

**MARSHFIELD CLINIC HEALTH SYSTEM, INC.
FLEXIBLE BENEFIT 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 Marshfield Clinic Health System, Inc. Flexible Benefit 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 04/01/2020.

CLAIMS

Debit/Credit Cards

The Company will provide you with a debit, credit or other stored-value card for purposes of making purchases that may be reimbursed from your Health Care Reimbursement Account and/or your Dependent Care Assistance Account. The Plan Administrator will provide you with more information about stored value cards at the time you enroll in the Plan.