

AMENDMENT NO. 2

Opex Corporation Group Health Benefit Plan

Effective May 12, 2023, the Opex Corporation Group Health Benefit Plan (the “Plan”) is hereby amended in response to the termination of the National Emergency concerning the COVID-19 pandemic and the expiration of the Public Health Emergency for COVID-19. All other sections of the Plan remain unchanged.

1. In the **Medical Benefits** section, the following benefit language for “COVID-19 Testing” is removed:

COVID-19. COVID-19 diagnostic testing will be covered in accordance with the guidelines of the CDC. All copays, deductibles and coinsurance will be waived when performed by a physician, urgent care or hospital center.

Treatment for services for COVID-19 are subject to standard cost sharing as outlined in the schedule of benefits.

And replaced with:

COVID-19. Treatment for services for COVID-19 are subject to standard cost sharing as outlined in the schedule of benefits.

2. Effective July 10, 2023, the following provision is removed from the **Introduction and Purpose; General Plan Information** section and not replaced:

Important Updates Regarding COVID-19 Relief – Tolling of Certain Plan Deadlines

In accordance with 85 FR 26351, “Extension of Certain Timeframes for Employee Benefit Plans, Participants, and Beneficiaries Affected by the COVID-19 Outbreak,” notwithstanding any existing Plan language to the contrary, the Plan will disregard the period from March 1, 2020 until sixty (60) days after (1) the end of the National Emergency relating to COVID-19 and declared pursuant to 42 U.S.C. § 5121 *et seq.* or (2) such other date announced by the Departments of Treasury and/or Labor, for purposes of determining the following periods and dates:

- 1) The 30-day period (or 60-day period, if applicable) to request special enrollment under ERISA section 701(f) and Internal Revenue Code section 9801(f);
- 2) The 60-day election period for COBRA continuation coverage under ERISA section 605 and Internal Revenue Code section 4980B(f)(5);
- 3) The date for making COBRA premium payments pursuant to ERISA section 602(2)(C) and (3) and Internal Revenue Code section 4980B(f)(2)(B)(iii) and (C);
- 4) The date for individuals to notify the Plan of a qualifying event or determination of disability under ERISA section 606(a)(3) and Internal Revenue Code section 4980B(f)(6)(C);
- 5) The date within which individuals may file a benefit claim under the Plan's claims procedure pursuant to 29 CFR 2560.503-1;
- 6) The date within which Claimants may file an appeal of an Adverse Benefit Determination under the Plan's claims procedure pursuant to 29 CFR 2560.503-1(h);
- 7) The date within which Claimants may file a request for an external review after receipt of an Adverse Benefit Determination or Final Internal Adverse Benefit Determination pursuant to 29 CFR 2590.715-2719(d)(2)(i) and 26 CFR 54.9815-2719(d)(2)(i); and

- 8) The date within which a Claimant may file information to perfect a request for external review upon a finding that the request was not complete pursuant to 29 CFR 2590.715-2719(d)(2)(ii) and 26 CFR 54.9815-2719(d)(2)(ii).

This period may also be disregarded in determining the applicable date for the Plan's duty to provide a COBRA election notice under ERISA section 606(c) and Internal Revenue Code section 4980B(f)(6)(D), however, note that the Plan intends to continue to follow all established COBRA parameters.

In no instance will the duration of an extension granted under this section exceed one calendar year.

All other sections of the Plan remain unchanged.

APPROVED AND ACCEPTED

By:

Signature

Title:

Date:



Director of HR

May 10, 2023

Summary of Material Modifications

The April 2022 Plan Document and Summary Plan Description (SPD) is the official plan document of the Opex Corporation Group Health Benefit Plan (“Plan”). The SPD has been supplemented with information in subsequent Annual Open Enrollment Notices, Benefit Plan Changes Notices and SMMs. This SMM further supplements the information in the SPD.

Effective May 12, 2023, the COVID-19 benefit has been revised.

Effective July 10, 2023, the plan language which allowed changes to tolling deadlines due to the National Health Emergency has been removed.

ERISA Information:

Plan Sponsor:	Opex Corporation 305 Commerce Drive Moorestown, NJ 08057 (856) 727-1100
Plan Sponsor’s EIN:	22-2013892
Plan Name:	Opex Corporation Group Health Benefit Plan
Plan #:	501