

**SUMMARY OF MATERIAL MODIFICATIONS
TO THE
CENTRAL MAINE HEALTHCARE 403(B) PLAN
TO REFLECT THE PROVISIONS OF
THE PENSION PROTECTION OF 2006 (PPA),
THE HEROES EARNINGS ASSISTANCE AND RELIEF TAX ACT OF 2008 (HEART),
THE EMERGENCY ECONOMIC STABILIZATION ACT OF 2008 KNOWN AS
THE HEARTLAND DISASTER TAX RELIEF ACT OF 2008,
AND
THE WORKER, RETIREE AND EMPLOYER RECOVERY ACT OF 2008**

The Summary Plan Description (SPD) is hereby modified to reflect the amendment to the Plan for the Pension Protection Act of 2006 (known as "PPA"), the Heroes Earnings Assistance and Relief Tax Act of 2008 (known as the "HEART Act"), the Heartland Disaster Tax Relief Act of 2008, and the Worker, Retiree and Employer Recovery Act of 2008 , effective for Plan Years beginning on or after January 1, 2008.

1. Section VI of the SPD entitled "EMPLOYER CONTRIBUTIONS" is hereby amended by adding a new section (L) to read as follows:

"L. Returning From Qualified Military Service

Under federal law, if you have a period of "Qualified Military Service" as defined below and are reemployed, the Employer is required to make up any Employer Non-Elective Contributions that you would have been entitled to receive had you not been absent. (You may also elect to make additional Elective Deferrals, Roth Elective Deferrals and, if applicable, Catch-up Contributions upon your return to make-up for contributions that you did not make during your period of Qualified Military Service. If you do elect to make up Elective Deferrals and/or Roth Elective Deferrals, your Employer is required to make-up any Safe Harbor Matching Contributions.) Your Employer has a period of three (3) times the period of your military service leave to make up such missed contributions, not to exceed five (5) years. When determining the contributions to be restored to your account, your Employer will use the Compensation you would have received during the period of your leave, based on your rate of pay during the twelve (12) month period preceding your leave. "Qualified Military Service" is generally any service in the "uniformed services" of the United States, including service in the reserves. The uniformed services include the Army, Navy, Marine Corps, Air Force, Coast Guard, and Public Health commissioned corps.

If this Plan permits loans, and you have an outstanding loan from the Plan and elect to continue to repay your loan during your Qualified Military Service, interest on your loan will still continue to accrue; however, it will be limited to 6% per year. As with any other leave of absence, your loan will still have to be repaid within the maximum five (5) year term.

You will also be able to suspend the repayment of any loan from the Plan during your Qualified Military Service. Interest will continue to accrue on your outstanding loan while payments are suspended. Upon the completion of your Qualified Military Service and return to employment with the Employer, your loan will be re-amortized and the original term of the loan will be extended to account for your period of Qualified Military Service."

2. Section X of the SPD entitled "In-Service Distributions" is amended by adding the following new paragraphs (D) and (E):

"D. Qualified Reservist Distribution

A Qualified Reservist Distribution (QRD) may be requested by a Participant who is ordered or called to active duty for a period of one hundred and eighty (180) days or more because he or she is a member of a reservist unit. A Participant called to active duty prior to June 18, 2008 and whose period of active duty continues after June 18, 2008 may request a QRD if the period of active duty meets the duration requirements. The right to receive a QRD only applies to the Participant who is called to active duty. It does not apply to a Participant because another family member is called to active duty. A Participant may request a QRD on or after the date of the order or call to active duty and before the last day of the Plan Year (or a grace period if permitted by the Employer) during which the order or call to active duty occurred. The Employer and/or Plan Administrator must receive a copy of the order or call to active duty prior to any amounts being distributed. The Employer and/or Plan Administrator may rely on the order to determine the period that the Participant has been ordered to determine the period that the

Participant has been ordered or called to active duty. The Participant is eligible for a QRD if the order specifies a period of one hundred and eighty (180) or more days. It does not matter if the actual period of active duty is less or otherwise changed. A Participant will be eligible for a QRD if the original order or call is less than one hundred and eighty (180) days and subsequent calls or orders increase the total period of active duty to one hundred and eighty (180) or more days.

The ten percent (10%) early withdrawal penalty tax will not apply to a Qualified Reservist Distribution (QRD):

- (1) attributable solely to Elective Deferrals;
- (2) made to a Participant who is a member of a reserve component as defined in Title 37 of the U.S.C. Section 101, who was ordered or called to active duty after September 11, 2001 for a period in excess of one hundred and seventy nine (179) days or for an indefinite period; and
- (3) that is made during the period beginning on the date of the order or call to duty and ending at the close of the active duty period.

