

**STRATEGIC CONTRACTING SERVICES, INC.
CAFETERIA PLAN
SUMMARY OF MATERIAL MODIFICATIONS**

The purpose of this Summary of Material Modifications is to inform you of a change that has been made to the Strategic Contracting Services, Inc. Cafeteria Plan. This change has affected the information previously provided to you in the Plan's Summary Plan Description. The Summary Plan Description is modified as described below.

Effective for expenses incurred on or after January 01, 2020, prescriptions are no longer required for over-the-counter medicines or drugs.

V-3.00