

BEHAVIOR FRONTIER, LLC
SUMMARY OF MATERIAL MODIFICATIONS NUMBER 2

The Behavior Frontiers, LLC Welfare Benefit Plan (Plan) is hereby amended effective January 1, 2021 as follows:

Item 1: ELIGIBILITY AND ENROLLMENT: How to become a Participant in the Plan (*this Subsection has been amended as follows*):

How to Become a Participant in the Plan

Before you become a Participant, you must meet the eligibility requirements for the Plan and work (or be expected to work) the required number of hours per week on average or you must satisfy measurement period as described in this section.

Item 2: ELIGIBILITY AND ENROLLMENT: Eligibility for Medical Benefits (*this Section has been amended as follows*):

Eligibility for Medical Benefits

The Employer offers coverage to Eligible Employees, their Spouses, Domestic Partners, and Dependents, including Dependents who have been adopted or placed for adoption with a Participant.

In general, if you regularly work, or are expected to work, 30 hours or more per week on average, and you are not a Seasonal Employee, you will be eligible to become a Participant.

If you were expected to be an Eligible Employee at the time of hire and if you choose to enroll, participation will begin on the date of hire.

If you are designated as a Variable Hour Employee at the time of hire, and later become an Eligible Employee, you will be allowed to become a Participant after the Initial Administrative Period. A Seasonal Employee will be treated as a Variable Hour Employee with respect to eligibility.

If you are an Ongoing Employee who becomes an Eligible Employee following the Standard Measurement Period, you will be allowed to become a Participant after the Standard Administrative Period.

Measurement, Administrative, and Stability Periods

In determining eligibility for the group health plan, the Employer intends to follow IRS regulations and any subsequent guidance when administering the measurement, administrative, and stability periods.

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If you are a Variable Hour Employee, you must first complete an Initial Measurement Period during which you will not be eligible for coverage. At the end of the Initial Measurement Period, if you are determined to be an Eligible Employee, you will be notified by the Plan Administrator and will be eligible to participate in the group health plan after the Initial Administrative Period. The Employer will use the Initial Administrative Period to determine whether you are eligible and to give you the opportunity to enroll if you are determined to be an Eligible Employee. If you choose to enroll, participation will begin on the first day of the Initial Stability Period.

Eligibility When Rehired

If your employment with the company is terminated and you are later rehired, company policies and complex IRS rules will be used to determine whether you are eligible.

Changes that may Affect Eligibility Status

If your hours of work are reduced, or you move to a different job within the company, your eligibility for benefits may change. Company policies and complex IRS rules will be used to determine whether you are eligible.

Except as stated above, all Plan provisions remain the same.

This Amendment has been approved and adopted by the Plan. It supersedes and/ or changes any previous Amendment(s) in regards to the Plan provisions specified in the Plan Document that governs this Plan. After you review this Amendment, please place a copy of it with your Summary Plan Description for future reference. This signed Amendment shall be attached to and form a part of the Plan Document on the above stated Effective Date.