Summary of Material Modifications

to

The State of Georgia Group Legal Plan

This Summary of Material Modifications updates the Summary Plan Description for the Plan (employee booklet) that was previously distributed to you to reflect changes in the Plan provisions. This summary should be kept with your current booklet until an updated booklet is distributed to you.

1. Effective January 1, 2010, the Plan is adding a second option for coverage on the Signature LegalCare plan as described below:

Optional SELECT Plan benefits include:

- Document Preparation
- Attorney Office work
  - (4 hours per year)
- Real Estate Matters
- Wills and Trusts

The SELECT plan is available for the low monthly rate of $5.67 for single coverage and $6.89 for family.

2. Effective January 1, 2010 there will be no changes to the The SELECT PLUS plan with expanded benefits.

Expanded benefits include: ALL benefits on the SELECT Plan above AND Adoptions, Attorney Office Work (8 hours per year), Child Custody/Support, Consumer Protection, Debt Collection Defense, Defendant Civil Action, Document Review, Estate Administration and Closing, Eviction Defense, Guardianship/Conservatorship, Immigration/Naturalization, IRS Audit, Juvenile Court Proceeding, Matrimonial Matters, and Name Change.

SELECT PLUS is available for $7.30 for single coverage and $9.60 for family coverage per month.