



**RIDER TO THE SUMMARY PLAN DESCRIPTION
AND MASTER PLAN DOCUMENT FOR
AVERETT UNIVERSITY**

Plan Effective Date: 1/1/11

Plan Revision Date: 1/1/11





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Rider: Dependents up to age 26: Averett University employees hired or enrolled prior to January 1, 2011.

Effective Date: January 1, 2011

Dependent Coverage

Employees hired prior to January 1, 2011 will not be required to verify dependent employee insurance coverage.

This rider will not alter or affect any of the terms of the Plan other than as stated above and is accepted as stated above.