SUMMARY PLAN DESCRIPTION
FOR THE

GOTTLIEB MEMORIAL HOSPITAL
EMPLOYEES PENSION PLAN

2013
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FACTS ABOUT THE PLAN

NAME OF PLAN: Gottlieb Memorial Hospital Employees Pension Plan

EMPLOYER/PLAN SPONSOR: Gottlieb Memorial Hospital

701 W. North Avenue
Melrose Park, IL 60160
(708)681-3200

Tax ID: 36-2379649

EFFECTIVE DATE OF PLAN: January 1, 1967, originally; January 1, 2007, as amended and restated

PLAN ADMINISTRATOR: Trinity Health Corporation Benefits Committee

20555 Victor Parkway
Livonia, MI 48152
(734)343-1000

PLAN NUMBER: 001

TYPE OF PLAN: Defined Benefit Pension Plan

PLAN YEAR: January 1 to December 31

TYPE OF ADMINISTRATION: Assets managed by Trustee

TRUSTEE: The Northern Trust Company

50 S. LaSalle Street
Chicago, IL 60603

AGENT FOR LEGAL SERVICE: Service of process may be made upon either the Plan Administrator or the Trustee listed above.
I. INTRODUCTION

The following summary ("Summary") describes the principal provisions of the Gottlieb Memorial Hospital Employees Pension Plan (the “Plan”) that are effective as of January 1, 2013. The Plan is designed to provide retirement benefits for you when you terminate employment with Gottlieb Memorial Hospital and all of its or Trinity Health Corporation’s affiliates (collectively, the “Employer”). Currently, Gottlieb Community Health Service Corporation is the only affiliate that has adopted the Plan. Please contact the Plan Administrator for additional information about an Employer, including whether a particular employer has adopted the Plan. The Plan may also provide benefits in the event of your death or disability, or in the event of your termination of employment prior to retirement.

While we have tried to describe the Plan as completely and accurately as possible, due to the relatively brief nature of this Summary and the complexity of the document that establishes and governs the Plan (the “Plan Document”), some details may not have been described at all or have been described only briefly. Consequently, any conflicts between this Summary and the Plan Document will be controlled by the terms of the actual Plan Document, not by this Summary. Likewise, any confusion about the Plan that arises from reading this Summary should be resolved by referring to the actual Plan Document.

We strongly urge you to read this Summary in its entirety. If you have further questions please contact the Employer, or if you would like to read the entire Plan Document, you may ask the Employer for a copy.

Please note that the Plan is “frozen” effective January 1, 2013. In other words, no employee can become a participant in the Plan, and no current participant can accrue additional Plan benefits, on or after January 1, 2013.
II. ELIGIBILITY AND PARTICIPATION

A. Eligibility Requirements

As mentioned in Section I, no employee can become a participant in the Plan on or after January 1, 2013. However, if you were a participant in the Plan on December 31, 2012, you will continue to be a participant in the Plan until the Plan distributes all the benefit payments you and your beneficiary have a right to receive. Please see Section V for information about becoming eligible to begin receiving Plan benefit payments, and Section IV for information about the forms of benefit payments that may be available to you.

B. Participant Benefits

As mentioned above, because the Plan is “frozen,” even if you remain a participant in the Plan after December 31, 2012, you are not eligible to accrue additional benefits beyond that date. Please see Section III for information about the amount of your Plan benefit.
III. AMOUNT OF RETIREMENT BENEFIT

This section describes the formula and factors used to calculate the amount of your Plan benefit payments. Your Plan benefit payment amount will also be affected by the form of your benefit payments, as described in Section IV. Your benefit payment amounts may also be limited by certain laws, such as laws that limit the amount of annual benefits you can receive from qualified retirement plans, laws that limit the amount of your annual compensation that can be used to calculate your Plan benefit, and laws that may limit the amount of your benefit payments if the Plan does not have sufficient assets. The Plan Administrator will let you know if these limits apply to you.

A. Normal Retirement Benefit Amount

Your normal retirement benefit is a monthly payment that begins on the first day of the month beginning on or after your 65th birthday (your “Normal Retirement Date”) and continues throughout your lifetime. This amount is known as your “Accrued Benefit” and is calculated using a formula that is based on the following factors: (1) your years of Credited Service; (2) the amount of your Average Monthly Compensation; and (3) the amount of your Covered Compensation.

