



Pension Plan **Summary Plan Description**

This booklet is a Summary Plan Description (SPD) and summarizes the important information contained in the Trinity Health Pension Plan (Plan) as in effect on January 1, 2009.

The information contained in this SPD is accurate as of January 2009. The provisions of the Plan described in this SPD may be changed from time to time. The most current version of the SPD will always be posted on the Retirement Program website at <https://retirementprogram.trinity-health.org>. If you are unable to access the website or to print a copy of the SPD from the website, you may request one from the Pension Plan Office by:

- Phone at 800.793.4733,
- E-mail at vargor@trinity-health.org, or
- Regular mail at the Pension Plan Office, 34605 Twelve Mile Road, Farmington Hills, Michigan 48331.

This SPD is not intended to describe every possible situation that could occur, but it does address most situations. If there is a conflict between any of the information in this SPD and the terms of the applicable Plan documents, the Plan documents will govern. The formal Plan documents are the only source upon which you may properly rely to determine your benefits and rights under the Plan. The Plan has changed several times over the years, and may be amended again in the future. Your rights are determined by the Plan in effect at the time you terminate employment or are no longer earning Benefit Service in the Plan.

At any time, you may review or obtain a copy of the current Plan documents, or a previous Plan document if relevant to you. To do so, contact the Pension Plan Office at 800.793.4733 or your local Human Resource representative. Although a Human Resource representative will help you obtain information about your Retirement Program, they cannot make a binding determination as to your rights or benefits under the Plan. Only the Plan Administrator of the Plan has that right.

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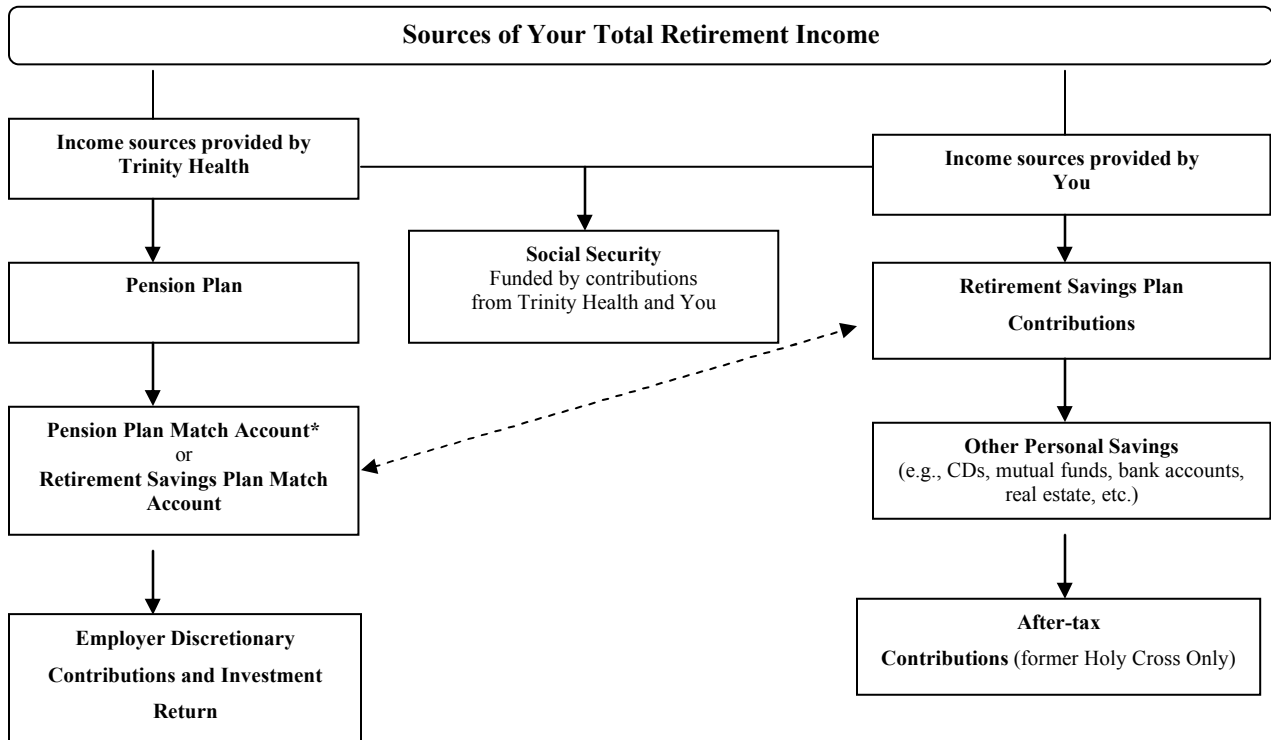
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Understanding the Trinity Health Retirement Program

The Trinity Health Retirement Program consists of several different retirement plans. Employers affiliated with Trinity Health participate in one or more of the plans in the Program. This booklet describes only the Trinity Health Pension Plan.

The Trinity Health Retirement Program was designed to provide benefits that meet the diverse needs of our workforce. It is a program that gives consideration to associates at all salary levels, supports Trinity Health’s mission, values, and key cultural characteristics, and is easy for associates to understand. It is also a very important part of your benefits package. When combined with your personal savings and Social Security, the Trinity Health Retirement Program provides the tools you need for a financially secure retirement. By utilizing all of these resources, both you and Trinity Health work together to create balanced income sources during retirement to help financially secure your future.



