

**DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT
SUMMARY OF MATERIAL MODIFICATIONS**

INTRODUCTION

This is a Summary of Material Modifications regarding the 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.

SUMMARY OF CHANGES

This amendment is effective for the first Plan Year beginning on or after January 1, 2026.

Beginning in 2026, the law places limits on the amount of money that can be paid to you in a calendar year from your Dependent Care Flexible Spending Account. Your reimbursements may not exceed the lesser of: (a) \$7,500 (if you are married filing a joint return or you are head of a household) or \$3,750 (if you are married filing separate returns).

If you have any questions, you can contact the Administrator.