AMENDMENT NUMBER THREE TO NORTH EAST INDEPENDENT SCHOOL DISTRICT CAFETERIA PLAN

SUMMARY PLAN DESCRIPTION MATERIAL MODIFICATIONS

I INTRODUCTION

This is a Summary of Material Modifications regarding the North East Independent School District Cafeteria Plan ("Plan"). Unless stated otherwise, the modifications described in this summary are effective as of January 1, 2017. This is merely a summary of the most important changes to the Plan and information contained in the Summary Plan Description previously provided to you. It supplements and amends that SPD so you should retain a copy of this document with your copy of the Summary Plan Description. 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 Savings Account

You may now contribute to a Health Savings Account, which enables you to pay for expenses which are not covered by our medical plan and save taxes at the same time. Please see your Plan Administrator for further details.