

CENTRAL GEORGIA HEALTH SYSTEM 403(B) RETIREMENT SAVINGS PLAN

PLAN 003

SUMMARY OF MATERIAL MODIFICATIONS I

CENTRAL GEORGIA HEALTH SYSTEM, INC. has amended the CENTRAL GEORGIA HEALTH SYSTEM 403(B) RETIREMENT SAVINGS PLAN as of January 1, 2011. CGHS continues to recognize the efforts you have made to its success. This amended Plan is for the exclusive benefit of Eligible Employees and their Beneficiaries.

This is an amendment to your Summary Plan Description which was originally effective January 1, 2000 and restated effective December 31, 2007. The Effective Date of this modification is January 1, 2011. Please attach this Summary of Material Modifications to your Summary Plan Description.

ITEM ONE

THE FOLLOWING SHALL REPLACE SECTION 6.01 OF ARTICLE VI OF YOUR SUMMARY PLAN DESCRIPTION:

A. Definition. You may contribute to the Plan by entering into a salary reduction agreement with the Employer, whereby you agree to reduce your future salary payments by a specific amount, and the Employer agrees to apply such salary reduction amounts to one or more Investment Arrangements on your behalf. Your salary reduction amounts are called "Elective Deferrals". The Employer may impose certain administrative limitations on the number of times you may change the amount of your deferrals to the Plan during any year.

B. If you are an Employee hired on or after January 1, 2011 and If you do not affirmatively elect to receive cash or have a specified amount contributed to the Plan, your Compensation will be automatically reduced by 2% and contributed as Elective Deferrals to the Plan.

(1) Automatic Enrollment for New Employees. For purposes of applying this Section 6.01.B., if you are a newly hired Employee, you will be deemed as having elected to become a Participant and having your Compensation reduced by 2% (and have that amount contributed as an Elective Deferral on your behalf), at the time of your hire, and you have agreed to be bound by all the terms and conditions of the Plan. Contributions made pursuant to this Section 6.01.B. will be made to the Investment Arrangement selected for this purpose for all new Employees by the Plan Administrator. If you automatically become a Participant under this Section 6.01.B. you need to file a designation of Beneficiary with the Investment Arrangement to which your contributions are made.

(2) Right to File a Different Election; Notice to Employee. This Section 6.01.B. will not apply if (i) you file an election for a different percentage reduction, (ii) you elect

not to have your Compensation reduced, or (iii) you designated a different Investment Arrangement to receive contributions made on your behalf. If you are a new Employee you will receive a statement at the time you are hired that describes your rights and obligations under this Section 6.01.B. (including the information in this Section 6.01.B and identification of how you can file an election or make a designation as described in the preceding sentence, and the refund right under Section 6.01.B.(3) including the specific name and location of the person to whom any such election or designation may be file), and how the contributions under this Section 6.01.B. will be invested.

(3) Refund of Contributions. If your contributions have been automatically made under Section 6.01.B. you may elect to withdraw all of the contributions made on your behalf under Section 6.01.B., including earnings thereon to the date of the withdrawal. This withdrawal right is available only if the withdrawal election is made within 60 days after the date of the first contribution made under Section 6.01.B.