

**PLAN DOCUMENT AMENDMENT  
& SUMMARY OF MATERIAL MODIFICATION  
EFFECTIVE: 8/1/2020**

This Summary of Material Modification (SMM) is being delivered to be attached to your Summary Plan Description (SPD). This document will also serve as an amendment to the Plan Document maintained by the Employer. Keep this SMM with your SPD for future reference. The changes described below have been adopted and executed by the Employer. You can request a copy of your SPD - Plan Documents from your Benefits Coordinator. These changes in no way affect any other term or condition stated in your Summary Plan Description unless that specific term is mentioned below.

This Plan hereby provides an extended period to apply unused amounts remaining in a health FSA or dependent care assistance program to pay or reimburse medical care expenses or dependent care expenses by permitting Participants to apply unused amounts remaining in a health FSA or a dependent care assistance program as of the end of a grace period ending in 2020 or a plan year ending in 2020 to pay or reimburse expenses incurred for the same qualified benefit through December 31, 2020.

Health FSA amounts may only be used for medical care expenses, and dependent care assistance program amounts may only be used for dependent care expenses.

The extension of the period for incurring claims that may be reimbursed by the health FSA is an extension of coverage by a health plan that is not an HDHP for purposes of determining whether an eligible individual qualifies to make contributions to an HSA. An individual who had unused amounts remaining at the end of a plan year or grace period ending in 2020 and who is allowed an extended period to incur expenses under a health FSA pursuant to a plan amended in accordance with this notice will not be eligible to contribute to an HSA during the extended period.

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In addition to any 'change in status' events allowed for midyear election changes by a Plan, for mid-year elections made during calendar year 2020, this plan will permit employees who are eligible to make salary reduction contributions under the plan to: (1) revoke an election, make a new election, or decrease or increase an existing election applicable to a health FSA on a prospective basis; and (2) revoke an election, make a new election, or decrease or increase an existing election regarding a dependent care assistance program on a prospective basis.