*No additional Employer Matching Contributions will be made to any Pension Plan Match Account after June 30, 2009. Interest credits will continue to be made to Pension Plan Match Accounts after June 30, 2009.

DEFINITIONS

The following provides you with definitions of many of the benefit terms used throughout this SPD. These words, when capitalized, have the meaning set forth below.

Accrued Benefit — The amount you have earned as of a particular date in the Plan, including both the pension benefit and, if prior to July 1, 2009, you are a participant in the 403(b) Retirement Savings Plan and made elective contributions, the benefit derived from the Pension Plan Match Account. The Accrued Benefit is computed as a benefit payable monthly for your lifetime (Life Only Option) beginning at normal retirement age (age 65).

Beneficiary — The person you designate to receive your Plan benefit after your death. Your surviving spouse is your Beneficiary if you are married. If you are married, you may select a Beneficiary other than your spouse, but only with the consent of your spouse. If you are married and designate your spouse as your Beneficiary, and your marriage is later terminated, your spouse will remain your Beneficiary unless and until you change your Beneficiary. If you are not married, you must select a person or persons to be your Beneficiary. If there is no spouse or designated Beneficiary, death benefits will be paid to your estate. You may designate your Beneficiary and change your Beneficiary by using a Beneficiary Designation Form RP-20. You may obtain a Beneficiary Designation Form RP-20 for the Plan from the Retirement Program website at <https://retirementprogram.trinity-health.org> or from the Pension Plan Office at 800.793.4733.

If your surviving spouse or other designated Beneficiary is convicted of a crime of having caused your death (i.e., murder, manslaughter or a similar crime), such Beneficiary shall not be entitled to receive your Plan benefit after your death. Your remaining named Beneficiary(ies) or contingent Beneficiary(ies) shall receive your Plan benefit after your death. In addition, if your surviving spouse or other designated Beneficiary who would otherwise receive some or all of your Plan benefit after your death is charged with a crime of having caused your death, his or her share of your Plan benefit shall not be payable until the criminal case is resolved through conviction or acquittal.

Benefit Service — Used to determine your Accrued Benefit under the Plan. You earn Benefit Service based on the Hours of Service you earn in each Plan Year after 2001 that you are an active associate of an Employer and a participant in the Plan. 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:

Hours of Service as an Active Participant During Plan Year	Benefit Service Granted During Plan Year
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

Before January 1, 2002, Benefit Service was determined differently for former Holy Cross participants. Please check with the Pension Plan Office if you have any questions.

Your Hours of Service at some participating Employers prior to a specific date may or may not be counted as Benefit Service. To see if you may have excluded or included service, please contact the Pension Plan Office at 800.793.4733.

If you were a participant in the Holy Cross Retirement Plan, your employment with a participating employer in the Holy Cross Retirement Plan terminated before December 31, 2001, and you are rehired by a participating Employer in the Plan, you shall be credited with Hours of Service with a participating employer in the Holy Cross Retirement Plan for purposes of determining your Benefit Service under the Plan.

A participant who is an associate of Mercy High School shall not be granted additional Benefit Service after June 30, 2006. An associate of Sisters of Mercy of the Americas West Midwest Community, Inc., Mercy Education Project, or McAuley Center shall be granted Benefit Service after June 30, 2008 only if such associate was a participant on June 30, 2008. No associate of Sisters of Mercy of the Americas West Midwest Community, Inc., Mercy Education Project, or McAuley Center shall be granted additional Benefit Service after December 31, 2008.

Compensation — Compensation generally means your W-2 wages for a year plus your 403(b) and/or 401(k) elective contributions and any contributions you make to your Employer’s flexible benefit plan

that year less any severance pay, cashouts of paid time off, and other special payments that year. For a detailed description of what is considered as Compensation, please refer to the Appendix.

The Compensation used for determining benefits in the Plan is limited by the federal government. The limit is \$245,000 for 2009 and may be adjusted for inflation in future years.

Employer — Trinity Health Corporation is the sponsoring employer of all of the plans in the Trinity Health Retirement Program. The Employers in this Plan include Trinity Health Corporation, each entity that is one of Trinity Health Corporation's Related Employers (unless the Plan Administrator expressly permits such entity not to be a participating Employer in the Plan), and any affiliated organizations of Trinity Health Corporation that have elected to participate in the Plan with the consent of the Plan Administrator. A list of the participating Employers may be requested from the Pension Plan Office.

Employer Matching Contribution — Prior to July 1, 2009, if you are a participant in, and make payroll deduction contributions to, the 403(b) Retirement Savings Plan, an Employer Matching Contribution will be made by your Employer to a Pension Plan Match Account. On and after July 1, 2009, no Employer will make any additional Employer Matching Contributions to any Pension Plan Match Account. (Effective on and after July 1, 2009, if you are a participant in the 401(k) Retirement Savings Plan or 403(b) Retirement Savings Plan, any Employer Matching Contributions will be made to that plan. Please refer to the SPD for the 401(k) Retirement Savings Plan or the 403(b) Retirement Savings Plan for more information.)

No additional Employer Matching Contributions shall be made to the Pension Plan Match Accounts of participants who are associates of Mercy High School on and after July 1, 2006. Further, effective on and after June 30, 2008, Employer Matching Contributions shall be credited to the Pension Plan Match Accounts of participants who are associates of the Sisters of Mercy of the Americas West Midwest Community, Inc., Mercy Education Project, or McAuley Center only if the associates were participants on June 30, 2008, and no additional Employer Matching Contributions shall be made to the Pension Plan Match Accounts of participants who are associates of Sisters of Mercy of the Americas West Midwest Community, Inc., Mercy Education Project, or McAuley Center on and after January 1, 2009.

