

SUMMARY OF MATERIAL MODIFICATIONS No. 15

This modification is made as of **January 1, 2011**, by **Cornell College** to the **Cornell College Employee Health Care Plan**. All other terms and provisions of the Plan remain unaltered and in effect.

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

- The Plan Administrator will be responsible 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: _____

The following text **replaces "Prescription Drugs"** in the **"Cornell College Benefit Summary"** found in the current Summary Plan Description.

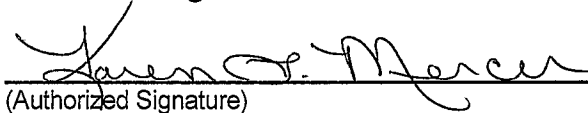
| MEDICAL BENEFITS | PPO PAYS | NON-PPO PAYS | GENERAL PLAN LIMITS |
|--------------------|----------|--------------|---|
| Prescription Drugs | 80%* | 80%* | Includes only those allowable drugs and medications that are not payable under the prescription drug card such as insulin pump, insulin pump supplies and injectable drugs. *PPO deductible and out-of-pocket maximums apply. |

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The following replaces the "Includes" and "Excludes" list in the "Caremark" section of the "Prescription Drug Card Program Benefits" section found in the current Summary Plan Description.

| PRESCRIPTION DRUG BENEFITS | PATIENT'S LIABILITY | GENERAL PLAN LIMITS |
|----------------------------|---------------------|--|
| Caremark | | <p>Includes</p> <ul style="list-style-type: none"> • oral contraceptives, Nuvaring and transdermal patches • diabetic supplies (syringes, blood glucose test strips, lancets, and insulin) • prenatal vitamins • Retin-A for participants under age 35 and, when medically necessary, for participants 35 and over <p>•</p> <p>Excludes</p> <ul style="list-style-type: none"> • anorexiant • contraceptive devices (diaphragms, implants) • Depo-Provera injections • fertility drugs • insulin, insulin pump and insulin pump supplies (see <i>Prescription Drugs</i> under the medical Benefit Summary) • urine glucose test strips • Minoxidil/Rogaine • over-the-counter vitamins • experimental/investigational drugs • smoking cessation products • injectable drugs (see <i>Prescription Drugs</i> under the medical Benefit Summary) |

Cornell College


 (Authorized Signature)

1-27-2011
 (Date)

Karen L. Mercer
 (Printed Authorized Signature)

VP for Business Affairs
 (Title)