

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

Section X. Definitions

Item W. has been amended to read:

W. Employment Waiting Period” means the continuous period of time after full time employment begins before an Employee is first eligible to enroll. The Employment Waiting Period is as follows:

- 60 days with Coverage becoming effective on the first day of the month following completion of the Employment Waiting Period for all eligible employees that do not meet the employment classification below.
- 30 days for executives with the title of Vice President or higher with Coverage becoming effective on the first day of the month following completion of the Employment Waiting Period.