

**Summary of Material Modifications
to the
Summary Plan Description for the Retirement Plan for Employees of Central
Maine Healthcare Corporation (the “Plan”)**

This Summary of Material Modifications (SMM) describes two recent amendments to the Plan. Please review this SMM so that that you will understand how these amendments may impact your benefits and the benefits of your spouse. Please keep a copy of this SMM with your copy of the Summary Plan Description for the Plan.

1. On June 26, 2013, the U.S. Supreme Court ruled on a court case, known as *US v. Windsor*, that struck down the Defense of Marriage Act (“DOMA”). Under DOMA, only marriage between a man and a woman was recognized under Federal law. All qualified retirement plans, including this Plan, are governed by Federal law. As a result of this change, same-sex spouses are now treated as spouses for all purposes under the Plan.

On June 26, 2015, the Supreme Court ruled that same-sex marriage is legal in every state of the United States. Effective on and after September 16, 2013, if you are legally married to a same-sex spouse, your spouse is your spouse for all purposes under the Plan, regardless of where you reside. From June 26, 2013 through September 15, 2013, your same-sex spouse was treated as a spouse under the Plan provided you and your spouse resided in a state or foreign jurisdiction that recognized same-sex marriage. Prior to June 26, 2013, if you were married to a same-sex spouse, your spouse was not treated as your spouse under the Plan.

If you are married to a same-sex spouse, your spouse is eligible for a pre-retirement surviving spouse death benefit if you die before you commence receiving payment of your Plan benefit. If you are married to a same-sex spouse and you previously designated someone other than your spouse to receive your pre-retirement death benefit (because before June 26, 2013, your same-sex spouse was not recognized as your spouse under the Plan), your spouse is now eligible for your pre-retirement death benefit.

When you elect a distribution of your benefit, if you elect a form of payment other than a Qualified Joint and Survivor Annuity with your spouse, or if you designate someone other than your spouse as your beneficiary, your spouse must consent to the form of payment you elect and your beneficiary designation.

This change does not affect the content of the Summary Plan Description (“SPD”) because the SPD does not define marriage as being between a man and a woman. Therefore, the SPD continues to correctly explain the rights of your spouse regardless of the sex of your spouse.

2. Prior to January 1, 2015, unmarried vested participants in the Rumford Community Hospital Retirement Plan (the “Rumford Plan”), whose benefits were merged into this Plan on December 31, 2001, and who were not employed after December 31, 2001, were not eligible for a pre-retirement death benefit. Their benefits were subject to the provisions of the Rumford Plan, which did not offer a pre-retirement death benefit to unmarried participants. The Plan has been amended to provide that the designated beneficiary of a Rumford Plan

participant who dies on or after January 1, 2015, is eligible for the same pre-retirement death benefit available to the beneficiaries of all other unmarried participants in the Plan.

If no beneficiary designation is on file at your death, your benefit will be paid to the person or persons in the first following class of successive beneficiaries that survive you: a) your spouse; b) your children, equally; c) your parents, equally; d) your brothers and sisters, equally; or, e) your executor or administrators.

If you are a former Rumford Plan participant with a vested benefit under the Plan, and you terminated employment on or before December 31, 2001, and you are not currently married, this amendment affects you. Please contact the Plan Administrator to obtain a Beneficiary Designation Form, so that you can designate a beneficiary who will be eligible to receive your death benefit if you should die before you commence payment of your Plan benefit.

IF THIS SUMMARY HAS BEEN DELIVERED TO YOU BY ELECTRONIC MEANS, YOU HAVE THE RIGHT TO RECEIVE A WRITTEN SUMMARY AND MAY REQUEST A COPY OF THIS SUMMARY ON A WRITTEN PAPER DOCUMENT AT NO CHARGE BY CONTACTING THE PLAN ADMINISTRATOR.

This SMM summarizes changes to the Retirement Plan for Employees of Central Maine Healthcare Corporation (“Plan”). The complete details are contained in the official Plan documents, which legally govern the operation of the Plan. In the event of a conflict between this SMM and the Plan documents, the Plan documents will govern in all cases.