Generally, you earned a year of “Credited Service” for each calendar year prior to 2013 in which you worked at least 2,000 hours for the Employer. You also earned a partial year of Credited Service for each calendar year in which you worked at least 1,000, but less than 2,000, hours for the Employer. You do not earn any Credited Service for calendar years in which you worked less than 1,000 hours for the Employer.

Your “Average Monthly Compensation” is determined by dividing (1) your total compensation from the Employer for the five consecutive calendar years prior to 2013 during which you worked at least 1,000 hours each year for the Employer, and during which your compensation from the Employer was the highest, by (2) 60 months. Your “Covered Compensation” is determined by dividing (1) the average annual amount of compensation that is subject to social security taxes, determined over the 35-year period ending when you reach Social Security retirement age, by (2) 12 months. The Social Security Administration publishes a table each year with the compensation amounts that are subject to social security taxes.

Please note that, because the Plan is frozen, you cannot earn additional Credited Service, and your Average Monthly Compensation and Covered Compensation cannot increase, after December 31, 2012.

Your normal retirement benefit (i.e., your Accrued Benefit) is the sum of the benefit amounts that you accrued for each of your years of Credited Service, determined in accordance with the following table:
For each of the following years of Credited Service | Multiply the following percentage by your Average Monthly Compensation that does not exceed your Covered Compensation | And add the following percentage of your Average Monthly Compensation that exceeds your Covered Compensation
--- | --- | ---
1-5 | 0.95% | 1.45%
6-10 | 1.01% | 1.51%
11-15 | 1.07% | 1.57%
16-20 | 1.13% | 1.63%
21-25 | 1.19% | 1.69%
26-45 | 1.25% | 1.75%

Note that if you earned benefits over two or more periods of employment, your Average Monthly Compensation and Covered Compensation will be determined separately for each period of employment and the resulting accrued benefit amounts will be added together.

Please see Appendix A at the end of this Summary for an example of how the information above is used to calculate your Accrued Benefit.

B. Early Retirement Benefit Amount

Your early retirement benefit is equal to your Accrued Benefit (defined in subsection A. above), but reduced by an amount that is based on the number of months prior to your Normal Retirement Date that you elect to begin receiving early retirement benefit payments. However, your early retirement benefit is calculated in a way that makes it equal in value ("Actuarially Equivalent") to your Accrued Benefit. This calculation takes into account the value of starting your payments early, and is performed using actuarial factors such as life expectancy tables and certain interest rates.

C. Disability Retirement Benefit Amount

Your disability retirement benefit is equal to your Accrued Benefit (defined in subsection A. above), and is not actuarially reduced even if you begin receiving such benefit payments prior to your Normal Retirement Date. However, your disability retirement benefit payments may be offset by amounts you receive under any legally required occupational injury or disease benefit (e.g. Worker’s Compensation), or other similar arrangements for which the Employer is liable. See Section V.C. for information about eligibility to receive a disability retirement benefit.
D. Pre-Retirement Death Benefits

If you are married at your date of death, and if you have been married for at least one year, your surviving spouse is eligible to receive death benefit payments. Such benefit payments shall be equal to the survivor annuity payments under the joint and 50% survivor annuity form of payment (as described in Section IV.D.), calculated as if you: (1) terminated employment on December 31, 2012 (or actual date of termination if earlier); (2) survived until the earliest date you would have been eligible to begin receiving Plan benefit payments ("Earliest Retirement Age"), or your date of death if you had already reached your Earliest Retirement Age on that date; (3) elected the joint and 50% survivor annuity form of payment on the date in (2) above; and (4) died the next day. Keep in mind that the Plan does not provide death benefit payments if you are not married at the time of your death or if you have been married for less than one year.
IV. FORM OF BENEFIT PAYMENT

When you elect to begin receiving Plan benefit payments, you may have the option of electing the form in which your payments are made. This section describes the options that may be available to you. If you do not elect an optional form, you will receive payments in one of the three Automatic Forms, based on your marital status and on the amount of your Plan benefit. If you elect to begin receiving benefit payments (regardless of whether you choose an optional form of payment), and if you die prior to the first day of the first month you are scheduled to begin receiving Plan benefit payments, then your benefit election will be void and the Plan will pay death benefits to your surviving spouse, if any, as described in Sections III.D. and V.D. and in subsection F. below.