Final Average Compensation —Your Final Average Compensation is the average of your five highest calendar years of Compensation while you are a participant in the Plan. They do not need to be consecutive years. If you worked less than 2,080 hours in any of the five calendar years, your Compensation is generally annualized to equal what your Compensation would have been if you worked 2,080 hours.

Special rules apply for purposes of determining the Final Average Compensation of associates or former associates of the following entities: Mercy High School, Sisters of Mercy of the Americas West Midwest Community, Inc., Mercy Education Project, McAuley Center, Mercy Health Partners, formerly known as Hackley Health Systems, Inc., and its subsidiaries, including Hackley Hospital, Lakeshore Community Hospital, Inc., Hackley Life Counseling, Hackley Visiting Nurse Services and Hospice, Inc., HPCN and Hackley Health Ventures, Inc. If you are an associate or former associate of any of these entities, please check with the Pension Plan Office regarding the computation of your Final Average Compensation.

Hours of Service — Each hour you work and are paid, or entitled to be paid, by a participating Employer. Hours of Service also include other hours you are paid for by your Employer, such as vacations, holidays, sick leave, severance, jury duty, and approved leaves of absence, up to a maximum of 501 hours for any continuous period. You do not earn Hours of Service for time during which you receive workers' compensation, unemployment compensation, and medical reimbursement payments or for vacation or paid time off (PTO) payments that are cashed out annually or at termination of employment. For a detailed description of what is considered as Hours of Service, please refer to the Appendix.

Your service at some participating Employers prior to a specific date may or may not be counted as Hours of Service for purposes of the Plan. To see if you may have excluded or included service, please contact the Pension Plan Office at 800.793.4733.

Normal Retirement Benefit — The amount of Accrued Benefit payable beginning at normal retirement age.

Normal Retirement Date — The first day of the month on or following the date you reach age 65 (your normal retirement age).

One-Half of the Five-year Average of the Social Security Wage Base — The Social Security Wage Base is an amount established by the Internal Revenue Service (IRS) on which Social Security taxes are paid. In order to coordinate with Social Security benefits, the Plan's benefit formula uses a certain percentage of Final Average Compensation up to One-Half of the Five-year Average of the Social Security Wage Base, and a higher percentage of Final Average Compensation above that point.

Pay Adjustment Factor — A factor that is applied to your Prior Plan Accrued Benefit as of December 31, 2001, to update your pension benefit for increases in your Compensation that take place after 2001. It is the ratio (not less than one) of your current Final Average Compensation divided by Final

Average Compensation at December 31, 2001 (for former Mercy associates, Final Average Compensation for this purpose is defined as “Final Average Earnings” under the Mercy Pension Plan prior to January 1, 2002; for former Holy Cross associates, Final Average Compensation for this purpose is defined as “Final Average Pay” under the Holy Cross Pension Plan prior to January 1, 2002). Please contact the Pension Plan Office if you have questions regarding how your Accrued Benefit as of December 31, 2001 is calculated.

Pension Plan Match Account — A bookkeeping account that is credited with your Employer Matching Contributions made prior to July 1, 2009. Your Pension Plan Match Account consists of Employer Matching Contributions made prior to July 1, 2009 and interest credits earned. This account is credited with a guaranteed fixed rate of interest established at the beginning of each year. Only participants in the 403(b) Retirement Savings Plan who make elective contributions prior to July 1, 2009 will have a Pension Plan Match Account.

Plan — The Trinity Health Pension Plan.

Plan Year — Same as the calendar year, January 1 – December 31.

Prior Plan — The Holy Cross Retirement Plan or the Retirement Plan for Employees of the Sisters of Mercy Regional Community of Detroit, as they existed prior to January 1, 2002. The Accrued Benefit as of December 31, 2001, is determined under the provisions of the applicable Prior Plan. Please contact the Pension Plan Office if you have questions regarding how your Accrued Benefit as of December 31, 2001 is calculated.

Related Employer — A controlled group of corporations (as defined in Code Section 414(b)), trades or business (whether or not incorporated) which are under common control (as defined in Code Section 414(c)), or an affiliated service group (as defined in Code Sections 414(m) and (o)). If an Employer is a member of a group of Related Employers, the term “Employer” includes the Related Employers for several Plan purposes including crediting Hours of Service and determining years of Vesting Service. However, only an Employer may make contributions to the Plan, and only an associate employed by an Employer is eligible to participate in this Plan.

Trinity Health —As used in this SPD, Trinity Health refers not only to Trinity Health Corporation, but also to all entities which are Related Employers of Trinity Health Corporation, all entities that are participating Employers in the Plan, and their Related Employers.

Trinity Health Retirement Program — The Trinity Health Retirement Program consists of the Trinity Health Pension Plan, the Trinity Health 401(k) Retirement Savings Plan, and the Trinity Health 403(b) Retirement Savings Plan.

Vesting Service — Determines your eligibility to receive your Plan benefit upon termination of participating employment. You earn one year of Vesting Service for working at least 1,000 Hours of Service in a Plan Year. 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 2002 by former Holy Cross associates). Service at some participating Employers prior to a specific date may or may not be counted for Vesting Service. To see if you may have excluded or included service, please contact the Pension Plan Office at 800.793.4733.

