

Amendment and Summary of Material Modification

Flexible Spending Account Plan Document

THIS AMENDMENT to the

Flexible Spending Account Plan (the "Plan"), is adopted by (the "Company") effective January 1, 2020 (the "Effective Date").

The Company hereby amends the Plan by updating the carryover amount to the maximum eligible under treasury guidelines. Starting in 2020, the maximum eligible for carryover from a Flexible Spending Account is \$550.00, an increase of \$50 from the maximum carryover amount for plans that started in 2019.

IN WITNESS WHEREOF, the Company has caused this Amendment to the Plan to be executed by its duly authorized officer this _____ day of _____, 2020

Authorized Officer

By: _____

Date: _____

Name:

Title: