

**Summary of Material Modifications**  
to the

**Summary Plan Description**  
*for the*

**Ardent Health Services Welfare Benefits Plan**

**End of COVID-19 Emergency**  
**April 28, 2023**

This notice is a summary of material modifications (“SMM”), within the meaning of the Employee Retirement Income Security Act of 1974, as amended (“ERISA”).

This SMM describes changes to the information provided in the most recent Summary Plan Description (“SPD”) for the Ardent Health Services Welfare Benefits Plan (the “Plan”).

Please read this SMM carefully, share it with your covered family members, and keep it, along with your SPD, in a safe place for future reference.

If any of the information described in this SMM conflicts with the formal plan documents (“Plan Document”) for the Plan, the terms of the Plan Document will control, unless superseded by applicable law.

**AHS Management Company Inc. (“Ardent Health Services”) reserves the right to amend or terminate the Plan at any time.**

If you have any questions about the information contained in this SMM or the Plan, please contact the Plan Administrator, whose contact information appears at the end of this SMM.

In January 2020, the U.S. Department of Health and Human Services declared that a nationwide public health emergency existed as a result of COVID-19. Shortly thereafter, then-President Trump declared that the COVID-19 outbreak in the United States constituted a national emergency (the “National Emergency”).

On April 10, 2023, President Biden signed legislation passed by Congress ending the National Emergency. As a result, certain changes made to the Ardent Health Services Welfare Benefits Plan (the “Plan”) due to the National Emergency will also end soon, as described in this SMM.

### **End of the Extension of Certain Plan Deadlines**

As a result of the COVID-19 National Emergency, certain important deadlines applicable under the Plan were temporarily extended, or “tolled” until the earlier of:

- One (1) year from the date the individual is first entitled to the extension relief (generally, this is the Plan’s usual deadline); or
- The end of the Outbreak Period (still generally defined as the end of the National Emergency plus 60 days).

Although the National Emergency ended on April 10, 2023, the U.S. Department of Labor has informally indicated that the tolling of benefit plan deadlines will end on **July 10, 2023**. After the end of the Outbreak Period, the “tolling” will end and the original timing requirements for such actions will recommence. Specifically, the following timing rules (as described in the SPD) will resume on **July 11, 2023**<sup>1</sup>:

- HIPAA special enrollment events require notice to the Plan within 31 days of the event;
- CHIPRA special enrollment events require notice to the Plan within 60 days of the event;
- Certain COBRA deadlines will return to their regular requirements, including:
  - The 60-day window to elect COBRA continuation coverage;
  - The 45-day (for the initial payment) and 30-day (for subsequent payment) period in which to make COBRA premium payments; and
  - The 60-day period for participants or other qualified beneficiaries to notify the Plan of certain qualifying events or a disability determination.
- Claims and appeals deadlines under all coverages subject to ERISA (e.g., medical, dental, vision, and Health Care FSA, disability insurance, life insurance, etc.) will also return to their regular requirements, including:
  - The deadline to file a benefit plan under the Plan’s claims procedures;
  - The deadline to file an appeal of an adverse benefit determination under the Plan’s claims procedures;
  - The deadline to file a request for an external review after receipt of an adverse benefit determination or final internal adverse benefit determination; and
  - The deadline to file information to perfect a request for external review upon a finding that the request was not complete.

### **Contact Information for the Plan**

If you need more information about this SMM or the Plan, refer to your SPD. If you have general questions about the Plan, or if you would like to request a paper copy of your SPD, you may contact Ardent Health Services via mail or telephone at: AHS Management Company, Inc., One Burton Hills Blvd, Suite 250, Nashville, TN 37215 or (615) 296 – 3000.

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<sup>1</sup> Or the day the Outbreak Period ends, if a different date is announced.