

AMENDMENT NO. 4
to the
Kyrene Employees Benefit Trust
PLAN DOCUMENT/SUMMARY PLAN DESCRIPTION
Amended, Restated and Effective July, 1, 2008

Effective **July 1, 2008** the Plan Document/Summary Plan Description is amended as follows:

Page 14 in the Eligibility and Enrollment chapter under the section Changing your Coverage During the Year (Mid-Year Change of Status), item “4”, the text is amended by the deletion of text in strike-through and addition of the text in italics:

These rules apply to making changes to your benefit coverage(s) during the year:

1. Any change you make to your benefits must be determined by the Plan Administrator or its designee to be necessary, appropriate to and consistent with the change in status; and
2. You must notify the Plan in writing within 31 days of the qualifying change in status, otherwise, the request will not be considered to be made on account of your change of status and you will have to wait until the next Open Enrollment period to make your changes in coverage; and
3. If you have a qualifying change in status, you are only allowed to make changes to your coverage that are consistent with the change of status event, such as to add or drop a dependent. Generally only coverage for the individual who has lost eligibility as a result of a change of status (or who has gained eligibility elsewhere and actually enrolled for that coverage) can be dropped mid-year from this Plan; and
4. Coverage changes associated with a mid-year change of status opportunity ***must be prospective*** and ***therefore*** are effective on the first day of the month following the date you submit a completed written change/enrollment form to the Human Resource Office (**except for newborns who are effective on the date of birth and children adopted or placed for adoption who are effective on the date of adoption or placement for adoption ~~and new spouses who are effective on the date of marriage~~**).

5046818v1/02735.001