BENEFIT PLAN RESOLUTION

WHEREAS, Susquehanna Community Health and Dental Clinic, Inc. DBA River Valley Health and Dental Center (the "Plan Sponsor") maintains an employee welfare benefit plan that includes the following benefits (the "Component Plans") that are made available to the employees of the Plan Sponsor:

Medical

Dental

Vision

Life

Long Term Disability

Health Reimbursement Arrangement

Healthcare Flexible Spending Account

WHEREAS, the Plan Sponsor desires to wrap the Component Plans into a single plan in order to satisfy the requirements of the Employee Retirement Income Security Act of 1974 ("ERISA") for all Component Plans; and

NOW, THEREFORE, BE IT RESOLVED, that the Plan Sponsor hereby adopts the attached River Valley Health and Dental Center Employee Benefit Plan, including both the Wrap Plan Document and Wrap SPD; and

FURTHER RESOLVED, that any officer of the Plan Sponsor is hereby authorized to sign the Adoption Agreement for the Wrap Plan Document on behalf of the Plan Sponsor and to take any other actions that may be required to implement the foregoing resolutions.