

# SUMMARY OF MATERIAL MODIFICATIONS

## I INTRODUCTION

This is a Summary of Material Modifications regarding the First Choice Community Healthcare, Inc. 403(B) Plan (“Plan”). This is merely a summary of the most important changes to the Plan and information contained in the Summary Plan Description (“SPD”) previously provided to you. It supplements and amends that SPD so you should retain a copy of this document with your copy of the SPD. 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

**Military Service.** If you are a veteran and are reemployed under the Uniformed Services Employment and Reemployment Rights Act of 1994, your qualified military service may be considered service with the Employer. There may also be benefits for employees who die or become disabled while on active duty. If you think you may be affected by these rules, ask the Plan Administrator for further details.

**Rollovers.** Effective January 1, 2010, a person other than a spouse who is the beneficiary of a deceased participant may roll the deceased participant’s account directly into the beneficiary’s IRA. This makes the flexibility that spouses have had for rolling over funds into an IRA available to non-spouse beneficiaries.

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Plan No.: 001