

**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 Service Employees International Union  
Healthcare Michigan (Hackley Technical Unit)**

**1. Benefit Service**

You continue to earn Benefit Service for purposes of determining your “Points” and level of Pay Credits to your Cash Balance Account under the Plan after December 31, 2014 and prior to January 1, 2017. You receive one year of Benefit Service when you earn 1,800 Hours of Service or more. Partial Benefit Service is granted for Hours of Service worked less than 1,800 as follows:

<b>Hours of Service as an Active Participant During Plan Year</b>	<b>Benefit Service Granted During Plan Year</b>
Less than 1	0.0 year
1-199	0.1 year
200-399	0.2 year
400-599	0.3 year
600-799	0.4 year
800-999	0.5 year
1,000-1,199	0.6 year
1,200-1,399	0.7 year
1,400-1,599	0.8 year
1,600-1,799	0.9 year
1,800 or more	1.0 year

Please see the SPD in effect prior to January 1, 2015 for information regarding the calculation of Benefit Service prior to January 1, 2015, and contact the Trinity Health Pension Plan Office at 800.793.4733 to find out if any special rules apply for purposes of determining your Points or if you have any questions about your Benefit Service credited under the Plan.

- 2.** Your Cash Balance Account, if any, is a bookkeeping account that includes: (i) Pay Credits made on and after January 1, 2012 and prior to January 1, 2017; (ii) the amount credited to your Pension Plan Match Account (if any) as of June 30, 2009; and (iii) interest credits. **Pay Credits will continue to be made to your Cash Balance Account through December 31, 2016. The Plan is “frozen” as to colleagues covered by the Hackley Technical Unit bargaining agreement as of December 31, 2016.**

Special rules apply for purposes of determining your Pay Credits if you are credited with an Hour of Service during the 2010, 2011 and 2015, 2016 Plan Years for employment covered by the collective bargaining agreement and an Hour of Service during these years for employment not covered by the collective bargaining agreement. Specifically, only your Plan Compensation earned for employment not covered by the collective bargaining agreement is used for purposes of determining your Pay Credit for 2010 and 2011, if any. Further, only Plan Compensation

earned for employment covered by the collective bargaining agreement is used for purposes of determining your Pay Credit for 2015 and 2016.

3. You became a “Transition Adjustment Eligible Participant” on January 1, 2012, 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 both on July 1, 2010 and January 1, 2012.

#### 4. **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, 2011. 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 2012 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 and 2012 and that will be your “deemed” Plan Compensation for 2012. (Your benefit for 2011 will be based on your actual Plan Compensation earned that year.) Your “deemed” Plan Compensation for 2012 will similarly be increased by 3% each year thereafter to determine the deemed compensation for the Plan Years that you continue to work for a participating Employer, earn at least one Hour of Service and are a Transition Adjustment Eligible Participant, through December 31, 2015. 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.

Special rules apply for purposes of determining your Final Average Compensation if you are credited with an Hour of Service during the 2010 or 2011 Plan Year both for employment covered by the collective bargaining agreement (which does not provide for the cash balance formula for the 2010 and 2011 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.

The Compensation Limitation for a Plan Year will be applied after any deemed increase in Plan Compensation for that Plan Year in accordance with the paragraphs above.

**5. 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, 2011 or December 31, 2015 if you are a Transition Adjustment Eligible Participant.

**6.** Colleagues who become covered under the Collective Bargaining Agreement between Mercy Health Partners, Hackley Campus (formerly Hackley Hospital) and Service Employees International Union Healthcare Michigan (Hackley Technical Unit) on or after January 1, 2015 will become covered by the Plan in accordance with the terms of the Plan and the collective bargaining agreement.

**7. Pension Benefit**

Unless you are a Transition Adjustment Eligible Participant, your Pension Benefit was frozen effective December 31, 2011. 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) <b>Multiplied by</b> Benefit Service earned after December 31, 2001 through December 31, 2011
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**Plus**

1.5% of Final Average Compensation (over One-Half of Five-year Average of the Social Security Wage Base) <b>Multiplied by</b> Benefit Service (to a maximum of 35 years*) earned after December 31, 2001 through December 31, 2011
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**Plus**

Your annual Accrued Pension Benefit as of December 31, 2001, under the Prior Plan <b>Multiplied by</b> a Pay Adjustment Factor to take into account any increases in Final Average Compensation after December 31, 2001 through December 31, 2011 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 2011 if your Final Average Compensation increases after 2011. Please see the definition of Final Average Compensation set forth above for additional information regarding how your Final Average Compensation is computed.

