



Plan Amendment & Summary of Material Modification to Friedges Landscaping/South Metro Employee Benefits Plan Document & Summary Plan Description

Effective Date: July 1, 2016

This Plan Amendment and Summary of Material Modification (SMM) is being delivered to you to be attached to your Plan Document/Summary Plan Description (SPD). You should keep this Plan Amendment and SMM with your Plan Document/SPD for future reference. The changes described below have been adopted and executed by the Company. The changes described in this Amendment and Summary are effective immediately and continue in force until amended by the Company. You can request a copy of your Plan Document/SPD from your Benefits Coordinator. These changes in no way affect any other term or condition stated in your Plan Document/SPD unless that specific term is mentioned below.

The Friedges Landscaping/South Metro Employee Benefits Plan has been revised. All of the changes summarized below are currently in place.

The addendum below provides additional general information regarding how eligibility is determined for enrollment in the Employer's Health Plan based on Internal Revenue Service (IRS) final regulations under the Affordable Care Act (ACA).

ADDENDUM

Your Health Plan Eligibility and the Affordable Care Act (ACA)

Your rights to enroll in and maintain coverage under the Benefit Plans are described in detail in the Benefit Plan Descriptions or enrollment materials provided by the Employer as stated in this document under Section 3. Eligibility. This addendum provides you with additional general information regarding how eligibility is determined for enrollment in your Employer's Health Plan based on Internal Revenue Service (IRS) final regulations under the Affordable Care Act (ACA).

For you to be eligible to participate in the Employer's Health Plan, you must be a full-time employee as defined in the regulations. In general, you are a full-time employee if you average at least **30 hours of service per week (or 130 hours of service in a calendar month)**. As a full-time employee you may also elect coverage for your dependent children up to age 26. Please refer to the applicable Benefit Plan Descriptions, Insurance Contracts or enrollment materials provided by the Employer and incorporated by reference in this document for information on other individuals (e.g., your spouse) that may be eligible for coverage.

If you are hired as a regular full-time non-seasonal employee your Employer has hired you to perform 30 or more hours of service per week (or 130 hours of service in a calendar month). Your eligibility and the eligibility of your dependents and other individuals (e.g., your spouse) for coverage under the health plan is set forth in the Benefit Plan Description(s) or enrollment materials as provided by your Employer and incorporated by reference in this document. These materials will address any waiting period, enrollment procedures and other pertinent information. You will continue to be treated as a Full-time employee as long as you maintain hours of service in keeping with the Full-time definition outlined above.

If you are not hired as regular full-time non-seasonal employee, but are hired as a variable hour, part-time or seasonal employee, your Employer will use a Monthly Measurement Method to determine if you are a full-time employee for purposes of Plan coverage. If you are determined in a given month to be a full-time employee, i.e., an employee with 30 hours or more of service per week, you must be offered health coverage to begin no later than the first day following the period of three full calendar months beginning with the first full calendar month in which you were determined to be a full time employee. (For example, if you are determined to be a full-time employee for the month of January, you will be offered health coverage effective no later than April 1st.) This three month period is the maximum time period set forth in the regulations; please check with your employer for further details. Your continued eligibility for health coverage will thereafter be determined on a monthly basis and will continue so long as you continue to meet the requirements as a full-time employee.

Special rules apply when an employee is rehired by the Employer or returns from an unpaid leave.

The rules for the monthly measurement method are very complex. Keep in mind that this is just a general overview of how the rules work. More complex rules may apply to your situation. The Company intends to follow the IRS final regulations (including any future guidance issued by the IRS) when administering the monthly measurement method. If you have any questions about this measurement method and how it applies to you, please contact your HR Administrator.

Executed this 21st day of June, 2016

Company: Friedges Landscaping / South Metro Rent a /

By: Keli Friedges

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Title: Plan administrator