



BENEFIT PLANS

MEBA MEDICAL & BENEFITS PLAN

MEBA PENSION TRUST

MEBA TRAINING PLAN

MEBA VACATION PLAN

1007 EASTERN AVENUE, BALTIMORE, MARYLAND 21202-4345 • (410) 547-9111

MEBA 401(K) PLAN

SUMMARY OF MATERIAL MODIFICATIONS

At their October, 2007 meeting, the Board of Trustees amended the MEBA 401(k) Plan to allow non-spouse beneficiaries to roll-over benefits into another qualified retirement plan.

Effective June 1, 2007, Section 4.06 (g) (2) is amended to read as follows:

Article IV, Section 4.06 (g) (2)

(g) (2) Distributee – a Distributee includes an Employee or former Employee. In addition, the Employee's or former Employee's surviving spouse and the Employee's or former Employee's spouse or former spouse, who is an alternate payee under a qualified domestic relations order as defined in section 414(p) of the Code, are Distributees with regard to the interest of the spouse or former spouse. Distributee also includes a non-spouse designated Beneficiary to the extent permitted under Code Section 402(c) (11).

Please keep this Summary of Material Modifications with your Summary Plan Description.

Please contact the Plan Office if there are any questions.

Allen R. Szymczak, Administrator

February 2008