

**SUMMARY OF MATERIAL MODIFICATIONS  
for the  
NORTHERN MICHIGAN UNIVERSITY  
FLEXIBLE BENEFITS PLAN**

**I  
INTRODUCTION**

This is a Summary of Material Modifications (“SMM”) regarding the Northern Michigan University Flexible Benefits Plan (the “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 SMM, the provisions of the Plan will control.

**II  
SUMMARY OF CHANGES**

1. Question 2 of Article V of your SPD is amended, effective January 1, 2023, to modify the first sentence of the fourth paragraph (starting “For the Health Flexible Spending Account”) to state:

*For the Health Flexible Spending Account, you must submit claims no later than 90 days after the end of the Plan Year.*

2. Section 1 of Article IX of your SPD is amended, effective January 1, 2023, to modify the second sentence of the second paragraph (starting “You should submit all reimbursement claims”) to state:

*For the Health Flexible Spending Account, you must submit claims no later than 90 days after the end of the Plan Year (or within 30 days after termination of employment if you terminate employment during the Plan Year).*

PLEASE ADDRESS ANY QUESTIONS YOU MAY HAVE TO THE PLAN ADMINISTRATOR: The Administrator is Northern Michigan University whose address is 1401 Presque Isle Avenue, Marquette, Michigan 49855, whose telephone number is 906-227-1030, and whose EIN is 38-6029206. The plan number is 520.

The claims administrator is WageWorks, Inc., whose address is P.O. Box 14054, Lexington, KY 40512, and whose telephone number is 800-950-0105.