

## Frequently Asked Questions and Answers As of May 25, 2010

### GENERAL

<p><b>1. Why is Trinity Health modifying the Retirement Program effective July 1, 2010?</b></p>	<p>After giving careful consideration to the current structure of our Retirement Program, we determined it was necessary to make modifications to help ensure that the Program remains up to date and sustainable, and that it supports the needs of both our associates and Trinity Health. Our modified Retirement Program will be aligned with other plans in the marketplace, is easier to understand, provides support for associates' retirement income goals and is consistent with our Mission, Values and Founding Principles.</p> <p>We will be offering numerous opportunities between now and July 1, 2010 (when the modified Retirement Program goes into effect), for you to learn more about the current and modified Retirement Program.</p>				
<p><b>2. What will the modified Retirement Program look like?</b></p>	<p>As of July 1, 2010, the Retirement Program will consist of the following parts:</p> <ul style="list-style-type: none"> <li>▪ Your earned benefit under the current Defined Benefit Pension Plan (Pension Plan) design through June 30, 2010, including your Pension Plan Match Account</li> <li>▪ A Defined Benefit Cash Balance Pension Plan (Cash Balance Plan), funded by Trinity Health, in which your benefit is the sum of annual pay credits and interest credits</li> <li>▪ A transition benefit providing increases to the Pension Plan for associates who are actively employed with Trinity Health and participate in the Cash Balance Plan on July 1, 2010, and are vested as of June 30, 2010, with age plus years of benefit service equal to 60 or more points</li> <li>▪ The value of pre-tax contributions you make to the 403(b)/401(k) Retirement Savings Plan [403(b)/401(k) Plan]</li> <li>▪ The value of the Trinity Health employer matching contribution to your 403(b)/401(k) Plan</li> </ul>				
<p><b>3. Why did Trinity Health choose a cash balance pension plan formula?</b></p>	<p>We believe that a cash balance pension plan is better aligned with our Retirement Program objectives and will better meet the needs of our associates and our organization, as outlined in the following table:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center; padding: 5px;"><b>For Our Associates</b></th> <th style="text-align: center; padding: 5px;"><b>For Our Organization</b></th> </tr> </thead> <tbody> <tr> <td style="vertical-align: top; padding: 5px;"> <ul style="list-style-type: none"> <li>▪ Provides a benefit that is aligned with our Mission, Values and Founding Principles.</li> <li>▪ Offers portability for those with a vested benefit who leave Trinity Health before retirement.</li> <li>▪ The Cash Balance Plan account and the Pension Plan Match Account provide more control in how associates receive payments at retirement by offering both an annuity option and a lump sum payment (regardless of the amount).</li> <li>▪ Trinity Health assumes the investment risk. Your account balance can never go down, and it increases at a specified interest rate each year.</li> <li>▪ If you die while employed at Trinity Health, your vested account balance will be paid to your spouse, designated beneficiary or estate.</li> </ul> </td> <td style="vertical-align: top; padding: 5px;"> <ul style="list-style-type: none"> <li>▪ Allows Trinity Health to continue offering financial support for our associates during retirement.</li> <li>▪ Supports the retention, mobility and attraction of valued associates across the Ministry Organizations.</li> <li>▪ Provides a retirement benefit that is better aligned with other plans in the marketplace.</li> <li>▪ Helps sustain our ministry by better managing overall pension costs and volatility.</li> </ul> </td> </tr> </tbody> </table>	<b>For Our Associates</b>	<b>For Our Organization</b>	<ul style="list-style-type: none"> <li>▪ Provides a benefit that is aligned with our Mission, Values and Founding Principles.</li> <li>▪ Offers portability for those with a vested benefit who leave Trinity Health before retirement.</li> <li>▪ The Cash Balance Plan account and the Pension Plan Match Account provide more control in how associates receive payments at retirement by offering both an annuity option and a lump sum payment (regardless of the amount).</li> <li>▪ Trinity Health assumes the investment risk. Your account balance can never go down, and it increases at a specified interest rate each year.</li> <li>▪ If you die while employed at Trinity Health, your vested account balance will be paid to your spouse, designated beneficiary or estate.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Allows Trinity Health to continue offering financial support for our associates during retirement.</li> <li>▪ Supports the retention, mobility and attraction of valued associates across the Ministry Organizations.</li> <li>▪ Provides a retirement benefit that is better aligned with other plans in the marketplace.</li> <li>▪ Helps sustain our ministry by better managing overall pension costs and volatility.</li> </ul>
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<p><b>4. How is the Cash Balance Plan less volatile?</b></p>	<p>The Cash Balance Plan determines the benefit amount as a current account value as opposed to a future stream of payments beginning at a participant's normal retirement date. This account structure means that the value of a given participant's benefit is a known quantity today and does not need to be calculated using complex assumptions that can change based on market conditions.</p>
<p><b>5. Should I consider changing my retirement timeline?</b></p>	<p>There is no need or benefit to changing your retirement timeline as a result of the change in the Pension Plan. Remember that vested benefits already earned are protected, and you will continue to earn benefits under the modified plan. Regardless of the modification, you should continually review your potential income sources as you prepare for retirement.</p>
<p><b>6. How much savings will Trinity Health realize from the plan modification?</b></p>	<p>Trinity Health was primarily interested in reducing the volatility and growth of retirement cost in the future. Trinity Health anticipates an annual savings on future plan costs of less than 1 percent of payroll.</p>
<p><b>7. Will individuals be notified of any amendments to the Pension Plan?</b></p>	<p>Yes, individuals are notified about amendments to the plan that affect their benefits. Participants will be receiving a personalized benefit statement and highlights of the plan changes prior to July 1. The Pension Plan's Summary Plan Description will be changed and made available on the Retirement Plan website prior to July 1.</p>
<p><b>8. Will I lose any benefits I have earned under the current Pension Plan?</b></p>	<p>No. You will not lose any vested benefits already earned under the current Pension Plan formula as of June 30, 2010. If you are not currently vested in the Pension Plan, your vesting service, both before and after July 1, 2010, will count toward vesting in the current Pension Plan and the future Cash Balance Plan.</p>
<p><b>9. Is the annuity amount shown in the newsletter #2 examples payable monthly for life?</b></p>	<p>Yes. The benefits shown in the newsletter #2 examples are estimated monthly annuities payable for life. Other payment options are available to you at retirement.</p>
<p><b>10. How much does it cost to manage a traditional pension plan versus a cash balance plan?</b></p>	<p>We don't anticipate that administrative or investment costs under the Cash Balance Plan will change significantly from what they were under the Pension Plan.</p>
<p><b>11. If Trinity Health goes under, what would happen to the current Pension Plan and the Cash Balance Plan?</b></p>	<p>The money to pay the Pension and Cash Balance benefits is held in a trust fund that can only be used to pay benefits to participants and related plan expenses. Assets in the trust fund would be distributed to participants or used to purchase annuities from an insurance company based on the benefits earned.</p> <p>The Cash Balance Plan and your accrued benefit under the Pension Plan are not guaranteed by the Pension Benefit Guaranty Corporation (PBGC). The Trinity Health plan is a church plan and is not covered by the PBGC.</p>

