

Trinity Health Pension Plan

Summary Plan Description Supplement - Sisters of the Holy Cross Sponsored Ministries Effective January 1, 2017

**Sisters of the Holy Cross, Inc.
The Academy of the Holy Cross, Inc.
Holy Cross Services Corporation (through 10/31/06)
Holy Cross Ministries of Utah**

Holy Cross Ministries Net-Work, Inc. (merged into Sisters of the Holy Cross, Inc. effective 8/31/05)

1. Final Average Compensation

Special rules apply in determining your Final Average Compensation for Plan Years beginning before January 1, 2003, if any, and your Plan Compensation prior to January 1, 2003, if any, for purposes of determining your benefit under the Plan. Please contact the Trinity Health Pension Plan Office at 800.793.4733 for additional information.

2. Benefit Service

Before January 1, 2004, benefit service was determined differently than described generally in the SPD. In addition, your Hours of Service at some participating Employers prior to a specific date may or may not be counted as Benefit Service. Further, if you were a participant in the Prior Plan, your employment with a participating employer in the Prior Plan terminated before December 31, 2003, and you are rehired by a participating Employer in the Plan, you will generally be credited with your benefit service with a participating employer in the Prior Plan for purposes of determining your Benefit Service under the Plan upon your reemployment. However, if you are a participant and a colleague of Holy Cross Services Corporation, you will not be credited with additional Benefit Service after October 31, 2006.

Effective July 1, 2010 through December 31, 2014, your Benefit Service is taken into account only for purposes of determining your "Points" and level of Pay Credits to your Cash Balance Account. However, if you were a participant in the Prior Plan, unless you are a colleague of Holy Cross Services Corporation, 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.

Please check with the Trinity Health Pension Plan Office at 800.793.4733 if you have any questions about your Benefit Service credited under the Plan.

3. Pay Adjustment Factor

This a factor that is applied to your Prior Plan Accrued Benefit as of December 31, 2003, to update your Pension Benefit for increases in your Plan Compensation that take place after 2003. It is the ratio (not less than one) of your Final Average Compensation divided by "Final Average Pay" under the Prior Plan prior to January 1, 2004. Please contact the Trinity Health Pension Plan Office if you have questions regarding how your Accrued Benefit as of December 31, 2003 is calculated.

4. Prior Plan

The Sisters of the Holy Cross Retirement Plan, as it existed prior to January 1, 2003. Your Accrued Benefit as of December 31, 2003, if any, is determined under the Prior Plan formula which was maintained in this Plan through that date. Please contact the Trinity Health Pension Plan Office if you have questions regarding how your Accrued Benefit as of December 31, 2003, if any, is calculated.

5. Vesting Service

You will not earn **any** Vesting Service for any Plan Year in which you earn less than 1,000 Hours of Service, except for years earned prior to 2004. To see if you may have excluded or included service, please contact the Trinity Health Pension Plan Office at 800.793.4733.

If you were a participant in the Prior Plan, your employment with a participating employer in the Prior Plan terminated before December 31, 2002, and you are rehired by a participating Employer in the Plan, you will be credited with Hours of Service with a participating employer in the Prior Plan for purposes of determining your Vesting Service under the Plan upon your reemployment.

6. Pension Benefit

Unless you are a Transition Adjustment Eligible Participant, your Pension Benefit is frozen after 2010 based on your Benefit Service as of June 30, 2010 (October 31, 2006 if you are a colleague of Holy Cross Services Corporation), and 2010 Final Average Compensation (2006 Final Average Compensation if you are a colleague of Holy Cross Services Corporation). This means that your Pension Benefit will not increase or decrease after 2010 (2006 if you are a colleague of Holy Cross Services Corporation).

If you are a Transition Adjustment Eligible Participant, your Pension Benefit may increase after 2010 if your Final Average Compensation increases after 2010. Colleagues of Holy Cross Services Corporation are not Transition Adjustment Eligible Participants. Please see the definition of Final Average Compensation in the SPD for additional information regarding how your Final Average Compensation is computed.

Instead of the formula in the SPD, the formula used to calculate your annual Pension Benefit is as follows:

<p>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, 2003 through June 30, 2010*</p>
Plus
<p>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, 2003 through June 30, 2010*</p>
Plus
<p>Your annual Accrued Pension Benefit as of December 31, 2003, under the Prior Plan Multiplied by a Pay Adjustment Factor to take into account any increases in Final Average Compensation after December 31, 2003 through December 31, 2010* (and if eligible, with "deemed" Plan Compensation transition adjustments through December 31, 2015)</p>

*October 31, 2006 if you are a colleague of Holy Cross Services Corporation.

**Note: The 35-year maximum takes into account your benefit service credit earned under the Prior Plan prior to December 31, 2003.

Pension Benefit Calculation Example:

- Let’s assume Pat is a colleague of Sisters of the Holy Cross, Inc. and earned a monthly Accrued Benefit of \$218.75 (\$2,625 annually) and had 10 years of benefit service credit as of December 31, 2003, under the Prior Plan. Pat’s Final Average Compensation as of December 31, 2003, is \$25,000.
- Pat earns 6 years of Benefit Service under the Plan (earned after December 31, 2003).
- Pat’s Final Average Compensation at retirement (age 65) is \$52,000.
- One-Half of the Five-year Average of the Social Security Wage Base equals \$50,000.

Pat’s Pension Benefit:

Formula	Calculation	Annual Amount
1.0% of Final Average Compensation (up to One-half of the Five-year Average of the Social Security Wage Base) multiplied by Benefit Service earned after December 31, 2003 through June 30, 2010.	$1.0\% \times \$50,000 \times 6$	\$3,000
Plus		
1.5% of Final Average Compensation (over One-half of the Five-year Average of the Social Security Wage Base) multiplied by Benefit Service (to a maximum of 35 years) earned after December 31, 2003 through June 30, 2010.	$1.5\% \times (\$52,000 - \$50,000) \times 6$	\$180
Plus		
Pat’s Accrued Pension Benefit as of December 31, 2003, under the Prior Plan, multiplied by a Pay Adjustment Factor.		\$5,460
TOTAL ANNUAL BENEFIT		\$8,640
TOTAL MONTHLY BENEFIT	$\$8,640 / 12$	\$720

7. When Am I Vested?

In general, you become vested in the Pension Plan Match Account portion of your Cash Balance Account, if any, and interest credits with respect to your Pension Plan Match Account when you complete three years of Vesting Service or attain age 65 while still actively working at a Trinity Health institution, whichever occurs first, unless you were vested in a Prior Plan on December 31, 2003, in which case you are automatically vested in your Pension Plan Match Account, if any, and interest credits with respect to your Pension Plan Match Account.

If you were employed by a Sisters of the Holy Cross Sponsored Ministries entity on December 31, 2003, or were 100% vested in their Prior Plan Employer Matching Contributions as of December 31, 2003, you are 100% vested in the Pension Plan Match Account portion of your Cash Balance Account, if any.

8. Special Early Retirement Benefit

A special early retirement benefit is available to former participants in the Prior Plan 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 all of the participating

Employers and all of the participating Employers' Related Employers, whether or not they are participating Employers.

However, if a former participant in the Prior Plan terminates employment with all of the participating Employers and all of the participating Employers' Related Employers 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 a participating Employer or one of the participating Employers' Related Employers.

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 Plan is 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, 2004, 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.

9. Grandfathered Minimum Pension

You are not eligible for the grandfathered minimum Pension Benefit described in the SPD.

10. Lump Sum Payments

Your Pension Benefit is not payable in the form of a single lump sum payment if the present value exceeds \$10,000.