

EMPLOYEE BENEFIT TRUST: Richmond Community Schools

AMENDMENT #: 2

SUMMARY PLAN DESCRIPTION ISSUED: January 1, 2018

AMENDMENT EFFECTIVE DATE: November 1, 2019

The following changes are effective for the page(s) indicated of the Employee Benefit Trust/Plan Summary Plan Description /Master Plan Document for all eligible participants covered by the Trust. All other portions of this document remain as stated in the document.

Page: 9
Section: Eligibility
Description: Working Spouse Rule Language will be changed for the November 1, 2019.

WORKING SPOUSE RULE

If the spouse of the Employee is employed and eligible for coverage under their own employer, this plan will not provide any coverage for the spouse, regardless of cost. The Working Spouse Rule does not apply when both husband and wife are employees of this Employer. However, no person may be both an employee and a dependent of this Plan.

Signed this 1st day of November, 2018

Taw Tilo
TRUSTEE

Keely McDermott
TRUSTEE

Jennifer Olsien
TRUSTEE

Karen Scalf
WITNESS