## TRANSITION ADJUSTMENT

<p><b>12. What is the transition adjustment?</b></p>	<p>Associates who are actively employed at Trinity Health and participate in the Cash Balance Plan as of July 1, 2010, and are vested with 60 points or more (age plus years of benefit service) as of June 30, 2010, will be eligible to receive a transition adjustment to the Pension Plan benefit that is earned through June 30, 2010. Based on our population today, more than 17,000 Trinity Health associates (about one-third of our workforce) will be eligible for the transition adjustment.</p> <p>The transition adjustment increases the pensionable pay used in the Pension Plan formula beyond 2010. The 2010 pensionable pay used in the Pension Plan benefit calculation will be increased by 3 percent each year an associate is actively employed from 2011 to 2015. The 3 percent increase is a stated increase to the 2010 pensionable pay used in the pension formula and <b>is not</b> an actual increase in an associate's compensation. Generally, this will increase the final average compensation used to calculate an associate's June 30, 2010, benefit. This, in turn, would increase an associate's retirement benefit from the Pension Plan.</p>
<p><b>13. How did you decide on 60 as the level of points required to be eligible for the transition adjustment?</b></p>	<p>When we looked at the demographics of our current associate population, it was determined that 60 points covered the associates with age and service levels that would be most affected by modifications to the Retirement Program. Approximately one-third of our associates (approximately 17,000) are eligible for the transition benefit.</p>
<p><b>14. Will the transition plan compute the benefit in any other ways as the plan always did, besides substituting that 3% wage increase each year onto the calendar year 2010 pensionable wages (i.e. increasing the Social Security wage base also?).</b></p>	<p>If eligible for the transition adjustment, both the Pensionable Pay and the Social Security wage base are increased 3% per year for each year that the participant remains actively employed. Note that vesting service is not frozen, however, this fact does not impact the transition benefit in any way, as eligibility for the transition benefit requires that the participant already be vested as of June 30, 2010.</p>
<p><b>15. Concerning the 3% transition wage base increase up to 5 years....suppose the otherwise qualified associate took a new job during the first transition year (2011) only paying half of his former salary and worked 5 more years? Would you still use the 2010 higher wages to compound over the next 5 years for the benefit calculation, and if not, what WOULD you use instead?</b></p>	<p>The transition adjustment is always based on the 2010 pensionable pay as used in the Pension Plan formula as of June 30, 2010, subject to IRS pay limits, regardless of any actual changes to the pensionable pay after 2010. Note that under the June 30, 2010 Pension Plan formula, pay is annualized to a 2080 hour year. As such any changes that would result from working part time versus full time (up to 2080 hours per year) would be automatically adjusted under this formula.</p>
<p><b>16. If an associate entitled to the transition adjustment works 2,080 hours in 2010 at \$40/hour and takes another job in the hospital on January 1, 2011, at \$20/hour and works through the transition adjustment year, will the pension value still be calculated at the \$40 hourly base rate compounded at 3% through the transition adjustment year?</b></p>	<p>Yes, the actual 2011 pensionable pay will not be considered in the transition adjustment. The 3% increases will strictly be applied to the 2010 pensionable pay. Note that the pensionable pay used for 2010 for the June 30, 2010, Pension Plan benefit will be based on the full 2010 calendar year hours and compensation. In the event that an associate works part time, compensation is annualized to a full 2,080 hour year. For example, the compensation for an associate who worked 1,040 hours during 2010 and earned \$20,000 would be "annualized" to equal \$40,000 (equals \$20,000 x 2,080/1,040). This is the standard procedure used for determining the Final Average Compensation under the June 30, 2010, Pension Plan benefit. Pensionable pay for the Cash Balance Plan will not be annualized for part time employment and will be equal to the actual pay.</p>

<p><b>17. What if an associate only works part-time (1,040 hours per year) during the transition adjustment years? Do the number of hours worked matter in the transition adjustment as long as the associate is still employed at least part-time?</b></p>	<p>The number of hours worked in the years 2011 - 2015 does not impact the transition adjustment amount. At least 1 hour must be worked in a year to be eligible for that year.</p>
<p><b>18. Can an associate receive a larger "old pension" benefit by "hanging around" in a reduced capacity during the transition adjustment years and still add to his/her pension benefit, (to the extent his/her higher wages as of June 30, 2010, will still be used to benefit him/her continuously through the transition adjustment years)?</b></p>	<p>It is possible for an associate to receive a more favorable transition adjustment than if the transition adjustment were based on actual earnings. Note however, that the future cash balance pay credits which are a significant part of the value of the Modified Retirement Plan benefit, will be based on actual earnings. Also note that if an associate starts his/her monthly benefit at age 65 prior to 2015 and remains employed, the transition adjustment will generally be offset by the value of benefits received.</p>
<p><b>19. Is the transition adjustment for the period July 1, 2010 through December 31, 2010, effectively accomplished by annualizing 2010 compensation from June 30 through December 31, or, said another way: using the full wages for 2010 (for up to 2,080 hours after annualizing)?</b></p>	<p>In general, the first transition adjustment will occur January 1, 2011, assuming one hour of service is worked on that date. For most associates, where the rate of pay is level throughout the year, the annualized 2010 compensation based on hours and pay through June 30, 2010, will be the same as the annualized compensation based on the full year 2010 hours and pay, so there is no increase in pension value for this period.</p> <p>For example an associate who works 900 hours and earns \$10,000 in the first half of 2010 will have the same annualized compensation for 2010 at that point as he/she would have at the end of the year when he/she has worked 1,800 hours and earned \$20,000. In either case the annualized compensation for 2010 equals 23,111  <math>(23,111 = \\$20,000 \times 2,080 / 1,800 = \\$10,000 \times 2,080 / 900)</math></p>
<p><b>20. Is the optimal retirement date for a 'transition associate' to work his/her last day on January 1 or 2?</b></p>	<p>The optimal retirement date for the monthly pension benefit with respect to pension value, for most associates, is age 65. If a "transition associate" is considering retiring toward the end of a given year, it may be of value to work into January of the next year to obtain the transition adjustment.</p>
<p><b>21. To determine the annual wages to be used in the transition years calculations, will those "phantom" 5-year transitional wages be used in determining the highest lifetime 5 years wages used for the benefit calculation?</b></p>	<p>Yes the "phantom" 5 years of pay from 2011 through 2015 will be used in the determination of the highest 5 years of compensation. If the highest five years of pensionable pay for a given participant are for years prior to 2010, the transition adjustment will not increase the frozen June 30, 2010, Pension Plan formula benefit.</p>
<p><b>22. The transition adjustment example in newsletter #2 shows the highest five years of compensation to be the most recent five years. What if my highest five years of compensation were earlier in my career?</b></p>	<p>We only used the most recent five years for purposes of the example. Your benefit calculation will be based on your highest five years of compensation no matter when they occurred in your career at Trinity Health. Note that compensation prior to 1997 is not used for those who participated in the former Mercy Health Systems plan prior to 2002.</p>
<p><b>23. My points will equal 59 on June 30, 2010; can I get any transition adjustment?</b></p>	<p>No. The transition adjustment is available only to vested associates whose points total 60 or more on June 30, 2010.</p>

