Putnam-Greene Financial Corporation Health Benefit Plan Effective June 1, 2021 Amendment #3

The following section of the Plan Document and Summary Plan Description has been amended to read as follows:

Section XIX. Covered Expenses: Subsection B., Item 32. has been modified to read:

32. Prescription medicines when ordered by a Physician consistent with the treatment of a specific diagnosis and when dispensed by a Licensed Pharmacist. Vitamins (except pre-natal vitamins), minerals and over-the-counter medications dispensed on an Outpatient basis are not eligible for reimbursement even though prescribed by a Physician. If the Claims Administrator is able to obtain cost savings to the Plan for specialty/injectible prescriptions, any Member Co-payment, Coinsurance or patient responsibility requirement may be waived in order to obtain the applicable discount.