You become vested in the pension benefit portion of your Plan benefit when you complete five (5) years of Vesting Service or attain age 65 while still actively working at a Trinity Health institution.

You are vested in the Pension Plan Match Account portion of your Plan benefit when you complete three (3) years of Vesting Service or attain age 65 while still actively working at a Trinity Health institution.

Certain individuals who were employed by a former Holy Cross entity on December 31, 2001 or were 100 percent vested in their Prior Plan Employer Matching Contributions as of December 31, 2001, will be 100 percent vested in their Employer Matching Contributions in this Plan. Please call the Pension Plan Office at 800.793.4733 if you have any questions.

If you were a participant in the Holy Cross Retirement Plan, your employment with a participating employer in the Holy Cross Retirement Plan terminated before December 31, 2001, and you are rehired by a participating Employer in the Plan, you shall be credited with Hours of Service with a participating employer in the Holy Cross Retirement Plan for purposes of determining your Vesting Service under the Plan. Further, if you are a participant who was employed by the Sisters of Mercy of the Americas West Midwest Community, Inc., Mercy Education Project, or McAuley Center on December 31, 2008, you are 100 percent vested in your Accrued Benefit in this Plan.

The Pension Benefit & Pension Plan Match Account

WHO IS ELIGIBLE TO PARTICIPATE?

All active associates of a participating Employer are covered by the Plan beginning on their date of hire, except:

- associates covered by a collective bargaining agreement unless participation in the Plan is collectively agreed to,
- religious members of the Sisters of the Holy Cross or the Sisters of Mercy Regional Community of Detroit,
- individuals employed by St. Mary Mercy Hospital who are members of the Sisters of St. Felix, Presentation of the Blessed Virgin Mary Province, Livonia, Michigan, commonly known as the Felician Sisters, O.S.F, and
- leased employees or independent contractors.

HOW DO I ENROLL INTO THE PLAN?

There is no enrollment procedure. **Once you are an active associate of a participating Employer, you are automatically covered by the Plan on your date of hire.** However, religious personnel must make an irrevocable election to participate in the Plan at the time of their hire.

Note: You may not be able to make a deductible contribution to an individual retirement account while you are an active associate participating in the Plan.

HOW IS MY PLAN BENEFIT CALCULATED?

Your Plan benefit has two components:

- A monthly pension benefit, and
- The benefit derived from your Pension Plan Match Account (if you are or were a participant in the Trinity Health 403(b) Retirement Savings Plan; if you are or were a participant in the Trinity Health 401(k) Retirement Savings Plan, Employer Matching Contributions are made to that plan).

THE PENSION BENEFIT

Your pension benefit is a monthly benefit payable to you for your lifetime. Your pension benefit is calculated using a formula that is based on your Final Average Compensation and years of Benefit Service. 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)
Multiplied by
 Benefit Service earned after December 31, 2001

Plus

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, 2001

Plus

Your annual Accrued Pension Benefit as of December 31, 2001, under the Prior Plan
Multiplied by
 a Pay Adjustment Factor to take into account any increases in Final Average Compensation after December 31, 2001

*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 Credit Service; and/or (ii) the Participant's Years of Benefit Service under the Hackley Visiting Nurse Services, Inc. Defined Benefit Pension Plan and/or the Hackley Life Counseling Defined Benefit Pension Plan, up to 30 Years of Benefit Service.

Benefit Calculation Example:

- Let's assume Pat earned a monthly Accrued Benefit of \$218.75 (\$2,625.00 annually) and had 10 years of benefit service credit as of December 31, 2001, under the Prior Plan. Pat's Final Average Compensation as of December 31, 2001, is \$25,000.
- Pat earns 13.6 years of Benefit Service under the Trinity Health Pension Plan (earned after December 31, 2001).
- Pat's Final Average Compensation at retirement (age 65) is \$42,000.
- One-Half of the Five-year Average of the Social Security Wage Base equals \$40,000.

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, 2001.	$1.0\% \times \$40,000.00 \times 13.6$	\$5,440.00
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, 2001.	$1.5\% \times (\$42,000 - \$40,000) \times 13.6$	\$ 408.00
Plus		
Pat's Accrued Pension Benefit as of December 31, 2001, under the Prior Plan, multiplied by a Pay Adjustment Factor.		\$4,305.00
TOTAL ANNUAL BENEFIT		= \$10,153.00
TOTAL MONTHLY BENEFIT	$\$10,153.00 / 12$	= \$ 846.08

THE PENSION PLAN MATCH ACCOUNT

Your Pension Plan Match Account, if any, is used to maintain a record of Employer Matching Contributions made prior to July 1, 2009 and interest credits.

EMPLOYER MATCHING CONTRIBUTIONS

To be eligible for the Employer Matching Contributions in a particular Plan Year, you must be a participant in and contribute to the 403(b) Retirement Savings Plan. The Employer Matching Contribution is equal to 100 percent of the first \$500 you contribute to the 403(b) Retirement Savings Plan, plus a 50 percent match on additional contributions you make up to the maximum match percentage for your Employer times your Compensation, or \$500, whichever is greater. The maximum match percentage varies by the Trinity Health location where you are employed and can be changed from time to time. In addition, your maximum match percentage may be one percent less than the maximum match percentage for the Trinity Health location where you are employed if you were a Holy Cross participant who elected to keep potential eligibility for retiree health care. Check with your Human Resources department for the maximum match percentage that applies to you. If you transfer to a location with a different match percentage, your Employer Matching Contribution will be determined by the new location. **No Employer Matching Contributions will be made to the Plan after June 30, 2009.**

Any Employer Matching Contributions you are eligible to receive prior to July 1, 2009 will be credited to the Pension Plan Match Account each quarter or at your termination of employment. (If you are a participant in and contribute to the 401(k) Retirement Savings Plan, you are eligible for the Employer Matching Contributions, if any, made under that plan.)

