

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:

For plans ending in 2020 or that have a grace period ending in 2020, the plan allows for claims to be incurred and submitted for reimbursement through December 31, 2020. This amendment does not change claim run out periods or time to incur claims for plans ending in 2020 that would have a claim run out or grace period ending after December 31, 2020.

The plan allows for enrollment and election changes, including new elections, changes to elections or cancellations to elections, without a qualified event:

The remainder of the year 2020

During the following timeframe: _____ to _____

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: