

## Plan Highlights

---

*The plan highlights are only a brief overview of the plan's features and are not a legally binding document. You will receive a Summary Plan Description, and, to the extent it differs from this booklet, the Summary Plan Description takes precedence over the plan highlights. Please contact your plan sponsor if you have any questions.*

**Eligibility Requirements** Participation is open to employees who have met the following requirements:

- Attained age 21.
- Completed 1 month of service, as defined by the plan.

Other requirements may also have to be met, as described in the Summary Plan Description.

However, the age and service requirements will be waived for employees employed on May 01, 2008.

**Plan Entry Dates** Eligible employees may enter the plan on a monthly basis.

**Your Contributions** Through payroll contributions, you can make contributions up to 100% of your eligible pay. The annually adjusted Internal Revenue Service dollar limit also applies. The dollar limit is \$15,500 for 2008.

Pretax contributions will be excluded from your taxable income. Earnings on a pretax contribution will accumulate tax free and will not be subject to federal income tax until distribution.

Roth aftertax contributions will be included as taxable income to you. Earnings on the Roth aftertax contribution will accumulate tax free, and retirement withdrawals may be exempt from federal income tax. Your total annual pretax contributions and/or Roth aftertax contributions are subject to the dollar limit stated above.

If you have an existing qualified retirement plan (pretax) with a prior employer (including SIMPLE IRA and SEP IRA), a Roth 401(k) or a tax-deductible IRA account, you may transfer or roll over that account into the plan at any time. However, under current guidelines, if you currently have a Roth IRA, it cannot be rolled over to this plan.

**Catch-up Contributions** If you are age 50 or older and make the maximum allowable contribution to your plan, you are entitled to make an additional "catch-up contribution." The catch-up contribution is intended to help eligible employees make up for smaller contributions made earlier in their career. The maximum catch-up contribution is \$5,000 for 2008. See your plan sponsor for more details.

## Plan Highlights

---

### Stopping or Changing Contributions

- You may stop your contributions anytime upon written notice to the plan sponsor. Once you discontinue contributions, you may start again as determined under the terms of the plan.
- You may increase or decrease the amount of your contributions upon written notice to the plan sponsor. The frequency of these changes is determined under the terms of the plan.

For more information regarding stopping or changing your contributions, please refer to your Summary Plan Description and/or contact your plan sponsor.

### Acute Nursing Solutions, LLC Contributions

The plan also provides for Acute Nursing Solutions, LLC to make contributions.

The plan provides for discretionary matching contributions on payroll contributions in an amount to be determined by Acute Nursing Solutions, LLC on an annual basis. All matching contributions and the earnings on that match will be subject to income tax upon withdrawal. The discretionary matching contribution will be made on both pretax contributions and Roth 401(k) contributions. Any discretionary match made on Roth 401(k) contributions and the earnings on that match will be subject to income tax upon withdrawal.

The employer match also applies to any catch-up contributions you are allowed to make to the plan, subject to the same terms and conditions.

Acute Nursing Solutions, LLC may also make profit-sharing contributions at its discretion, which will be allocated among all eligible employees, whether or not they make contributions.

For more information on your company's contributions, please refer to your Summary Plan Description.

### Vesting

Vesting refers to your "ownership" of a benefit from the plan. You are always 100% vested in your payroll contributions, rollovers if applicable, and any earnings they generate. Employer contributions to the plan, plus any earnings they generate, are fully and immediately vested.

# Plan Highlights

---

## Hardship Withdrawals

If you have an immediate financial need created by severe hardship, and you lack other reasonably available resources to meet that need, you may be eligible to receive a hardship withdrawal from your account. A hardship, as defined by the Internal Revenue Service, can include:

- buying a principal residence,
- paying for your or a dependent's post-secondary education,
- paying certain medical expenses,
- preventing eviction from or foreclosure on your principal residence,
- paying for funeral expenses, or
- paying for repairs to your principal residence.

If you feel you are facing a financial hardship, you should see your plan sponsor for more details.

## Account Information

You will receive a personalized account statement on a quarterly basis. The statement shows your account balance and any contributions and earnings credited to your account during the reporting period.

You will have 24-hour access to your account through an automated voice response system at 800-667-9149 and through the Internet at [www.LordAbbott.com](http://www.LordAbbott.com). These are designed to give you current information about your plan account. You can get up-to-date information about your account balance, contributions, investment choices, and other plan data. For details on how to use the voice response system and Internet site, please see the VRU and Web instructions located in this booklet.

## Enrolling in the Plan

Simply complete the enrollment and beneficiary form provided and return them to the person designated or your plan sponsor.

## Summary Plan Description

Your plan sponsor will provide you with a detailed Summary Plan Description; please read it carefully and retain it with your plan records.

# Plan Highlights

---

## Investing Contributions

You give investment directions for your account, selecting from investment choices provided under the plan, as determined by Acute Nursing Solutions, LLC. If no investment elections are selected, any contributions will be invested in the Lord Abbett Balanced Strategy Fund. More information about your plan's investment choices can be found in these materials.

As a plan participant, you may request certain information from your plan sponsor at 1304 E. Macaw Drive, Gilbert, AZ 85296, phone: 480-699-5612, fax: 480-699-4480. This information includes: annual operating expenses of the plan investments; copies of prospectuses, financial statements, reports, or other materials relating to plan investments provided to the plan; a list of assets contained in each plan investment portfolio; the value of those assets and fund units or shares; and the past and current performance of each plan investment.

## Distributions

Money may be withdrawn from your plan account in these events:

- Death.
- Disability.
- Termination of employment.

Unless rolled over to a tax qualified Roth IRA account, to receive favorable tax treatment, distributions of Roth 401(k) contributions must be made after the participant reaches age 59½, or on account of the participant's death or disability, and must be made at least five years after the date the first Roth 401(k) contribution was made. For more information regarding distributions, please refer to your Summary Plan Description and/or contact your plan sponsor. Speak with your tax advisor before withdrawing any money from your account.