



MEBA MEDICAL & BENEFITS PLAN

MEBA PENSION TRUST

MEBA TRAINING PLAN

MEBA VACATION PLAN

BENEFIT PLANS

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MEBA 401(k) PLAN SUMMARY OF MATERIAL MODIFICATIONS (SMM)

This Summary of Material Modifications advises you of changes in the information contained in the MEBA 401(k) Plan Summary Plan Description ("SPD"), as required by the Employee Retirement Income Security Act of 1974. The Board of Trustees recently adopted amendments to the MEBA 401(k) Plan (the "Plan") effective January 1, 2009. Below is a summary of the changes to keep with your SPD.

Differential Wage Payments

Differential wage payments are now included in earnings that you can elect to contribute to the Plan. Differential wage payments are payments your employer makes to you during a period of military service that is longer than 30 days that represents a portion of the salary or wages that you would have received if you continued to provide services for your employer. Your employer is not required to provide differential wage payments.

In-Service Distribution

You will be treated as having terminated employment for purposes of obtaining a distribution of your contributions from the Plan if you are on active duty on qualified military service for more than 179 days, even if you are receiving differential wage payments. The 10% penalty tax will not apply to any distribution that is made during the period beginning on the date of the order or call to duty and ending at the close of the active duty period.

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If you have any questions regarding these changes, contact the Pension Department at the Plan Office by calling 410-547-9111 or 800-811-6322. Keep this notice with your SPD so that when you refer to the SPD, you will be reminded that the changes described in this notice have occurred.


Allen R. Szymczak, Administrator