

SUMMARY OF MATERIAL MODIFICATIONS
for
BETH ISRAEL LAHEY HEALTH, INC. FLEXIBLE BENEFIT PLAN

I
INTRODUCTION

This is a Summary of Material Modifications regarding the Beth Israel Lahey Health, Inc. Flexible Benefit Plan (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.

II
SUMMARY OF CHANGES

This amendment is effective January 1, 2020.

For plan years 2020 and 2021, you may have a change in status for your Health or Dependent Care Flexible Spending Account as described below.

- You may elect to contribute to your Health Flexible Spending Account or Dependent Care Flexible Spending Account if you declined to do so during the enrollment period.
- You may elect to increase your Health Flexible Spending Account or Dependent Care Flexible Spending Account, up to the maximum that we allow.
- You may elect to decrease the amount you contribute to your Health Flexible Spending Account or Dependent Care Flexible Spending Account on a prospective basis (however, it may not be less than the amount you have already contributed to the plan or have already been reimbursed, if greater).
- You are allowed no more than 2 changes each year.

If you did not spend all the amounts in your Health or Dependent Care Flexible Spending Accounts by the end of the 2020 Plan Year, you may continue to incur claims for expenses for the 2020 plan year for twelve months after the end of the plan year. This will also apply to the 2021 plan Year.

For 2020, you can claim dependent care expenses for children until they turn age 14. If you have unused funds from 2020 you can claim dependent care expenses for children until they turn age 14 in 2021.