As described in Section III.A., your Accrued Benefit is expressed as a monthly payment amount in the form of a single life annuity beginning on your Normal Retirement Date. If you receive Plan benefit payments in any other form, the Accrued Benefit amount will be adjusted so that the expected payments are the Actuarial Equivalent of your Accrued Benefit. Your Plan benefit amount may also be affected by the age at which you elect to begin receiving benefit payments, as described in Section III. Keep in mind that once you begin receiving Plan benefit payments, you cannot change the form of those payments.

If you are married, and if you wish to elect a form of payment other than a joint and survivor annuity with your spouse as your beneficiary, then you must obtain your spouse’s written consent.

A. Automatic Form - Married

If you are married when you begin receiving Plan benefit payments, and if you do not elect an optional form of payment, your Plan benefit will be paid in the form of a joint and 50% survivor annuity, as described in subsection D. below, with your spouse as your beneficiary. The monthly payments you receive in this form will be less than if you receive payments under a single life annuity, but this form of payment is still Actuarially Equivalent to your Accrued Benefit due to the potential for continued payments to your surviving spouse beyond your lifetime.

B. Automatic Form – Single

If you are not married when you begin receiving Plan benefit payments, and if you do not elect an optional form of payment, your Plan benefit will be paid in the form of a single life annuity, as described in subsection E. below.

C. Automatic Form – Small Plan Benefit

If the actuarial present value of your Plan benefit is $5,000 or less when you receive your Plan benefit (regardless of whether you are married or single), the Plan will pay your Plan benefit in a single lump sum. If the present value of your Plan benefit is $200 or less, the payment will be made directly to you. If the present value of your Plan benefit is more than $200 but not more than $5,000, you can elect to have the payment
made directly to you, or to another retirement plan or IRA as a Rollover distribution, as described in Section VII.B.

D. Optional Form - Joint and Survivor Annuity

Regardless of whether you are single or married, you may elect to receive your Plan benefit payments in the form of a joint and 50%, 75% or 100% survivor annuity. This form of payment provides a monthly annuity payment for your lifetime, after which your beneficiary will receive a monthly annuity payment for his/her remaining lifetime that is equal to 50%, 75%, or 100% of the monthly payment made during your lifetime. If your beneficiary does not survive you, benefit payments will end upon your death. If you elect a higher percentage of survivor annuity (e.g., 100% as compared to 75%, and 75% as compared to 50%), the amount of the monthly annuity payments during your lifetime will be less, but the amount of the monthly annuity payments to your beneficiary during his/her remaining lifetime will be greater. Each of the three forms of joint and survivor annuities are calculated to be Actuarially Equivalent to your Accrued Benefit.

As mentioned above, if you are married you may select a beneficiary who is not your spouse only if you obtain your spouse’s written consent. Furthermore, if you select a beneficiary who is not your spouse, your beneficiary cannot be more than 10 years younger than you (if you elect the joint and 100% survivor annuity), or more than 19 years younger than you (if you elect the joint and 75% survivor annuity). There is no such age limit for the joint and 50% survivor annuity.

E. Optional Form - Single Life Annuity

The single life annuity provides a monthly annuity payment to you for your lifetime only. At your death, all benefit payments will cease. If you are single, this is the default form of payment. If you are married, you must obtain your spouse’s written consent to be permitted to elect a single life annuity.

F. Pre-Retirement Death Benefits – Single Life Annuity

Your surviving spouse will receive death benefit payments, if at all, in the form of a single life annuity for his/her lifetime only. See Section V.D. for information about your spouse’s eligibility for death benefits, and Section III.D. for information about the amount of death benefit payments. Keep in mind that the death benefit payments in this subsection F. can apply only when you die before beginning to receive benefit payments, whereas the survivor benefit payments in subsection D., above, can apply only if you elect a joint and survivor annuity and you die after beginning to receive benefit payments.
V. WHEN BENEFIT PAYMENTS BEGIN

This section describes when you may begin receiving your Plan benefit, when you must begin receiving your Plan benefit, and, in some cases, when your benefit payments must be temporarily suspended or stopped. The Plan will not make any benefit payments prior to the date you are “vested” in your Plan benefit (see Section VI for information about vesting). Generally, when you are eligible to receive your Plan benefit (as described below) you must affirmatively elect to begin receiving payments – they do not begin automatically. However, see subsections D and E below for information about when the Plan will distribute your Plan benefit even if you have not made an election to receive it. Once you are eligible to receive your benefit, you may be asked to provide documentation (e.g., a birth certificate) to verify your age and the age of your spouse or other beneficiary. Please see Section III for information about the amount of your Plan benefit, and Section IV for information about the forms of benefit payments that may be available to you.

