K2 Solutions Health Benefit Plan Effective July 1, 2014

Amendment #1

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

Section XXIII. Covered Expenses, Subsection B., Item 45, has been added to provide coverage for:

- **45.** Treatment of sleep apnea, including sleep studies and related prescription medication.
- Section XXI. Exclusions and Limitations, Item RR., has been removed from this section in its entirety.
 - RR. Treatment of sleep apnea, including sleep studies.