To the Non-Employer Sponsored Premium Account Plan (NESP)

All terms and conditions stated in the Plan Document and Appendix A are applicable to this Amendment unless specifically stated in this Amendment.

All capitalized terms in this Amendment are defined exactly as in the Plan Document, Article III, Definitions, or as defined in Appendix A.

Grace Period - The Non-Employer-Sponsored Premium Account Plan (NESP) allows reimbursement for NESP Expenses, when the services are rendered during the Grace Period. The Grace Period extends two and one half months after the last day of the Plan Year. The last day of this Grace Period is the fifteenth day of the third month following the end of the Plan Year. Services that are rendered after the last day of this Grace Period will not be considered for reimbursement under the prior Plan Year.

Participants must be enrolled on the last day of the Plan Year in order for this Grace Period to apply.

Order of payment - NESP Expenses rendered during the Grace Period will be reimbursed using any remaining amount in the prior Plan Year annual election first, and then reimbursed from any new Plan Year annual election.

Participants who terminate before the end of the Plan Year. If you terminate coverage for any reason prior to the end of the last day of the Plan Year, then you will not be able to submit any claims for services that were rendered after your date of termination. The Grace Period rules described above will not be available.

Forfeiture (Use-it-or-lose-it-Rule) and run out period for submitting claims. A Participant forfeits the amount of their annual election that is in excess of the amount of claims reimbursed for Qualified Expenses rendered during any Plan Year or applicable Grace Period.

A Participant who terminates coverage during the Plan Year will have a run out period in which to submit eligible claims. The duration of the run out period will be provided in the Summary Plan Description provided by the Employer.

A Participant who is covered through the end of the last day of any Plan Year will have a run out period to submit eligible claims. The duration of the run out period will be provided in the Summary Plan Description provided by the Employer.