

SUMMARY OF MATERIAL MODIFICATIONS NO. 5

The **Cornell College** is hereby modified as of January 1, 2011, and the attached text may be printed on a revision page for insertion into the **Cornell College Tax Saver Select Plan**:

Distribution of the attached amendment will be handled in the following manner:

- The Plan Administrator** will print the attached amendment for distribution.
- First Administrators, Inc. will provide a formal copy of the amendment to the Plan Administrator for distribution.
- First Administrators, Inc. will provide the Plan Administrator with _____ copies of the amendment for distribution.
- Other: _____

This modification is made as of the 1st day of January, 2011, by **Cornell College** to the **Cornell College Tax Saver Select Plan**. All other terms and provisions of the Plan remain unaltered and in effect.

The following text is **added** as the **last sentence** in the first paragraph in the "**Health Care Reimbursement Account**" section found in the Flex Summary Plan Description.

Effective January 1, 2011, over-the-counter medications or drugs (except insulin) will not be qualified medical care expenses without a prescription.

The following bullet is **replaced** in the **third paragraph** in the "**Health Care Reimbursement Account**" section found in the Flex Summary Plan Description.

* drugs and medicines;

Cornell College

Vickie Farmer
(Authorized Signature)

Vickie Farmer
(Printed Name)

12-16-10
(Date)

Director of Human Resources
(Title)