

GATEWAY BEHAVIORAL HEALTH SERVICES 401(A) PLAN

PLAN HIGHLIGHTS

These are the highlights of your plan. For additional information, read your Summary Plan Description or ask to see the plan document. If any information here conflicts with the terms of your plan, the plan language governs.

JOINING THE PLAN

Who is eligible to join the plan?

All employees may join the plan to receive employer contributions except:

- Hourly Employees

You must be age 18 and work at least 6 months to be eligible to receive the employer contributions. You will enter the plan on the first day of the month coinciding with or next following satisfaction of these two requirements.

MAKING CONTRIBUTIONS

What is my “pay” under the plan?

Your plan contains a definition of “pay” for calculating contribution amounts. Your plan may use different definitions of “pay” for other purposes. To learn more about what types of compensation are used by the plan, read your Summary Plan Description.

How much may I contribute to the plan?

The contribution(s) that you may make to the plan are displayed below:

ROLLOVER CONTRIBUTIONS

You may be able to roll over your existing retirement savings into this plan. Consolidating your retirement savings can help you continue benefiting from tax-deferred growth – despite any disruptions that may occur during your working life. Maintaining one retirement account also makes it easy for you to track your retirement savings. To learn more about making Rollover contributions to this plan, call 1-888-526-6905 and a Retirement Specialist will assist you.

Will the company contribute?

The company contribution(s) that you may receive are displayed below:

EMPLOYER CONTRIBUTIONS

COMPANY MATCHING CONTRIBUTIONS

Your company may elect to make a discretionary matching contribution on the portion of the pay you

contribute as pre-tax contributions to the Gateway Behavioral Health Services 457(b) Plan.

Your Company Match contributions will be calculated based on your pay each payroll period.

NON-ELECTIVE CONTRIBUTIONS

Each year, your company may make Non-elective contributions to the Plan. These contributions will grow tax-deferred. Read your Summary Plan Description for more details.

MANAGING YOUR ACCOUNT

How will I know how much is in my account?

You will receive a personal statement quarterly. You may also use your Personal Identification Number (PIN) to access your account by calling 1-800-74FLASHSM (35274) or accessing The JourneySM at www.massmutual.com/retire, 24 hours a day, 365 days a year. You can check your account balance, secure investment performance information, obtain loan information and apply for a loan, make investment changes, or request additional information about the plan.

How are my contributions invested?

You give investment directions for all of your account, choosing from the investment options your plan provides. You can make changes to your investments by calling 1-800-74FLASHSM (35274) or by accessing The JourneySM at www.massmutual.com/retire.

You may change your investment choices daily. You may transfer your existing balance to other investment options daily. If you do not make an investment selection, your contributions will be invested in the RetireSMART age based investment option.

As a plan participant, you are entitled to request certain information about your plan's investments, including: the annual operating expenses of each investment; financial statements, reports, or other materials relating to the plan's investments; a list of assets contained in each investment portfolio; the value of those assets and fund units or shares; and the past and current performance of each investment.

How does vesting (ownership) apply to my account?

Plans set a "vesting schedule" to determine what percentage of ownership you can apply to your account at specific points in time. You are always 100% vested in any Rollover contributions, plus earnings. Your plan's vesting schedule applies to all other contributions, plus earnings:

Years of Service	Vested Percent
0-1	0%
2	20%
3	40%
4	60%
5	80%
6+	100%

Your years of service for vesting purposes begin on your date of hire. You will earn one year of service at each anniversary date of your employment.

If you die, become disabled or reach normal retirement age, you will become 100% vested in all contributions your company makes to the plan, plus earnings.

TAKING A DISTRIBUTION

When may I withdraw money from the plan?

The plan is designed to help you save for retirement. So, the IRS has placed restrictions on when you may withdraw money from the plan. You may withdraw money from your account at:

Termination

You may receive your vested account balance. Additional requirements may apply.

Hardship

You may receive a hardship withdrawal from the following sources: Rollover contributions, Non Elective Contributions, and Matching Contributions. Additional requirements apply.

Normal Retirement

Age 65

Disability Retirement

Disability is determined based on the Social Security definition of disability, or once eligible for benefits under your employer's long term disability program.

Death

Your account balance will be paid to your designated beneficiary.

Your plan may allow withdrawals of certain contributions and earnings while you are employed. Your Summary Plan Description provides more details about distributions, including important tax information on the forms of benefit your plan offers.