**8. Normal Retirement Benefit**

You are eligible for normal retirement at age 65 regardless of your continued employment with Trinity Health or another employer. At age 65, you are entitled to receive a monthly benefit

beginning on your Normal Retirement Date payable for your lifetime. The amount of the monthly benefit payments will be equal to your Pension Benefit (determined using the formula described previously) **plus** the value of your Cash Balance Account converted to a monthly benefit, unless you elect to receive the Cash Balance Account as a lump sum payment.

If you start to receive monthly benefit payments beginning after you reach age 65 and while continuing your employment at Trinity Health, your monthly benefit payments will be recalculated after the end of each year to take into account any additional Pension Benefit you may have earned under the traditional Pension Benefit formula, including as a Transition Adjustment Eligible Participant, offset by the value of monthly payments you have received. In addition, you will receive any amounts credited to your Cash Balance Account in the prior year -- either paid as a lump sum or converted into the form of the monthly payments you are receiving. How your additional Cash Balance Account credits are paid is based on a one-time, irrevocable election you make at the same time you elect to start your monthly benefit payments. Your monthly payments will not be adjusted to be less than the monthly payments you were receiving prior to the recalculation, plus the value of your Cash Balance Account earned since that time if you elected to have any additional Cash Balance Account credits converted to an annuity and added to your monthly payments.

If you fail to make a timely election as to how you want any additional amounts credited to your Cash Balance Account to be paid, any additional amounts credited to your Cash Balance Account will be paid in the same form you elected to receive your Cash Balance Account, provided that election was made after January 1, 2012. If you have not previously elected a payment form for your Cash Balance Account earned on and after January 1, 2012, any additional amounts credited to your Cash Balance Account will be converted to an annuity and added to the monthly benefit payments you are receiving.

If you elect to receive your entire normal retirement benefit in the form of a lump sum, any additional amounts credited to your Cash Balance Account will be paid to you as a lump sum each year. You will only be able to elect to receive your entire benefit in the form of a lump sum if the present value of your Pension Benefit is \$10,000 or less. However, beginning in 2016, if you have not yet started a monthly pension, you may elect to receive a lump sum payment of the present value of your Pension Benefit without any limit if you have either (i) reached age 65 but have not terminated from employment with Trinity Health and all other participating Employers, or (ii) terminated from employment with Trinity Health and all other participating Employers after December 31, 2015.

**There is generally no monetary incentive to delay starting your Pension Benefit beyond age 65 as the Pension Benefit amount will not increase as a result of the delay and you will not receive payments retroactive to the date you reach age 65.** However, if you continue working for Trinity Health after you turn age 65 and you delay starting your benefit beyond age 70½, there will be an increase applied to the Pension Benefit you earned as of the end of the year you turn age 70½, to account for the lost value of the payments you could have received beginning April 1 of the following year. You will continue to be eligible to receive credits to your Cash Balance Account regardless of your age through the end of calendar year 2016.

## 9. What Happens To My Benefit If I Return To Work After Retirement?

The provisions in the “*What Happens To My Benefit If I Return To Work After Retirement?*” section of the SPD generally apply. However, the following special rules apply:

