

**UNIVERSITY OF DAYTON
FLEXIBLE SPENDING ACCOUNT**

SUMMARY OF MATERIAL MODIFICATIONS

The purpose of this Summary of Material Modifications is to inform you of a change that has been made to the University Of Dayton Flexible Spending Account. This change has affected the information previously provided to you in the Plan's Summary Plan Description. The Summary Plan Description is modified as described below.

HSA contributions have been added as a pre-tax benefit.