<p><b>24. In the second newsletter, it discusses a transition adjustment with several examples, what if I don't quite fit into any of those? Can I get a report showing my exact numbers?</b></p>	<p>Your personalized statement sent in late May 2010 will provide details on your benefit under the current and modified Retirement Program, as well as details on whether or not you are eligible for the transition adjustment.</p> <p>In March 2011, you may access the Trinity Advantage Pension Estimator (T.A.P.E.) for the calculation of your actual June 30, 2010, Pension Plan benefit.</p>
<p><b>25. Will the transition adjustment completely make up the difference between the current Pension Plan and the Cash Balance Plan benefit?</b></p>	<p>For some associates the estimated Pension Plan benefit under the modified Retirement Program may be lower than the benefit under the current Plan, even with the transition adjustment. Associates should be sure they take advantage of the 403(b)/401(k) Plan features and contribute enough to receive the full employer matching contribution from Trinity Health to their account.</p>

## DEFINED BENEFIT CASH BALANCE PENSION PLAN

**26. What is a cash balance plan?**

A cash balance pension plan is a defined benefit plan. Defined benefit plans provide a specific benefit at retirement for vested associates. Under a defined benefit cash balance pension plan, Trinity Health assumes any investment risk and funds a “stated” account on your behalf. Unlike a 403(b) or 401(k) plan, this account balance can never go down. It increases each year, based on the credits described below:

- You earn “pay credits” each year based on a percentage of pensionable pay determined by a combination of your age and years of benefit service (“points”) at the end of the previous year.

If your points (age + years of benefit service) equal...	You receive annual pay credits of...
Less than 45 points	3% of pensionable pay
45 to 64 points	5% of pensionable pay
65 and greater points	7% of pensionable pay

- Interest credits also are added to the account balance each year based on a stated positive rate of interest.

This “stated” account is not the same as the 403(b)/401(k) Plan. It is an account used by Trinity Health to track pensionable pay and interest credits, and the account is used to determine your benefit amount when you terminate employment or retire from Trinity Health.

Vested participants in Trinity Health’s defined benefit cash balance pension plan are permitted to take their benefits as a lump sum or convert them to an annuity at retirement. In addition, vested participants can choose (with consent of their spouses) to receive their Cash Balance Plan “stated” account in a lump sum if they terminate employment prior to retirement age.

It’s important to note that your earned Pension Plan benefit through June 30, 2010, will not be converted to a cash balance benefit. Only benefits earned beginning July 1, 2010, will be included in the cash balance formula.

**27. What does “benefit portability” mean with regard to the Cash Balance Plan?**

The pension benefit under the Cash Balance Plan is portable. This means that if you leave Trinity Health with at least five years of vesting service, you can have access to your account balance when you leave. You do not have to wait until retirement age to receive your account balance.

This feature allows you flexibility if you leave Trinity Health before the end of your career.

**28. What are the main differences between the Cash Balance Plan and the Pension Plan?**

There are several key differences:

In the Pension Plan, monthly benefits grew according to a complicated formula based on pay and years of service. The Cash Balance Plan uses a simple formula, based on a percentage of your pay and interest. These “pay credits” and “interest credits” are credited to your account annually. This ensures that you will accumulate meaningful benefits at all points during your career.

Another main difference is how your benefit is communicated. Under the old plan, it was shown as a monthly benefit amount at normal retirement age, which makes it difficult to understand the value you’ve earned to date. Now, your benefit is shown as an account balance in today’s dollars— meaning you always know the current value of your account.

In addition, under the Pension Plan, you had to wait until retirement age to collect your benefit, and if you retired early, your benefit was reduced. Under the Cash Balance Plan, you can take your vested benefit with you if you leave Trinity Health before retiring, and your benefit is not reduced.

<p><b>29. How will benefit service be determined?</b></p>	<p>You earn benefit service based on the hours of service you earn in a calendar year. You receive one full year of benefit service when you earn 1,800 hours of service or more in a calendar year. Partial benefit service is granted for years of continuous employment in which you earn less than 1,800 hours of service. You will earn benefit service for your years at Trinity Health based on the table below.</p> <table border="0" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th style="text-align: center;"><u>Hours of service as an active associate during a plan year</u></th> <th style="text-align: center;"><u>Benefit service earned during that year</u></th> </tr> </thead> <tbody> <tr><td style="text-align: center;">1–199</td><td style="text-align: center;">0.10</td></tr> <tr><td style="text-align: center;">200–399</td><td style="text-align: center;">0.20</td></tr> <tr><td style="text-align: center;">400–599</td><td style="text-align: center;">0.30</td></tr> <tr><td style="text-align: center;">600–799</td><td style="text-align: center;">0.40</td></tr> <tr><td style="text-align: center;">800–999</td><td style="text-align: center;">0.50</td></tr> <tr><td style="text-align: center;">1,000–1,199</td><td style="text-align: center;">0.60</td></tr> <tr><td style="text-align: center;">1,200–1,399</td><td style="text-align: center;">0.70</td></tr> <tr><td style="text-align: center;">1,400–1,599</td><td style="text-align: center;">0.80</td></tr> <tr><td style="text-align: center;">1,600–1,799</td><td style="text-align: center;">0.90</td></tr> <tr><td style="text-align: center;">1,800 or more</td><td style="text-align: center;">1.00</td></tr> </tbody> </table>	<u>Hours of service as an active associate during a plan year</u>	<u>Benefit service earned during that year</u>	1–199	0.10	200–399	0.20	400–599	0.30	600–799	0.40	800–999	0.50	1,000–1,199	0.60	1,200–1,399	0.70	1,400–1,599	0.80	1,600–1,799	0.90	1,800 or more	1.00
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<p><b>30. Will I have access to my earned Cash Balance Plan benefit?</b></p>	<p>Once vested, associates will have access to their earned Cash Balance Plan account at the time of retirement or termination of employment from Trinity Health. Active associates are not eligible to make withdrawals from their Cash Balance Plan while they are still actively working for Trinity Health.</p>																						
<p><b>31. When is the earliest I can begin collecting benefits under the Cash Balance Plan?</b></p>	<p>Under the Cash Balance Plan, once you are vested you may collect a benefit when you leave Trinity Health for any reason, regardless of your age. Keep in mind, the form of benefit you choose and the date you begin receiving benefits may affect how your benefit is taxed.</p>																						
<p><b>32. When am I vested in my Cash Balance Plan stated account?</b></p>	<p>You are vested in your Cash Balance Plan stated account upon the earlier of earning five years of vesting service or attaining age 65 while actively employed by Trinity Health. One year of vesting service is earned by working at least 1,000 hours per calendar year.</p>																						
<p><b>33. What is a “stated” account balance?</b></p>	<p>The “stated” account is tracked by Trinity Health with regard to pay credits and interest credits and is used to determine your benefit amount when you terminate Trinity Health employment or retire from the organization. When your “stated” account is paid, it is paid from the Pension Plan assets. The plan’s assets are invested as a whole and are not allocated to individual accounts</p>																						
<p><b>34. Will the value of the current benefit be separately identified from the new accrued benefit (both on TAPE and on the personalized statements)?</b></p>	<p>Yes, your current benefit will be separately identified.</p>																						
<p><b>35. The Pension Plan uses the highest five years of compensation to calculate the benefit through June 30, 2010. Will the Cash Balance Plan use the highest five years of compensation?</b></p>	<p>The annual pay credit to the Cash Balance Plan will be calculated based on a given year’s actual pensionable pay. There is no need to determine a five-year-average compensation for the Cash Balance Plan.</p> <p>Note that those associates receiving a transition adjustment will still have this part of their benefit determined using the highest five years of compensation. Keep in mind that for this purpose the 2010 compensation will be increased by 3 percent per year up to 2015 while actively employed.</p>																						