Employer Matching Contribution Example 1:

- Assume Mary earns \$26,000 a year.
- Mary contributes 2 percent of her Compensation, or \$520 a year, to the 403(b) Retirement Savings Plan on a pre-tax basis.
- The maximum match at Mary's location is 2 percent of Compensation or \$500, whichever is greater.
- The maximum Employer Matching Contribution Mary can receive would be \$26,000 x 2 percent, or \$520.
- The actual Employer Matching Contribution Mary will receive is \$510, as shown below.

Here's how Mary's total Employer Matching Contribution is determined.

Formula	Calculation	Annual Amount
Step 1: Mary's associate contribution.	$\$26,000 \times 2\%$	\$520
Step 2: Multiply the first \$500 of Mary's associate contributions by 100% to get the dollar-for-dollar match on the first \$500.	$\$500 \times 100\%$	\$500
Step 3: Subtract the contribution attributable to the 100% match on the first \$500 from Mary's \$520 contribution to get the remaining balance eligible for the 50% match.	$\$520 - \500	\$20
Step 4: Multiply the remaining balance of \$20 by 50% to get the remaining possible Employer Matching Contribution.	$\$20 \times 50\%$	\$10
Step 5: Add the \$500 dollar-for-dollar match to the \$10 50% match, subject to a maximum Employer Matching Contribution of 2% of Compensation.	$\$500 + \10	\$510

Employer Matching Contribution Example 2:

- Assume Mary earns \$26,000 a year.
- Now let's assume Mary contributes 4 percent of her Compensation, or \$1,040 a year, to the 403(b) Retirement Savings Plan on a pre-tax basis.
- The maximum match at Mary's location is 2 percent of Compensation or \$500, whichever is greater.
- The maximum Employer Matching Contribution Mary can receive would be $\$26,000 \times 2\%$ percent, or \$520.
- The actual Employer Matching Contribution Mary will receive is \$520, as shown below.

Here's how Mary's total Employer Matching Contribution is determined.

Formula	Calculation	Annual Amount
Step 1: Mary's associate contribution.	$\$26,000 \times 4\%$	\$1,040
Step 2: Calculate the maximum Employer Matching Contribution (2% of compensation).	$\$26,000 \times 2\%$	\$520
Step 3: Multiply the first \$500 of Mary's associate contributions by 100% to get the dollar-for-dollar match on the first \$500.	$\$500 \times 100\%$	\$500

Step 4: Subtract the contribution attributable to the 100% match on the first \$500 from Mary's \$1,040 contribution to get the remaining balance eligible for the 50% match.	\$1,040 - \$500	\$540
Step 5: Multiply the remaining balance of \$540 by 50% to get the remaining possible Employer Matching Contribution.	\$540 x 50%	\$270
Step 6: Add the \$500 dollar-for-dollar match to the \$270 50% match. However, the total match cannot be more than the maximum Employer Matching Contribution of 2% of Compensation.	\$500 + \$270 (but not more than \$520)	\$520

Mary's associate contributions will be made to her 403(b) Retirement Savings Plan account. Prior to July 1, 2009, the Employer Matching Contribution is credited to Mary's Pension Plan Match Account.

Interest Credits

Your Pension Plan Match Account will be credited with "interest." The interest credits will be reported quarterly and calculated according to the formula below. The applicable interest rate is equal to the five-year U.S. Treasury Constant Maturity rate for November of the preceding Plan Year.

Interest Credits for a Calendar Quarter equal:

Your Pension Plan Match Account balance as of the end of the previous Plan Year Multiplied by One quarter (.25) of the applicable interest rate
Plus
One-half (.50) of the Employer Matching Contributions for the current quarter, plus any Employer Matching Contributions allocated for any prior quarters that year Multiplied by One quarter (.25) of the applicable interest rate

Interest Credit Calculation Example:

Let's assume Mary from our earlier Example 1 had a Pension Plan Match Account balance of \$1,000 at the end of the previous Plan Year and the interest rate is 3.97 percent. The first quarter interest credit on Mary's Pension Plan Match Account is calculated as follows:

Interest Credit Calculation for the First Quarter

Interest Credit Formula	Amount
Your Pension Plan Match Account balance as of the end of the previous Plan Year	\$1,000
Multiplied by	X
The applicable interest rate	.0397
Multiplied by	X
One-fourth (.25)	.25
PART A TOTAL	\$9.92
Plus	+
Employer Matching Contributions made through the last day of the quarter (and prior to July 1, 2009)	\$130
Multiplied by	X
One-half (.50)	\$65
Multiplied by	X
The applicable interest rate	.0397
Multiplied by	X
One-fourth (.25)	.25
PART B TOTAL	.65
TOTAL INTEREST CREDIT YEAR-TO-DATE – FIRST QUARTER	\$10.57

