SUMMARY OF MATERIAL MODIFICATIONS
TO THE TRINITY HEALTH ERISA PENSION PLAN
(FORMERLY KNOWN AS THE COLLABORATIVE LABORATORY SERVICES RETIREMENT PLAN)

This Summary of Material Modifications (“SMM”) describes changes to the Collaborative Laboratory Services Retirement Plan (“Plan”) effective October 31, 2016. This SMM modifies and revises the Summary Plan Description for the Collaborative Laboratory Services Retirement Plan (“SPD”).

Plan Name Change and Plan Mergers

Effective as of October 31, 2016, Trinity Health Corporation (“Trinity Health”) became the sponsor of the Plan and the name of the Plan was changed to “Trinity Health ERISA Pension Plan.” In addition, effective October 31, 2016, the following defined benefit pension plans were merged into the Plan: Gottlieb Memorial Hospital Employees Pension Plan, St. Joseph’s Hospital Health Center Pension Plan and Northeast Health Employer Retirement Plan.

The change in the Plan name and the merger of the three defined benefit pension plans set forth above into the Plan WILL NOT affect the amount of the benefit you earned under the Collaborative Laboratory Services Retirement Plan (your “CLS Accrued Benefit”). Participation in the Plan and benefit accruals under the Plan are frozen. Please see the SPD for additional information regarding your Plan benefit.

Optional Payment Forms

50%, 75% or 100% non-spouse joint and survivor annuity. In addition to the optional payment forms set forth in the SPD, you may choose to receive your CLS Accrued Benefit in the form of a joint and survivor annuity with a non-spouse beneficiary. Under this option, you will receive reduced monthly benefit payments for your lifetime. Your benefit is reduced based on the life expectancies of both you and your beneficiary and the percentage of benefit you want continued to your beneficiary. Upon your death, monthly payments will continue to your beneficiary, if surviving, for the rest of his or her life equal to 50%, 75% or 100% of the benefit you were receiving prior to your death. When you retire, you elect the percent of your CLS Accrued Benefit your beneficiary will receive if you die first. You may not elect a joint and 75% or joint and 100% option with a joint annuitant other than your spouse who is too many years younger than you. The age difference that is permitted varies depending upon your age at the time your benefits begin. You will be told if this limitation affects you. Once payments begin, no other beneficiary can be designated, even if your named beneficiary predeceases you or your marriage is terminated. If you are married and want to elect this form of payment with a beneficiary other than your spouse, you must obtain your spouse’s written consent to the form of payment and your beneficiary designation. Your spouse’s signature must be witnessed by the Plan Administrator or a notary public.

Lump sum. If the lump sum present value of your entire vested Plan benefit (including any Plan benefit under the Gottlieb Memorial Hospital Employees Pension Plan, St. Joseph’s Hospital Health Center Pension Plan or Northeast Health Employer Retirement Plan that was merged into the Plan) is $5,000 or less, at the time your employment with Trinity Health and all of its affiliates, including the participating employers in the Plan, terminates, and the lump sum present value of your vested CLS Accrued Benefit is more than $1,000 at such time, you may elect to receive your vested CLS Accrued Benefit in the form of a one lump sum payment. You may elect this option without obtaining spousal consent.

Small Benefits

If the lump sum present value of your entire vested Plan benefit (including your Plan benefit under the Gottlieb Memorial Hospital Employees Pension Plan, St. Joseph’s Hospital Health Center Pension Plan or Northeast Health Employer Retirement Plan that was merged into the Plan) is $5,000 or less, at the time your employment with Trinity Health and all of its affiliates, including the participating employers in the
Plan, terminates, and the lump sum present value of your vested CLS Accrued Benefit is $1,000 or less at such time, you will receive your vested CLS Accrued Benefit in the form of a one lump sum payment.

**ELECTING PAYMENT**

If your Plan benefit includes a CLS Accrued Benefit and a benefit that was merged into the Plan from the Gottlieb Memorial Hospital Employees Pension Plan, St. Joseph’s Hospital Health Center Pension Plan or Northeast Health Employer Retirement Plan, you must make a separate distribution election with respect to each such portion of your vested Plan benefit.