<p><b>36. What are my Cash Balance Plan payment options at termination?</b></p>	<p>The Cash Balance Plan payment options are the same as those provided for the Pension Plan benefit at retirement age, except that your cash balance stated account can be paid as a full lump sum at termination regardless of the amount.</p> <p>The following are the payment options for vested associates for the Trinity Health Cash Balance Plan benefit:</p> <p><b><u>At termination of employment:</u></b></p> <p><b>Lump Sum: Payable</b> regardless of the amount following termination or retirement from Trinity Health employment (with consent of spouse)</p> <p><b><u>At retirement:</u></b></p> <p><b>Normal Forms:</b></p> <p><b>Single:</b> Life Only Option  <b>Married:</b> 50% Joint and Survivor Option with the spouse as the beneficiary</p> <p><b>Optional forms:</b></p> <ul style="list-style-type: none"> <li>▪ Lump sum regardless of amount</li> <li>▪ 50% or 100% Joint and Survivor annuity with a spouse or non-spouse beneficiary</li> <li>▪ 10 years certain and life annuity</li> </ul>
<p><b>37. Can I take my Cash Balance Plan account as an annuity?</b></p>	<p>Yes, you are able to take your Cash Balance Plan account as an annuity anytime after the age of 55.</p>
<p><b>38. Do I have a choice of cashing out my current Cash Balance Plan account if I continue to work beyond age 65?</b></p>	<p>You can apply for your benefit to start at age 65. At the time you apply, you can elect to have your cash balance paid as a lump sum or converted to a monthly benefit for your lifetime. Any additional cash balance pay credits you earn while you continue working will either be paid out as a lump sum at the beginning of the following year or rolled into your monthly benefit, based on your original election.</p>
<p><b>39. Can I get a loan or a hardship withdrawal from the Cash Balance Plan?</b></p>	<p>No, loans and hardship withdrawals are <u>not</u> available from the Cash Balance Plan benefit. Once vested, associates will have access to their earned Cash Balance Plan account at the time of retirement or termination of employment from Trinity Health</p>

<p><b>40. How will vesting service be determined under the Cash Balance Plan?</b></p>	<p>Vesting service is determined the same as under the Pension Plan. Under the Pension Plan and the Cash Balance Plan you are vested after five years of vesting service or upon attaining age 65 while actively employed by Trinity Health. One year of vesting service is earned when at least 1,000 hours are worked during the calendar year.</p> <table border="1" data-bbox="691 289 1455 863"> <thead> <tr> <th colspan="3" style="background-color: black; color: white;">Vesting Calendar</th> </tr> <tr> <th style="background-color: #cccccc;">Vesting Service* Earned through December 31, 2009</th> <th style="background-color: #cccccc;">Pension Plan (through June 30, 2010) and Cash Balance Plan (beginning July 1, 2010)</th> <th style="background-color: #cccccc;">403(b)/401(k) Trinity Health Matching Contribution</th> </tr> <tr> <th style="background-color: #cccccc;">IF you have...</th> <th style="background-color: #cccccc;">THEN you are...</th> <th style="background-color: #cccccc;">THEN you are...</th> </tr> </thead> <tbody> <tr> <td>5 or More Years of Vesting Service</td> <td>Vested</td> <td>Vested</td> </tr> <tr> <td>4 Years of Vesting Service</td> <td>Vested in 1 more year</td> <td>Vested</td> </tr> <tr> <td>3 Years of Vesting Service</td> <td>Vested in 2 more years</td> <td>Vested</td> </tr> <tr> <td>2 Years of Vesting Service</td> <td>Vested in 3 more years</td> <td>Vested in 1 more year</td> </tr> <tr> <td>1 Year of Vesting Service</td> <td>Vested in 4 more years</td> <td>Vested in 2 more years</td> </tr> <tr> <td>0 years of Vesting Service</td> <td>Vested in 5 more years</td> <td>Vested in 3 more years</td> </tr> <tr> <td colspan="3">*You earn a year of vesting service if you have at least 1,000 hours of service in a calendar year.</td> </tr> </tbody> </table> <p>For example, <b>if you have three years of vesting service through December 31, 2009, you do not lose your Pension Plan benefit once the Cash Balance Plan begins on July 1, 2010.</b> Instead, as shown in the table above, if you continue to be employed by Trinity Health and earn two more years of vesting service (1,000 or more hours in each calendar year), you will become 100 percent vested in <b>both</b> the Pension Plan benefit you earned through June 30, 2010, and the Cash Balance Plan benefit you earn beginning July 1, 2010. Additionally, as you can see, if you have three years of vesting service as of December 31, 2009, you will be vested in any employer matching contribution you have earned up to and after that date.</p>	Vesting Calendar			Vesting Service* Earned through December 31, 2009	Pension Plan (through June 30, 2010) and Cash Balance Plan (beginning July 1, 2010)	403(b)/401(k) Trinity Health Matching Contribution	IF you have...	THEN you are...	THEN you are...	5 or More Years of Vesting Service	Vested	Vested	4 Years of Vesting Service	Vested in 1 more year	Vested	3 Years of Vesting Service	Vested in 2 more years	Vested	2 Years of Vesting Service	Vested in 3 more years	Vested in 1 more year	1 Year of Vesting Service	Vested in 4 more years	Vested in 2 more years	0 years of Vesting Service	Vested in 5 more years	Vested in 3 more years	*You earn a year of vesting service if you have at least 1,000 hours of service in a calendar year.		
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<p><b>41. What about associates who are not yet vested as of July 1, 2010?</b></p>	<p>Associates will continue to grow into full vesting even after July 1, 2010, for the Pension Plan, Pension Plan Match Account and the Cash Balance Plan.</p>																														
<p><b>42. Since pay credits are added on an annual basis, is there a partial year pay credit for associates who terminate prior to the end of a year?</b></p>	<p>The associate will get credit on whatever compensation they received up until their termination. There is no requirement to be employed at Trinity Health the full year.</p>																														
<p><b>43. How does the Cash Balance Plan reward long-term associates?</b></p>	<p>The Cash Balance Plan rewards long-term associates by providing a higher pay credit based on points (age plus years of benefit service). If you have at least 65 points, you will earn a pay credit of 7 percent of pensionable pay each year. In addition, you will earn interest credits each year based on your balance from the end of the preceding year. In addition, for the next five years, associates who are actively employed as of July 1, 2010, and are vested and have at least 60 points as of June 30, 2010, will receive a transition adjustment on their June 30, 2010, earned pension benefit.</p>																														
<p><b>44. Does the Cash Balance Plan reward associates who leave early more than those who stay until retirement? How does this work to retain associates?</b></p>	<p>The Cash Balance Plan rewards associates more evenly throughout their career, which means that it can benefit associates who leave early, as well as long-serving associates. It works to retain associates because the pay credits increase with points (age and benefit service), and the increased value is more visible.</p>																														
<p><b>45. When is the point value determined?</b></p>	<p>The point value is determined on December 31 of the preceding year, except for 2010, when the point value is determined as of June 30, 2010.</p>																														

