

**STATE OF MINNESOTA
FLEXIBLE BENEFITS PLAN**

SUMMARY OF MATERIAL MODIFICATIONS

The purpose of this Summary of Material Modifications is to inform you of a few changes that were made to the State of Minnesota Flexible Benefits Plan. These changes have affected the information previously provided to you in the Plan's Summary Plan Description. The Summary Plan Description is modified as described below.

The following is a change made to the **What expenses qualify for pre-tax reimbursement under the MDEA?** section of the plan summary document.

Effective for expenses incurred on or after January 1, 2020, prescriptions are no longer required for over-the-counter medicines or drugs. In addition, feminine hygiene products are now eligible as of January 1, 2020.

The following is a change to the **Who is eligible for the plan?** and **What dependents are covered under the MDEA?** sections of the plan summary document.

State of Minnesota allowed participants to add medical and/or dental coverage for themselves and dependents and add, decrease, or increase the MDEA and/or DCEA for any reason between May 26 – June 24, 2020.

The following is a change to the 1st paragraph of the Dependent Care (Daycare) Expense Account section of the plan summary document, the **What is the maximum amount of dependent care expenses that may be reimbursed through the DCEA?** and the **Can I change the amount I am contributing to my DCEA during the year?** sections of the plan summary document.

Adopted DCEA election increase to \$10,500 for 2021; participants could increase their election without a qualifying event retroactive back to January 1, 2021 (must be otherwise eligible); and decrease elections with a qualifying event.

The following is a change to the Dependent Care (Daycare) Expense Account; **Who is a qualified dependent under the DCEA?** section of the plan summary document.

Extended age of dependent child to 14 years for purposes of determining eligible dependent care expenses that may be paid or reimbursed. Applies to eligible expenses for an employee who has one or more dependents and is enrolled in a DCEA for which the end of the regular enrollment period was on or before January 31, 2020.

The following is a change to the Medical/Dental Expense Account; **If I have money left in my account at the end of the year, can it carry forward into the next year?** section of the plan summary document.

Allowed carryover of all unused DCEA funds for 2020 (into 2021) and 2021 (into 2022); allowed carryover of all unused MDEA funds for 2020 (into 2021); carryover of all unused MDEA funds for 2021 (into 2022).