Interest Credit Calculation at the End of the Year

Interest Credit Formula	Amount
Your Pension Plan Match Account balance as of the end of the previous Plan Year	\$1,000
Multiplied by	X
The applicable interest rate	.0397
PART A TOTAL	\$39.70
Plus	+
Employer Matching Contributions made through the last day of the fourth quarter (and prior to July 1, 2009)	\$130
Multiplied by	X
One-half (.50)	\$65
Multiplied by	X
The applicable interest rate	.0397
Multiplied by	X
One-fourth (.25)	\$.65
Plus	+
The sum of interest on Employer Matching Contributions for the prior 3 quarters	\$9.62
PART B TOTAL	\$10.27
TOTAL INTEREST CREDIT YEAR-TO-DATE	\$49.97

In the example shown above, Mary's Pension Plan Match Account balance at the end of the year will be \$1,559.97 (\$1,000 balance from the previous year, plus the \$510 Employer Matching Contribution, plus \$49.97 interest for the year).

If you have a Pension Plan Match Account as of June 30, 2009, although no additional Employer Matching Contributions will be made to your Pension Plan Match Account after June 30, 2009, interest credits will continue to be made to your Pension Plan Match Account after June 30, 2009.

WHEN AM I VESTED?

You are vested in your monthly pension benefit once you earn five years of Vesting Service or reach age 65 while you are an active associate at a Trinity Health institution, whichever occurs first. When you are vested, the benefit you have earned cannot be lost and will be payable to you at your Normal Retirement Date.

You are vested in your Pension Plan Match Account when you have three years or more of Vesting Service or reach age 65 while you are an active associate at a Trinity Health institution, unless you were vested in a Prior Plan on December 31, 2001, in which case you are vested immediately.

WHEN WILL I BEGIN RECEIVING A BENEFIT?

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 will be equal to your pension benefit (determined using the formula described previously) **plus** a monthly benefit equal in value to your Pension Plan Match Account converted to a monthly benefit, provided you don't take the Pension Plan Match Account as a lump sum.

You may start to receive your Normal Retirement Benefit at age 65 while continuing your employment at Trinity Health. Beginning with the Plan Year ending December 31, 2006, your Normal Retirement Benefit shall be recalculated each year to take into account any additional benefit you may have earned (offset by the value of pension payments you have received). Typically, this does not result in additional pension benefits. Prior to July 1, 2009, any Employer Matching Contributions you are eligible to receive will be converted to an annuity and added to your monthly pension benefit.

You have the opportunity to start your benefit at any time once you turn age 65, even if you continue working for Trinity Health. There is generally no monetary incentive to delay starting your benefit beyond age 65. However, if you continue working for Trinity Health after you turn age 65 and you delay starting your benefit beyond age 70 1/2, there will be an increase applied to the benefit you earned as of the end of the year you turn age 70 1/2, to account for the payments you could have received beginning April 1 of the following year. You will continue to be eligible to receive interest credits regardless of your age. Prior to July 1, 2009, you will continue to be eligible to receive Employer Matching Contributions regardless of your age.

Late Retirement Benefit

You may continue working past age 65 and continue to earn Benefit Service and be eligible to receive Employer Matching Contributions (prior to July 1, 2009) and interest credits to your Pension Plan Match Account. Benefit payments can begin the first day of the month after you apply for benefits.

Your late retirement benefit is determined in the same manner as your Normal Retirement Benefit, but is based upon your Benefit Service, Final Average Compensation, Social Security Wage Base, and Pension Plan Match Account at that time.

Early Retirement Benefit

You are eligible to elect an early retirement benefit as early as age 55 if you are vested. Once you have met this requirement, you may elect to receive your early retirement benefit starting on the first day of any month following your termination of employment with Trinity Health (including all entities which are part of a controlled group with Trinity Health Corporation under the Internal Revenue Code, even if such entities are not participating Employers in the Plan).

Your early retirement benefit is determined in the same manner as your Normal Retirement Benefit, but is based on your Benefit Service, Final Average Compensation, and Social Security Wage Base at the time of your termination of employment and your Pension Plan Match Account at the time benefits begin.

Your early retirement benefit is reduced as provided below for the early commencement of benefits.

If you retire early, your pension benefits are permanently reduced by five percent for each year that the date you start receiving your benefit is before your Normal Retirement Date. That equals a 0.4167 percent reduction for each month prior to your Normal Retirement Date. Therefore, if you retired at age 55, your benefit would be reduced by 50 percent (10 years prior to age 65 x five percent = 50 percent).

To estimate your early retirement benefit, take your Life Only benefit at age 65 and multiply it by the applicable Early Retirement Reduction percentage noted in the chart below:

Age	Early Retirement Reduction Percentage
65	100%
64	95%
63	90%
62	85%
61	80%
60	75%
59	70%
58	65%
57	60%
56	55%
55	50%

Early Retirement Benefit Example:

Terry elects an early retirement benefit starting at age 61—four years prior to his Normal Retirement Date. His Life Only Accrued Benefit payable at age 65 is \$100.00 per month. To estimate his early retirement benefit, take his \$100 Life Only benefit and multiply it by 80 percent, or .80 (\$100 x .80 = \$80). Therefore, Terry’s estimated monthly early retirement benefit is \$80.00.

If you retire early and wish to come back to work for Trinity Health (including an entity which is part of a controlled group with Trinity Health Corporation under the Internal Revenue Code, even if such entity is not a participating Employer in the Plan) there may be restrictions on your employment. Please refer to the “What conditions can affect my pension benefit?” section.

