



To: All Employees
From: Mary Schwager, Director of Human Resources
Subject: 403(b) Tax Deferred Annuity Program
Date: December 4, 2008

Effective Opportunity Notice

All employees of Antelope Memorial Hospital have the opportunity to participate in our 403(b) Tax deferred Annuity (TDA) program upon date of hire.

TDA is a special pre-tax savings program available only to nonprofit employers like ours. In 2009 Employees may save up to \$16,500 per year subject to no federal or state income tax. Those employees with 15 years of service or age 50 and older may save more under one of the catch up options. Contributions are done on a voluntary basis.

Employees must complete a salary reduction agreement to participate, and may change contributions any pay period with adequate advance notice. Registered representatives from The Olson Group are at the Hospital periodically to assist employees with retirement planning and help with suitable investment selections.

Summary Plan Descriptions, prospectus information, and enrollment kits are available for all employees in the HR department.