

**Plan Amendment & Summary of Material Modification
to The Employee Benefits Plan Document & Summary Plan Description
COVID 19 CHANGES**

Effective Date: April 1, 2020

Sunset Date: The terms below will no longer be in effect after December 31, 2020, unless continued by an act of law.

This Plan Amendment and Summary of Material Modification (SMM) is being delivered to you to be attached to your Plan Document/Summary Plan Description (SPD). You should keep this Plan Amendment and SMM with your Plan Document/SPD for future reference. The changes described below have been adopted and executed by the Company. You can request a copy of your Plan Document/SPD from your Benefits Coordinator. All of the terms, conditions, and limitations in the Plan Document/SPD remain in effect unless specifically changed by this SMM.

The Benefit Plan Descriptions section of your SPD is amended by adding the following item number (14):

Benefit Plan Descriptions

The Benefit Plan Descriptions expressly incorporated by reference and listed above include the following items that are applicable to the type of coverage provided:

- (14) A group health plan and a health insurance offered by the Company (including a grandfathered health plan as defined in section 1251(e) of the Patient Protection and Affordable Care Act) will be revised to comply with H.R.6201 - Families First Coronavirus Response Act, Public Law No: 116-127.

This law mandates coverage for

1. in vitro diagnostic products (as defined in section 809.3(a) of title 21, Code of Federal Regulations) for the detection of SARS-CoV-2 or the diagnosis of the virus that causes COVID-19 that are approved, cleared, or authorized under section 510(k), 513, 515 or 564 of the Federal Food, Drug, and Cosmetic Act, and the administration of such in vitro diagnostic products.
2. Items and services furnished to an individual during health care provider office visits (which term in this paragraph includes in-person visits and telehealth visits), urgent care center visits, and emergency room visits that result in an order for or administration of an in vitro diagnostic product described in paragraph 1, but only to the extent such items and services relate to the furnishing or administration of such product or to the evaluation of such individual for purposes of determining the need of such individual for such product

These benefits will be paid first dollar with no cost sharing (including deductibles, copayments, and coinsurance) requirements or prior authorization or other medical management requirements.

The Benefits Available While on Leave section of your SPD is amended by adding the following paragraph at the end of that Section:

Benefits Available While on Leave

In addition to the FMLA rights described above, this Plan will comply with the Emergency Family and Medical Leave Expansion Act (EFMLA) by providing paid EFMLA leave for a 'qualifying need related to a public health emergency', with respect to leave, means the employee is unable to work (or telework) due to a need for leave to care for the son or daughter under 18 years of age if the school or place of care has been closed, or the child care provider is unavailable, due to a public health emergency. This EFMLA leave is mandated for all employers who employ fewer than 500 employees for any employee who has worked at least 30 calendar days with the employer with respect to whom leave is requested. This will apply to EFMLA taken for dates starting April 1, 2020 and ending December 31, 2020. In no event shall such paid leave exceed \$200 per day and \$10,000 in the aggregate. Contact your Company or its FMLA Service Provider for details on required documentation to take EFMLA leave, the payment options available for your elected Benefit Plans while you are on EFMLA leave, and whether you have rights to be reinstated in your elected Benefit Plans when you return.

NOTE: Under the EFMLA law, small employers with fewer than 50 employees and health care providers can be exempt from EFMLA leave. If an employer is exempt, then the additional rights described above for EFMLA will not be provided.

The Compliance with Applicable Laws section of your SPD is amended by adding the following item number (12) and (13):

Compliance with Applicable Laws

The Plan Sponsor will administer the Benefit Plans in compliance with federal and state laws. Any interpretation of this document or the Benefit Plan Description incorporated by reference that is prohibited by federal or state law is void and will not be relied on for the administration of this Plan. The Plan Sponsor will administer the Benefit Plans in compliance with the following:

- (12) HR 8201 Families First Coronavirus Response Act, Public Law No: 116-127 enacted by the 116th Congress (2019-2020); and,
- (12) This Plan will be administered in compliance with any additional federal, state or local laws and regulations related to the COVID 19 crisis, including but not limited to state laws extending the grace periods for coverage, benefit mandates, or other effort applicable to one or more Benefit Plans offered herein.

Executed and adopted this 15th day of April, 2020

Company: CHE Consulting, Inc.

By: Phyllis York

Print Name: Phyllis York

Title: Vice President
