

Summary of Material Modifications to LHK Partners, Inc., FSA Salary Reduction Plan

This Summary of Material Modifications (“SMM”) modifies some of the information contained in the Summary Plan Description (“SPD”) for the LHK Partners, Inc., FSA Salary Reduction Plan (the “Plan”) that describes the Plan as of June 13, 2020.

Note: *In the event of any discrepancy between this SMM and the SPD, the provisions of this SMM will govern.*

Changes to Health Coverage During Family and Medical Leave or Paid Sick Leave

The Families First Coronavirus Response Act (FFCRA) requires covered employers to provide eligible employees with expanded family and medical leave and paid sick leave for reasons related to the COVID-19 pandemic. These new leave requirements begin on April 1, 2020, and end on Dec. 31, 2020. If you take expanded family and medical leave or paid sick leave under the FFCRA, your group health benefits under the Plan will continue on the same terms as if you did not take leave.

Changes to Reimbursement Rules for Health FSA

Effective for expenses incurred on or after January 1, 2020, over-the-counter medicines and drugs and menstrual care products are eligible Medical Care expenses that may be reimbursed by the Plan’s Health FSA, as permitted by the federal Coronavirus Aid, Relief and Economic Security Act (CARES Act).

Changes to the Plan’s Eligibility Requirements

Effective April 1, 2020, the Plan’s hours of service requirement for eligibility will not apply to the following groups of employees whose employment with the Company has been impacted by the COVID-19 pandemic: furloughed employees or employees who had their hours reduced, etc., due to the COVID-19 pandemic.

If you have questions about these changes in benefits, please contact your Plan Administrator at 610-359-8486.