

# **Amendment to the Oak Park Township Flexible Benefit Plan Elimination of the Prescription Requirement for OTC**

## Section 1. General Rules

### 1.1 Purpose and Adoption.

The purpose of this Amendment is to permit the reimbursement of over-the-counter (OTC) medical products without a prescription and to allow election changes to Health Flexible Spending Accounts (FSA) and/or Dependent Care FSAs (DCAP) in accordance with the CARES Act.

This amendment shall apply notwithstanding any other statements in the Plan, the summary plan description, or any other documents.

Oak Park Township ("the Employer") hereby adopts the following Amendment to its Oak Park Township Flexible Benefit Plan for plan years effective January 1, 2020.

1.2. Precedence. The requirements of this Amendment will take precedence over any inconsistent provisions of the Plan, including any previous amendments adopted by the Employer.

## Section 2. Amendment

### 2.1. Elimination of Prescription Requirement for OTC drug reimbursements.

The Plan is hereby amended to eliminate the requirement for a prescription of over-the-counter medical products for the January 1, 2020 Plan Year and all future plan years. In addition, menstrual care products will now qualify as medical care for purposes of reimbursement or tax-free distribution.

### 2.2. Allowing election changes to Health Flexible Spending Account (FSA).

The Plan is hereby amended to allow election changes to FSAs for the January 1, 2020 Plan Year.

### 2.3. Allowing election changes to Dependent Care FSA (DCAP).

The Plan is hereby amended to allow election changes to DCAPs for the January 1, 2020 Plan Year.

2.4. Adoption. IN WITNESS WHEREOF, the undersigned has executed this Amendment to the Oak Park Township Flexible Benefit Plan on this \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_.

By: \_\_\_\_\_  
Gavin W. Morgan, Township Manager

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To: Employees of Oak Park Township  
From: Gavin Morgan, Township Manager  
Date: September 9, 2020  
RE: Modifications to the Oak Park Township Flexible Benefit Plan

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On September 8, 2020, the Board of Trustees amended the Oak Park Township Flexible Benefit Plan (the Plan) to permit the reimbursement of over-the-counter (OTC) medical products without a prescription and to allow participants to make changes to Health Flexible Spending Accounts (FSA) and/or Dependent Care FSAs (DCAP) in accordance with the CARES Act. This Amendment is effective for the plan year beginning January 1, 2020, our current plan year, and future plan years until further notice.

The amended plan permits the reimbursement of over-the-counter (OTC) medical products without a prescription. In addition, menstrual care products will now qualify as medical care for purposes of reimbursement or tax-free distribution for the 2020 Plan Year and all

The amendment also allows you to make the following changes:

- Increase, decrease, make a new election or revoke an existing election for a health FSA.
- Increase, decrease, make a new election or revoke an existing election for a DCAP.

You may not decrease your contributions below a minimum that is the greater of claims paid year to date or contributions year to date. Participants cannot cancel their election and receive a refund of contributions.

If you have any questions on this Summary or the Amendment to your Plan, or if you want to make any changes in you FSA or DCAP, please contact Gavin, Kim or Maya.