

**SUMMARY OF MATERIAL MODIFICATIONS  
for the**

MIDWEST GROUP BENEFITS, INC.

**I  
INTRODUCTION**

This is a Summary of Material Modifications regarding the MIDWEST GROUP BENEFITS, INC. Flexible Benefit ("Plan"). This is merely a summary of the most important changes to the Plan and information contained in the Summary Plan Description ("SPD") previously provided to you. It supplements and amends that SPD so you should retain a copy of this document with your copy of the SPD. If you have any questions, contact the Administrator. If there is any discrepancy between the terms of the Plan, as modified, and this Summary of Material Modifications, the provisions of the Plan will control.

**II  
SUMMARY OF CHANGES**

**Medical expenses:**

Effective January 1, 2011, you may not request reimbursement of "over the counter" drugs unless the drug is insulin or the drug is prescribed for you for treatment of a medical condition. [You cannot use debit and/or credit cards to obtain "over the counter" drugs even with a prescription.]

**Definition of "child":**

Effective December 31, 2010 you may be reimbursed for insurance coverage *[or medical expenses]* for any child until the end of the calendar year in which the child reaches age 26. A child is a natural child, stepchild, foster child, adopted child, or a child placed with you for adoption. If a child gains or regains eligibility due to these new rules, that qualifies as a change in status to change coverage.