

**Public Trust Advisors Health Benefit Plan**  
**Effective June 1, 2020**  
**Amendment #3**

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

Section X. Definitions, Item YY. has been amended to read:

**YY. “Open Enrollment Period”** means the one-month period prior to the beginning of each Plan Year in which a Late Entrant may access the Plan upon completion of an enrollment application.

A one-time, mid-year, Open Enrollment Period has been added to the Plan allowing any currently covered Employee the ability to modify his/her plan selection during the month of June 2020 for a July 1, 2020 effective date of coverage change.