

Trinity Health Pension Plan

Summary Plan Description Supplement Effective January 1, 2017

Participants covered under the Collective Bargaining Agreement between Mercy Health Partners, Hackley Campus (formerly Hackley Hospital) and Michigan Nurses Association (RN)

1. Your Cash Balance Account is a bookkeeping account that includes the following credits, as applicable: (i) Pay Credits made on and after January 1, 2014 and prior to January 1, 2015; (ii) the amount credited to your Pension Plan Match Account (if any) as of June 30, 2009; and (iii) interest credits.

Special rules apply for purposes of determining your Pay Credits if you were credited with an Hour of Service during the 2010 through 2013 Plan Years both for employment covered by the collective bargaining agreement (which does not provide for the cash balance formula for the 2010 through 2013 Plan Years) and for employment not covered by the collective bargaining agreement. Please contact the Trinity Health Pension Plan Office if you have questions regarding the computation of your Pay Credits for these years.

2. You became a “Transition Adjustment Eligible Participant” on January 1, 2014, if you were a colleague of a participating Employer on July 1, 2010, you were 100% vested in your Pension Benefit as of June 30, 2010, you had at least 60 Points as of June 30, 2010, and you were actively participating in the Plan on both July 1, 2010 and January 1, 2014.

3. **Final Average Compensation**

Your Final Average Compensation will be the average of your five highest calendar years of Plan Compensation while you are a participant in the Plan earning Benefit Service for purposes of determining your Pension Benefit determined as of the earliest of: (1) your severance from employment with Trinity Health (including your Plan Compensation in the year in which your employment terminates), (2) the date you no longer are working for a participating Employer, (3) the date payment of your Accrued Benefit begins (including your Plan Compensation for the year in which payment begins), and (4) December 31, 2013. If you were not a participant in the Plan who earned Benefit Service for at least five calendar years as of the earliest of these dates, your Final Average Compensation is the average of your years of Plan Compensation while you were a participant in the Plan earning Benefit Service for purposes of determining your Pension Benefit.

If you are a Transition Adjustment Eligible Participant, for each Plan Year starting in 2014 and ending in 2015 that you are actively employed by a participating Employer and you earn at least one Hour of Service, for purposes of determining your Final Average Compensation, your 2010 Plan Compensation will be deemed to increase by 3%. The 3% increase is not an actual increase in your Plan Compensation. Your actual Plan Compensation for 2010 will be increased by 3% for each of 2011, 2012, 2013, and 2014, and that will be your “deemed” Plan Compensation for 2014. This amount will similarly be increased by 3% for 2015 to determine the deemed compensation for that Plan Year if you continue to work for a participating Employer, earn at least one Hour of Service and are a Transition Adjustment Eligible Participant. If you had less than 2,080 Hours of Service in the Plan Year ending December 31, 2010, your Plan Compensation is annualized before being increased by 3%. Generally, the deemed increase in your Plan Compensation will increase the Final Average Compensation used to calculate your Pension Benefit. If you are a Transition Adjustment Eligible Participant, any year in which you

earn zero Hours of Service with a participating Employer will not be included as a year of Plan Compensation for purposes of determining your Final Average Compensation. In addition, your actual Plan Compensation is used for each of 2011, 2012 and 2013.

Special rules apply for purposes of determining your Final Average Compensation if you were credited with an Hour of Service during the 2010 through 2013 Plan Years both for employment covered by the collective bargaining agreement (which does not provide for the cash balance formula for the 2010 through 2013 Plan Years) and for employment not covered by the collective bargaining agreement. Please contact the Trinity Health Pension Plan Office if you have questions regarding the computation of your Final Average Compensation.

4. One-Half of the Five-year Average of the Social Security Wage Base

The Five-year Average of the Social Security Wage Base will be the average of the Social Security Wage Base determined as of the earliest of: (1) your severance from employment with Trinity Health (including the Social Security Wage Base in the year in which your employment terminates), (2) the date you no longer are working for a participating Employer, (3) the date payment of your Accrued Benefit begins (including the Social Security Wage Base for the year in which payment begins), and (4) December 31, 2013 or December 31, 2015 if you are a Transition Adjustment Eligible Participant.

5. Pension Benefit

Unless you are a Transition Adjustment Eligible Participant, your Pension Benefit was frozen effective December 31, 2013. The formula used to calculate your annual Pension Benefit is as follows:

1.0% of Final Average Compensation (up to One-Half of Five-year Average of the Social Security Wage Base) Multiplied by Benefit Service earned after December 31, 2001 through December 31, 2013

Plus

1.5% of Final Average Compensation (over One-Half of Five-year Average of the Social Security Wage Base) Multiplied by Benefit Service (to a maximum of 35 years*) earned after December 31, 2001 through December 31, 2013
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Plus

Your annual Accrued Pension Benefit as of December 31, 2001, under the Prior Plan Multiplied by a Pay Adjustment Factor to take into account any increases in Final Average Compensation after December 31, 2001 through December 31, 2013 or later date as applicable for a Transition Adjustment Eligible Participant
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*Note: The 35-year maximum takes into account your benefit service credit earned under the Prior Plan prior to December 31, 2001. Solely for purposes of determining whether a participant's years of Benefit Service exceed 35, the following shall be taken into account: (i) the participant's years of Credited Service under the Retirement Plan for Employees of Hackley Hospital, up to 30 years of Credited Service; and (ii) the Participant's Years of Benefit Service under the Hackley Visiting Nurse Services, Inc. Defined Benefit Pension Plan and the Hackley Life Counseling Defined Benefit Pension Plan, up to 30 Years of Benefit Service.

If you are a Transition Adjustment Eligible Participant, your Pension Benefit may increase after 2013 if your Final Average Compensation increases after 2013. Please see the definition of Final Average Compensation set forth above for additional information regarding how your Final Average Compensation is computed.