A. Normal Retirement

If you terminate employment on or after your 65th birthday, you will be eligible to begin receiving your normal retirement benefit on the first day of the month beginning on or after the later of (1) your retirement, or (2) your Normal Retirement Date (defined in Section III.A.). For this purpose, you are considered to have terminated employment even if you are still technically employed by the Employer if, for any calendar month beginning on or after your 65th birthday, you work (or are otherwise credited with) less than eight days of employment (or less than 64 hours for an hourly employee).

B. Early Retirement

If you terminate employment on or after your 55th birthday (but before your 65th birthday), and if you have at least five years of Vesting Service (defined in Section VI), you will be eligible to begin receiving an early retirement benefit on the first day of the month beginning on or after your retirement. If you terminate employment before your 55th birthday, and if you have at least five years of Vesting Service, you will be eligible to begin receiving an early retirement benefit on the first day of the month beginning on or after your 55th birthday. If you elect to begin receiving early retirement benefit payments prior to your Normal Retirement Date, your benefit payments will be actuarially reduced to account for the longer period of time over which you are expected to receive benefit payments.

C. Disability Retirement

If you terminate employment prior to your 65th birthday due to a Disability, and if you have at least 10 years of Vesting Service, you will be eligible to begin receiving a disability retirement benefit on the first day of the month beginning on or after your termination of employment due to Disability. Your disability retirement benefit payments will not be actuarially reduced, but they will be offset by other disability benefit payments, such as Worker's Compensation or long-term disability benefit payments.
Generally, you are considered to have a “Disability” if you qualify for and are receiving Social Security disability benefits. If your disability retirement benefit payments cease, you may be eligible to receive another retirement benefit as provided in this Summary.

D. Pre-Retirement Death Benefits

If you die before the first month you are scheduled to begin receiving Plan benefit payments, your surviving spouse, if any, will be eligible to receive death benefit payments if (1) you and your spouse have been married for at least the one-year period ending on the date of your death, and (2) you are vested in your Plan benefit (see Section VI for information about vesting). Your surviving spouse will be eligible to begin receiving such death benefit payments on the first day of the month beginning on or after the later of (1) your death, and (2) your 55th birthday. Your spouse can also delay receiving such benefits until a later date. However, he/she must begin to receive such payments by December 31st of the later of (1) the year after the year of your death, or (2) the year in which you would have turned age 70½ if you had survived. If you die after you begin receiving Plan benefit payments, the remainder of your Plan benefit, if any, will continue to be paid to your spouse or other beneficiary according to the form of payment you elected in Section IV.

E. Distribution at Age 70½

If you have not already begun receiving Plan benefit payments, you must begin receiving certain minimum Plan benefit payments on the April 1st following the later of (1) the year in which you turn age 70 ½, and (2) the year in which you terminate employment. If you are still employed at age 70 ½, you may elect to begin receiving these minimum payments by notifying the Plan Administrator of your election by December 31st of the year you turn age 70 ½. If this applies to you, please contact the Plan Administrator for more information.

F. Qualified Domestic Relations Order

The Plan is intended to pay benefits only to you or to your beneficiary. Your Plan benefits cannot be used as collateral for a loan or be assigned in any other way. However, if the Plan Administrator receives a domestic relations order that meets the requirements of federal law, individuals such as your spouse (if you are legally separated), your former spouse, or your children may be entitled to a portion of your vested Plan benefit. A qualified domestic relations order is a judgment, decree or order under a state domestic relations law that allocates some of your Plan benefit to these individuals. A domestic relations order must satisfy specific requirements to be “qualified,” and it must be recognized by the Plan Administrator. Therefore, you or your spouse should contact the Plan Administrator for a copy of the model domestic relations order that the Plan Administrator uses. You or your spouse should submit a draft version of your domestic relations order to the Plan Administrator for review and approval before such order is finalized in domestic relations court. In addition, there are specific procedures regarding the amount and timing of any payments made under a qualified domestic relations order. Please contact the Plan Administrator for more information, including to receive (without charge) a copy of procedures the Plan Administrator uses to determine whether an order is qualified.
G. Reemployment or Continued Employment