### a. No Suspension of Monthly Payments

If you are rehired by Trinity Health after you have commenced receipt of your Plan benefit, and the monthly payment of your benefit is not suspended under the conditions set forth in the SPD, your monthly benefit payments will be recalculated after the end of each year you continue to work to take into account any additional Benefit Service you may have earned through December 31, 2016, as well as the “deemed” increase in your Plan Compensation if you are a Transition Adjustment Eligible Participant. On and after January 1, 2012, any additional Benefit Service and Plan Compensation you may have earned will be considered for purposes of determining additional Pay Credits only through December 31, 2016. Your monthly payments will be adjusted annually by recalculating your accrued Pension Benefit, if any, and offsetting it by the value of the accumulated monthly benefit payments you have received. In addition, you will receive any amounts credited to your Cash Balance Account in the prior year -- either paid as a lump sum or converted into the form of the monthly payments you are receiving based on your one-time election. Your monthly payments will not be adjusted to be less than the monthly payments you were receiving prior to your reemployment or last date of recalculation, plus the value of your Cash Balance Account earned since that time if you elected to have any additional Cash Balance Account credits converted to an annuity and added to your monthly benefit payments.

If you are receiving monthly benefit payments that are not suspended, you will have a one-time opportunity to elect whether additional amounts credited to your Cash Balance Account will be paid in the form of a lump sum or converted to an annuity and added to your monthly benefit payments. Your election will be irrevocable after your properly completed election is filed with the Trinity Health Pension Plan Office. If you fail to make an election prior to the January 1 following your reemployment, any additional amounts credited to your Cash Balance Account following your reemployment, for years in which monthly benefits are not suspended, will be paid in the same form you elected to receive your Cash Balance Account. If you have not previously elected to receive payment of your Cash Balance Account earned on and after January 1, 2012, any additional amounts credited to your Cash Balance Account will be converted to an annuity and added to the monthly benefit payments you are receiving. Please contact the Trinity Health Pension Plan Office for additional information, including the provisions in effect prior to January 1, 2015. Further, note that no additional benefits are earned after December 31, 2016, the date the Plan became “frozen” for Hackley Technical Unit participants.

If payment of your Plan benefit is not suspended following your reemployment, then you generally cannot elect a new form of benefit payment or designate a new Beneficiary or contingent annuitant (even if your spouse or other designated Beneficiary or contingent annuitant is no longer living) when you terminate employment or reach age 65.

b. Suspension of Monthly Payments

If you are rehired by Trinity Health after you have commenced receipt of your Plan benefit and the monthly payment of your benefit is suspended under the conditions set forth in the SPD, you also will no longer receive annual distributions of your Cash Balance Account. At the time your employment with Trinity Health terminates or you reach age 65, your benefit will be recalculated to take into account any additional Benefit Service you may have earned, as well as the “deemed” increase in your Plan Compensation if you are a Transition Adjustment Eligible Participant, and any amounts credited to your Cash Balance Account. From January 1, 2012 through December 31, 2016, any additional Benefit Service and Plan Compensation you may have earned will be considered for purposes of determining additional Pay Credits only. Your recalculated Pension Benefit is offset by the value of the accumulated monthly benefit payments you have received. This may result in no increase to your Pension Benefit.

If the payment of your monthly benefit was suspended during your period of reemployment, you will be able to elect a new form of monthly benefit payment only when you are eligible to start your benefit again and if you have earned an additional benefit. If you are entitled to elect a new form of monthly benefit payment but you do not elect a new form of monthly benefit payment for any reason, your prior election, including your designated Beneficiary or contingent annuitant, shall continue.

If you elect to recommence the monthly payment of all or part of your benefit on after you reach age 65 but before your employment with Trinity Health has terminated, your new election will include a one-time election as to whether all additional amounts credited to your Cash Balance Account after payment of your benefit recommences will be paid in the form of a lump sum or added to your monthly benefit payments. This election will be irrevocable after your properly completed election is filed with the Trinity Health Pension Plan Office. If you fail to timely make this one-time election, any additional amounts credited to your Cash Balance Account will be paid in the same form in which you elect or previously elected to receive payment of your Cash Balance Account. If you do not elect and did not previously elect to receive payment of your Cash Balance Account earned on and after January 1, 2012, any additional amounts credited to your Cash Balance Account will be converted to an annuity and added to the monthly benefit payments you are receiving.

If you elected to receive your entire benefit in the form of a lump sum after you reached age 65, any additional amounts credited to your Cash Balance Account will be paid to you as a lump sum each year. Prior to 2016, you were only able to elect to receive your entire benefit in the form of a lump sum if the present value of your Pension Benefit was \$10,000 or less.