INTRODUCTION

Drury University has amended the Drury University Flexible Benefits Plan ("the Plan") effective January 1, 2013.

This is merely a summary of the most important changes to the Plan. If you have any questions, contact the Plan's Administrator. A copy of the Plan, including this amendment, is available for your inspection. If there is any discrepancy between the terms of the Plan or the amendment itself and this summary of material modifications, the provisions of the Plan, as amended, will control.

GENERAL INFORMATION ABOUT YOUR PLAN

There is certain general information that you may need to know about the Amendment effective January 1, 2013. This information has been summarized for you below. The Plan's Administrator keeps the records for the Plan and is responsible for the administration of the Plan. The Administrator will also answer any questions you may have about the Plan. The 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 Number: 503

SUMMARY OF CHANGES

The maximum Health Care Reimbursement Plan (Health FSA) Salary Redirection amount has changed effective January 1, 2013.

The maximum annual Salary Redirection amount that you may elect under the Health FSA any Plan Year shall be $2,500.00.

For subsequent Plan Years, the maximum and/or minimum Salary Redirection limit may be changed by the Plan Administrator and shall be communicated to Employees through the Election Form/Salary Redirection Agreement or another document.