Amendment to Plan of Benefits

For Employees of: Marist College
Administrative Services Agreement No.: 837090

Effective January 1, 2012, the following changes have been made to your Booklet.

1. The information entitled "Determining if You Are in an Eligible Class" found under the When Your Coverage Begins section has been replaced with new information for Fulltime Administrative Staff and Faculty & Retirees only.

Determining When You Become Eligible
You become eligible for the plan on your eligibility date, which is determined as follows.

On the Effective Date of the Plan
If you are in an eligible class on the effective date of this plan, your coverage eligibility date is the effective date of the plan.

After the Effective Date of the Plan
If you are hired after the effective date of this plan, your coverage eligibility date is the date you are hired.

If you enter an eligible class after the effective date of this plan, your coverage eligibility date is the date you enter the eligible class.

2. The information entitled "Determining if You Are in an Eligible Class" found under the When Your Coverage Begins section has been replaced with new information for Retirees only.

You are in an eligible class if:

- You are a retired employee of an employer participating in this plan, and you:
  - Have completed 25 years of service and are between the ages of 55 and 65; or
  - Have completed at least 10 years of service, but not more than 15 years of service, and are age 65.