**AMENDMENT OR TERMINATION OF THE PLAN**

Trinity Health intends to continue the Plan indefinitely, but reserves the right to amend, modify, suspend or terminate the Plan, in whole or in part, at any time, without the consent of the participating employers, participants, spouses, beneficiaries, contingent beneficiaries or any person or persons claiming through them. An amendment, modification, suspension or termination of the Plan may be made for any reason and may, in certain circumstances, result in the reduction or elimination of benefits or other features of the Plan to the extent allowed by law. If the Plan is wholly or partially terminated and you are a Trinity Health colleague at the time of the termination, you will become fully vested in the benefits you earned as of the date of Plan termination, and distributions will be made in accordance with the provisions of the Plan.

In addition to Trinity Health’s ability to amend the Plan, the Trinity Health Benefits Committee (“Benefits Committee”), Administrator and Executive Leadership Team (“ELT”) of Trinity Health have the right, at any time, without the consent of the participating employers, participants, spouses, beneficiaries, contingent beneficiaries or any person or persons claiming through them, to modify or amend, any or all of the provisions of the Plan if the amendment does not (i) have a material adverse financial impact on the Plan or the participating employers, (ii) materially expand the authority of the Benefits Committee, Administrator and ELT, respectively, or decrease the authority of the Board of Directors of Trinity Health, or (iii) materially change or increase the benefits provided under the Plan. Material amendments must be approved by the Board of Directors of Trinity Health.

The Plan may not be modified or amended simply by representations, oral or otherwise, that may be made to you concerning the Plan. Accordingly, you should not consider the Plan to have been amended based on assertions made by a supervisor or a Human Resources representative, for instance. If you received information that is contrary to the terms of the Plan, please contact the Plan Administrator for clarification or confirmation.

**HOW THE PLAN IS ADMINISTERED**

**Plan Name:** Trinity Health ERISA Pension Plan (known as the Collaborative Laboratory Services Retirement Plan prior to October 31, 2016)

**Plan Number:** 021

**Employer Identification Number:** 35-1443425

**Plan Year:** October 1 – September 30
Plan Sponsor/Plan Administrator:

Trinity Health Corporation
20555 Victor Parkway
Livonia, MI 48152
800.793.4733
734.343.5448 (facsimile)

Contact for Plan Administrator:

Collaborative Laboratory Services, LLC
Attn: Benefits Department
114 Woodland Street
Hartford, CT, 06105
860.714.2667

Trustee:

Bank of America Corporate Center
100 North Tryon Street
Charlotte, NC 28255
704.386.5681
704.386.6699 (facsimile)

Participating Employers: In addition to Collaborative Laboratory Services, LLC, certain of its related companies adopted the Collaborative Laboratory Services Retirement Plan. Please refer to Appendix B of the SPD for a list of the participating employers in the Collaborative Laboratory Services Retirement Plan.

Type of Plan: Defined benefit pension plan

Type of Administration: Trustee

Agent for Service of Process: The law requires someone to be named as Agent for Service of Process. That is, someone to whom court papers may be given officially if a court dispute does arise. The person currently named as the Agent for Service of Process is CT Corp., which may be served with process at 30600 Telegraph Road, Bingham Farms, Michigan 48025. Process also may be served upon the Plan Administrator at the address given above.

The formal Plan documents are the only sources upon which you may properly rely to determine your benefits and rights under the Plan. The Plan has changed several times over the years and may be amended again in the future. The Plan may only be amended in writing and may not be modified or amended simply by representations, oral or otherwise, that may be made to you concerning the Plan. Accordingly, you should not consider the Plan to have been amended based on assertions made by a supervisor or a Benefits Department representative, for instance. Your rights are generally determined by the terms of the Plan in effect at the time you terminate employment. At any time, you may review or obtain a copy of the current Plan documents, or a previous Plan document if relevant to you. To do so, contact the Collaborative Laboratory Services, LLC Benefits Department at 860.714.2667. Although a Benefits Department representative will help you obtain information about the Plan, they cannot make a binding determination as to your rights or benefits under the Plan.