

Catholic Health East Employee Pension Plan

Summary Plan Description Supplement Effective January 1, 2017

Saint Joseph's Health System Plan Participants

1. Employer

For purposes of this supplement, the "Employer" is Saint Joseph's Health System, Inc. (formerly known as Mercy Health Services of the South, Inc.) and any subsidiary or affiliate of Saint Joseph's Health System that adopted the Pension Plan for Employees of Saint Joseph's Health System ("Saint Joseph's Plan"), including:

- Saint Joseph's Hospital of Atlanta, Inc.
- Saint Joseph's Hospital of Dahlonega, Inc. (prior to October 18, 1995)
- Saint Joseph's Mercy Foundation, Inc.
- Saint Joseph's Mercy Care Services, Inc.
- Saint Joseph's Service Corporation
- Saint Joseph's Administrative Services Corporation (merged into Saint Joseph's Service Corporation December 22, 1994)
- Saint Joseph's Real Estate Management Corporation
- Saint Joseph's Clinical Services Corporation (merged into Saint Joseph's Service Corporation December 22, 1994)
- Saint Joseph's Primary Care Network, Inc. (effective January 26, 1995)
- Mercy Senior Care, Inc.
- Saint Joseph's Care Management Corporation (effective November 14, 1996).

2. Freeze Date

The Freeze Date for the Employer is December 31, 2009.

3. Plan Benefit

You are not eligible for a Plan Benefit as a result of employment as a Covered Employee of the Employer.

4. Prior Plan Benefit

If you were a participant in the Saint Joseph's Plan on January 1, 2009, the date the Saint Joseph's Plan merged into the Plan, you have a Prior Plan Benefit under the Plan unless it has been forfeited or already paid to you in accordance with the terms of the Plan.

Your monthly Prior Plan Benefit as of a particular date is equal to your monthly Normal Retirement Benefit earned as of that date, payable at your Normal Retirement Date or, if applicable, Late Retirement Date in the form of a single life annuity (Life Only Option) using your Years of Service, Social Security Covered Compensation and Average Monthly Earnings as of the earliest of the date of determination, the date of your termination of employment with the Employer or December 31, 2009.

However, if you were a Covered Employee of the Employer on January 1, 2010, you are a "Freeze Participant." If you are a Freeze Participant, for each Plan Year beginning on and after January 1, 2010 and ending on the earlier of your benefit commencement date or December 31, 2011 during which you were a Covered Employee of the Employer, your Earnings from the Employer while you were a Covered Employee were taken into account in determining your Average Monthly Earnings. However, only your Earnings earned while you were a Covered Employee of the Employer were taken into account in determining your Final Average Earnings. In addition, your Social Security Covered Compensation was adjusted for each Plan Year beginning on and after January 1, 2010 and ending on the earlier of your benefit commencement date or December 31, 2011 during which you remained a Covered Employee of the Employer.

No Earnings earned on or after December 31, 2011 are taken into account in determining any participant's Prior Plan Benefit and no adjustments will be made to any participant's Social Security Covered Compensation after December 31, 2011.

Your "Average Monthly Earnings" are your gross monthly Earnings as averaged over the five consecutive calendar years (or the total of such years if less) out of your latest 10 years of employment with the Employer during which you received the greatest aggregate Earnings from the Employer; provided, however, that in no event will Earnings earned on or after the Freeze Date or, if you are a Freeze Participant, the earlier of your date of termination of employment with the Employer or December 31, 2011, be taken into account for purposes of determining your Average Monthly Earnings.

Your "Years of Service," "Social Security Covered Compensation," and "Earnings," for a Plan Year shall be determined based on the provisions of the Plan or Saint Joseph's Plan (or any predecessor plan to the Saint Joseph's Plan or plan that merged into the Saint Joseph's Plan), as applicable, in effect for the applicable Plan Year.

