

SUMMARY OF MATERIAL MODIFICATIONS TO THE FLEXIBLE SPENDING ACCOUNT PLAN (the “Plan”)

This document summarizes important changes to your Flexible Spending Account Plan. If you have any questions regarding the changes summarized in this Summary of Material Modifications (“SMM”), you should contact Pittman & Associates, Inc. You should keep a copy of this SMM with your Summary Plan Description for future reference.

Effective January 1, 2011, over the counter (OTC) drugs and medicines can only be reimbursed if a valid prescription relating to such OTC medicines and drugs has been obtained. In order to ensure compliance with this requirement, you have two options:

- i) For participants using health debit cards at a SIGIS participating pharmacist, you must present your prescription to the pharmacist at the time and point of sale. The pharmacist will process the transaction using your health debit card.
- ii) For participants filing paper claims and/or purchasing drugs at a non-SIGIS participating pharmacy, you must submit a pharmacy receipt with an RX number or a copy of the written prescription with your request for reimbursement.

If the above requirements are met, and the OTC medicine or drug is otherwise an eligible medical expense, the claim will be processed. Note: a prescription is not required for eligible OTC medical items other than medicines or drugs (e.g., bandages, contact lens solution, etc).