To the Medical or Medical-Related Expense Reimbursement Benefits Plan (Health FSA)

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

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

This Amendment removes the Carryover terms for the Medical or Medical-Related Expense Reimbursement Benefits (Health FSA). The Carryover terms stated in Appendix B are hereby deleted in their entirety.

Forfeiture (Use-it-or-lose-it-Rule) and Runout Period for submitting claims. A Participant forfeits any election balance that exceeds claims reimbursed for Qualified Expenses rendered during any period of time the Participant was covered under the Plan and submitted before the end of the Runout Period.

A Participant who is covered through the end of the Plan Year will have a Runout Period in which to submit eligible claims. A Participant who terminates coverage during the Plan Year has a Runout Period in which to submit eligible claims. The duration of these Runout Periods will be provided in the Summary Plan Description provided by the employer.