Plan Document: DCAP Spend Down Amendment

To the Dependent Care Benefits Plan

All of the terms and conditions stated in the Plan Document and Appendix C continue in effect unless specifically stated by the terms of this Amendment. All capitalized terms in this Amendment are defined exactly as in the Plan Document, Article III, Definitions, or as defined in Appendix C.

The terms for the Dependent Care Benefit Plan run out for Participants that terminate their participation during the Plan Year have been amended by the Plan Sponsor, as evidenced in the execution of this Amendment.

A Participant who terminates employment during the Plan Year may continue to submit claims for valid day care expenses with service dates after the termination of employment and until the last day of the Plan Year. During the run out period the Participant may submit claims for service dates that occurred during the Plan Year. The duration of the run out period will be provided in the Summary Plan Description provided by the Employer.