<b>46. What if the stock market goes down; will that affect my account balance?</b>	No, the account balance will not decrease; it is not tied to the stock market. The rate for interest credits can change based on IRS rate announcements, but your balance will not decrease.
<b>47. Do I need to fill out a new beneficiary form for the Cash Balance Plan?</b>	There is no need to complete a new beneficiary form. An existing beneficiary election will automatically apply to the Cash Balance Plan benefit. You are able to change your beneficiary for your retirement benefits at any time with consent of your spouse (if applicable) prior to the time you begin to receive your retirement payout.
<b>48. Does my benefit as of June 30, 2010, change depending on how I elect my future Cash Balance Plan benefit?</b>	Your existing benefit as of June 30, 2010, will <b>not</b> change regardless of how you elect your Cash Balance Plan benefit in the future. Your June 30, 2010, benefit will generally be paid as a monthly annuity at normal retirement (age 65), or a reduced monthly annuity if you retire early (between 55 and 65).
<b>49. How is prior service from a merger treated in calculating benefits under the Cash Balance Plan?</b>	Service from a predecessor employer is subject to the terms of the merger agreement. If you have a question about your service, please contact the Trinity Health Retirement Plan Office at 800.793.4733.
<b>50. When will we know the amount of the interest credit for 2011?</b>	The interest rate will be announced in the fall of the preceding year. Therefore, we will know the rate for 2011 by December 2010.
<b>51. What, if any, is the tax penalty for taking an annuity versus a lump sum from the Cash Balance Plan?</b>	<p>If you choose an annuity, it will be paid starting at your early or normal retirement age. It is subject to ordinary income tax and will not have a tax penalty.</p> <p>If you elect to receive a lump sum from the Cash Balance Plan when you terminate employment and you do not roll it over to an IRA or another employer plan, the lump sum amount will be subject to ordinary income tax. It also may be subject to an early distribution tax if you are under age 55 and don't qualify for an exemption. Remember that you can defer payment of taxes if you roll over your lump sum.</p>
<b>52. What is an annuity?</b>	An annuity is a fixed amount of money paid monthly for a specified amount of time.
<b>53. How do you convert a lump sum to an annuity?</b>	The lump sum is divided by a factor to determine an equivalent monthly payment. The factor is based on your age and assumptions about future interest rates and your life expectancy as provided by the IRS annually. The interest assumption is used to determine how much the lump sum would grow in the future to be available to pay the monthly annuity for your life expectancy.
<b>54. According to the current plan, one can only accrue up to 35 years of service. What is the maximum service allowable in the Cash Balance Plan?</b>	Only one portion of the current Pension Plan formula is limited to 35 years. There is no maximum service in the Cash Balance Plan.
<b>55. Will the points ever change during the life of the plan?</b>	Your own points will increase each year as your age and benefit service increase. The points table will not change unless the Cash Balance Plan is amended in the future.
<b>56. Is there a wear-away phase?</b>	There is no wear-away phase. Your Pension Plan benefit as of June 30, 2010 is protected. The Cash Balance Plan as of July 1, 2010, adds to that benefit.
<b>57. Is the pay credit percentage based on gross wages or base salary?</b>	<p>Your annual pay credits are calculated using your pensionable pay. Pensionable pay generally means:</p> <ul style="list-style-type: none"> <li>Your W-2 wages for the year, PLUS</li> <li>Your 403(b)/401(k) Plan contributions, PLUS</li> <li>Any contributions you make to your medical and/or dependent care flexible spending accounts, MINUS</li> <li>Any lump-sum cash-out of paid time off for hours not worked, MINUS</li> <li>Any special payments (such as reimbursements made through payroll) received that year.</li> </ul> <p>The federal government limits the pay used for determining benefits in the 403(b)/401(k) Plan. The limit is \$245,000 for 2010, which may be adjusted for inflation in future years.</p> <p>Pensionable pay for the first year of participation (2010) will be the pay you earn in the second half of 2010, limited to one-half of the 2010 pay limit shown above.</p>

