AMENDMENT #3 TO THE SUMMARY PLAN DESCRIPTION for the

DENTAL PLAN SPONSORED BY ALL CHILDREN'S HEALTH SYSTEM, INC. GROUP #2003007

Effective October 1, 2020, the Dental Plan Sponsored by All Children's Health System, Inc. is amended as follows (red and *italics* mean change/addition; strikeout means deletion):

Within the "ELIGIBILITY PROVISIONS" section, the "EMPLOYEE ELIGIBILITY" subsection, as amended, is replaced as follows:

EMPLOYEE ELIGIBILITY

An eligible Employee under this Plan includes only an Employee of the Employer who is classified as full-time, part-time or limited to work twenty (20) to forty (40) hours per week. *An eligible Employee includes Employees hired by Johns Hopkins Health Systems (Baltimore campus) and who work at the Johns Hopkins All Children's Hospital Campus on a full-time basis.*

The eligibility date (Enrollment Date) is the date of hire.

An Employee is not eligible while on active military duty if that duty exceeds a period of thirty-one (31) consecutive days.

An Employee who transfers as an eligible Employee which makes him/her eligible for coverage will be given credit for days of employment with the Company as an ineligible Employee and the effective date of coverage will be the date the Employee meets the eligibility requirements stated above (Enrollment Date).

Nothing in this amendment is deemed to change any other provision of the Plan Document of which it becomes a part.

ALL CHILDREN'S HEALTH SYSTEM, INC.

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TITLE: