SUMMARY OF MATERIAL MODIFICATIONS TO THE MEDICAL PLAN JUNIATA COLLEGE

To: All Plan Participants and Beneficiaries of Juniata College.

This notice, called a "Summary of Material Modifications," advises you of changes to your coverage under the Plan listed above. Please read this notice carefully, and if you have any questions, please contact the Plan Administrator.

Keep this notice with your Plan Document/Summary Plan Description and make a note in your Plan Document/Summary Plan Description as to what sections have been changed so that when you go to look up information you will be reminded that certain information has changed.

Effective December 1, 2013

AMENDMENT NUMBER ONE TO THE JUNIATA COLLEGE EMPLOYEE BENEFIT PLAN

BY THIS AGREEMENT, Juniata College, the medical plan (herein called the "Plan") is hereby amended as follows, effective as of December 1, 2013.

1. The Section entitled "MEDICAL BENEFITS", sub-section "COVERED CHARGES", number (8) (vv) is hereby amended by the addition of the following:

Coverage of mastectomy bras is subject to a limit of 4 (four) mastectomy bras per Benefit Year.

2. All other terms, conditions and provisions of the Plan Document and Summary Plan Description for the Juniata College Employee Benefit Plan and its amendments, addendums, attachments and exhibits shall remain in full force and effect.

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