

CENTRAL GEORGIA HEALTH SYSTEM 403(B) RETIREMENT SAVINGS PLAN

PLAN 003

SUMMARY OF MATERIAL MODIFICATIONS II

CENTRAL GEORGIA HEALTH SYSTEM, INC. has amended the CENTRAL GEORGIA HEALTH SYSTEM 403(B) RETIREMENT SAVINGS PLAN as of September 30, 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 September 30, 2011. Please attach this Summary of Material Modifications to your Summary Plan Description.

ITEM ONE

THE FOLLOWING SHALL REPLACE SECTION 9.01 OF ARTICLE IX OF YOUR SUMMARY PLAN DESCRIPTION:

BENEFIT PAYMENT OPTIONS

9.01 UNDER WHAT CIRCUMSTANCES ARE DISTRIBUTIONS AVAILABLE TO ME WHILE I AM STILL EMPLOYED BY CGHS?

A. Elective Deferrals. The portion of your Accounts derived from Elective Deferrals will be available for distribution prior to your termination of employment with CGHS under the following circumstances:

- (1) in the event of hardship (see section 8.06); or,
- (2) after you reach age 59-1/2.

B. Contributions Made by CGHS. The vested portion of your Accounts derived from Employer Contributions will be available for distribution prior to your termination of employment with CGHS only after you have reached age 59-1/2.

Notwithstanding the above distribution events, no portion of your Accounts derived from Elective Deferrals, Non-elective Contributions, or Employer Contributions to a custodial account are available for distribution before (1) you reach age 59-1/2, (2) your termination of employment with Central Georgia Health System, Inc., (3) death, (4) disability or (5) as required under minimum distribution rules (see section 9.07) (6) or for purposes of passing any necessary contribution limit or nondiscrimination tests, or (7) for purposes of Elective Deferrals only, financial hardship.

