

**GRACE COTTAGE  
FLEXIBLE BENEFITS PLAN GENERAL PURPOSE MEDICAL CARE REIMBURSEMENT  
ACCOUNT/DEPENDENT CARE REIMBURSEMENT ACCOUNT  
AMENDMENT #1 TO THE  
JANUARY 1, 2021 PLAN DOCUMENT AND SUMMARY PLAN DESCRIPTION**

The purpose of this amendment is: to revise the maximum allowable employee salary reduction contributions to the Plan's Medical Care Reimbursement Account, as noted in section 125 (i) of the Internal Revenue Code; to increase the amount a Participant is permitted to carryover of unused MCRA balances to subsequent Plan Years, in accordance with IRS Notice 2020-33. All references to the provisions below that appear in any part of the Plan Document or in any prior amendments are also hereby amended to be consistent with the changes described below.

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**The Plan(s) are hereby amended, effective as of the date specified for each provision below:**

**MAXIMUM ELECTIVE CONTRIBUTIONS**

The maximum amount which a Participant may elect to contribute to the Medical Care Reimbursement Account ("MCRA") under this Plan is \$2,850 per Plan Year.

**Effective January 1, 2022**


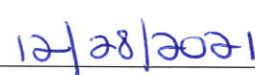
**CARRYOVER OF UNUSED ACCOUNT BALANCE**

Participants in this Plan may carry over a maximum of \$570 of unused MCRA balances from one Plan Year to the following Plan Year.

**Effective January 1, 2021**

Accepted by:  
Grace Cottage

  
\_\_\_\_\_  
Authorized Signature  
  
\_\_\_\_\_  
Print Name

  
\_\_\_\_\_  
Title  
  
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Date