

**SECOND CORRECTIVE AMENDMENT**  
TO THE  
SUMMARY PLAN DESCRIPTION  
for the  
XL AMERICA, INC. HEALTH & WELFARE PLAN - 2004086

Effective January 1, 2024, the XL America, Inc. Health & Welfare Plan is amended as follows (**red** and *italics* means change or addition and ~~strikeout~~ means deletion):

Within "**MEDICAL BENEFITS**", "FERTILITY AND CONCEPTION BENEFIT" is replaced as follows:

FERTILITY AND CONCEPTION BENEFIT

**Benefit limits apply as stated in the Schedule of Medical Benefits.**

Coverage includes charges related to diagnosis and treatment of Infertility based on Cigna Fertility and Conception Medical Policy *and charges made for services related to enabling conception regardless of an Infertility diagnosis*. Services include, but are not limited to:

1. Approved surgeries and other therapeutic procedures that have been demonstrated in existing peer-review, evidence-based, scientific literature to have a reasonable likelihood of resulting in Pregnancy;
2. Laboratory tests;
3. Sperm washing or preparation;
4. Artificial insemination;
5. Diagnostic evaluations;
6. In-vitro fertilization (IVF) and reciprocal IVF coverage;
7. Pre-implantation genetic testing;
8. Preservation of sperm or eggs for those who may become infertile due to medical condition (e.g., cancer);
9. Elective fertility preservation (including but not limited to egg freezing, and storage fees up to five (5) years, regardless of Medical Necessity);
10. Harvesting, cryopreservation and storage of any combination of sperm, oocytes, and embryos. Intended for short-term use only, such as prior to undergoing treatment that may render the Covered Person infertile.
11. Pre-implantation genetic testing;
12. Alternative procedures for sperm sourcing. Donor material for sperm and/or egg sourcing when procured by the Network clinic administering the conception/fertility treatment. The Network clinic must agree to bill under the Covered Person's bill, where the Covered Person is the recipient; and
13. Reversal of sterilization and subsequent infertility treatment;

**Note:** the Plan does not support requests to cover fertility preservation as a means for deferring childbirth because the duration that the material remains viable is not established. It is not reviewed, which means claims are paid for any purpose. However, the Plan cannot abide explicit language or direct advertisement to individuals to use it for deferring childbirth because of the false expectation it gives them that the process is fully reliable.

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Nothing in this amendment is deemed to change any other provision of the Summary Plan Description of which it becomes a part.

**XL AMERICA, INC.**

Signed by:

BY:

*Joseph Palma*

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TITLE: Senior Benefits Partner