

**SUMMARY PLAN DESCRIPTION
MATERIAL MODIFICATIONS**

**I
INTRODUCTION**

This is a Summary of Material Modifications regarding changes to your Flexible Benefits Plan ("Plan"). Unless stated otherwise, the modifications described in this summary are effective as of January 1, 2020. This is merely a summary of the most important changes to the Plan and information contained in the Summary Plan Description ("SPD") previously provided to you. It supplements and amends the SPD so you should retain a copy of this document with your copy of the SPD. If you have any questions, contact the Administrator. If there is any discrepancy between the terms of the Plan, as modified, and this Summary of Material Modifications, the provisions of the Plan will control.

**II
SUMMARY OF CHANGES**

Section 3702 of the Coronavirus Aid, Relief, and Economic Security Act or the ("CARES Act") reverses the Patient Protection and Affordable Care Act rule on Over-the Counter "OTC" drug expenses for FSAs, HRAs, and HSAs.

Effective immediately and retroactively to January 1, 2020, you may be reimbursed for medical OTC drug expenses without a prescription. In addition, you may be reimbursed for the purchase of menstrual care products. The term "menstrual care product" means a tampon, pad, liner, cup, sponge, or similar product used by individuals with respect to menstruation.