

**SUMMARY OF MATERIAL MODIFICATIONS
for the**

Flexible Spending Benefits Plan

**I
INTRODUCTION**

This is a Summary of Material Modifications regarding the Flexible Spending Benefits Plan ("Plan"). 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 that 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**

This amendment is effective **January 1, 2020**.

For the 2020 plan year, you may carryover amounts up to \$550 that are left in your Health Flexible Spending Account. This means that amounts you did not use during the 2020 Plan Year can be carried over to the 2021 Plan Year and used for expenses incurred in the 2021 Plan Year.