<p><b>58. If I earn benefit service credit, and then leave my Ministry Organization, but later return, do I get credit for prior years worked at my Ministry Organization?</b></p>	<p>Yes, if you are currently an active associate, leave employment, and later return, your benefit service will be reinstated.</p>
<p><b>59. Does the Cash Balance Plan discriminate against older workers?</b></p>	<p>The vested benefit you have earned under the current plan as of June 30, 2010, is protected and is not affected by the new Cash Balance Plan. Under government rules in the Pension Protection Act of 2006 and IRS guidelines, the Cash Balance Plan does <u>not</u> discriminate against older workers.</p>
<p><b>60. If the Cash Balance Plan account made more money on investment returns per year than the promised interest, what happens to the difference?</b></p>	<p>Your Cash Balance Plan account is a stated account, which defines your benefit in the plan. The Plan's assets are invested as a whole and are not allocated to individual accounts.</p> <p>In any one-year period, the actual return on the Plan's assets may be higher or lower than the stated rate of interest credited to the Cash Balance Plan accounts, This difference, along with other factors, may affect the Plan's funding. Trinity Health is responsible for funding the Plan and ensuring that the Plan's assets are sufficient to pay the account balances when due.</p>
<p><b>61. Is there an upper limit to the points?</b></p>	<p>Yes, 65 or more points earns the greatest percentage of pay credits.</p>
<p><b>62. Is the stated account balance in the Cash Balance Plan protected?</b></p>	<p>Yes. Just as with the current Pension Plan, Trinity Health is responsible for making sure there is enough money to pay each eligible associate the amount they have earned. Trinity Health has established a trust, which, by law, is used exclusively for paying retirement plan benefits and related expenses.</p>
<p><b>63. Is the Cash Balance Plan covered by the PBGC?</b></p>	<p>No. The Cash Balance Plan and your accrued benefit under the Pension Plan are not guaranteed by the PBGC. The Trinity Heath plan is a church plan and is not covered by the PBGC.</p>
<p><b>64. Will I get a statement for the Cash Balance Plan or will it continue to be viewable only through T.A.P.E.?</b></p>	<p>Your Cash Balance Plan balance will continue to be viewable only through T.A.P.E.</p>
<p><b>65. How is the interest rate calculated for the Cash Balance Plan and how often does it change?</b></p>	<p>The interest credit rate is set annually based on defined rates published by the IRS. The interest rate for 2011 will be determined at the end of this year.</p> <p>Interest credits keep your cash balance account growing at a positive, stated rate and <b>ensure that your account balance will not decrease.</b></p>
<p><b>66. Can I rollover my Cash Balance Plan to my Diversified 403b/401(k) Plan account when I retire?</b></p>	<p>Yes. After you terminate all employment at Trinity Health or at age 65 (and with the consent of your spouse), your Cash Balance Plan account may be distributed as a direct rollover to your Diversified 403(b)/401(k) Plan (as a separate account), or to your IRA or any other qualified plan that accepts rollovers.</p>
<p><b>67. Does the rule of 75 apply to the Cash Balance Plan as it did to the current Pension Plan?</b></p>	<p>Holy Cross associates hired before December 31, 2001 will be able to grow into the Rule of 75. For those eligible for Rule of 75, a portion Holy Cross benefit accrued before December 31, 2001, will not be reduced for early retirement.</p>

## DEFINED BENEFIT PENSION PLAN

<p><b>68. Can I opt for the lump sum payment option under the Trinity Health Pension Plan?</b></p>	<p>The Lump Sum Option for your June 30, 2010, Pension Plan benefit is available as long as you are vested in the Pension Plan and the value of your benefit is less than \$10,000. If elected, it will be payable at termination of all Trinity Health employment. The Pension Plan Match Account as of June 30, 2010, plus interest to date of termination (if you participated in the 403(b)) Plan is payable as a lump sum regardless of the amount.</p>
<p><b>69. How do you convert an annuity to a lump sum?</b></p>	<p>The annuity is multiplied by a factor to determine an equivalent lump sum value at the payment date. The factor is based on your age and assumptions about future interest rates and your life expectancy as provided by the IRS annually. The life expectancy assumption is used to determine the expected number of future monthly payments to be made for an average lifetime. The interest rate assumption is used to discount those expected future payments into a current lump sum value.</p>
<p><b>70. I'm vested in the Pension Plan. When I retire, will I be eligible for a lump sum payment, like the benefit available to me under the Cash Balance Plan?</b></p>	<p>You are eligible for a lump sum from the Traditional Pension Plan only if the value is under \$10,000. Under the Cash Balance Plan you can take an annuity or a total lump sum of the Cash Balance Plan amount.</p>
<p><b>71. What are my Pension Plan payment options at termination, provided I am vested?</b></p>	<p>The following are the payment options for vested associates under the current Trinity retirement age:</p> <p><b>Normal Forms</b></p> <ul style="list-style-type: none"> <li>▪ Single: Life Only Option</li> <li>▪ Married: 50% Joint and Survivor Option (adjusted benefit)</li> </ul> <p><b>Optional Forms</b></p> <ul style="list-style-type: none"> <li>▪ 10 Years Certain and Life Option</li> <li>▪ 50% and 100% Joint and Survivor Option (spouse or non-spouse beneficiary)</li> </ul> <p><b>Lump Sum</b></p> <ul style="list-style-type: none"> <li>▪ If vested and the Pension Plan lump sum value is less than \$10,000, the lump sum is payable at termination of employment at the associate's request. If the lump sum value is less than \$5,000 it is <u>only available</u> as a lump sum.</li> <li>▪ If vested, your Pension Plan Match Account and your Cash Balance Account are payable at termination of employment as a lump sum regardless of the amount. These benefits can also be deferred to retirement age.</li> </ul>
<p><b>72. Will most associates lose some of their Pension Plan benefit with this change?</b></p>	<p>You will not lose any of the Pension Plan benefit you have earned through June 30, 2010, if vested. This benefit is protected. You will earn future benefits under the Cash Balance Plan. The impact of the change to the Cash Balance Plan affects associates differently. Your personalized Statement will show the impact on your benefit.</p>
<p><b>73. Will there be more changes to the Pension Plan in the future?</b></p>	<p>Although future changes are not expected at this time, Trinity Health reserves the right to modify, amend or terminate, in any manner and at any time, the plans or any part of the Retirement Program benefits, including the 403(b)/401(k) Plan employer matching contribution.</p>
<p><b>74. Can I move my Pension Match account into the Cash Balance Plan?</b></p>	<p>According to IRS rules, your Pension Plan Match Account from employer matching contributions made prior to June 30, 2009, will remain in the Pension Plan when it is modified to the Cash Balance Plan. Your Pension Plan Match Account will continue to earn interest credits. The interest crediting rate will be the same as the rate for your Cash Balance Plan account starting in 2011. Employer matching contributions after July 1, 2010, will be made to your account in the 403(b) Plan with Diversified and may not be moved into the Cash Balance Plan.</p>

<p><b>75. Why can't I move my Pension Plan Match Account now?</b></p>	<p>According to IRS rules, your Pension Plan Match Account from employer matching contributions made prior to June 30, 2009, must remain in the Pension Plan until you terminate all Trinity Health employment or reach age 65. Until that time, the Pension Plan Match Account may not be moved. You will continue to earn interest credits on your Pension Plan Match Account. The interest crediting rate will be the same as the rate for your Cash Balance Plan account starting in 2011.</p>
<p><b>76. Will I be able to see the illustration on T.A.P.E. that shows Pension Plan retirement ages from 55 to 65 again?</b></p>	<p>Yes, the redesign of TAPE will retain a section which estimates your age 55 to 65 frozen benefit under the Pension Plan and your Pension Plan match account. In addition, it will show projections of your Cash Balance account.</p>