A Participant who receives a qualified reservist distribution may repay to an individual retirement plan (in one or more contributions) the amount of the distribution at any time during the two (2) year period after the end of the active duty period. The dollar limitations that would otherwise apply to IRA contributions will not apply to repayment contributions during such two (2) year period and no deduction is allowed for any contribution made under this provision."

"E. Periods Of Qualified Active Military Service Treated As Severance From Employment

Employees performing military service while on active duty for more than thirty (30) days will be treated as having incurred a severance from employment during such period. The restrictions on in-service distributions found above and in the Plan shall not apply. If an Employee who is a Plan Participant elects to receive a distribution of Elective Deferrals under this provision, the Participant may not make an Elective Deferral or Employee Contribution during the six (6) month period beginning on the date of the distribution."

3. Section XI(C) of the SPD entitled "Death Benefits" is amended by adding to include the following language:

"Effective for distributions made after December 31, 2006, Designated Beneficiary will also include a non-spouse Designated Beneficiary. For this purpose, a non-spouse Designated Beneficiary means a Designated Beneficiary other than (i) a Surviving Spouse or (ii) a Spouse or former Spouse who is an Alternate Payee under a Qualified Domestic Relations Order."

4. Section XI(G) of the SPD entitled "Rollover of Payment" is hereby amended to include the following language:

"Effective for distributions made after December 31, 2006, in the case of an Eligible Rollover Distribution to a non-spouse Designated Beneficiary, an Eligible Retirement Plan is an individual retirement account or individual retirement annuity as defined in Code Sections 408(a) and 408(b). A Direct Rollover of a distribution by a non-spouse Beneficiary is a rollover of an Eligible Rollover Distribution. Accordingly, the distribution is subject to the Direct Rollover requirements of Code Section 401(a)(31), the notice requirements of Code Section 402(f), and the mandatory withholding requirements of Code Section 3405(c). If an amount is distributed from a Plan and is received by a non-spouse Beneficiary, the distribution is not eligible for rollover.

For purposes of this paragraph, to the extent provided in rules prescribed by the Secretary, a trust maintained for the benefit of one or more designated beneficiaries shall be treated in the same manner as a Designated Beneficiary.

For distributions made after December 31, 2007, an Eligible Retirement Plan shall include a Roth IRA as described in Code §408A; however, for taxable years beginning prior to January 1, 2010, the income restrictions that apply to a rollover from a traditional IRA into a Roth IRA will continue to apply to Accounts other than a Roth Contribution Account."

5. Article XI of the SPD entitled "RETIREMENT BENEFITS" is hereby amended by the addition of the following paragraph at subparagraph "J" entitled "Required Minimum Distributions" which shall read as follows:

The Plan has suspended the Required Minimum Distributions for Plan Participants or their Beneficiaries for the 2009 calendar year. However, you may elect to continue to receive your Required Minimum Distribution upon proper notice to the Plan Administrator.

Any Required Minimum Distribution received in 2009 may be rolled over to an individual retirement plan or annuity or other Eligible Retirement Plan within the time period permitted. The Plan is not required to apply the Direct Rollover rules, nor to provide the written notice and explanation of the Direct Rollover rights, nor apply the mandatory 20% withholding which applies to an Eligible Rollover Distribution. An indirect rollover contribution of the distribution amount still may be made pursuant to the sixty (60) day rollover rule.

If you die prior to the distribution of your benefit beginning in accordance with the Required Minimum Distribution rules, then distribution of your account must be distributed within five (5) years after your death. Special rules apply for the Spouse of a deceased Participant and an election may be made to distribute the benefits over the lifetime or life expectancy of the Designated Beneficiary. In applying the five(5) year rule, the relief allows the 2009 calendar year to be ignored. For Beneficiaries of deceased Participants, calendar year 2009 will not be counted as part of the five (5) year period during which they must take a distribution.”

