

SUMMARY OF MATERIAL MODIFICATIONS

To: All Participants of **J. M. Huber Corporation Vision Care Plan**.

From: Fred Gersten, Director of Compensation and Benefits

Date: March 16, 2011

This notice, called a "Summary of Material Modifications," advises you of a change in certain of the information presented in your 2010 Summary Plan Description with respect to the Plan. Please do three things. (1) Read the notice, and, if you have any questions, contact Fred Gersten, Director – Corporate Compensation & Benefits, J.M. Huber Corporation, 499 Thornall Street, Edison, NJ 08837-2220. (2) Keep this notice with your 2010 Summary Plan Description. (3) Mark the sections of your Summary Plan Description that have been changed.

Beginning January 1, 2011, your eligible dependents are your spouse and your child dependents. Your spouse is your legal spouse as recognized under federal law with the exception of common law spouse which is not eligible.

Your child dependent is an unmarried or married person under the age of 26, who:

- is your natural born child, or
- is legally adopted by you, or
- is your lawful stepchild

Foster children are not eligible dependents under the Plan. Also a child who was formerly your stepchild but from whose natural parent or stepparent you have become divorced or legally separated is not an eligible dependent.

Disabled/Handicap Dependents

Coverage will continue if your child dependent is 26 or more years old and primarily supported by you and incapable of self-sustaining employment by reason of mental or physical handicap. Proof of the child's condition and dependence may be required from time to time.

Student Dependent Coverage

If your child does not meet the criteria above for a child dependent, he or she may still be eligible for coverage if he or she qualifies as a student dependent. Your unmarried child dependents between the ages of 19 and 24, who are full-time students at an accredited institution of higher education, are eligible for dependent coverage until the end of the calendar month in which their 24th birthday occurs. However, if before the end of that month your child no longer qualifies as a full-time student or fails to satisfy the definition of a child dependent for any other reason (for example, by becoming married), coverage will end on the last day of the month in which the child no longer meets all of the requirements to be an eligible dependent.