**403(b)/401(k) RETIREMENT SAVINGS PLAN**

<p><b>77. Can you briefly describe the 403(b)/401(k) Retirement Savings Plan?</b></p>	<p>The 403(b)/401(k) Plan, which is administered by Diversified Investment Advisors, allows associates to make contributions on a pre-tax basis. These contributions are eligible to be matched by Trinity Health (see question 79).</p>								
<p><b>78. What changes are being made to the 403(b)/401(k) Plan?</b></p>	<p>The way in which you contribute to the 403(b)/401(k) Plan is not changing. You are still able to make pre-tax contributions to the plan and invest your contributions to save for your retirement. The 403(b)/401(k) Plan is portable, which means you can take your savings with you if you retire or terminate your employment from Trinity Health.</p> <p>Trinity Health will continue to offer an employer matching contribution component if you contribute to the 403(b)/401(k) Plan. As of July 1, 2010, the maximum employer matching contribution will be 3 percent of pensionable pay for all associates. The match level will be consistent across the organization.</p> <p>In addition, all associates will be able to invest the amount of the Trinity Health employer matching contribution earned after June 30, 2010, or later just as they do their own contributions with Diversified Investment Advisors.</p>								
<p><b>79. How does the 403(b)/401(k) Plan employer matching contribution work?</b></p>	<p>Trinity Health matches dollar for dollar on the first \$500 you contribute, plus 50 percent on your contributions over \$500, up to a maximum match of 3 percent of pensionable pay (or \$500 if greater).</p>								
<p><b>80. I don't currently participate in the 403(b) Plan. Why should I enroll in Trinity Health's 403(b)/401(k) Plan?</b></p>	<p>Saving for retirement plays a very important part in reaching retirement income goals. To help you maximize your retirement savings, Trinity Health provides an employer matching of 100 percent on the first \$500 you contribute to the plan, plus 50 percent on any additional contributions you make up to a maximum match equal to 3 percent of your annual pay (or \$500 if greater). To be sure you're contributing enough to take full advantage of the maximum available employer matching contribution, see your on-site Diversified Retirement Plan Specialist or call 800.394.5240.</p>								
<p><b>81. Will I miss out on the employer matching contribution to the 403(b)/401(k) Plan if I already contributed the maximum deferral amount before the reinstatement date of July 1, 2010?</b></p>	<p>No. Your 2010 year-to-date contributions will be recognized when computing your employer matching contribution. As long as you earn compensation after June 30, 2010, you will receive an employer matching contribution on your contributions made during the first part of the year. Compensation used when computing the 3 percent of pay maximum employer matching contribution is pensionable pay earned from July 1, 2010, through December 31, 2010.</p> <p><b>Example:</b> Jane earns \$35,000 and contributes 6 percent of her pay to her 403(b)/401(k) Plan account annually. Here is how Jane's 403(b)/401(k) Plan account is estimated to grow in 2010:</p> <table border="1" data-bbox="630 1444 1448 1879"> <tr> <td>Jane's 403(b)/401(k) Plan contribution for all of 2010</td> <td>\$2,100 (\$35,000 x 6%)</td> </tr> <tr> <td>Trinity Health employer matching contribution based on pay earned in the second half of 2010 (\$35,000 X .5 = \$17,500)</td> <td>\$525 (\$17,500 x 3%) 100% on the first \$500 Jane contributed and 50% on the remaining \$1,600 she contributed totals \$1,300. However, the maximum employer matching contribution is limited to \$525.</td> </tr> <tr> <td>Estimated market value increase on contributions made during the year*</td> <td>\$82.69 (\$2,100 x 3.5%) + (\$525 x 1.75%)</td> </tr> <tr> <td>Estimated account total at the end of the year</td> <td>\$2,707.69 (\$2,100 + \$525 + \$82.69)</td> </tr> </table> <p>*Assumes 7% annual investment on contributions made evenly throughout the year (i.e., a 3.5% weighted return for 12 months of Jane's contributions plus 1.75% on the employer matching contribution for the last six months of 2010).</p>	Jane's 403(b)/401(k) Plan contribution for all of 2010	\$2,100 (\$35,000 x 6%)	Trinity Health employer matching contribution based on pay earned in the second half of 2010 (\$35,000 X .5 = \$17,500)	\$525 (\$17,500 x 3%) 100% on the first \$500 Jane contributed and 50% on the remaining \$1,600 she contributed totals \$1,300. However, the maximum employer matching contribution is limited to \$525.	Estimated market value increase on contributions made during the year*	\$82.69 (\$2,100 x 3.5%) + (\$525 x 1.75%)	Estimated account total at the end of the year	\$2,707.69 (\$2,100 + \$525 + \$82.69)
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<p><b>82. How is the maximum employer matching contribution determined for the period from July 1, 2010, through December 31, 2010?</b></p>	<p>The maximum match for the last half of 2010 will be 3 percent of pensionable pay earned during that period or \$500 if greater.</p> <p>In general, pay used to determine the match is limited by an annual pay cap (\$245,000 in 2010). Since one-half year of pensionable pay is being used for the maximum match for 2010, one-half of the government limit on pay will also be used (\$122,500). If you earn more than this amount in the last half of 2010, your maximum match for 2010 will be \$3,675 (3% x \$122,500).</p>
<p><b>83. Should I wait until the employer matching contribution reinstatement date of July 1, 2010, to begin contributing to the 403(b)/401(k) Plan?</b></p>	<p>No. All year-to-date contributions are considered when computing the employer matching contribution. Therefore, there is no advantage to waiting until July 1, 2010, to contribute to the 403(b)/401(k) Plan.</p>
<p><b>84. When is the employer matching contribution credited to my 403(b)/401(k) Plan account?</b></p>	<p>Beginning July 1, 2010, the employer matching contribution will be credited to your 403(b)/401(k) Plan account at Diversified Investment Advisors following the end of each quarter.</p>
<p><b>85. What are the investment options available under the Trinity Health 403(b)/401(k) Plans?</b></p>	<p>The 403(b)/401(k) Plan offers 13 core mutual fund offerings and a stated interest rate stable value fund. In addition, the Schwab Personal Choice Retirement Account (PCRA) is available, which provides access to thousands of various additional mutual funds. Additional investment fund information can be found on the Retirement Program website at <a href="https://retirementprogram.trinity-health.org">https://retirementprogram.trinity-health.org</a>.</p>
<p><b>86. What about associates who max out early in the year. Will these changes affect what they want to contribute to the 403(b)/401(k) Plan between January and June 2010?</b></p>	<p>No. Your 2010 year-to-date contributions to the 403(b)/401(k) Plan will be recognized when computing your employer matching contribution, as long as you earn compensation after June 30, 2010. Compensation used when computing the maximum employer matching contribution is pensionable pay earned from July 1 through December 31, 2010.</p>
<p><b>87. Is there a guarantee that the employer matching contribution to the 403(b)/401(k) Plan will always be up to 3 percent?</b></p>	<p>Effective July 1, 2010, the employer matching contribution will be reinstated at 3 percent and will be re-evaluated from time to time as economically necessary. We cannot guarantee that the employer matching contribution will always be up to 3 percent.</p>

