SUMMARY OF MATERIAL MODIFICATIONS  
TO  
THE SCHOOL DISTRICT OF OMAHA FLEXIBLE BENEFIT PLAN  

The following is a summary of material modifications that have been adopted for the School District of Omaha Flexible Benefit Plan (the “Plan”). This Summary is a supplement to and is to be incorporated as part of the Plan brochure and Summary Plan Description that is distributed to plan Participants.

Coverage of Dependents. Effective March 30, 2010, if you are a participant in the Health Care Flexible Spending Account, you will be eligible to receive reimbursement for qualifying expenses incurred for dependent children through the end of the Plan year that the dependent child attains age 26. Such dependent children shall include your son or daughter, stepson or stepdaughter, adopted child (and child placed for adoption) and any eligible foster children. The marital status or financial dependency of such child shall not be taken into account in determining if your dependent child qualifies.

Reimbursement for Over-the-Counter Medicines. Effective, January 1, 2011, the cost of over-the-counter medicines not prescribed by a physician, other than insulin, will not be eligible for reimbursement under the Health Care Flexible Spending Account.

This Summary is to be read in conjunction with the Plan brochure and the Plan’s Summary Plan Description that was previously distributed to you. Please keep this Summary with your Plan brochure and Summary Plan Description as it updates the information contained in the Summary Plan Description.