

**NRECA GROUP BENEFITS PROGRAM
SUMMARY OF MATERIAL MODIFICATIONS**

**For
NRECA Business Travel Accident Plan**

EFFECTIVE: January 1, 2019

System name: M & A ELECTRIC POWER COOPERATIVE

RUS/Subgroup Number: 01-26060-002

Employer Tax Identification Number: 43-0641433

This Summary of Material Modifications (SMM) describes changes to the National Rural Electric Cooperative Association (NRECA) Business Travel Accident Plan (the Plan) and supplements the Plan's Summary Plan Description (SPD) – also known as the Benefits Booklet. The effective date of this change is noted above. You should read this SMM very carefully and retain this SMM with your SPD for future reference. If you have any questions regarding this change, please see your benefits administrator.

Summary of Changes for your Business Travel Accident (BTA) Plan SPD:

Addendum to Business Travel Accident SPD

Notwithstanding the previous chapters in this SPD, the following benefits are also covered under the Plan.

Eligibility to Participate

Table of Additional Covered Accidents

Covered Class	Covered Accidents
Class 1: All active Full-Time U.S. employees of an Employer*	<ul style="list-style-type: none">• 24-Hour Business Travel• Owned, Leased, Controlled, or Chartered Aircraft Business Travel• Specific Activity• Personal Deviation Business Travel
Class 2: All non-employee members of an Employer's Board of Directors*	<ul style="list-style-type: none">• Board of Director Business Travel• Owned, Leased, Controlled, or Chartered Aircraft Business Travel• Specific Activity• Personal Deviation Business Travel
Class 3: All Guests of an Employer who are classified as retained attorneys*	<ul style="list-style-type: none">• 24-Hour Business Travel• Owned, Leased, Controlled, or Chartered Aircraft Business Travel• Specific Activity

- Personal Deviation Business Travel

**Exposure to the Elements and Presumption of Death provisions apply to the Covered Class(es) designated by an asterisk.*

Covered Accident: Owned, Leased, Controlled, or Chartered Aircraft Business Travel

MetLife will pay the benefit amount(s) stated in Chapter 2, if, while Traveling on Business for the Employer under the circumstances described below, an accidental bodily injury resulting in a Covered Loss is sustained as described in your BTA SPD.

Traveling on Business means, for the purposes of this Covered Accident, that you are on a business trip requested, authorized or consented to by the Employer, for the purpose of furthering the business of the Employer and at the expense of the Employer.

Traveling on Business does not include:

1. Travel between your residence and regular place of employment (for Guests acting as consultants to the Employer, your regular place of assignment as determined by the Employer will be deemed to be your regular place of employment);
2. Leaves of absence;
3. Vacations; or
4. Personal Deviations.

Personal Deviation means any travel or activity:

- Not reasonably related to the business of the Employer;
- Not incidental to the business trip; or
- And not at the expense of the Employer.

Aircraft

A. Travel in an Owned, Leased, Controlled, or Chartered Aircraft. MetLife will pay benefits if an accidental bodily injury occurs while a Covered Person is a passenger in, or is getting in or out, of the following Employer Owned, Leased, Controlled, or Chartered Aircraft as specified for your Employer below:

M&A Electric Power Cooperative

Chartered Aircraft type	Model Number	Aircraft Make	License Number	Fixed Wing or Helicopter	Passenger seating capacity
Helicopter	R44	2015 Robinson	N7098N	Helicopter	4

Charter Company

Cape Copters
2701 Janet Drive #573
Cape Girardeau, MO 63701

If the aircraft described above is withdrawn from normal use due to breakdown, repair, servicing, loss or destruction, this coverage will also include the temporary use of a substitute aircraft. The substitute must have no greater seating capacity than the aircraft withdrawn from normal use and may not be used for more than 10 days.

B. Travel to, from and in the airport. MetLife will pay benefits if the accidental bodily injury occurs while a Covered Person is a passenger in, or is getting in or out of, a land vehicle licensed to carry passengers for hire and is:

- Traveling to an airport from the Covered Person’s residence or regular place of employment immediately before departure of a flight for which coverage is provided as described in this Covered Accident;
- Traveling from an airport to the Covered Person’s residence or regular place of employment immediately after arrival of a flight for which coverage is provided as described in this Covered Accident; or
- In the airport before or after a flight for which coverage is provided as described in this Covered Accident.

C. Being struck by an aircraft. MetLife will pay benefits if the accidental bodily injury occurs as a result of a Covered Person being struck by an aircraft while at the airport before departure or after arrival of a flight for which coverage is provided in this Covered Accident.

The exclusion of “Owned, Leased, Controlled or Chartered Aircraft” does not apply to this Covered Accident.

Covered Accident: Specific Activity

MetLife will pay the benefit amount(s) stated in Chapter 2 if an accidental injury resulting in a Covered Loss is sustained as described in your BTA SPD, while engaged in the following activities:

Type of Activity

Travel in an Owned, Leased, Controlled, or Chartered Aircraft. MetLife will pay benefits if the accidental bodily injury occurs while a Covered Person is a passenger in, or is getting in or out, of the following Employer Owned, Leased, Controlled, or Chartered Aircraft, as specified for your Employer below, while conducting a pipeline or power line inspection:

M&A Electric Power Cooperative

Chartered Aircraft type	Model Number	Aircraft Make	License Number	Fixed Wing or Helicopter	Passenger seating capacity
Helicopter	R44	2015 Robinson	N7098N	Helicopter	4

Charter Company

Cape Copters
2701 Janet Drive #573
Cape Girardeau, MO 63701

If any of the aircraft described above is withdrawn from normal use due to breakdown, repair, servicing, loss or destruction, this coverage will also include the temporary use of a substitute aircraft. The substitute must have no greater seating capacity than the aircraft withdrawn from normal use and may not be used for more than 10 days.

The activities listed above must be requested, authorized or consented to by the Employer, for the purpose of furthering the business of the Employer and at the expense of the Employer.

The exclusions of Owned, Leased, Controlled, or Chartered Aircraft, aircraft or device used for "pipeline or power line inspection" do not apply to this Covered Accident.

No further changes have been made to your Plan's SPD.

All other rules, provisions, definitions and benefit amounts of the SPD and Plan remain the same. If the terms of this SMM and the SPD conflict with any terms of the governing Plan document, then the terms of the governing Plan document will control in all cases.

Plan Sponsor: National Rural Electric Cooperative Association
4301 Wilson Boulevard, Arlington, VA 22203-1860
Plan Sponsor's Employer Identification Number: 53-0116145
Plan Number: 501