of August 10, 2017. See the 2018 Benefits Open Enrollment Guide for a detailed listing of the States contact information. Go to <a href="http://www.gateshealth.com">www.gateshealth.com</a> > 2018 Benefits > 2018 Benefits Open Enrollment Guide
<b>Wellness Program – Starts on SPD Page 42</b>	
Wellness Program	The Following Should be Noted:

	<p><b>Update:</b> The wellness program is still voluntary, but is now a participation-based wellness incentive program in which HSA dollars are awarded for participation.</p>
<b>Dental Optional Benefit – Starts on SPD Page 54</b>	
General	The Following Should be Noted:
	<p><b>Update - Dental Plan 2</b> Beginning January 1, 2018, there are two optional dental coverage plans in which to enroll.</p> <ul style="list-style-type: none"> <li>• Benefits Summary – the Dental Plan 2 offers a higher annual benefit maximum of \$2,500. All services and network coverages remain the same as Dental Plan 1.</li> </ul>
<b>Employee Assistance Program – Starts on SPD Page 75</b>	
General	The Following Should be Noted:
	<p><b>Update - Employee Assistance Program is now referred to as the Personal Resilience program</b></p> <ul style="list-style-type: none"> <li>• Personal Resilience now gives you access to child care options, pregnancy and adoption resources, adult care support, education options, daily living resources and relocation services.</li> </ul>
<b>Health Savings Account – Starts on SPD Page 91</b>	
Contributions	The Following Should be Noted:
	<ul style="list-style-type: none"> <li>• For the 2018 calendar year, the Plan’s health FSA maximum contribution for single coverage is \$3,450 and for family coverage is \$6,900.</li> </ul>
<b>Health Flexible Spending Account – Starts on SPD Page 93</b>	
Contributions	The Following Should be Noted:
	<ul style="list-style-type: none"> <li>• For the 2018 calendar year, the statutory maximum contribution is \$2,600.</li> </ul>
<b>Summary of Benefits Coverage (SBC) – Starts on SPD Page 203</b>	
Sections “Coverage Examples” for the CDHP 1 and CDHP 2	The Following Should be Noted:
	<p><b>Update:</b> Coverage Examples have been updated to represent the CDHP 1 and CDHP 2 deductibles and annual out-of-pocket maximums. These are for illustration purposes and cannot be quoted or as guaranteed cost outcomes. For updated SBC’s go to <a href="http://www.gateshealth.com">www.gateshealth.com</a> &gt;2018 Benefits&gt; UnitedHealthcare – Medical Coverage</p>

If you have questions in regards to this SMM, please contact the applicable Claims Administrator or service provider identified in the GENERAL ERISA FACTS Section of this Plan guide. If you are married, please share this Plan guide with your spouse. An electronic copy of the 2017 Gates Corporation’s Employee Welfare Benefits Plan is available by visiting [www.gateshealth.com](http://www.gateshealth.com). A paper copy is available from your Human Resources Department or Global Benefits Department.