

P L A N H I G H L I G H T S

A guide to your Plan of a Lifetime™



Zieger Health Care Corporation dba Botsford Health
Care Continuum Defined Contribution Plan
and
Botsford Health Care Continuum 403(b) Plan



This material is designed to give you an overview of your program's features and the investment options available to you.

If a discrepancy exists between the provisions found in this material and the legal plan documents, the legal plan documents will govern.

Diversified Investment Advisors is an investment advisory firm with a singular business focus — retirement savings plan management. Diversified provides comprehensive investment and administrative services for more than \$66 billion in retirement plan assets, helping more than 1.4 million participants save and invest wisely for retirement.

Dear Plan Participant:

Botsford Health Care Continuum's 401(a) Defined Contribution Plan and the Botsford Health Care Continuum 403(b) Plan ("Plan") are tax savings plans, as described in detail in Section 404(c) (ERISA) and final regulation 2550.404c-1. This means that you have the flexibility (and responsibility) to choose among the options provided under the Plan in a way that best meets your objectives. In general, by providing you with this ability and a variety of investments, your employer and plan administrator are not liable for any losses that occur as a direct result of investment in the available options as directed by you or your beneficiary.

The information contained in these materials is designed as a supplement to your Summary Plan Description. The Summary Plan Description provides instructions on how to change the investment of your future contributions and transfer money among the different investment options.

Following is a description of each investment option available under the Plan, including:

- General description of the investment objectives;
- The risk and return characteristics of the investment option;
- Information regarding the type and diversification of the assets comprising the portfolio of the option; and
- The designated investment manager(s) of the option.

In addition, the following information can be obtained upon request:

- A description of the annual operating expenses of each investment option available under the Plan, such as investment management fees and transaction costs (if applicable), along with the aggregate amount of such expenses expressed as a percentage of average net assets of each option. (Please see the investment option descriptions which are included in this material).
- Copies of any prospectus (if applicable) and financial statements and reports relating to the Plan's investment options.
- A list of the assets comprising the portfolio of each investment option which will constitute "plan assets" under Reg. 2510.3-101, and the value of each such asset and, with respect to any fixed fund, the rate of return and its maturity date.
- Information regarding the value of shares or units in the investment options as well as the past and current investment performance of each option, net of expenses. (Please refer to your quarterly participant statement)
- Information regarding the value of shares or units held in your account. (Please refer to your quarterly participant statement)

To obtain any of the above information, please contact:

Ms. Barbara Palmer
Corporate Vice President for Human Resources
Botsford Health Care Continuum
28050 Grand River Avenue
Farmington Hills, MI 48336
Phone: 248-471-8052
Fax: 248-888-2557

Helping you save and invest wisely

Plan Highlights

What You Need to Know About Your 401(a) Defined Contribution Plan

Who Can Participate

Provided you are not an Excluded Employee, you are eligible to participate in the Plan as of the first day of your employment.

The following employees are Excluded Employees and are not eligible to participate in the Plan:

- Employees who are leased employees
- Employees who are interns or residents
- Individuals who serve as members of the Board of Trustees
- Union employees who are excluded pursuant to a collective bargaining agreement.

Employer Contributions

Contributions will be allocated or divided among participants eligible to share in each contribution for the Plan year.

All eligible employees will receive a contribution equal to 2% of your total compensation, as defined by the Plan.

You must complete a Year of Service during the Plan Year and be actively employed on the last day of the Plan Year to share in the contribution. You will have completed a Year of Service for purposes of sharing in our contributions if you are credited with at least 780 hours of Service during a Plan Year.

Vesting

Contributions will vest as follows:

Your vested percentage in your account is determined under the following schedule based on your Years of Service. A year of service is defined as having at least 780 hours of service during a Plan year.

<i>Years of Service</i>	<i>Percentage</i>
Less than 3	0%
3 or More	100%

Please refer to the Plan document.

Investment Direction

Under the Plan, you decide how all of your Plan account will be invested, choosing from investment options provided under the Plan. You may change your investment allocations daily.

Transfers

Transfers among investment options may be made daily and may be subject to certain restrictions. Please call Diversified at 1-800-926-0044 or visit our web site at www.divinvest.com for more information.

Plan Highlights

What You Need to Know About Your 401(a) Defined Contribution Plan

Who Pays the Cost of Administering the Plan

A Plan Service Credit (PSC) of 0.0375% (0.15% annualized) of your account balance as of the last day of the Plan quarter will be credited to your account in the following month in the investment options below:

Investment Option	Annual Fund Expense Ratio	Annual PSC*	Effective Annual* Expense Ratio
Diversified Guaranteed Pooled Fund	1.10%	0.15%	0.95%
Diversified Short Horizon SAF	1.20%	0.15%	1.05%
Diversified Inter Horizon SAF	1.29%	0.15%	1.14%
Diversified Inter/Long Horizon SAF	1.33%	0.15%	1.18%
Diversified Long Horizon SAF	1.37%	0.15%	1.22%
Diversified Core Bond Fund	0.97%	0.15%	0.82%
Diversified Value & Income	1.00%	0.15%	0.85%
Diversified Stock Index	0.65%	0.15%	0.50%
Diversified Mid-Cap Value Fund	1.25%	0.15%	1.10%

*The PSC will be credited to participant accounts four times a year based on assets invested at the end of each quarter. As a result, the "Effective Expense Ratio" shown above is a hypothetical calculation assuming that the average daily amount invested in an investment option by a Plan participant during the quarter is invested in such investment option on the last day of the quarter.

