

**JNE Management Health Benefit Plan  
Effective November 1, 2020  
Amendment #4**

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

Section IX. PLAN YEAR has been modified to read:

The Plan year is from November 1<sup>st</sup> of each Calendar Year through October 31<sup>st</sup> of the next Calendar Year.

Section XIX. COVERED EXPENSES: Subsection B., Item 30. has been modified to read:

30. 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.