

SUMMARY OF MATERIAL MODIFICATIONS No. 3

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

The following text replaces "Maximum Allowable Fee" in the "Definitions" section of the current Summary Plan Description.

"MAXIMUM ALLOWABLE FEE" means the lesser of:

- The fee that has been negotiated with the provider whether directly or through one or more intermediaries, or shared savings contracts for the services; or
- The fee established by comparing rates from one or more regional or national databases or schedules for the same or similar services from a geographic area; or
- The billed charge for Out of Network Facility services.

The following text replaces the last paragraph in the "What Are Eligible Expenses?" of the current Summary Plan Description.

Following is a summary of allowable expenses under this Plan. If you receive services within the PPO area, eligible expenses for those services are limited to the lesser of the actual amount charged or the amount provided by the fee schedule. If you receive services from non-PPO providers, eligible expenses for those services are limited to the lesser of the actual amount charged or the maximum allowable fee.

Cornell College

Karen L. Mercer
(Authorized Signature)

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7-22-11
(Date)

VP for Business Affairs
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