## PART-TIME ASSOCIATES AND RETIREES

<p><b>88. How will the modified Retirement Program affect working retirees?</b></p>	<p>First, let's look at what's not changing. Under the modified Retirement Program, working retirees who are under age 65 still must terminate employment with Trinity Health in order to begin receiving a pension benefit as a monthly annuity. An associate under age 65 who is rehired at Trinity Health after a "bona fide" termination is limited to 1,300 hours each year, otherwise pension payments are suspended. If there is no suspension, then the working retiree's benefits are calculated January 1 of each year. In addition, the benefit is recalculated at termination of employment or at age 65, if the working retiree's benefits have been suspended.</p> <p>Trinity Health will retain the policy of no restriction on the number of hours for a working retiree over age 65. This means a working retiree who is over the age of 65 is not limited to 1,300 hours each year in order to continue receiving his or her pension benefit.</p> <p>Also, there is no change in the calculation of a working retiree's Pension Plan benefit. If a working retiree's pension benefits are recalculated, the Pension Plan benefit is offset for payments received. This offset also applies to the transition adjustment, if any.</p> <p>However, under the Cash Balance Plan, there is no offset for payments received, so a working retiree will earn pay credits in the Cash Balance Plan each year as long as he or she continues to work for Trinity Health.</p>
<p><b>89. As a retiree, how can I be sure I didn't lose any of my pension benefit earned through June 30, 2010?</b></p>	<p>Monthly benefits being received are protected.</p> <p>If you are a working retiree, your benefit will be recomputed each January 1 to take into account any additional benefit you earn in the preceding year. In the current plan, most working retirees do not receive additional benefits because the benefit they earned is offset by the value of payments they have received (but not below the current monthly payment). However, in the Cash Balance Plan, working retirees will receive pay credits each year.</p>
<p><b>90. What about those who are receiving a pension and continue to work - what will their benefit look like?</b></p>	<p>If you are receiving a pension, your payment will continue unless you are under the age of 65 and work more than 1,300 hours. In addition, you will earn pay and interest credits in your cash balance account.</p>
<p><b>91. If an associate moves to part-time after July 1, 2010, how is their benefit affected under the Cash Balance Plan?</b></p>	<p>Reducing hours primarily affects the amount of pensionable pay to which pay credits are applied under the Cash Balance Plan. It also may impact the amount of benefit service credit earned each year for determining points.</p>
<p><b>92. Do you have a choice of cashing out your current Cash Balance Plan account if you continue to work beyond age 65?</b></p>	<p>You can apply for your benefit to start at age 65. At the time you apply, you can elect to have your cash balance account paid as a lump sum or converted to a monthly benefit for your lifetime. Any additional cash balance credits you earn while you continue working will either be paid out as a lump sum at the beginning of the following year or rolled into your monthly benefit, based on your original election.</p>
<p><b>93. How are points calculated for part-time associates?</b></p>	<p>Your points are calculated the same way whether you are a full-time or part-time associate. Points are the sum of your age and years of benefit service. You earn a full year of benefit service for 1,800 or more hours of service in a calendar year. You earn a partial year of benefit service if you earn less than 1,800 hours of service.</p> <p>Refer to question 29 to see how benefit service is calculated.</p>

**COMMUNICATION AND NEXT STEPS**

<p><b>94. Why can't I receive my personalized information before May 2010?</b></p>	<p>Trinity Health wants to provide personalized statements that reflect accurate and timely information so you understand how the modifications pertain to you. This process takes time. Calculations will be performed based on individual data as of December 31, 2009. Additional testing of these calculations and testing of the statements also will be performed to ensure accuracy.</p>
<p><b>95. When will the actual June 30, 2010, benefit be finalized, including all compensation earned through December 31, 2010?</b></p>	<p>Your June 30, 2010, benefit under the Pension Plan formula will be finalized in early 2011. Although benefit service will be frozen at June 30, 2010, pensionable pay for all of 2010 will be used to determine your June 30, 2010, accrued benefit. You will have an estimate of the June 30, 2010, benefit on your May 2010 personalized statement. You will be able to view the actual benefit amount on the Trinity Health Retirement Program website at <a href="https://retirementprogram.trinity-health.org">https://retirementprogram.trinity-health.org</a> when the calculations are completed around March 2011.</p>
<p><b>96. Can I get an example of how the modified Retirement Program works and how the retirement benefit will be calculated?</b></p>	<p>Yes. In January, you should have received a newsletter that included examples of how benefits are calculated under the modified program. In May, you will receive a personalized statement illustrating how these modifications personally affect you.</p>
<p><b>97. What training is available for associates?</b></p>	<p>Trinity Health will provide two Healthstream online training modules for associates. Module #1 will take approximately 30 minutes to complete. The first module, in March, is a mandatory online training course: <i>Trinity Health Retirement Program Overview</i>. A second module will be available for associates in early May. This course will take approximately 15 minutes to complete and will provide information about associates' personalized statements. Healthstream Module #2 is encouraged, but not mandatory.</p>
<p><b>98. What do I need to do?</b></p>	<p>You do not need to do anything at this time. We anticipate that you will have many questions regarding the changes to the Trinity Health Retirement Program. You will receive information over the next several months, including newsletters, access to online training modules and a personalized statement in May 2010 showing how the Retirement Program modifications personally affect you. Please review and use this information to begin to better understand the Retirement Program modifications.</p> <p>If you have questions about the modified Retirement Program or your current Pension Plan benefits, contact the Trinity Health Retirement Program Office at 800.793.4733. If you have questions regarding the 403(b)/401(k) Plan, contact Diversified Investment Advisors at 800.394.5240.</p>
<p><b>99. Will the personalized statements that are being sent out in May give the associate an estimated benefit for ages 55 through 65?</b></p>	<p>No, the statement will not give estimates specifically for ages 55 through 65. The statement will project estimated benefits five years and 10 years into the future for comparison purposes. Estimated benefits for retirement planning at other ages will be available on the Trinity Health Retirement Plan website in July, 2010.</p>