

**PUBLICIS BENEFITS CONNECTION
GROUP MEDICAL AND PRESCRIPTION DRUG PLAN**

SUMMARY OF MATERIAL MODIFICATION

Official Name of Plan: **Publicis Benefits Connections Group Benefits Medical and Prescription Drug Plan**

Plan Sponsor: **MMS USA Holdings, Inc.**

35 West Wacker Drive
Chicago, IL 60601

Employer Identification Number: 36-2677628

Plan Number: **501**

This Summary of Material Modifications (“SMM”) describes important changes made to the **Publicis Benefits Connections Group Benefits Medical and Prescription Drug Plan**, since the Plan’s Summary Plan Description (“SPD”) was last distributed. The changes described herein are effective as of October 1, 2022.

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 MMS USA Holdings, Inc. and its administrators, controls the operation of the Plan.

Effective as of October 1, 2022, Employees and their Eligible Dependents who are covered under the Plan (“Covered Persons”) will be eligible for Travel Benefits, which are offered in addition to other Covered Services described in the SPD. “Travel Benefits” are travel expenses for transportation and lodging that the Covered Person incurs for travel that is necessary to obtain any covered medical or behavioral health service rendered by an in-network provider (or PPO waiver approved provider, as applicable) if there is no in-network provider able to perform that service who is located within 100 miles of the Covered Person’s home address.

Travel Benefits are available for the Covered Person who requires medical care and up to one companion (2 companions if the Covered Person is under the age of 18). The service, travel, and reimbursement for Travel Benefits will be administered in accordance with all applicable laws. Travel Benefits include:

- Lodging for up to \$50 per night for the Covered Person and \$50 for up to one companion. The maximum amount that may be reimbursed for lodging is \$100 per night even if the Covered Person is under the age of 18 and has 2 companions traveling with him or her.
- Transportation expenses for either (1) round trip air, bus, taxi/ride sharing service, car rental, train service, or gas for travel by car; or (2) mileage reimbursement based on the IRS medical mileage reimbursement rate in place as of the first day of the applicable plan year (\$0.22/mile for 2022). Expenses incurred for tolls and parking may also be reimbursed.

Expenses for meals are NOT eligible for reimbursement under this Plan.

Travel Benefits are limited to a cap of \$2,000 per Covered Person per year.

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. MMS USA Holdings, Inc. 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 the Publicis Benefits Service Center line supported by Health Advocate at (800) 933-3622.

For questions regarding the travel & lodging benefit for reimbursement under the medical plan, please contact BCBSIL Service Center at (866) 876-1989.