

Ally Building Solutions Health Benefit Plan
Effective December 1, 2019
Amendment #1

The following sections of the Plan Document and Summary Plan Description have been amended to read as follows:

Section X. Definitions, Item T. has been amended to allow a spouse or Domestic Partner to remain covered by the plan **unless** such spouse or Domestic Partner is actively working for an employer that offers group health coverage to its employees and the spouse or Domestic Partner is eligible to enroll for coverage **or** if the spouse or Domestic Partner is covered under any other type of major medical plan, including Medicare.

T. “Dependent” means the Participant’s legal spouse or Domestic Partner who meets the following qualifications:

1. The spouse / Domestic Partner is a resident of the same country in which the Participant resides.
2. If married, the Employee and spouse must have met all of the requirements to obtain a valid marriage contract under applicable state law. The Claims Administrator may require documentation substantiating legal marital relationships.
3. The spouse or Domestic Partner is not covered by any other type of major medical plan, including Medicare.
4. The spouse or Domestic Partner is not eligible to enroll for coverage in his/her employer sponsored medical plan if such spouse / Domestic Partner is actively working.

The Definition of Dependent also includes any children from birth through the end of the Calendar month following the child’s 26th birthday.

The term “children” shall include:

1. Any natural or legally adopted children of the Employee or children placed in the covered Employee’s home in anticipation of adoption.
2. Any stepchildren or foster children of the Employee or the Employee’s legal spouse.
3. Any other children for whom the Employee has been appointed by a court as a legal guardian or legal custodian.

(The remainder of the Definition of Dependent remains unchanged.)

Section XIII. Termination of Coverage, Item L & M. has been added to state:

- L.** Coverage for the spouse or Domestic Partner of an Employee shall automatically cease upon becoming eligible for coverage through an employer sponsored medical plan, if such spouse or Domestic Partner is actively working.
 - M.** Coverage for the spouse or Domestic Partner of an Employee shall automatically cease upon the spouse or Domestic Partner becoming covered by any type of major medical plan, including Medicare.
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