DRURY UNIVERSITY
FLEXIBLE BENEFITS PLAN AND
PREMIUM CAFETERIA PLAN
SUMMARY OF MATERIAL MODIFICATIONS

The Plan Administrator has amended your Flexible Benefits Plan and Premium Cafeteria Plan
effective January 1, 2011, except as otherwise noted. This is merely a summary of the most important
changes to the Plans. Please attach this document to your SPDs for future reference. If you have any
questions, contact your Plan Administrator. If there is any discrepancy between the terms of the Plans or
the amendment itself and this summary of material modifications, the provisions of the Plan, as amended,
will control.

GENERAL INFORMATION ABOUT YOUR PLAN

Your Plan's Administrator keeps the records for the Plans and is responsible for the
administration of the Plans. The Administrator will also answer any questions you may have about your
Plans. Your Plan Administrator/Employer's name, address and identification number are:

Drury University
900 North Benton
Springfield, MO 65802
Employer Telephone Number: 417-873-6858
Employer Federal Tax ID Number: 44-0552049
Plan Numbers: 503 and 504

SUMMARY OF CHANGES

Change in Health FSA Benefits For Children Under Age 27. As a result of a change to the Internal
Revenue Code that was part of federal health care reform, if you are a participant in the Health Care FSA,
you can now be reimbursed for otherwise-eligible Health Care Expenses incurred by a child through the
last day of the month in which the child turns age 26, regardless of the child’s residency, employment,
financial dependence, student status, marital status, or status as a tax dependent. The change applies to
expenses that are incurred on or after January 1, 2011 by your son, daughter, stepchild, legally adopted
child, or eligible foster child (Otherwise-reimbursable Health Care Expenses incurred by a child before
that date will also qualify for reimbursement if the child was your tax dependent for health coverage
purposes when the expenses were incurred.)

Change in Medical Insurance Benefits for Children Under Age 27. As a result of the change to the
Code discussed above, if you have a child who is under age 27 as of the end of the calendar year and is
receiving Medical Insurance coverage, income will not be imputed for the coverage for federal and FICA
taxes. State income taxes may apply.

Change in Coverage for Over-the-Counter (OTC) Medicines and Drugs. Effective January 1, 2011,
OTC medicines and drugs are eligible for reimbursement from the Health Care FSA if prescribed meeting
the prescription requirements of applicable state law to treat (or due to) a specific medical condition. A
letter from the doctor or other health care provider (Statement of Medical Necessity) cannot take the place
of a prescription to qualify an OTC medicine or drug for reimbursement. There are two acceptable forms
of documentation to qualify a prescribed OTC medicine or drug as an eligible expense.

- A customer receipt issued by a pharmacy that reflects the date, the name of the product and the
  amount of the charge, along with a copy of the prescription; or
- A customer receipt that identifies the name of the purchaser (or the name of the person for whom the
  prescription applies), the date and amount of the purchase and a prescription (Rx) number.