The Drury University Employee Healthcare Plan is hereby amended as follows:

1. To remove the Overall Annual Limit for all Essential Health Benefits.

2. To amend the note under the Maximum Out-of-Pocket in the Schedule of Medical Benefits as follows:

   Includes Deductibles, Copayments and Coinsurance amounts. Excludes amounts over Usual and Customary Fees, penalties and excluded charges.

3. To remove the Pre-Existing Condition Limitation.

4. To add the following definitions to the Definitions section:

   “Approved Clinical Trial”

   “Approved Clinical Trial” shall mean a phase I, II, III or IV trial if it is:
   1. Conducted for the prevention, detection, or treatment of cancer or another disease or condition likely to lead to death unless the course of the disease or condition is interrupted, and;
   2. Is one of the following:
      a. Approved and funded by one or more of the following:
         i. National Institutes of Health (NIH);
         ii. Centers for Disease Control and Prevention (CDC);
         iii. Agency for Health Care Research and Quality (AHRQ);
         iv. Centers for Medicare and Medicaid Services (CMS);
         v. A non-governmental research entity identified in the NIH guidelines for center support grants;
         vi. Department of Defense, Department of Veterans’ Affairs or Department of Energy (if the trial has undergone unbiased, scientific peer review by experts without conflict and the Department of Health and Human Services Secretary deems the review to be comparable to the NIH peer review system);
         vii. Cooperative group or center for any of the above agencies, other than Department of Energy; or
      b. Is either:
         i. Conducted under an investigational new drug application (IND) reviewed by the Food and Drug Administration; or
         ii. A drug trial that is exempt from the IND application requirements.
“Routine Patient Costs”
“Routine Patient Costs” shall mean all items and services that the Plan would otherwise cover if the Participant were not enrolled in a clinical trial.

“Qualified Individual”
“Qualified Individual” shall mean a Covered Person who is eligible, according to the trial protocol, to participate in an Approved Clinical Trial and either:
1. The referring health care professional is a participating provider and has concluded that the Covered Person’s participation in the clinical trial would be appropriate; or
2. The Covered Person provides medical and scientific information establishing that the individual’s participation in the clinical trial would be appropriate.

5. To add the following to the Covered Services section:

Clinical Trial Routine Patient Costs. Routine Patient Costs for a Qualified Individual in an Approved Clinical Trial. This benefit does not include: the investigational item, device or service itself; items and services solely for data collection and analysis purposes and not for direct clinical management of the Participant; or any service inconsistent with the established standard of care for the Participant’s diagnosis. Routine Patient Costs services, treatment or items provided by an Out-of-Network provider are covered only if the Approved Clinical Trial is only offered outside the Participant’s state of residence.

6. To add the following provision to the Plan Administration section:

Final Authority of the Plan Document
The terms and provisions contained in this Plan Document and Summary Plan Description shall be final and binding upon all Participants. Contradictory benefit information received from any other source will not effect the terms of the Plan as set forth herein. Participants are advised to conclusively rely upon the benefit information provided in this Plan Document and Summary Plan Description only.

7. To add the following definition to the Definitions section:

"Genetic Testing"
“Genetic Testing” shall mean medical tests used to identify changes in chromosomes, genes or proteins.

8. To add the following to the Medical Exclusions section:

Genetic Testing. Expenses related to Genetic Testing performed as a diagnostic tool; to predict the presence of a specific disease in those with a familial history; preconception or prenatal screening; or population screening.
The Plan Document and Summary Plan Description are hereby amended to reflect this change. All other terms and conditions of the Plan not affected by this amendment remain unchanged.

Accepted by:
Drury University

Signed

Dated 5/31/14