Your monthly "Normal Retirement Benefit," payable commencing on your Normal Retirement Date in the form of a Life Only Option is equal to the sum of (a) and (b), below, multiplied by (c), below, where:

- (a) is 0.75% of your Average Monthly Earnings not in excess of Social Security Covered Compensation;
- (b) is 1.25% of your Average Monthly Earnings in excess of Social Security Covered Compensation; and
- (c) Your Years of Service not in excess of 35.

However, if you received credit for service with a Related Organization under the Plan from a Related Organization Plan and the total amount payable to you under the Related Organization Plan valued as a single life annuity commencing at Normal Retirement Date using the actuarial equivalent at your Normal Retirement Date, is greater than or equal to the value of the sum of (a) and (b), multiplied by (c), above, you are not entitled to a Prior Plan Benefit described in this supplement.

A “Related Organization Plan” is a qualified retirement or pension plan described in section 401(a) of the Code (excluding any plans described in section 401(k) or 403(b) of the Code) sponsored by a Related Organization under which a participant is entitled to receive a vested benefit. The “Related Organizations” are:

- Catholic Health East
- Holy Cross Health System, Fort Lauderdale, Florida
- Mercy Community Health, West Hartford, Connecticut
- Mercy Health System, Miami, Florida
- Mercy Health System of Maine, Portland, Maine
- Mercy Health System of Southeastern Pennsylvania, Conshohocken, Pennsylvania
- Mercy Medical, Daphne, Alabama
- Mercycare Corporation, Albany, New York
- Our Lady of Lourdes Healthcare Services, Camden, New Jersey
- Pittsburgh Mercy Health System, Pittsburgh, Pennsylvania
- St. James Mercy Health System, Hornell, New York
- St. Joseph-of-the-Pines Health System, Pinehurst, North Carolina
- St. Mary’s Health System, Athens, Georgia
- Sisters of Providence Health System, Springfield, Massachusetts
- Uihlein Mercy, Lake Placid, New York
- Nazareth Hospital, Philadelphia, Pennsylvania
- St. Agnes Medical Center, Philadelphia, Pennsylvania
- St. Francis Healthcare Services, Wilmington, Delaware
- St. Mary Medical Center, Langhorne, Pennsylvania
- St. Francis Medical Center, Trenton, New Jersey
- Baycare Health System, Tampa/St. Petersburg, Florida
- Catholic Health System of Western New York, Buffalo, New York
- Intracoastal Health System, West Palm Beach, Florida

5. Early Retirement Benefit

The amount of your Prior Plan Benefit payable as an early retirement benefit is your Prior Plan Benefit as of your early retirement date, permanently reduced by 1/180th for each of the first 60 complete calendar months and by 1/360th for each of the next 60 complete calendar months by which your early retirement date is before your Normal Retirement Date. You may not elect to begin to receive payment of your vested Prior Plan Benefit in the form of monthly payments beginning before you attain age 55.

For purposes of determining whether you are early retirement age (i.e., you have both reached age 55 and been credited with at least five Years of Vesting Service) for purposes of your Prior Plan Benefit described in this supplement, if you were employed by the Employer on December 31, 2011, you are treated as having at least five Years of Vesting Service.

6. Vesting

In addition to the vesting provisions in the SPD, if you were employed by the Employer on December 31, 2011, you are 100% vested in your Prior Plan Benefit described in this supplement.

7. Disability Retirement Benefit

If you terminate from employment with Trinity Health, the participating Employers and all of their Related Employers due to your total and permanent disability, you may elect a disability retirement benefit.

- (a) If you are not eligible for the Employer's group long term disability plan, your disability retirement benefit is your unreduced Prior Plan Benefit.
- (b) If you are eligible for the Employer's group long term disability plan, your disability retirement benefit is as described in the Disability Retirement Benefit section of the SPD.

8. What Happens To My Benefit If I Die Before I Retire?

In addition to the provisions in the SPD regarding what happens to your benefit if you die before payment begins, if you die before payment of your Prior Plan Benefit begins and you are not married on the date of your death, no preretirement death benefit of your Prior Plan Benefit is payable.