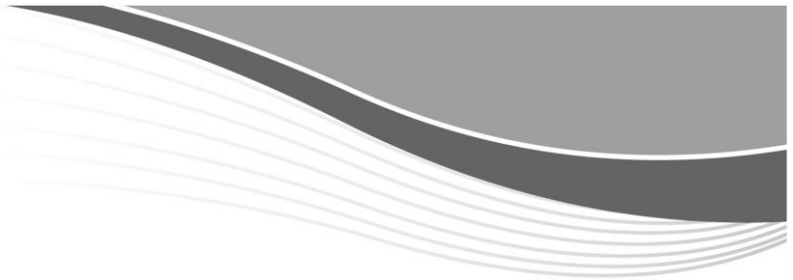




A UnitedHealthcare Company

115 W Wausau Ave  
Wausau WI 54401-2875

PO Box 8046  
Wausau WI 54402-8046



RIVER VALLEY BANCORPORATION and  
RELATED EMPLOYERS

January 8, 2024

Plan Number: 7670-03-010690

Dear Valued Customer:

With this letter, we are sending your modified Flexible Spending summary plan description (SPD). This SPD, referred to as the plan document, will be the basis for the administration of your Flexible Spending Plan.

Also enclosed is the Acceptance Page, which formally approves the plan document. Please sign, retain a copy for your records, and return one copy to your UMR strategic account executive as soon as possible. **Note, however, that since the corresponding system changes have been implemented, this document is considered final, whether or not a signature is received.**

**This document will be posted to the UMR member web portal upon UMR's receipt of your signature, or within 14 days of your receipt of the document if a signature is not received by UMR. Please note that UMR will not print booklets until a signature is received.** It is also important that the information in your formally approved plan document agrees with any material distributed to your employees since this document will contain the terms of plan coverage.

Any applicable stop loss policies typically rely on the last formally approved plan document when determining coverage. If the plan document distributed to your employees does not accurately describe the way your plan is actually being administered, the result can be a lapse or delay in stop loss coverage. **Important:** To prevent such lapses or delays in coverage, be sure to return the signed Acceptance Page to your UMR strategic account executive as soon as possible. If applicable, submit a copy of the Acceptance Page along with a copy of your current plan document to your stop loss carrier, which will constitute required notice of plan terms and conditions. Please keep a copy for your records.

If you have any questions, please contact your UMR strategic account executive.

Thank you for your business.

Danielle Wiles  
Case Installations  
Enclosure



A UnitedHealthcare Company

January 8, 2024

### SUMMARY OF MODIFICATIONS

As requested, effective January 1, 2024, the following provision(s) were updated in, added to, or deleted from your Flexible Spending Plan document. The change(s) are shaded in the plan document, with the exception of deleted wording:

- Eligibility And Enrollment

### ACCEPTANCE PAGE

Flexible Spending Plan  
7670-03-010690

RIVER VALLEY BANCORPORATION and RELATED EMPLOYERS acknowledges that we have reviewed the plan document effective January 1, 2024, and agree that the provisions contained in the plan document will be the basis for the administration of our Flexible Spending Plan. The Plan Sponsor further represents that the plan document accurately reflects the intent of the Plan Sponsor and agrees that UMR may rely on such document in the administration of the Plan.

Accepted by the Plan Sponsor on \_\_\_\_\_  
Date

\_\_\_\_\_  
Authorized Signature and Title  
RIVER VALLEY BANCORPORATION and RELATED EMPLOYERS