

**SUMMARY OF MATERIAL MODIFICATIONS
for the**

University of Dayton Cafeteria Plan
(Name of Plan)

**I
INTRODUCTION**

This is a Summary of Material Modifications regarding the University of Dayton Cafeteria Plan (“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**

This amendment is effective March 27, 2020 for expenses incurred after December 31, 2019.

You may request reimbursement for the purchase of "over the counter" drugs without a prescription.

You may request reimbursement of the purchase of menstrual care products, including tampons, pads, and other products.