

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

**Section XI. Eligibility of Employees and Dependents, Item E.** has been added to read:

- E.** Employees who meet the eligibility requirements for Coverage through the Plan following the Employer's look-back / measurement period, as required by the Affordable Care Act (ACA), shall be offered the opportunity to enroll for Coverage in the Plan. If elected, the Employee will be enrolled in the Plan and shall remain covered by the Plan for the duration of the stability period following the Employee's enrollment, subject to any premium payment requirements established by the Employer.

The Employer's classification of an eligible Employee is conclusive and binding for purposes of determining eligibility under this Plan. As long as the Employee remains employed by the Employer, no reclassification of an Employee's status, for any reason, will change a person's eligibility for benefits during the following stability period.