SUMMARY OF MATERIAL MODIFICATIONS (SMM)
For the
NORTHERN MICHIGAN UNIVERSITY FLEXIBLE BENEFITS PLAN

(1) **General.** This is a Summary of Material Modifications regarding the above referenced Plan (“Plan”). This Summary of Material Modifications supplements and amends the Summary Plan Description (SPD) previously provided to you. You should retain this document with your copy of the SPD.

(2) **Identification of Employer.** The legal name, address and Federal Employer Identification number of the Employer are:

Northern Michigan University (EIN 38-6029206)
1401 Presque Isle Avenue
Marquette, MI 49855

**FOR CAFETERIA PLANS:**

(3) **Description of Modifications.** The Employer has amended your Plan effective as of the first day of the Plan year coinciding with or following January 1, 2013. Subsequent plan years will reflect the IRS cost-of-living adjustment indexed amount.

If you have any questions regarding the application of this provision to you, contact your Plan Administrator.

**BENEFITS**

**Annual Health Care Spending Account Amount.** The maximum annual contribution amount that may be allocated to your Health Care Flexible Spending Account Benefit may not exceed the lesser of your salary reduction (contribution) elected for the year or $2,500 plus any Employer contributions that may be made. (The $2,500 amount will be indexed each year to reflect any anticipated cost of living adjustments as assigned by the IRS.)