

**MARATHON COUNTY
FLEXIBLE BENEFIT PLAN**

SUMMARY OF MATERIAL MODIFICATIONS

The purpose of this Summary of Material Modifications is to inform you of a change that has been made to the Marathon County Flexible Benefit Plan. This change has affected the information previously provided to you in the Plan's Summary Plan Description. The Summary Plan Description is modified as described below *effective 01/01/2013*.

Coordination with Other Plans

All claims for benefits that are covered by an insurance policy must be made to the insurance company issuing such insurance policy.

In addition, you must first submit claims to a Company sponsored health reimbursement plan and receive your maximum reimbursement before you may receive reimbursement in this Plan for expenses that are reimbursable under both the Health Care Reimbursement Account and the health reimbursement plan.