Summary Plan Description

The above highlights represent only a brief overview of the Plan's features and do not constitute a legally binding document. Please refer to the Summary Plan Description for more information about the specific Plan provisions.

Helping you save and invest wisely

Plan Highlights

What You Need to Know About Your 403(b) Savings Plan

Who Can Participate

Participation in the Plan is open immediately to all employees.

Your Contributions to the Plan

All eligible employees may choose to make before-tax contributions up to the IRS dollar limit as follows:

<u>Contribution Limit</u>	<u>Year</u>
\$14,000	2005
\$15,000	2006

If you have an existing 403(b) retirement plan account with a prior employer, you may transfer or roll over that account into the Plan.

You may stop, increase or decrease the amount of your contributions at any time by logging onto www.divinvest.com or by calling 800-926-0044.

Please note that any changes to your contribution may take up to two (2) payroll cycles to take effect.

Catch-Up Provision

Under the Economic Growth and Tax Reconciliation Act of 2001 (EGTRRA), individuals age 50 or older will be allowed to make an additional catch-up contribution.

<u>Contribution Limit</u>	<u>Year</u>
\$4,000	2005
\$5,000	2006

After 2006, the contribution limit will be subject to a cost of living adjustment each year and may be made in \$500 increments.

Employer Contributions

Botsford may make a discretionary matching contribution of \$.10 per \$1.00 up to \$600 to those employees whose base compensation is \$100,000 or less. In order to receive the employer matching contribution, you must have worked 780 hours and be employed on the last day of the Plan year as defined by the Plan.

In addition, your employer may make a discretionary contribution that will be based on your years of service with the employer.

Interns and residents are not eligible for the employer contributions.

Helping you save and invest wisely

Plan Highlights

What You Need to Know About Your 403(b) Savings Plan

Vesting

Contributions will vest as follows:

Your vested percentage in your account is determined under the following schedule based on your Years of Service.

<i>Years of Service</i>	<i>Percentage</i>
Less than 3	0%
3 or More	100%

Please refer to the Plan document.

Investment Direction

Under the Plan, you decide how all of your Plan account will be invested, choosing from investment options provided under the Plan. You may change your investment allocations daily. Investment options are highlighted in the back of this booklet.

Transfers

Transfers among investment options may be made daily and may be subject to certain restrictions. Please call Diversified at 1-800-926-0044 or visit our web site at www.divinvest.com for more information.

Who Pays the Cost of Administering the Plan

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Plan Highlights

What You Need to Know About Your 403(b) Savings Plan

Participant Loans

You may only borrow employee contributions from the Plan, using your account as security. Generally, you may borrow up to half of your vested account balance, not to exceed \$50,000. Other restrictions may apply.

- The minimum loan amount is \$1,000.00.
- Only one loan may be taken at a time.
- A one-time set-up fee of \$75.00 per loan will be deducted from your account.
- Repayments are made through payroll deduction.

Withdrawals

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

- Retirement at the Plan's normal retirement age
- Death
- Disability – According to Social Security guidelines.
- Termination of Employment - The employee may receive all of his/her contributions plus earnings and the vested amount of any employer contributions plus earnings on termination.

Withdrawals of amounts attributable to employee contributions are allowed at age 59½. Please call Diversified at 1-800-926-0044 for more information.

See your Summary Plan Description for more details about taking distributions from the Plan, including any applicable charges and penalties.

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. You may only withdraw employee contributions.

A hardship, as defined by the government, can include paying certain medical expenses, paying for your or a dependent's college education, buying or constructing a principal home, or avoiding eviction or foreclosure on a principal home. If a hardship withdrawal is made, your eligibility to make contributions to the Plan is suspended for six months.

You must take all participant loans you are eligible for before you may make a hardship withdrawal.

Summary Plan Description

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Helping you save and invest wisely

Plan of a Lifetime™

Diversified DirectSM
www.divinvest.com
1-800-926-0044

Diversified offers superior customer service and direct access to up-to-date information about your retirement savings account. Through our website and toll-free telephone service, you can access account information and investment performance, and initiate selected transactions on your account.

Diversified Direct Online – www.divinvest.com – provides web-based investment modeling and retirement planning tools to help you create or modify your Plan of a Lifetime strategy. You may also call Diversified Direct – 1-800-926-0044 – to speak with a Participant Advisory Counselor for enrollment assistance, investment counseling, and retirement planning guidance.

Diversified Direct can help you:

- Set a retirement income goal
- Create a retirement savings strategy
- Choose among the available investment options
- Learn about diversification
- Roll over an existing account to your retirement savings plan
- Open a Diversified IRA
- Stay informed about economic conditions, tax regulations and Social Security
- Keep your retirement savings strategy up-to-date
- Rebalance your investments
- Create a plan for investing during retirement
- Choose an appropriate distribution option when you retire or leave your employer

Diversified Direct is available 24 hours a day, seven days a week. Customer Service and Participant Advisory Counselors are available Monday through Friday, 8:00 a.m. to 9:00 p.m., ET. Customer service is available in 140 languages.