Special Benefit for Eligible Former Holy Cross Retirement Plan Participants

Hired Before January 1, 2002

A special early retirement benefit is available to former participants in the Holy Cross Retirement Plan if the sum of their age and the total of years of Benefit Service under this Plan plus the Prior Plan is at least 75 points and they are at least age 55 at the time they terminate employment with Trinity Health (including all entities which are part of a controlled group with Trinity Health Corporation under the Internal Revenue Code, even if such entities are not participating Employers in the Plan). If you are eligible for the special early retirement benefit, and decide to retire early, a portion of your Accrued Benefit earned under the prior Holy Cross Retirement Plan would be eligible for the unreduced special early retirement benefit. The unreduced special early retirement benefit will apply only toward the base portion of your Accrued Benefit that you have earned prior to January 1, 2002, without pay adjustments.

Disability Retirement Benefit

You may be eligible for a disability retirement benefit at any age as long as you have five years of Vesting Service and you stopped working at Trinity Health (including all entities which are part of a controlled group with Trinity Health Corporation under the Internal Revenue Code, even if such entities are not participating Employers in the Plan) because of your total and permanent disability.

You must receive Social Security disability benefits in order to be considered totally and permanently disabled. The Benefits Committee has the right to independently determine if you are totally and permanently disabled, *even if you have been awarded Social Security disability benefits.*

If approved by the Benefits Committee, benefits begin as of the first of the month following your last day of Benefit Service. You will receive a monthly benefit equal to your Accrued Benefit earned as of the date you stop earning Hours of Service. This means that disability benefits are calculated the same as early retirement benefits, but are not reduced if the payment begins prior to Normal Retirement Date.

Generally, disability benefits are payable only while you continue to be totally and permanently disabled. However, if you recover from a total and permanent disability on or after your Normal Retirement Date, you will continue to receive benefit payments under the Plan and there shall be no change in the benefit payments you receive under the Plan.

If you are awaiting determination of total and permanent disability and you are otherwise eligible, you may apply for an early retirement benefit from the Plan. If it is then later determined that you are totally and permanently disabled, you may elect to receive a disability retirement benefit if it is more beneficial to you.

Deferred Vested Benefit

If you have five years of Vesting Service and your termination of employment with Trinity Health (including all entities which are part of a controlled group with Trinity Health Corporation under the Internal Revenue Code, even if such entities are not participating Employers in Plan) occurs before you are old enough to receive an early retirement benefit, you will be eligible for a deferred pension benefit from the Plan commencing any time after age 55. If you begin receiving your benefit prior to age 65, it is calculated in the same manner as your early retirement benefit, but cannot begin until you attain at least age 55, and then on a reduced basis. You may be eligible for an immediate lump sum distribution upon termination of all employment with Trinity Health (including all entities which are part of a controlled group with Trinity Health Corporation under the Internal Revenue Code, even if such entities are not participating Employers in the Plan), which will be described later.

If you defer your vested benefit and are rehired later, you will receive Benefit Service and Vesting Service for the time you worked before you left employment and all service after you are rehired. Then, when you do retire, your pension benefit will be calculated based on your total Benefit Service.

WHAT IS THE MINIMUM TRANSITION PENSION?

All former Mercy or former Holy Cross associates who were actively employed as of December 31, 2001, and retire from active employment at age 65 or later are eligible for the minimum transition pension calculated assuming she or he continued as a participant in the Prior Plan and that its benefit formula continued unchanged. Since the Employer Matching Contribution was increased as of January 1, 2002, generally resulting in an increased matching benefit, a participant's pension benefit under the Prior Plan formula will be offset by the increased matching benefit it is projected that she or he would earn from January 1, 2002, to her or his Normal Retirement Date. (The offset is computed as of January 1, 2002, and is a frozen amount.) There is no offset if the participant was age 65 or older on January 1, 2002. A participant will not be entitled to a minimum transition pension if she or he terminates employment prior to age 65, even if re-employed. Please contact the Pension Plan Office for additional details on the minimum transition pension.

HOW DO I APPLY FOR BENEFITS?

When your employment with Trinity Health (including all entities which are part of a controlled group with Trinity Health Corporation under the Internal Revenue Code, even if such entities are not participating Employers in the Plan) terminates, the Pension Plan Office will mail information regarding your retirement benefit and, if you are eligible to begin receiving your benefit at that time, the appropriate election forms (including a retirement benefit calculation) to your address on file with the Pension Plan Office. If you are not eligible for your retirement benefit when your employment terminates or you choose to delay receipt of your benefit, it is up to you to contact the Pension Plan Office at 800.793.4733 to apply for your benefit. The Pension Plan Office will then mail you the appropriate election forms (including a retirement benefit calculation).

If your employment has terminated and you have not already elected to begin receiving your retirement benefit, shortly before you turn age 65 the Pension Plan Office will again mail information regarding your retirement benefit and the appropriate election forms (including a retirement benefit calculation) to your address on file with the Pension Plan Office. Please note that there is no advantage to waiting until after age 65 to begin receiving your retirement benefit. The monthly amount does not increase if you delay

starting your payments after you reach age 65, and you may not receive back payments if you file for your benefits late.

