

**AMENDMENT TO THE
FLEXIBLE SPENDING ACCOUNT PLAN**

This Amendment to the **Cafeteria Plan** (the "Plan") is adopted by Glen Ridge Board of Education (the "Employer"), effective as of the dates set forth herein.

NOW, THEREFORE, effective as set forth below, the Plan is amended as follows:

- A. Effective 01/22/21 and limited to the plan year 07/01/2019–06/30/2020, the following provisions should be added as an Appendix to the Summary Plan Description 11. Carryover:
- a. WHEREAS, the Employer would like to allow the Carryover of all unused funds for both the Health FSA and Dependent Care Flexible Spending to the 07/01/2020–06/30/2021 plan year.
 - b. Only those FSA participants with remaining FSA funds from the 07/01/2019–06/30/2020 will have funds carried over into the 07/01/2020–06/30/2021 plan year.
 - c. The Carryover will be subject to the additional rules listed in the Summary Plan Description (see 11. Carryover).
 - d. The carryover provision for the Health FSA and Dependent Care will only be in effect for the 07/01/2019–06/30/2020 plan year.
- B. Effective 01/22/2021 and limited to the plan year 07/01/2020–06/30/2021, the following provisions should be added as an Appendix to the Summary Plan Description, Part 6. Dependent Care FSA Component Summary:
- a. WHEREAS, the Employer would like to extend the maximum age of eligible dependents from 12 to 13 for dependent care FSAs limited to the plan year 07/01/2020–06/30/2021.
 - b. The Reimbursement Request will be subject to the additional rules listed in the Summary Plan Description (see Part 6. Dependent Care).

Glen Ridge Board of Education

By: _____

Title: _____

**SUMMARY OF MATERIAL MODIFICATIONS
TO THE FLEXIBLE SPENDING ACCOUNT PLAN (the “Plan”)**

This document summarizes important changes to your Flexible Spending Account Plan. If you have any questions regarding the changes summarized in this Summary of Material Modifications (“SMM”), you should contact Glen Ridge Board of Education. You should keep a copy of this SMM with your Summary Plan Description for future reference.

Effective 01/22/2021 and limited to the plan year 07/01/20–06/30/2021, the Employer has amended the existing Plan documents to allow the Carryover of all unused funds for both the Health FSA and Dependent Care Flexible Spending Account from 07/01/2019–06/30/2020 plan year to the 07/01/2020–06/30/2021 plan year; and increase the maximum age of eligible dependents from 12 to 13 for the Dependent Care FSA for the 07/1/2020–06/30/2021 plan year consistent with the requirements set forth in the amendment document.

The following additional rules will apply to the Carryover for the Health and Dependent Care FSA:

- Only those FSA participants with remaining FSA funds from the 07/01/19–06/30/2020 will have funds carried over into the 07/01/2020–06/30/2021 plan year.
- The Carryover will be subject to the additional rules listed in the Summary Plan Description (see 11. Carryover).
- The Carryover provision will only be in effect for the 07/01/2019–06/30/2020 plan year.

The following additional rules will apply to increasing the maximum age of eligible dependents from 12 to 13 for the Dependent Care FSA:

- The Reimbursement Request will be subject to the additional rules listed in the Summary Plan Description (see Part 6. Dependent Care).
- The provision will only be in effect for the 07/01/2020–06/30/2021 plan year.