

AMENDMENT SIX

To the

**HARDING UNIVERSITY
PPO Plan
EMPLOYEE WELFARE BENEFIT PLAN**

BY THIS AGREEMENT, the Harding University PPO Plan Employee Welfare Benefit Plan is hereby amended as follows, effective as of July 1, 2010.

In the ELIGIBILITY, FUNDING, EFFECTIVE DATE AND TERMINATION PROVISIONS Section, Eligibility Subsection, under “Eligible Classes of Dependents,” after the third paragraph,

the following language is ADDED:

Coverage will not close if the child’s failure to maintain full-time status is due to a medically necessary leave of absence or other change in enrollment (such as reduction of hours). If the child’s treating physician certifies in writing that the child is suffering from a serious illness or injury, and that the leave of absence or other change in enrollment is medically necessary, coverage may continue for up to a year after the date the medically necessary leave of absence or other change in enrollment begins. To be eligible for the extension, the child must be enrolled in the Plan as a full-time student immediately before the first day of the medically necessary leave of absence. This extension of coverage continues to apply if the manner of providing coverage under the Plan changes (such as from self-funded to fully-insured), if the changed coverage continues to provide coverage for dependent children. However, this extension does not extend coverage beyond the date that a child fails to meet the dependent eligibility requirements other than the requirement to be a full-time student.

In the SCHEDULE OF BENEFITS Section, Other Benefit Limits and Maximums Subsection,

the following language is DELETED:

Mental Health Treatment

**Inpatient services, Calendar Year limit..... 10 days
Office/Outpatient services, Calendar Year limit..... 30 visits**

Substance Abuse Treatment

**Lifetime limit..... two admissions
Maximum benefit, per Calendar Year.....\$10,000
Inpatient services Calendar Year limit..... 30 days
Office/Outpatient Calendar Year limit..... 20 visits**