6. Article XI of the SPD entitled “RETIREMENT BENEFITS” is hereby amended to comply with Section 104 of the HEART Act effective for deaths and disabilities occurring on or after January 1, 2007 by the addition of the following new paragraph:

“K. **Death Benefits Under USERRA-Qualified Active Military Service**

If you die or become disabled (as defined under the terms of the Plan) on or after January 1, 2007 while performing qualified military service with respect to the Employer maintaining this Plan, you may be treated as if you had resumed employment in accordance with your reemployment rights under USERRA, on the day preceding your death or Disability (as the case may be) and terminated employment on the actual date of your death or Disability. The Employer maintaining the retirement plan must credit all Employees performing qualified military service who died or become disabled as a result of performing qualified military service, prior to reemployment by the Employer with Service and benefits on reasonable equivalent terms. Please see the Plan Administrator for more information and how this section may affect you.”

7. Article XVI(B) of the SPD entitled “Receive Information About Your Plan And Benefits” is hereby amended by replacing the last paragraph to read as follows:

“Additionally, you may obtain a statement explaining whether you have a right to receive a benefit at Normal Retirement Age and if so, what your benefits from the Plan would be at Normal Retirement Age if you stopped working now. If you do not have a right to a benefit, the statement must include information as to when benefits will be available to you. A statement must be provided to you at least annually. However, if this Plan permits Participants to direct investment of their own accounts, this statement must be provided to you at least once every calendar quarter. The Plan must provide the statement free of charge.”

8. Section VI(E) of the SPD entitled “Automatic Enrollment” is hereby amended by replacing the language with the following:

“**Automatic Enrollment Upon Eligibility**

When you become eligible to participate in the Plan, a fixed percentage or dollar amount (as specified below) will be automatically withheld from your Compensation on a pre-tax basis and contributed to the Plan on your behalf. A notice has been provided to you that explains this feature along with a salary savings agreement. You also received information about your rights to alter or stop these amounts, including how and when you may change the amount of deferral. This automatic enrollment election is effective for your first pay period and all subsequent pay periods, unless you elected otherwise at the time you were hired or you filed a change with the Plan Administrator within a reasonable period thereafter. Such change must have been made before you received Compensation for the first pay period after you become eligible to defer. Any election you file after that time will be effective for payroll periods following the date your new election is filed. You will be notified annually of your salary reduction percentage or dollar amount, and your right to change these amounts.

This Plan uses a special automatic enrollment feature called an Eligible Automatic Contribution Arrangement (known as an “EACA”) for eligible Employees and is effective January 1, 2012. It is applicable to:

All eligible Employees hired on or after the above effective date.

If you meet the eligibility requirements to participate in the Plan and are included in the group of eligible Employees specified above, you will be automatically enrolled and will have 2.5% withheld automatically as an Elective Deferral.

You will be provided a notice describing the automatic enrollment, the procedures for opting out or modifying the deferral percentage, an explanation of the expiration of an election, if any, and a description of the how contributions will be invested.

Notice Requirements for Eligible or Qualified Automatic Contribution Arrangements

Within a reasonable period prior to the beginning of each Plan Year, you will receive a notice explaining your rights and obligations under the arrangement. This notice will explain your rights under the arrangement to elect not to have Elective Deferrals made on your behalf or to elect to have contributions made in a different amount and how contributions made under the automatic contribution arrangement will be invested in the absence of any investment election by you. You will be provided with a reasonable period of time after receipt of this notice and before the first Elective Deferral is made to make the election with respect to contributions and investments.

Automatic payroll withholding as described above will continue until you advise the Plan Administrator in writing either to increase or decrease the amount of withholding, or to stop payroll withholding. You have the right to change the amount of payroll withholding at any time before you meet the eligibility requirements for Plan participation. After you become a Participant, changes may be made in accordance with the time frame specified under the section entitled "Elective Deferrals" in the SPD."

As part of this automatic enrollment arrangement, the Employer will allow you to make "permissible withdrawals" of erroneous contributions. The amount withdrawn is included in your gross income in the year of the distribution and is not subject to the 10% premature distribution penalty. Any Employer Matching Contribution associated with the return of these Elective Deferrals is either forfeited or subject to other treatment prescribed by the Internal Revenue Service ("IRS"). A "permissible withdrawal" is any withdrawal from an Eligible or Qualified Automatic Contribution Arrangement that is made pursuant to your election and consists of Elective Deferrals and earnings or losses attributable to those contributions. This election must be made within ninety (90) days of the first Elective Deferral withheld from your pay. The amount of any distributions under this election must be equal to the amount of Elective Deferrals made with respect to the first payroll period to which the eligible contribution arrangement applies to you and any succeeding payroll period beginning before the effective date of the election (and is adjusted for earnings or losses attributable to those contributions)."

If you have any questions, please contact the Plan Administrator.