

# Summary of Material Modifications to The Mosaic Company Comprehensive Welfare Benefit Plan

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This Summary of Material Modification ("SMM") modifies some of the information contained in the Summary Plan Description ("SPD") for The Mosaic Company Comprehensive Welfare Benefit Plan Prescription Drug Coverage (the "Plan") that describes the Plan as of January 1, 2024.

## **Modification(s)**

Important changes to certain benefits under the Plan went into effect on August 1, 2024 and January 1, 2025 respectively. In particular, coverage for prescription drug shall be amended as follows:

- Starting August 1, 2024, weight loss medications covered under the Consumer Plan will now be subject to the plan coinsurance.
- Starting January 1, 2025, weight loss medications covered under the Consumer Plan will now be subject to the plan deductible.

If you have questions about these changes in benefits, please contact Express Scripts at 877-476-9275.

*This SMM is intended to provide you with an easy-to-understand description of certain changes to the Mosaic Comprehensive Welfare Benefit Plan (Plan). While every effort has been made to make these descriptions as complete and as accurate as possible, this SMM cannot contain a full restatement of the benefits covered in the Plan. In the event of any discrepancy between the SMM and the Summary Plan Description ("SPD"), the provisions of the SMM will govern. If any conflict should arise between the SMM and the Plan, or if any point is not discussed in the SMM or is only partially discussed, the benefit plan component documents of the Plan will govern.*

*The Plan Administrator or its duly authorized designee reserves the right, in its sole and absolute discretion, to amend, modify, or terminate the terms of the Plan.*