SUMMARY OF MATERIAL MODIFICATIONS NO. 3

This modification is made as of January 1, 2013, 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.

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

X The Plan Administrator will print the attached amendment for distribution.

_____ First Administrators, Inc. will provide one copy of the attached amendment for the Plan Administrator to print and distribute.

_____ First Administrators, Inc. will print _______ copies of the attached amendment for distribution.

_____ Other:________________________________________

The following replaces the “Maternity” benefit in the “HDHP Plan Benefit Summary” within the current Summary Plan Description.

<table>
<thead>
<tr>
<th>MEDICAL BENEFITS</th>
<th>In-Network</th>
<th>Out-of-Network</th>
<th>GENERAL PLAN LIMITS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maternity</td>
<td>100%</td>
<td>80%</td>
<td>Payable for employee and dependent spouse. Considered separately from mother’s charges. Includes: initial hospitalization, including facility and physician services including circumcision. Deductible waived for physician charges only One postpartum home visit when a mother and her baby are voluntarily discharged within 48 hours of normal labor and delivery or within 96 hours of cesarean birth.</td>
</tr>
<tr>
<td>- Inpatient Newborn Care</td>
<td>100%</td>
<td>80%</td>
<td></td>
</tr>
<tr>
<td>- Postpartum Home Visit</td>
<td>100%</td>
<td>100%</td>
<td></td>
</tr>
</tbody>
</table>

Cornell College

[Signature]
(Authorized Signature)

Karen L. Mercer
(Printed Name)

10-10-2012
(Date)

VP for Business Affairs
(Title)