

Catholic Health East Employee Pension Plan

Summary Plan Description Supplement Effective January 1, 2017

St. Mary's Hospital (Athens) Plan Participants

1. Employer

For purposes of this supplement, the "Employer" is the St. Mary's Health Care System, Inc. (Athens).

2. Freeze Date

The Freeze Date for the Employer is December 31, 2010.

3. Plan Benefit

If you were a Covered Employee of the Employer on or after April 1, 2008, and prior to the Freeze Date, and a participant in the Plan, you have a Plan Benefit unless it has been forfeited or already paid in accordance with the terms of the Plan. Only Covered Employees of the Employer who were eligible for an adjustment to their compensation after the Freeze Date accrued a Plan Benefit after the Freeze Date. No Covered Employee of the Employer accrued a Plan Benefit after December 31, 2015.

Your Plan Benefit as of any date is the actuarial equivalent amount of your Plan Account payable in the form of a single life annuity (i.e., the Life Only Option) on your Normal Retirement Date or Late Retirement Date, if applicable.

4. Plan Account

Your Plan Account as of any date is a bookkeeping account equal to the lump sum amount that is the product of your Average Annual Compensation and your aggregate Plan Credits as of such date.

Your "Average Annual Compensation" for purposes of determining your Plan Benefit is the average of your compensation for the five complete Plan Years in which you earned the highest compensation from the Employer as a Covered Employee during the period beginning on the date your participation in the Plan began and ending coincident with or prior to the date of determination or the Freeze Date, if earlier. For purposes of determining your "Average Annual Compensation," the definition of compensation used under the Plan during the Plan Year in which the compensation was earned applies. If, at the date of determination or Freeze Date, if earlier, you had fewer than five complete Plan Years of participation as a Covered Employee in the Plan, your "Average Annual Compensation" is the average of your compensation for your complete Plan Years. In general, no compensation paid after the Freeze Date is taken into account for purposes of determining your Plan Benefit.

However, if you were a Covered Employee of the Employer on January 1, 2011 you are a "Freeze Participant." In addition, certain participants who transferred directly from St. Joseph's Health System to the Employer on or about December 1, 2011 are considered "Freeze Participants". If you are a Freeze Participant, for each of the 2011, 2012, 2013, 2014 and 2015 Plan Years during

which you were a Covered Employee of the Employer, your compensation from the Employer was taken into account in determining your Average Annual Compensation. No compensation that is earned on or after December 31, 2015 is taken into account in determining any participant's Plan Benefit

5. Plan Credits

For each Plan Year (or portion thereof) beginning on or after January 1, 2009 and prior to January 1, 2011, during which you were a Covered Employee of the Employer and a participant in the Plan in which you were credited with a Year of Benefit Service, a Plan Credit was made to your Plan Account on the last day of the Plan Year (or the date of your severance from employment if your employment with the Employer and all of its Related Employers terminated during the Plan Year) equal to the percentage amount determined in accordance with the following chart based on your years of Vesting Service as of last day of the Plan Year (or the date of your severance from employment if your employment with the Employer and all of its Related Employers terminated during the Plan Year):

One – Five Years of Vesting Service	More than Five – Twenty Years of Vesting Service	More than Twenty Years of Vesting Service
1%	2%	3%

For the period beginning on April 1, 2008 and ending on December 31, 2008, if you were a participant in the Plan who was a Covered Employee of the Employer and you were credited with at least 1,000 Hours of Service during the 2008 calendar year, a Plan Credit equal to 75% of the percentage amount determined in accordance with the chart set forth above was made to your Plan Account.

No Plan Credits were earned after the Freeze Date.

6. Prior Plan Benefit

If you were a participant in the St. Mary's Hospital Employees Retirement Plan as of March 31, 2008, that was merged into the Plan effective as of January 1, 2009, you have a Prior Plan Benefit under the Plan unless it has been forfeited or already paid 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 Benefit Service, Final Average Earnings and Covered Compensation as of the earliest of the date of determination, the date of your termination of employment with the Employer or March 31, 2008.

However, if you were a Covered Employee of the Employer on January 1, 2011, you are a "Freeze Participant." If you are a Freeze Participant, your Earnings from the Employer while you were a Covered Employee were taken into account in determining your Final Average Earnings and Covered Compensation through 2015, and were frozen no later than December 31, 2015 as long as you remained a Covered Employee of the Employer.

For purposes of the paragraph above, if you were employed with St. Joseph's Health System on January 1 2010, and directly transferred employment from St. Joseph's Health System to the Employer on or about December 1, 2011, you are treated as a Freeze Participant for purposes of the Prior Plan Benefit described in this supplement. However, only Earnings you earned while you were a Covered Employee of the Employer were taken into account in determining your Final Average Earnings.

No Earnings earned on or after December 31, 2015 are taken into account in determining any participant's Prior Plan Benefit and no adjustments will be made to any participant's Covered Compensation after December 31, 2015.

Your "Normal Retirement Benefit," payable commencing on your Normal Retirement Date in the form of a Life Only Option is equal to $1/12^{\text{th}}$ of the sum of:

- (a) $.8\% \times \text{Final Average Earnings not in excess of Covered Compensation} \times \text{Years of Benefit Service up to 35 years}$;
- (b) $1.4\% \times \text{Final Average Earnings in excess of Covered Compensation} \times \text{Years of Benefit Service up to 35 years}$; and
- (c) $.5\% \times \text{Final Average Earnings} \times \text{Years of Benefit Service in excess of 35}$.

"Years of Benefit Service" and "Covered Compensation" for any Plan Year shall be determined based on the provisions of the St. Mary's Hospital Employees Retirement Plan (or any predecessor plan thereto or plan that merged into the St. Mary's Hospital Employees Retirement Plan, as applicable) in effect for the applicable Plan Year. "Earnings" for any Plan Year shall be determined based on the provisions of the Plan applicable to the Employer or the St. Mary's Hospital Employees Retirement Plan (or any predecessor plan thereto or plan that merged into the St. Mary's Hospital Employees Retirement Plan, as applicable) in effect for the applicable Plan Year.

7. 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 $1/180^{\text{th}}$ for each of the first 60 complete calendar months and by $1/360^{\text{th}}$ 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.

8. How Will My Benefit Be Paid?

In addition to the optional forms of payment in the SPD, if you have reached your Normal Retirement Date or you have terminated from employment with Trinity Health, the participating Employers and all of their Related Employers, you may elect to receive payment of your Prior Plan Benefit in the form of a single lump sum payment regardless of the amount.

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

All references to “50%” in this section of the SPD are replaced with “100%” with respect to your Prior Plan Benefit. Accordingly, if you die before payment of your Prior Plan Benefit begins and your spouse is your Beneficiary, your spouse will receive the 100% survivor annuity portion of your Prior Plan Benefit instead of a 50% survivor annuity portion of you Prior Plan Benefit. Also, the lump sum value of the survivor portion of your Prior Plan Benefit is payable to your beneficiary or estate, if you are not married. The other provisions of this section of the SPD apply to your Prior Plan Benefit.