

**SUMMARY OF MATERIAL MODIFICATIONS
TO THE
ST. JOHN FISHER COLLEGE WELFARE BENEFITS PLAN**

This Summary of Material Modifications to the St. John Fisher College Welfare Benefits Plan (the “Plan”) describes temporary changes to the Plan related to the COVID-19 pandemic. To the extent of any inconsistency between the Plan and this Summary of Material Modifications, this Summary of Material Modifications will control.

Eligibility for Benefits during Furlough or Reduced Schedule

Participants who were enrolled in the Plan on May 1, 2020, who, beginning on May 1, 2020, were classified as being on furlough due to the COVID-19 pandemic, continued to be eligible for and enrolled in the relevant Program benefit until August 1, 2020.

**SUMMARY OF MATERIAL MODIFICATIONS
TO THE
ST. JOHN FISHER COLLEGE FLEXIBLE BENEFITS PROGRAM AND
PRE-TAX PREMIUM BENEFITS PROGRAM**

This Summary of Material Modifications to the St. John Fisher College Flexible Benefits Program and Pre-Tax Premium Benefit Program (the “Plan”) describes temporary changes to the Plan related to the COVID-19 pandemic. To the extent of any inconsistency between the Plan and this Summary of Material Modifications, this Summary of Material Modifications will control.

Health FSA Coverage during Furlough or Reduced Schedule

Participants who were enrolled in the Plan on May 1, 2020, who, beginning on May 1, 2020, were classified as being on furlough due to the COVID-19 pandemic, continued to be eligible for and enrolled in the Plan benefit they were enrolled in on May 1, 2020. Such enrollment continued until December 31, 2020, subject to permitted election changes. During this period, any Participant who is classified as being on furlough may not make contributions to the Participant’s Health Flexible Spending Account via payroll contributions, but claims for reimbursement may be submitted to the Plan. Such Participants were required to make catch-up contributions upon return to active employment.

COVID-19-Related Election Changes

During 2020, a Participant could make an election to increase or decrease his or her contributions to the Health Flexible Spending Account or Dependent Care Flexible Spending Account for any reason during 2020. A new annual contribution amount to the Health Flexible Spending Account of Dependent Care Flexible Spending Account could not be less than the greater of (1) the amount already contributed in 2020 and (2) the amount of reimbursements received in 2020.