

**SUMMARY OF MATERIAL MODIFICATIONS
for the**

Verus
Flexible Benefits Plan

**I
INTRODUCTION**

This is a Summary of Material Modifications regarding the Employer Name Flexible Benefits Plan (the “Plan”). This is merely a summary of the most important changes to the Plan and information contained in the Summary Plan Description (“SPD”) previously provided to you. It supplements and amends that SPD so you should retain a copy of this document with your copy of the SPD. If you have any questions, contact the Administrator. If there is any discrepancy between the terms of the Plan, as modified, and this Summary of Material Modifications, the provisions of the Plan will control.

**II
SUMMARY OF CHANGES**

Amendment Allowing Over-the-Counter Expenses Without a Prescription.

Section 3702 of the CARES Act lifts the prescription requirement for certain Over-the-Counter (“OTC”) medical products.

Specifically, the Cares Act includes certain OTC medical products as qualified medical expenses. The law allows FSAs to reimburse over-the-counter medicines and drugs without a prescription and permits menstrual care products as a permitted expense.

This amendment clarifies and amends any contrary language in the plan document or summary plan description as of the Effective Date to permit OTC medical expenses without a prescription and menstrual care products as eligible expenses.