

**HERITAGE HEALTH CARE 401(K) PLAN
SAFE HARBOR NOTICE 2007 - #GA-17911**

TO: All employees who are eligible to participate in the Heritage Health Care 401(k) Plan (the "Plan")

As required by law, this notice informs you that Heritage Health Care Services, Inc. (the "Employer") intends that the Plan satisfy the 401(k) safe-harbor contribution requirements under the Internal Revenue Code. This notice describes certain rights and obligations that you have under the Plan.

PLAN CONTRIBUTIONS

Safe Harbor Matching Contributions. The Employer will make a Safe Harbor Matching Contribution to your Account based upon your Tax-Deferred Contributions.

The Safe Harbor Matching Contribution will equal (A) 100% of your contributions that do not exceed 3% of your Compensation plus (B) 50% of the amount of your contributions that exceed 3% but do not exceed 5% of your Compensation.

Any Compensation you earned during the month, but prior to the date on which you became eligible to receive Safe Harbor Matching Contributions will be excluded when determining your Safe Harbor Matching Contribution.

Tax-Deferred Contributions. You may contribute from 1% to 85% of your Compensation (in whole percentages) as Tax-Deferred Contributions.

If you will be age 50 or older by the end of the calendar year, you may make Catch Up Deferral Contributions that exceed the limitations otherwise applicable to Tax-Deferred Contributions. Your total Catch Up Deferral Contributions for a year cannot exceed the Catch Up Limit in effect for the year.

Please refer to your Summary Plan Description for more details regarding Tax-Deferred Contributions.

Contribution Election Requirements. You can begin, change or stop Tax-Deferred Contribution elections under the Plan by notifying the Plan Administrator of your election in accordance with the rules established by the Plan Administrator.

Rollover Contributions. You may roll over to the Plan qualified cash distributions from another qualified plan. Please refer to your Summary Plan Description for more details about Rollover Contributions.

Profit-Sharing Contributions. The Employer may make Profit-Sharing Contributions to your Account. Please refer to your Summary Plan Description for more details about Profit-Sharing Contributions.

Qualified Nonelective Contributions. The Employer may make Qualified Nonelective Contributions to your Account. Please refer to your Summary Plan Description for more details about Qualified Nonelective Contributions.

Plan Compensation. Please refer to your Summary Plan Description for details about your Plan Compensation that is eligible for Tax-Deferred Contributions.

DISTRIBUTIONS, WITHDRAWALS AND VESTING

Plan Distributions. If your employment terminates with your Employer (and all Related Companies), the Plan permits distribution of your Account. Distribution may be made as soon as reasonably practicable following the date your employment terminates.

The Plan provides for distribution of your Account while you are still employed if you have reached Normal Retirement Date or you have become Disabled.

Please refer to your Summary Plan Description for more details about distributions of your Account.

Hardship Withdrawals. During employment, you can make a hardship withdrawal from the following Accounts:

- Tax-Deferred Contributions

Please refer to your Summary Plan Description for more details about hardship withdrawals from your Account.

Non-Hardship Withdrawals. During employment, you can make a non-hardship withdrawal from the following Accounts:

- Tax-Deferred Contributions at age 59 1/2
- Rollover Contributions at any time
- QNECs at age 59 1/2
- Safe Harbor Contributions at age 59 1/2

Please refer to your Summary Plan Description for more details about non-hardship withdrawals from your Account.

Vesting. Your Vested Interest in the plan contributions referenced in this safe harbor notice is always 100%.

OTHER INFORMATION

Summary Plan Description. Please refer to your Summary Plan Description for more details concerning the Plan. An additional copy of the Summary Plan Description can be obtained by contacting the Plan Administrator:

Questions. If you have any questions regarding the Plan or this notice, please contact the Plan Administrator:

Heritage Health Care Services, Inc.
5640 Southwyck Boulevard
Toledo, OH 43614
416-867-2002

Plan Legal Documents. All contributions, distribution options, etc. are subject to the provisions of the legal documents for the Plan. In the event of any conflict, the legal documents will take precedence over this notice. The Employer reserves the right to amend, modify or terminate the Plan at any time for any reason.