Summary of Amendment and Material Modifications to the Section 125 Flexible Benefits Plan

This document summarizes important changes to your Flexible Benefits Plan and Health Care Spending Account. If you have questions regarding the changes in the Summary of Material Modifications ("SMM"), you should contact the Plan Administrator. You should keep a copy of the SMM with your Summary Plan Description for future reference.

This SMM is effective on **January 1, 2022.**

With respect to the current Plan Information in your Plan Document and SPD, **Radiology Consultants of Iowa** amended its Plan to adopt the change outlined below:

> A § 125 cafeteria plan may allow up to $500 of unused amounts in a participant's Health FSA as of the end of a plan year to be carried over to pay or reimburse the participant for medical care expenses incurred in the immediately following plan year. The maximum unused amount from a plan year starting in 2022 allowed to be carried over to the immediately following plan year beginning in 2023 is up to $500.

Amendment: Max carryover $500

Executed date: _____

By: _____

Title: _____