AMENDMENT TO THE
T & D MORAVITS & COMPANY, LLC
HEALTH REIMBURSEMENT ARRANGEMENT

Debit Card Administrative Processing Procedure

The Employer maintains the T & D MORAVITS & COMPANY, LLC Health Reimbursement Arrangement (the "Plan"), effective February 1, 2026. The Employer hereby amends the Plan to add an administrative debit-card processing procedure. For purposes of this Amendment, the "Debit Card Amendment Effective Date" is October 1, 2026. The operational change shall not apply before that date.

1. Adoption Agreement - Section VIII, Expenses to be Reimbursed

The following paragraph C is added after paragraph B:

> **C.** Effective for debit-card transactions occurring on or after the Debit Card Amendment Effective Date, eligible debit-card transactions of $500 or less at merchant categories designated by the Plan Administrator may be processed under the Plan Administrator's debit-card procedures without Participant submission of additional documentation at the time of the transaction. This administrative processing procedure does not expand eligible expenses, change the $500 per-transaction limit or $2,000 annual maximum, or waive any substantiation requirement imposed by applicable federal law. The Participant remains responsible for using the debit card only for eligible expenses, and the Plan Administrator may require subsequent documentation, correction, or repayment if a transaction is later determined to be ineligible or otherwise fails to satisfy applicable substantiation requirements. The procedure remains subject to applicable federal law and all other Plan terms.

2. Plan Document - Section 8.01, Submission of Claims

The following paragraph is added to Section 8.01:

> **Debit Card Transactions.** Effective for debit-card transactions occurring on or after the Debit Card Amendment Effective Date, the Plan Administrator may permit reimbursement of Qualifying Medical Care Expenses through a debit card or other electronic payment mechanism and may establish procedures for substantiating those expenses. Under those procedures, eligible debit-card transactions of $500 or less at merchant categories designated by the Plan Administrator may be processed without Participant submission of additional documentation at the time of the transaction. This administrative processing procedure does not expand the definition of Qualifying Medical Care Expenses or alter any deductible, per-transaction limit, annual maximum, or other benefit limitation specified in the Adoption Agreement, and it does not waive any substantiation requirement imposed by applicable federal law. Participants remain responsible for using the debit card only for Qualifying Medical Care Expenses, and the Plan Administrator may require subsequent documentation, correction, or repayment if a transaction is later determined to be ineligible or otherwise fails to satisfy applicable substantiation requirements. The procedure remains subject to applicable federal law and all other Plan terms.

3. Participant Disclosures

The Summary Plan Description and Summary of Benefits and Coverage Appendix are revised to reflect the debit-card procedure described above and to clarify that the HRA reimburses in-network copayments and prescription drug expenses as specified in the Adoption Agreement.

4. No Other Changes

Except as expressly amended above, all other terms of the Plan and Adoption Agreement remain in full force and effect.

IN WITNESS WHEREOF, the Employer has caused this Amendment to be adopted by its authorized representative.

T & D MORAVITS & COMPANY, LLC

By: _____

Printed Name: William Roberts

Title: CEO

Date: 10/08/2026

SUMMARY OF MATERIAL MODIFICATIONS

T & D MORAVITS & COMPANY, LLC
Health Reimbursement Arrangement

This Summary of Material Modifications ("SMM") updates the Summary Plan Description for the T & D MORAVITS & COMPANY, LLC Health Reimbursement Arrangement. Keep this SMM with your Summary Plan Description and other Plan materials. The changes described below become effective on the Debit Card Amendment Effective Date, which is October 1, 2026.

What is changing?

Eligible HRA debit-card transactions of $500 or less at merchant categories designated by the Plan Administrator may be processed under the Plan Administrator's debit-card procedures without you submitting additional documentation at the time of the transaction. Transactions not processed under this procedure remain subject to the Plan's normal substantiation and documentation requirements. This administrative processing procedure does not waive any substantiation requirement imposed by applicable federal law.

What is not changing?

- The maximum reimbursement remains $500 per transaction.
- The maximum annual reimbursement remains $2,000 for employee-only or employee-plus-family coverage.
- Eligible expenses remain the in-network copayments and prescription drug expenses specified in the Adoption Agreement.
- Administrative processing does not make an otherwise ineligible expense eligible for reimbursement.

Your responsibility when using the HRA debit card

You remain responsible for using the HRA debit card only for expenses eligible under the Plan. Processing a transaction under this procedure does not guarantee that an expense is eligible under the Plan. The Plan Administrator may require subsequent documentation, correction, or repayment if a transaction is later determined to be ineligible or otherwise fails to satisfy applicable substantiation requirements.

Questions

For questions regarding this change or the HRA claims process, contact the Plan Administrator using the contact information provided in your Summary Plan Description.

This SMM should be retained with your Summary Plan Description.