

**SUMMARY OF MATERIAL MODIFICATIONS  
to the  
SUMMARY PLAN DESCRIPTION  
for the  
FLEXIBLE BENEFIT PLAN**

January 2021

(the "Employer") is making a change to its Flexible Benefit Plan (the "Plan").

The benefits provided under the Plan are described in the summary plan description (SPD) for the Plan. This Summary of Material Modifications (SMM) amends and updates the SPD. The changes described in this SMM apply to the extent that your Employer has adopted the Benefit Plan Option and provisions described in this SMM as part of the Plan.

You should keep this SMM together with your SPD and other documents related to the Plan. If you need an additional copy of the SPD, you should contact your human resources department. This SMM must be read together with the SPD. It replaces and adds certain language to the SPD. Terms and phrases not defined in this SMM have the meanings given to them in the SPD.

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**FSA Carryover**

The Consolidated Appropriations Act, 2021 ("CAA") allows, but does not require, health and dependent care flexible spending account plans to allow for a carryover with no dollar limit from a plan year ending in 2020 and/or 2021 to a plan year ending in 2021 and/or 2022.

The Employer has adopted a temporary change to the Plan, temporarily amending the cap on the maximum carryover amount for the remaining funds in the [REDACTED] are to \$ for the plan year.

*While the Employer currently intends to continue the Plan, it reserves the right to amend, modify or terminate the Plan at any time. Nothing in this SMM should be construed as a promise or guaranty of future benefits or of any level or amount of benefits, or as a promise or guaranty of employment or future employment for any duration.*