



# Summary of Material Modification

This *Summary of Material Modification* is issued to all BESTflex Plan participants, and supplements the BESTflex Plan *Summary Plan Description* (SPD) as of the date issued to reflect plan changes associated with the Coronavirus Aid, Relief, and Economic Security Act of 2020 (CARES Act).

## What Changed?

In light of the CARES Act, the definition of eligible expenses in the current Plan Document has been updated and clarified to reflect the following.

1. Menstrual care products, such as tampons, pads, liners, cups, sponges, or similar products related to menstruation purchased on or after January 1, 2020 are now eligible medical care expenses that may be reimbursed under the **standard health FSA**.
2. All medical expenses, as defined by Internal Revenue Code section 213(d), are eligible for reimbursement under the plan. Due to the CARES Act's removal of restrictions on reimbursements of over-the-counter drugs and medicines, such items purchased on or after January 1, 2020 may be reimbursed without a prescription.

## Your Plan Details

The Plan is required by law to inform you of changes made and adopted by the employer consistent with the employer's right to amend the plan at any time. You may review your full SPD, which includes the *My Company Plan*, at any time by logging into your account at [www.ebcflex.com](http://www.ebcflex.com). If you have any questions about this notice, please contact your employer or reach out to Employee Benefits Corporation at [participantservices@ebcflex.com](mailto:participantservices@ebcflex.com).