Generally, you will not be eligible to begin receiving Plan benefit payments on your Normal Retirement Date (as defined in Section III.A.) if you are still employed by the Employer, or any affiliate, during that month. For this purpose, you are considered “employed” if, for any calendar month, you work (or are otherwise credited with) at least eight days of employment (or at least 64 hours for an hourly employee). If this applies to you, the Employer will deliver a notice to you explaining why you cannot yet begin receiving benefit payments. In this case, you will become eligible to begin receiving Plan benefit payments the first month following your Normal Retirement Date that you work less than 8 days (or 64 hours for an hourly employee), or as soon as administratively feasible thereafter. If you have already begun receiving Plan benefit payments and are subsequently reemployed by the Employer you will continue to receive your benefit payments.
VI. VESTING

Before you can receive any Plan benefit payments, you must be “vested” in your Plan benefit. When you are vested you will not forfeit your Accrued Benefit even if you quit or are discharged by the Employer.

A. Accrued Benefit is Non-Forfeitable

Generally, you become vested in your Accrued Benefit upon the earliest of (1) the date you reach age 65, if you are still employed by the Employer on that date, or (2) the date you complete at least five years of Vesting Service. You will also be vested in your Accrued Benefit if the Employer terminates the Plan and you are employed by the Employer at the time.

Generally, you earn a year of “Vesting Service” for each calendar year in which you work at least 1,000 hours for the Employer (excluding any calendar year prior to the year of your 18th birthday). You will receive hours credit for certain authorized leaves of absence (e.g., for paternity, maternity, or military leave). Furthermore, if you transferred employment to the Employer directly from the Loyola University Health System on or after January 1, 2009, your service both before and after 2009 with the Loyola University Health System will count for vesting purposes. Lastly, your service after July 1, 2012 with any affiliate of the Trinity Health Corporation will also count for vesting purposes.

B. Breaks in Service and Forfeiture of Accrued Benefit

If you are not vested in your Accrued Benefit, and if there are five consecutive calendar years in which you work (or are otherwise credited with) 500 or fewer hours for the Employer for each such year (i.e., if you incur five consecutive “Breaks in Service”), then you will no longer be able to count the years of Vesting Service you earned prior to incurring the Breaks in Service.

If you terminate employment prior to becoming vested, the Plan will forfeit your entire non-vested Accrued Benefit, which is 100% of your Accrued Benefit. However, if you are reemployed by the Employer prior to incurring five consecutive Breaks in Service, the Plan will restore your forfeited Accrued Benefit as it existed prior to the forfeiture.

You will not incur a Break in Service for an authorized leave of absence due to service in the Armed Forces of the United States, provided that you comply with all requirements of Federal Law in order to be entitled to reemployment with the Employer, including your return to employment with the Employer within the required time limits.
VII. TAX CONSEQUENCES

A. Benefit Payments

Your Plan benefit payments are generally subject to federal income taxes and may be subject to state and local income taxes as well. For any year in which you receive Plan benefit payments, the Plan will send a tax form to you that contains the information you need to file your taxes. Generally, federal and state income tax laws do not require you to pay tax on contributions or investment earnings under the Plan until you actually receive payments from the Plan. If you have not yet attained age 59 1/2 at the time of a distribution, the law generally imposes a 10% excise tax on the amount of the distribution you receive unless you have retired early or are disabled. It may be possible for you to defer federal income taxes and avoid any excise taxes if you transfer or “roll over” a lump sum distribution as described below. You should consult your own tax adviser concerning any distribution you receive from the Plan.

B. Rollovers

If you receive your Plan benefit in the form of a single lump sum, you may elect to roll over all or a portion of the distribution into an IRA or another qualified plan that accepts rollovers ("Rollover"). A direct Rollover from the Plan into an IRA or another qualified plan will result in no tax being due on the amount rolled over until you begin withdrawing the funds from the IRA or qualified plan. Under certain circumstances, all or a portion of a distribution may not qualify for Rollover treatment.

If you elect to have a lump sum benefit under the Plan paid directly to you, rather than rolled over, 20% of your distribution will be withheld and paid to the Internal Revenue Service. Even if you elect to have your benefit paid directly to you, you may still decide to Rollover all or a portion of the distribution to an IRA or another qualified plan. If you decide to Rollover your distribution, you must make the Rollover within 60 days after you receive your distribution. If you choose to Rollover 100% of your distribution, you must replace the 20% that has been withheld with other money available to you within the 60-day period. If you Rollover only the 80% that you actually received, you will be taxed on the 20% that was withheld.

