Summary of Material Modifications

10-29-2014

The following eligibility requirements have been added to the Wittenberg University Welfare Benefit Plan (“Plan”):

- **Section B.1.C:** An Employee who works an average of 30 or more hours of service per week over a 12-month measurement period, as determined by the University in a manner consistent with Section 4980H of the Internal Revenue Code, provided the Employee elects to contribute to the cost of coverage, if applicable.

- **Sections B.1, B.2 and B.3:** In the case of legal guardianship, eligibility is further limited to situations where the Child is the tax dependent of the Employee or Former Employee.

The current terms for the Wittenberg University Welfare Benefit Plan (“Plan”) are described in the Plan Document and Summary Plan Description (“SPD”). This Summary of Material Modifications (“SMM”) describes changes to the SPD, which was most recently updated effective January 1, 2014. You should keep this SMM with your SPD because this SMM, plus the SPD, comprise your complete SPD. In the event of any discrepancy between this SMM and the SPD (including any prior SMM), the terms of this SMM shall govern.

This contains only highlights of your Wittenberg University benefits for eligible employees and is subject to review and modification. Every effort has been made to report information accurately, but the possibility of error exists. In addition, not every plan detail of every benefit that may matter to you could be included. The Wittenberg University programs are governed by the official plan documents. In case of any conflict between this guide and an official plan document, the plan document will be the final authority.

The complete SPD for 2015 will be available in the near future.