

AMENDMENT FOR CARES ACT

ARTICLE I PREAMBLE; DEFINITIONS

- 1.1 **Adoption of Amendment.** The Employer adopts this Amendment to implement provisions of the Act which affect the Plan.
- 1.2 **Superseding of inconsistent provisions.** This Amendment supersedes the provisions of the Plan to the extent those provisions are inconsistent with the provisions of this Amendment.
- 1.3 **Construction.** Except as otherwise provided in this Amendment, any "Section" reference in this Amendment refers only to this Amendment and is not a reference to the Plan. The Article and Section numbering in this Amendment is solely for purposes of this Amendment and does not relate to the Plan article, section, or other numbering designations.
- 1.4 **Effect of restatement of Plan.** If the Employer restates the Plan then this Amendment shall remain in effect after such restatement unless the provisions in this Amendment are restated or otherwise become obsolete (e.g., if the Plan is restated onto a plan document which incorporates these provisions).
- 1.5 **Definitions.** Except as otherwise provided in this Amendment, terms defined in the Plan will have the same meaning in this Amendment. The following definitions apply specifically to this Amendment:
- A. The "Act" is the Coronavirus Aid, Relief, and Economic Security Act, also known as the CARES Act. This Amendment shall be interpreted and applied to comply with the Act.

ARTICLE II IDENTIFYING INFORMATION; EMPLOYER ELECTIONS

2.1 **Identifying information.**

A. Name of Employer: FBI, LTD.

B. Name of Plan: FBI, LTD. FLEXIBLE BENEFIT PLAN

2.2 **Medical Expenses.** The Plan will reimburse the following for Participants:

- (a) "Over the Counter" Medications.
- (b) Menstrual products.

2.3 **Effective Date.** This Amendment is effective as of January 1, 2020. Expenses must be incurred after December 31, 2019.


**ARTICLE III
MEDICAL EXPENSES REIMBURSED**

- 3.1 **Application.** The Plan's definition of "Medical Expenses" under the Plan is amended by the addition of the following provisions under 2.2.
- 3.2 **Over the Counter Medications.** Notwithstanding anything in the Plan to the contrary, a Participant may be reimbursed for the cost of any medicine or drug for medical care, within the meaning of the term "medical care" as defined in Code Section 213(d) and the rulings and Treasury regulations thereunder, that is not "prescribed". Prescription drugs and insulin remain covered expenses.
- 3.3 **Menstrual Products.** A Participant may be reimbursed for the purchase of menstrual care products as defined in Code Section 223(d)(2)(D) and as authorized in Code Section 106(f).

This amendment has been executed this 8th day of May, 2020.

Name of Plan: JBI, LTD. FLEXIBLE BENEFIT PLAN

Name of Employer: JBI, LTD.

By: 
EMPLOYER

CERTIFICATE OF ADOPTING RESOLUTION

The undersigned authorized representative of FBI, LTD. (the Employer) hereby certifies that the following resolution was duly adopted by Employer on MAY 8, 2020, and that such resolution has not been modified or rescinded as of the date hereof;

RESOLVED, that the Amendment to the FBI, LTD. FLEXIBLE BENEFIT Plan for the CARES Act (the Amendment) is hereby approved and adopted, and that an authorized representative of the Employer is hereby authorized and directed to execute and deliver to the Plan Administrator the Amendment and to take any and all actions as it may deem necessary to effectuate this resolution.

The undersigned further certifies that attached hereto is a copy of the Amendment approved and adopted in the foregoing resolution.

Date: MAY 8, 2020

Signed: [Signature]

ROBERT L. TIMBRILL
[Print name/title]

**SUMMARY OF MATERIAL MODIFICATIONS
for the**

SBI, LTD. FLEXIBLE BENEFIT PLAN
(Name of Plan)

**I
INTRODUCTION**

This is a Summary of Material Modifications regarding the *SBI, LTD. FLEXIBLE BENEFIT PLAN* ("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**

This amendment is effective January 1, 2020, for expenses incurred after December 31, 2019.

You may request reimbursement for the purchase of "over the counter" drugs without a prescription.

You may request reimbursement of the purchase of menstrual care products, including tampons, pads, and other products.