

**SUMMARY OF MATERIAL MODIFICATIONS  
for the**

South Colonie Central School District Flexible Spending Plan

**I  
INTRODUCTION**

This is a Summary of Material Modifications regarding the South Colonie Central School District Flexible Spending 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**

**1. Health Flexible Spending Account carryover**

Effective with the Plan Year ending on June 30, 2014, you will be eligible to carryover amounts left in your Health Flexible Spending Account, up to \$500. This means that amounts you do not use during a Plan Year can be carried over to the next Plan Year and used for expenses incurred in the next Plan Year. The first carryover amounts that will be available will be from the July 2013 – June 2014 Plan Year, which will be allowed to be carried over into the July 2014 – June 2015 Plan Year.