

**SUMMARY OF MATERIAL MODIFICATION
TO THE
UTICA COLLEGE
LIMITED PURPOSE FLEXIBLE SPENDING ACCOUNT
SUMMARY PLAN DESCRIPTION**

This Summary of Material Modification describes a change to the plan year under the Utica College Limited Purpose Flexible Spending Account Plan (the "Plan") to add payment of premiums for Vision coverage. After reading it, you should attach it to your copy of the Summary Plan Description.

Material Modification

Effective January 1, 2013, Question and Answer 4 is changed to:

4. What premiums can I pay through the Plan?

You can pay your premiums for the following types of group health coverage sponsored by your Employer:

- dental coverage
- high deductible medical coverage
- vision coverage

and these other types of group coverage sponsored by your Employer:

- accidental death and dismemberment coverage

There are no changes to the remainder of the Summary Plan Description.

**AMENDMENT
TO THE
UTICA COLLEGE
LIMITED PURPOSE FLEXIBLE SPENDING ACCOUNT**

WHEREAS, Utica College (the "Employer") is the sponsor of the Utica College Limited Purpose Flexible Spending Account Plan (the "Plan"), which is a "cafeteria plan" as defined in Section 125 of the Internal Revenue Code of 1986 (the "Code");

WHEREAS, the Employer wishes to amend the Plan to add payment of premiums for Vision coverage for the Plan Year beginning January 1, 2013 and subsequent Plan Years; and

NOW, THEREFORE, the Plan is hereby amended effective January 1, 2013, as follows:

1. The Definition of "Qualified Benefit" in Section 2.33 of the Plan is amended to include the following:

Vision Coverage.

IN WITNESS WHEREOF, the Employer has caused this Amendment to be executed this 3 day of December 2012.

By: Dusa C. Green
Title: Asst VP of HR + Personnel Dev

Utica College.
Limited Purpose Flexible Spending Account