



A UnitedHealthcare Company

SUMMARY OF MODIFICATIONS

Effective July 1, 2016, the following changes were made to your Flexible Spending Plan document:

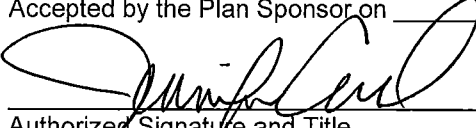
- Claims And Appeal Procedures For Health Care Spending Accounts (Health FSA): In the appeals level section(s) under Appeals Procedure For Adverse Benefit Determinations, the reference to mailing times has been updated from five days to seven days to reflect current administrative practices. In addition, the statement that relevant information will automatically be provided to the member when new evidence is received regarding an appeal has been removed. This sentence related to a Health Care Reform provision that does not apply to Flexible Spending Accounts.
- Health Care Spending Account Compliance With ERISA And Laws Applicable To Group Health Plans — Changes were made to the following subsections of the COBRA provision to comply with the most recent COBRA Notice guidelines:
 - Important.
 - Introduction.
 - COBRA Notice Procedures.
 - Employer Obligations to Provide Notice of the Qualifying Event.
 - Employee Obligations to Provide Notice of the Qualifying Event.
 - Making an Election to Continue Health Care Flexible Spending Coverage.

ACCEPTANCE PAGE

Flexible Spending Plan
7670-03-411216

KENYON COLLEGE acknowledges that we have reviewed the plan document for the plan period effective July 1, 2016, and agree that the provisions contained in the plan document will be the basis for the administration of our Flexible Spending Plan. The Plan Sponsor further represents that the plan document accurately reflects the intent of the Plan Sponsor and agrees that UMR may rely on such document in the administration of the Plan.

Accepted by the Plan Sponsor on 7-19-16
Date


Authorized Signature and Title
KENYON COLLEGE

DIRECTOR OF HUMAN RESOURCES