DRURY UNIVERSITY
FLEXIBLE BENEFITS PLAN

SUMMARY OF MATERIAL MODIFICATIONS

INTRODUCTION

Drury University has amended your Flexible Benefits Plan and Premium Cafeteria Plan as of April 1, 2009.

This is merely a summary of the most important changes to the Plans. If you have any questions, contact your 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 Plans or the amendment itself and this summary of material modifications, the provisions of the Plans, as amended, will control.

GENERAL INFORMATION ABOUT YOUR PLAN

There is certain general information that you may need to know about Amendment effective April 1, 2009. This information has been summarized for you in this Section. Your Plan Administrator/Employer’s name, address and identification number are:

Drury University
900 North Benton
Springfield, MO 65802

Employer Federal Tax ID Number: 44-0552049
Plan Number: 503 & 504

Employer Telephone Number: (417) 873-6858

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.

SUMMARY OF CHANGES

The Plans have been amended to establish additional special enrollment rights as follows:

Effective April 1, 2009, employees and dependents who are eligible but not enrolled may enroll upon (1) termination of the employee’s or dependent’s Medicaid or CHIP coverage as a result of loss of eligibility; or, (2) the employee or dependent become eligible for a premium assistance subsidy under Medicaid or CHIP. Change requests must be made within 60 days after the event.