

**SUMMARY OF MATERIAL MODIFICATIONS
for the**

Lynden Incorporated Flexible Spending Plan

**I
INTRODUCTION**

This is a Summary of Material Modifications regarding the Lynden Incorporated Flexible Spending Plan ("Plan"). This is merely a summary of the most important changes to the Plan and information contained in the Summary Plan Description ("SPD") previously provided to you. It supplements and amends that SPD so you should retain a copy of this document with your copy of the SPD. If you have any questions, contact the Administrator. If there is any discrepancy between the terms of the Plan, as modified, and this Summary of Material Modifications, the provisions of the Plan will control.

**II
SUMMARY OF CHANGES**

This amendment is effective July 1, 2020.

For calendar year 2020, you may have a change in status for your Health Flexible Spending Account as described below.

- You may elect to contribute to your Health Flexible Spending Account if you declined to do so during the enrollment period.
- You may elect to increase your Health Flexible Spending Account, up to the maximum that we allow \$2700.
- You may elect to decrease the amount you contribute to your Health Flexible Spending Account on a prospective basis however, it may not be less than the amount you have already been reimbursed to the plan if greater).

For the 2020 plan year, you may carryover amounts up to \$550 that are left in your Health Flexible Spending Account. This means that amounts you did not use during the 2020 Plan Year can be carried over to the 2021 Plan Year and used for expenses incurred in the 2021 Plan Year. This amount will be adjusted in future plan years.