

**Notice to Health FSA and Dependent Care FSA Participants**  
**Prepared for Outten & Golden LLP Health and Welfare Plan Participants**  
**Effective January 1, 2020**

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**Health and Dependent Care FSA Mid-Year Election Changes During 2020**

As a result of recent IRS guidance released in response to the COVID-19 crisis, you now have the ability to make a prospective election change to your 2020 pre-tax Health Care Flexible Spending Account and Dependent Care Flexible Spending Account plans regardless of a qualifying life event or status change that would otherwise normally allow you to change your election mid-year. Any election change must be made prospectively, and you cannot reduce or revoke your election to an amount less than that which has already been reimbursed year-to-date.

This change is only applicable to the 2020 calendar year.

This notice also serves as a Summary of Material Modifications ("Summary") as it relates to the Health Care FSA. You should take the time to read this Summary carefully and keep it with the Summary Plan Description document that was previously provided to you. If you need another copy of the Summary Plan Description or if you have any questions regarding these changes to the Plan, please contact the Senior HR Manager during normal business hours at 685 Third Avenue, 25th Floor, New York, NY 10017, telephone number (212) 245-1000 or visit our benefits website at [outtengolden.mybenefits.life](http://outtengolden.mybenefits.life).