This Summary of Material Modifications (“SMM”) describes changes to the St. Joseph’s Hospital Health Center Pension Plan (“St. Joseph’s Plan”) effective October 31, 2016. This SMM modifies and revises the Summary Plan Description for the St. Joseph’s Plan (“SPD”).

**Plan Name Change and Plan Mergers**

Effective as of October 31, 2016, Trinity Health Corporation (“Trinity Health”) became the sponsor of the Collaborative Laboratory Services Retirement Plan (“Plan”) and the name of the Plan was changed to “Trinity Health ERISA Pension Plan.” In addition, effective October 31, 2016, the St. Joseph’s Plan was merged into the Plan. Accordingly, benefits under the St. Joseph’s Plan are now provided under the Plan.

The merger of the St. Joseph’s Plan into the Plan WILL NOT affect the amount of the benefit you earned under the St. Joseph’s Plan (your “St. Joseph’s Accrued Benefit”). Participation in the Plan and benefit accruals under the Plan are frozen, including your St. Joseph’s Accrued Benefit. However, if your St. Joseph’s Accrued Benefit includes a cash balance benefit, interest credits will continue to be made to that cash balance benefit. Please see the SPD for additional information regarding your St. Joseph’s Accrued Benefit under the Plan.

Please note that participation in and accruals under the St. Joseph’s Plan froze effective April 1, 2014. Accordingly, no employee could become a participant (and no rehired employee could recommence active participation) in the St. Joseph’s Plan after March 31, 2014, and a participant could not earn any additional benefit under the St. Joseph’s Plan after March 31, 2014. However, the portion of a participant’s St. Joseph’s Accrued Benefit that is a cash balance benefit will continue to be credited with interest credits in accordance with the terms of the Plan.

**Years of Vesting Service**

Effective January 1, 2017, you will not be credited with a partial Year of Vesting Service for any Plan Year that you are hired (or rehired) or terminate employment in which you are credited with at least 500 Hours but less than 1,000 Hours. However, if your employment with your Employer terminates after December 1, 2016, as the result of a divestiture of an entity, department, or line of business, and you are actively employed by the Employer at the time of such transaction, or until some other agreed-upon date in connection with the transaction, you will become vested in your entire Plan benefit as of the date of the transaction. You will also become vested in your entire Plan benefit if your employment with the Employer is involuntarily terminated after January 1, 2017, and you receive severance payments in connection with your termination.

**Payment Timing**

The second paragraph of Question 10 in the SPD is deleted and replaced with the following:

“Rules after Normal Retirement Age: Once you reach Normal Retirement Age and Retire, you may elect to begin receiving payment of your Plan benefit. If you do not file an election to receive payment of your Plan benefit, you will be deemed to have elected to defer commencement of the payment of your Plan benefit.”
The deferred Benefit Commencement Date that you choose may be as late as April 1 of the year after the year in which you reach age 70½.”

**Optional Payment Forms (Questions 3 and 11)**

Effective August 1, 2018, your St. Joseph’s Accrued Benefit is not payable in a Contingent Annuittant 66-2/3% Form or Contingent Annuitant with 15-Year Period Certain Form. However, effective October 1, 2018, your St. Joseph’s Accrued Benefit is payable in a single lump sum payment even if the present value of your entire St. Joseph’s Accrued Benefit exceeds $5,000 and you did not earn/acccrue a St. Joseph’s Accrued Benefit after January 1, 2001. As a result, the second sentence of the last paragraph of Question 3 in the SPD is revised to read:

“The benefits of a Participant governed only by the prior Plan are determined only under the prior Plan formula, and, prior to October 1, 2018, are payable only in annuity form as provided by the prior Plan, unless the mandatory cashout rule described in Question 8 applies.”

**How Do I Choose A Form of Payment Other Than My Normal Form? (Question 12)**

All of the references to 90 days in Question 12 of the SPD are now 180 days.

**Small Benefits**

If the lump sum present value of your entire vested Plan benefit (including your St. Joseph’s Accrued Benefit and your benefit under the Collaborative Laboratory Services Retirement Plan, which became the Plan, and your benefit under the Gottlieb Memorial Hospital Employees Pension Plan and Northeast Health Employer Retirement Plan that were merged into the Plan, if any) 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 St. Joseph’s Accrued Benefit is $5,000 or less at such time, you will receive your vested St. Joseph’s Accrued Benefit in the form of one lump sum payment. In addition, if the lump sum present value of your entire vested Plan benefit 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 St. Joseph’s Accrued Benefit is $1,000 or less at such time, you can elect to receive your vested St. Joseph’s Accrued Benefit in a single lump sum payment or roll it over into an Individual Retirement Account/Annuity (“IRA”) or another retirement plan that accepts rollover contributions. In this case, if you do not make an affirmative election to have your vested St. Joseph’s Accrued Benefit rolled-over to an IRA or another retirement plan, it will automatically be paid to you in a single lump sum without your consent. Further, if the lump sum present value of your entire vested Plan benefit 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 St. Joseph’s Accrued Benefit is more than $1,000, you can elect to receive a single lump sum payment or to have it rolled over to an IRA provider or other retirement plan of your choice that will accept a rollover. If you do not make a timely payment election, your vested St. Joseph’s Accrued Benefit will be rolled-over to an IRA provider chosen by the Plan Administrator for your benefit without your consent. If your vested account balance is automatically rolled into an IRA, it will be invested in a product designed to preserve the principal while providing a money market rate of return and preserving liquidity. The fees assessed against this newly established IRA by its provider will be withdrawn from your IRA account assets. The fees and expenses will be comparable to the fees and expenses charged by the IRA provider for other IRAs. You may transfer the funds in this automatic rollover IRA to another IRA or to another retirement plan that will accept such amounts at any time.
ELECTING PAYMENT

If your Plan benefit includes a St. Joseph’s Accrued Benefit and a benefit under the Collaborative Laboratory Services Retirement Plan, which became the Plan, or the Gottlieb Memorial Hospital Employees Pension Plan or Northeast Health Employer Retirement Plan that were merged into the 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. The St. Joseph’s Hospital Health Center Pension Plan was merged into the Trinity Health ERISA Pension Plan effective as of October 31, 2016.

Plan Number: 021

Employer Identification Number: 35-1443425

Plan Year: October 1 – September 30 (January 1 – December 31 prior to October 31, 2016)
Plan Sponsor/Plan Administrator:

Trinity Health Corporation
20555 Victor Parkway
Livonia, MI 48152
734.343.1000 or 800.793.4733
734.343.5448 (facsimile)

Contact for Plan Administrator:

Trinity Health Corporation
Attn: Trinity Health Pension Plan Office
20555 Victor Parkway
Livonia, MI 48152
734.343.1000 or 800.793.4733
312.957.2528 (facsimile)

Trustee:

The Northern Trust Company
50 S. LaSalle Street
Chicago, IL 60603

Participating Employers: In addition to St. Joseph’s Hospital Health Center, St. Joseph’s Physician Health, P.C. adopted the St. Joseph’s Plan. The Participating Employers are sometimes referred to as the “Employer” in this SMM.

Type of Plan: Defined benefit pension plan

Type of Administration: Assets managed by 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 St. Joseph’s Hospital Health Center Benefits Department at 315.488.5575. 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.