

AMENDMENT NO. 1 TO AGREEMENT

This Amendment No. 1 to Agreement ("Amendment 1") is dated August 22, 2025, and is between Navia Benefit Solutions, Inc., a Washington Corporation ("Contractor"), and the San Joaquin Valley Insurance Authority, a California joint powers agency ("SJVIA").

On December 9, 2022, the parties entered into an agreement for COBRA, FMLA, and Administrative Services from January 1, 2023 through December 31, 2025 ("Agreement").

Section 4.1 of the Agreement provided that the term of the Agreement may be extended for no more than two additional one-year terms. The parties now desire to enter into this Amendment 1, extending the Agreement for an additional one-year term to provide COBRA and FMLA, and Administrative Services through December 31, 2026.

The Contractor represents and warrants to the SJVIA that it is ready, willing, and able to provide the services desired by the SJVIA subject to the terms and conditions of this Amendment 1, and in cooperation with and under the direction of the SJVIA Board of Directors and SJVIA management.

The parties therefore agree as follows:

1. The term of the Agreement is extended to December 31, 2026, which is the first optional additional one-year term provided in Section 4.1 of the Agreement which is modified to read in its entirety as follows:

"4.1 Term. This agreement is effective on January 1, 2023 and terminates on December 31, 2026.

2. When both parties have signed this Amendment 1, the Agreement and this Amendment 1 together shall constitute the Agreement.

3. The Agreement as amended by this Amendment 1 is ratified and continued. All terms of the Agreement not amended by this Amendment 1 remain in full force and effect.

[SIGNATURE PAGE FOLLOWS]

The parties are signing this agreement on the date stated in the introductory clause.

Navia Benefit Solutions, Inc.



Hilarie Aitken
CEO

SAN JOAQUIN VALLEY INSURANCE
AUTHORITY

Amy Shuklian
President, Board of Directors

Reviewed and recommended for approval.

SJVIA Manager