If you elect to receive monthly benefit payments, you cannot roll them over into an IRA or another qualified plan.
VIII. PLAN ADMINISTRATION

The Plan Administrator has overall administrative responsibility for the Plan, including resolving questions involving benefits and Plan Document interpretation, developing forms, and implementing administrative procedures where appropriate. The Plan Administrator is authorized to delegate authority for certain specific responsibilities.

The Employer has established a trust for the purpose of holding funds contributed to the Plan. Each year, the Employer will contribute certain sums of money to the trust that are actuarially determined by the Plan Administrator in accordance with the funding method and policy of the Plan. The trust is administered by the trustee appointed by the Employer. The trustee will invest the trust fund assets in a variety of securities and investments considered sound investments for retirement plans.

The assets in the trust will be used to provide benefits for those employees of the Employer who participate in the Plan and their beneficiaries. No part of the trust fund may be used for any other purpose than for the exclusive benefit of Plan participants and beneficiaries, or for payment of Plan expenses. The Plan provides for expenses for Plan administration and operation to be paid out of the trust fund. The Employer may in its discretion from time to time decide to pay such expenses directly.

If any person who is entitled to receive a benefit from the Plan is a minor or incompetent, the Plan Administrator may choose to have payments made to the person’s guardian. Neither the Plan Administrator nor the Trustee is required to ensure that proper application of the benefit payments is made.

You must always keep the Plan Administrator informed of your current address, even after you have terminated employment. If you should become eligible for a benefit from the Plan and the Plan Administrator is unable to locate you at your last address of record, you may forfeit your Plan benefit.
IX. EMPLOYMENT RIGHTS

The Plan is neither a contract of employment nor consideration for employment. Participation in the Plan is not a guarantee of or contract for new or continued employment. All employees remain subject to termination, layoff, or discipline as if the Plan had never been put into effect.
X. CLAIMS REVIEW AND APPEAL PROCESS

To request your Plan benefit, you should obtain the proper form from the Plan Administrator. The Plan Administrator may require you to produce evidence substantiating your date of birth, your spouse’s or beneficiary’s date of birth, depending upon the form of benefit payments, as well as any other information essential for the administration of the Plan. The Plan Administrator will review your application and either grant the request, deny it, or extend the time for processing.

If your request for Plan benefits (other than disability retirement benefits) is fully or partially denied, the Plan Administrator will send a written notice to you giving reasons for the denial within 90 days (or 180 days if special circumstances exist). If your request for disability retirement benefits is fully or partially denied, the Plan Administrator will send a written notice to you giving reasons for the denial within 45 days (with the possibility of two 30-day extensions if special circumstances exist). If special circumstances require an extension beyond the initial 90-day period (or, for disability retirement benefits, beyond the initial 45-day period, and/or beyond the first 30-day extension) the Plan Administrator will notify you by the last day of the applicable period. If you receive no response within these time limits, you should consider the claim denied.

If your request for a benefit is denied, you have the right to request a review of the denial. A written appeal must be made to the Plan Administrator within 60 days of receipt of the written notice of denial or of the date your claim is deemed denied; otherwise you will have waived your right to appeal. In your appeal, you may include any other information you consider pertinent to the Plan Administrator’s reconsideration of your request. You or your representative, if any, may review all Plan documents and other papers which affect the claim. If you are appealing a disability retirement benefit determination, the Plan Administrator’s review of your appeal will be subject to certain other special rules that will be more fully explained in the Plan Administrator’s notice denying your initial claim. You will receive a written notification of the Plan Administrator’s decision within 60 days of your appeal (45 days for disability retirement benefit appeals) unless special circumstances require an extension of an additional 60 days (45 days for disability retirement benefit appeals). If special circumstances require an extension beyond the initial 60-day or 45-day period, the Plan Administrator will notify you by the last day of the applicable period. The final determination notice will inform you of the decision and the specific reasons behind it, including references to Plan provisions upon which the decision is based.

If the review results in a denial, or if no action is taken on the appeal you submit, you may file suit in federal court, but only after you have exhausted the claim and appeal process described above. Any civil action against the Plan upon the exhaustion of all other available administrative remedies, including under Section 502(a) of ERISA, must be brought no later than six months from the date of completion of the Plan’s claims appeals process or, if earlier, the applicable statute of limitations.
XI. AMENDMENT OR TERMINATION

Although the Plan Administrator intends to continue the Plan indefinitely, it reserves the right to terminate or amend the Plan at any time. Any such termination or amendment will be set out in an instrument in writing duly authorized by the Trinity Health Corporation Board of Directors or the Plan Administrator, as applicable. However, no change may:

- Reduce the benefit that any participant had already accrued under the Plan before the amendment (except to the extent permitted by law); or
- Cause any assets of the Plan to be used for purposes other than providing benefits accrued under the Plan to participants and their beneficiaries and meeting the reasonable expenses of administering the Plan.

