

**SUMMARY OF MATERIAL MODIFICATIONS
for the
JBI, Ltd. Flexible Benefit Plan**

**I
INTRODUCTION**

This is a Summary of Material Modifications regarding the JBI, 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 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**

Health Flexible Spending Account:

The Internal Revenue Service released a new limit on the salary reduction election/contribution amount for Health Flexible Spending Accounts (health FSAs). The health FSA allows you to be reimbursed for qualifying medical expenses and save taxes at the same time. The new limit applies to all health FSA plan years beginning on or after January 1, 2023.

Effective January 1, 2023, the most you can elect to contribute to your Health Flexible Spending Account each Plan Year is \$3,050 (with future increases to allow for inflation).

If you have questions or require further information, contact UnitedHealthcare, our Plan Service Provider:

PLAN SERVICE PROVIDER: UnitedHealthcare
P.O. Box 30506
Salt Lake City, UT 84130-0506
Fax: 1-844-881-2247
Customer Service: 1-877-797-7475