GRACE COTTAGE FLEXIBLE BENEFITS PLAN (MEDICAL CARE REIMBURSEMENT ACCOUNT/DEPENDENT CARE REIMBURSEMENT ACCOUNT) AMENDMENT #4 TO THE JANUARY 1, 2021 PLAN DOCUMENT AND SUMMARY PLAN DESCRIPTION EFFECTIVE: JANUARY 1, 2023

The purpose of this amendment is to revise the maximum allowable employee salary reduction contributions and the maximum amount of allowable carryover funds to the Plan's Medical Care Reimbursement Account, as noted in section 125 (i) of the Internal Revenue Code. 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.

MAXIMUM ELECTIVE CONTRIBUTIONS

The maximum amount which a Participant may elect to contribute to the Medical Care Reimbursement Account ("MCRA") under this Plan is \$3,050 per Plan Year.

MAXIMUM CONTRIBUTION CARRYOVER

The maximum amount which a Participant may carry over to the Medical Care Reimbursement Account ("MCRA") is \$610.00.

Accepted by: **Grace** Cottage Authorized Signature r Newman

Senior Director of HR Title 1/13/2023

Vers. 1.1; 1/11/23