In the event the Plan is terminated, your pension benefit will immediately become 100% vested if you are employed by the Employer at that time, and the entire value of the trust fund will be applied for the benefit of the participants and to meet the reasonable expenses of administering the termination. If, upon complete termination of the Plan, any assets remain after satisfaction of all liabilities to participants and their beneficiaries, such excess assets shall be returned to the Employer.

Your pension benefits under this Plan are insured by the Pension Benefit Guaranty Corporation ("PBGC"), a federal insurance agency. If the Plan terminates (ends) without enough money to pay all benefits, the PBGC will step in to pay pension benefits. Most people receive all of the pension benefits they would have received under their plan, but some people may lose certain benefits.

The PBGC guarantee generally covers: (1) normal and early retirement benefits; (2) disability benefits if you become disabled before the plan terminates; and (3) certain benefits for your survivors.

The PBGC guarantee generally does not cover: (1) benefits greater than the maximum guaranteed amount set by law for the year in which the plan terminates; (2) some or all of the benefit increases and new benefits based on plan provisions that have been in place for fewer than 5 years at the time the plan terminates; (3) benefits that are not vested because you have not worked long enough for the employer; (4) benefits for which you have not met all of the requirements at the time the plan terminates; (5) certain early retirement payments (such as supplemental benefits that stop when you become eligible for Social Security) that result in an early retirement monthly benefit greater than your monthly benefit at the plan’s normal retirement age; and (6) non-pension benefits, such as health insurance, life insurance, certain death benefits, vacation pay, and severance pay. Even if certain of your benefits are not guaranteed, you still may receive some of those benefits from the PBGC depending on how much money your plan has and on how much the PBGC collects from employers.

For more information about the PBGC and the benefits it guarantees, ask your Plan Administrator or contact the PBGC’s Technical Assistance Division, 1200 K Street N.W.,
Suite 930, Washington, D.C. 20005-4026 or call 202-326-4000 (not a toll-free number). TTY/TDD users may call the federal relay service toll-free at 1-800-877-8339 and ask to be connected to 202-326-4000. Additional information about the PBGC’s pension insurance program is available through the PBGC’s website on the Internet at http://www.pbgc.gov.
XII. YOUR RIGHTS UNDER ERISA

As a participant in the Plan, you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA). ERISA provides that all Plan participants shall be entitled to:

A. Receive Information About Your Plan and Benefits

Examine, without charge, at the Plan Administrator’s office and at other specified locations, such as worksites and union halls, all documents governing the Plan, including insurance contracts and collective bargaining agreements, and a copy of the latest annual report (Form 5500 Series) filed by the Plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration.

Obtain, upon written request to the Plan Administrator, copies of documents governing the operation of the Plan, including insurance contracts and collective bargaining agreements, and copies of the latest annual report (Form 5500 Series) and updated summary plan description. The administrator may make a reasonable charge for the copies.

Receive a summary of the Plan’s annual financial report. The Plan Administrator is required by law to furnish each participant with a copy of this summary annual report.

Obtain a statement telling you whether you have a right to receive a pension at normal retirement age (age 65) and if so, what your benefits would be at normal retirement age if you stop working under the Plan now. If you do not have a right to a pension, the statement will tell you how many more years you have to work to get a right to a pension. This statement must be requested in writing and is not required to be given more than once every twelve (12) months. The Plan must provide the statement free of charge.

B. Prudent Actions by Plan Fiduciaries

In addition to creating rights for Plan participants, ERISA imposes duties upon the people who are responsible for the operation of the employee benefit plan. The people who operate your Plan, called “fiduciaries” of the Plan, have a duty to do so prudently and in the interest of you and other Plan participants and beneficiaries. No one, including the Employer or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a pension benefit or exercising your rights under ERISA.

