

Trinity Health Pension Plan

Summary Plan Description Supplement Effective January 1, 2017

Participants in the Sisters of the Holy Cross Retirement Plan ("Holy Cross Participants")

1. Benefit Service

If you were a participant in the Holy Cross Retirement Plan, you may continue to be credited with additional Benefit Service on or after January 1, 2015, but only for purposes of determining eligibility for the special early retirement benefit described below.

2. Special Early Retirement Benefit

A special early retirement benefit is available to former participants in the Holy Cross Retirement Plan who were hired before January 1, 2002, if the sum of their age and the total of years of Benefit Service under the Plan plus the Prior Plan is at least 75 and they are at least age 55 at the time they terminate employment with Trinity Health. However, if a former participant in the Holy Cross Retirement Plan terminates employment with Trinity Health on or after January 1, 2014 prior to meeting the above requirements, and such former participant is not credited with any Hours of Service during one or more Plan Years following the termination from employment, then such former participant will not be eligible for a special early retirement benefit, even if the former participant is later rehired by Trinity Health.

If you are eligible for the special early retirement benefit, and decide to retire early, a portion of your Pension Benefit earned under the prior Holy Cross Retirement Plan would be eligible for the unreduced special early retirement benefit. The unreduced special early retirement benefit will apply only toward the base portion of your Pension Benefit that you have earned prior to January 1, 2002, without pay adjustments. If you believe you qualify for this special early retirement benefit, please contact the Trinity Health Pension Plan Office for additional information.

3. Special Disability Retirement Benefit

A special disability retirement benefit is available to former participants in the Holy Cross Retirement Plan if they were receiving long term disability benefits as of December 31, 2001, terminate employment with an entity that was a participating employer in the Holy Cross Retirement Plan as of December 31, 2001 after completing at least ten years of Vesting Service, and their total and permanent disability is continuous until they reach age 65. If you believe you qualify for this special disability retirement benefit, please contact the Trinity Health Pension Plan Office or your local HR Office for additional information.