

SUMMARY OF MATERIAL MODIFICATIONS TO THE

University of New England

Flexible Benefit Plan (vj g õRröpö)

This document summarizes important changes to your Flexible Benefit Plan Summary Plan Description. If you have any questions regarding the changes summarized in this Summary of your Human Resources/Benefits Department.

You should keep a copy of this SMM with your Summary Plan Description for future reference.

The Coronavirus Aid, Relief, and Economic Security (CARES) Act was passed by Congress and signed into law by President Trump on March 27, 2020. The CARES Act, among other things, removes the requirement that over counter drugs and medicines may only be reimbursed in accordance with Code Section 105 if the covered person has first obtained a prescription from a health care provider. The Employer wishes to adopt this change for over the counter drug and medicine expenses incurred on and after January 1, 2020.

In addition, the CARES Act clarified that expenses incurred on or after January 1, 2020 for menstrual care products (as defined by Section 4402 of the CARES Act) qualify as Eligible O gf lecri'Gzr gpugu'õO gpust var'Ectg"Rtqf wewö"kpemf e tampons, pads, liners, cups, sponges, or similar products used by individuals with regard to menstruation or other genital secretions.

The Summary Plan Description is hereby amended, consistent with this Summary of Material Modification.

**ACTIONS TAKEN AND RESOLUTIONS ADOPTED
BY THE COMPANY**

The undersigned, being an officer of University of New England hereby authorize, approve and adopt the following actions by consent:

WHEREAS, the Company previously established the University of New England Flexible Benefit Plan

WHEREAS, effective January 1, 2020 the Company desires to amend the plan