

## SUMMARY OF MATERIAL MODIFICATIONS No. 11

This modification is made as of February 1, 2010, by **Cornell College** to the **Cornell College Employee Health Care Plan**. All other terms and provisions of the Plan remain unaltered and in effect.

The following text **replaces** the **second paragraph of the "Medicare as Primary Payer"** section found in the Summary Plan Description.

Benefits shall be considered payable by Medicare for purposes of this section ~~whether or not~~ when the participant is eligible for Medicare benefits. ~~Benefits could be reduced if the participant:~~

- has not enrolled in or applied for benefits under Medicare;
- has failed to take any ~~other~~ action required by Medicare to qualify for benefits; or
- received benefits payable by Medicare if services were received in a facility to which Medicare would have paid.

**Cornell College**

Karen L. Mercer  
(Authorized Signature)

5-3-2010  
(Date)

Karen L. Mercer  
(Printed Authorized Signature)

V.P. for Business Affairs  
(Title)