

**SUMMARY OF MATERIAL MODIFICATIONS
To the Summary Plan Description for
Brown University Welfare Benefit Plan
Effective April 1, 2017
Group Number: 706761**

A Summary Plan Description (SPD) was published effective January 1, 2017. The following are modifications and clarifications that are effective April 1, 2017 unless otherwise stated. These modifications and clarifications are intended as a summary to supplement the SPD. It is important that you keep this summary with your SPD since this material plus the SPD comprise your complete SPD.

In the event of any discrepancy between this Summary of Material Modifications (SMM) and the SPD, the provisions of this SMM shall govern.

Section 7: Resources To Help You Stay Healthy	
Under Heading:	The Following Should be Noted:
Consumer Solutions and Self-Service Tools	<p>Add the following to Section 7, Resources To Help You Stay Healthy:</p>
	<p><i>Real Appeal Program</i></p> <p>UnitedHealthcare provides the Real Appeal program which represents a practical solution for weight related conditions, with the goal of helping people at risk from obesity-related diseases and those who want to maintain a healthy lifestyle. This program is designed to support individuals over the age of 18. This intensive, multi-component behavioral intervention provides a 52-week virtual approach that includes one-on-one coaching and online group participation with supporting video content, delivered by a live virtual coach. The experience will be personalized for each individual through an introductory call.</p> <p>This program will be individualized and may include, but not limited to, the following:</p> <ul style="list-style-type: none"> ■ Online support and self-help tools: Personal 1:1 coaching, group support sessions, including integrated telephonic support, and mobile applications. ■ Education and training materials focused on goal setting, problem-solving skills, barriers and strategies to maintain changes.

	<ul style="list-style-type: none">■ Behavioral change guidance and counseling by a specially trained health coach for clinical weight loss. <p>Participation is completely voluntary and without any additional charge or cost share. There are no Copays, Coinsurance, or Deductibles that need to be met when services are received as part of the Real Appeal program. If you would like to participate, or if you would like any additional information regarding the program, please call Real Appeal at 1-844-344-REAL (1-844-344-7325), TTY users can dial 711 or visit www.realappeal.com</p>
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