C. Enforce Your Rights

If your claim for a pension benefit is denied or ignored, in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules.
Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request a copy of Plan documents or the latest annual report from the Plan and do not receive them within 30 days, you may file suit in a Federal court. In such a case, the court may require the Plan Administrator to provide the materials and pay you up to $110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the administrator. If you have a claim for benefits which is denied or ignored, in whole or in part, you may file suit in a state or Federal court. In addition, if you disagree with the Plan’s decision or lack thereof concerning the qualified status of a domestic relations order, you may file suit in Federal court. If it should happen that Plan fiduciaries misuse the Plan’s money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a Federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds your claim is frivolous.

D. Assistance with Your Questions

If you have any questions about your Plan, you should contact the Plan Administrator. If you have any questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the Plan Administrator, you should contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory or the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue N.W., Washington, D.C. 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.
APPENDIX A

This Appendix A contains an example of the calculation of the Plan benefit amount for a hypothetical participant. Please see Section III, or contact the Plan Administrator, for more specific information about your Plan benefit amount.

Assumptions

The benefit calculations below are based on the following assumptions:

- The participant retires on his/her 65th birthday and elects to begin receiving benefit payments on his/her Normal Retirement Date (see Section V for more information regarding eligibility to begin receiving benefit payments);
- The participant has earned 18 years of Credited Service (defined in Section III.A.);
- The participant’s Average Monthly Compensation (defined in Section III.A.) is $6,000;
- The participant’s Covered Compensation (defined in Section III.A.) is $5,500; and
- Legal and Plan limits that might otherwise cap the participant’s benefit amount, or the amount of compensation used in calculating his/her benefit, do not apply.

Accrued Benefit Calculation

The following calculations are based on the assumptions above, using the factors in the table in Section III.A. Because the participant’s Average Monthly Compensation exceeds his/her Covered Compensation, the participant’s Average Monthly Compensation up to Covered Compensation is equal to the applicable Covered Compensation amount (i.e., $5,500). The participant’s Average Monthly Compensation above his/her Covered Compensation is $500 ($6,000 - $5,500 = $500).

<table>
<thead>
<tr>
<th>For the following range of years of Credited Service</th>
<th>Accrued Benefit for each year of Credited Service for Average Monthly Compensation (1) up to, and (2) above, Covered Compensation</th>
<th>Multiplied by the participant’s actual years of Credited Service in the applicable range</th>
<th>Accrued Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-5</td>
<td>(1) .0095 x 5,500 = $52.25 (2) .0145 x 500 = 7.25</td>
<td>$52.25 x 5 = $261.25 7.25 x 5 = 36.25</td>
<td>$261.25 +36.25</td>
</tr>
<tr>
<td>6-10</td>
<td>(1) .0101 x 5,500 = 55.55 (2) .0151 x 500 = 7.55</td>
<td>55.55 x 5 = 277.75 7.55 x 5 = 37.75</td>
<td>277.75 +37.75</td>
</tr>
<tr>
<td>11-15</td>
<td>(1) .0107 x 5,500 = 58.85 (2) .0157 x 500 = 7.85</td>
<td>58.85 x 5 = 294.25 7.85 x 5 = 39.25</td>
<td>294.25 +39.25</td>
</tr>
</tbody>
</table>
For the following range of years of Credited Service

<table>
<thead>
<tr>
<th>Range</th>
<th>Accrued Benefit for each year of Credited Service for Average Monthly Compensation (1) up to, and (2) above, Covered Compensation</th>
<th>Multiplied by the participant’s actual years of Credited Service in the applicable range</th>
<th>Accrued Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>16-20</td>
<td>(1) (0.0113 \times 5,500 = 62.15) (\text{(2) } 0.0163 \times 500 = 8.15)</td>
<td>(62.15 \times 3 = 186.45) (8.15 \times 3 = 24.45)</td>
<td>(186.45) (+24.45)</td>
</tr>
<tr>
<td>21-25</td>
<td>N/A – The participant did not earn any years of Credited Service in this range</td>
<td>N/A</td>
<td>0.00</td>
</tr>
<tr>
<td>25-45</td>
<td>N/A – The participant did not earn any years of Credited Service in this range</td>
<td>N/A</td>
<td>0.00</td>
</tr>
</tbody>
</table>

Participant’s Total Accrued Benefit $1,157.40

In this example, the participant will receive normal retirement benefit payments in the amount of $1,157.40 per month for his/her lifetime, after which benefit payments will cease. As explained elsewhere in this Summary, the participant’s payment amounts will change if he/she elects another form of payment and/or elects to begin receiving payments before or after his/her Normal Retirement Date.