If your employment has not terminated, shortly before you turn age 65 the Pension Plan Office will mail information regarding your retirement benefit and the appropriate election forms (including a retirement benefit calculation) to your address on file with the Pension Plan Office. Please note that there is generally no advantage to waiting until after age 65 to begin receiving your retirement benefit.

If you, your spouse, or your Beneficiary think you are eligible for disability or death benefits, it is up to you, your spouse, or your Beneficiary to contact the Pension Plan Office at 800.793.4733 to request your retirement benefit. **It is ultimately your responsibility to apply for your own benefit.**

To receive payment of your retirement benefit, you must submit the completed election forms to the Pension Plan Office at:

Trinity Health Corporation
Attn: Pension Plan Office
34605 Twelve Mile Road
Farmington Hills, MI 48331

You must submit the completed election forms to the Pension Plan Office as soon as possible after you receive the forms, but no more than 90 days before the date you want payments to begin. Also, you must furnish any required information such as proof of your age and your spouse's age to the Pension Plan Office along with the election forms. If the Pension Plan Office does not receive your completed election forms and additional required information within 90 days of the print date on the bottom of the retirement benefit calculation, you will need to make a new written request to the Pension Plan Office (at the address above) to receive your retirement benefit. Your benefit payment amount will then be recalculated and the Pension Plan Office will send you new election forms (including the new retirement benefit calculation). In order to receive payment of your benefit, you must submit the new election forms and any additional required information within 90 days of the print date on the bottom of the retirement benefit calculation. It is important to submit your forms on time if you want your benefit to start as soon as possible.

Notwithstanding the above, if you are no longer working for Trinity Health, you must begin receiving your retirement benefit by April 1 of the year after the calendar year in which you reach age 70 1/2.

HOW WILL MY PLAN BENEFIT BE PAID?

Generally, you may elect to have your Plan benefit paid in any of the ways shown below. The amount of your Plan benefit may be reduced if your benefit is paid in other than the Life Only Option.

Major exceptions:

- If you are married and the present value of your pension benefit is more than \$10,000, you will receive your pension benefit in the form of a Joint and Survivor Option benefit with your spouse as the Beneficiary, unless she or he consents, in writing, to a different election.
- If you are vested only in the Pension Plan Match Account portion of your Accrued Benefit, you will receive a lump sum distribution (and you are not entitled to elect a different form of payment).
- If you elect to receive the Pension Plan Match Account portion of your Accrued Benefit in the form of an annuity, your entire Accrued Benefit must be paid in the same annuity form commencing on the same date.
- Disability retirement benefits will be paid only as a Life Only Option, 50 percent Joint and Survivor Option (if you are married), or Lump Sum Option (subject to lump sum rules).

Life Only Option

Monthly benefits continue only during your lifetime. Upon your death, all benefits stop. There is no Beneficiary. All of the prior examples assume that benefits will be paid in the Life Only Option form.

Ten Years Certain And Life Option

Under this optional form of benefit, monthly payments reduced from your Life Only Option benefit will be paid to you for your life, but if you die before 10 years (or 120 months) of monthly payments have been paid, payments will be continued to your designated Beneficiary until the remainder of the 120 monthly payments have been made.

Joint And Survivor Option

Monthly benefit payments are made for your life. Upon your death, monthly payments will continue to your Beneficiary, if surviving, for the rest of his or her life equal to 50 percent or 100 percent of the benefit you were receiving prior to your death. When you retire, you elect the percent of your benefit your Beneficiary will receive if you die before him or her. You may not be able to elect a 100 percent survivor annuity if your Beneficiary is not your spouse and is more than 10 years younger than you. Once payments begin, no other Beneficiary can be designated, even if your named Beneficiary predeceases you.

Joint and Survivor Option benefits are reduced based on the percent of the Survivor Annuity and the age of your Beneficiary, meaning that, generally, the younger your Beneficiary, the smaller your benefit. Your Joint and Survivor Option benefit will never be greater than your Life Only Option benefit.

Joint And Survivor Option Example:

At her Normal Retirement Date, Barb's Life Only benefit is \$500.00 per month. Her husband is three years younger than she. Barb's pension benefit is calculated by reducing her benefit by five percent plus an additional one-half of one percent for each of the three years her husband is younger than she, for a total of six and one-half percent. As such, her pension benefit, payable as a 50 percent Joint and Survivor benefit, is equal to 93.5 percent of the Life Only benefit. Therefore, during her lifetime she will receive \$467.50 per month and if her husband survives her, he will receive one-half of this amount, or \$233.75 per month, for the rest of his life. If she had elected the 100 percent Joint and Survivor option, the reduction would have been greater.

Lump Sum Option

- **Pension Benefit.** If the present value of your pension benefit is \$5,000 or less, it will be paid in the form of a single lump sum payment. You may elect to have it paid at any time after your Normal Retirement Date or termination of employment. If the present value of your pension benefit is more than \$5,000 but is not more than \$10,000, you may elect to have it paid to you in a single lump sum at any time after your Normal Retirement Date or termination of employment and prior to the start of monthly benefits. If the value of your pension benefit portion of your Accrued Benefit exceeds \$10,000, the Lump Sum Option is no longer available for the pension benefit portion of your Accrued Benefit.
- **Pension Plan Match Account.** Regardless of the amount, you may elect to receive the present value of your Pension Plan Match Account in the form of a single lump sum payment. You may make this election at any time after your Normal Retirement Date or termination of employment and prior to the start of monthly benefits. In addition, if your pension benefit is paid as a single lump sum, your Pension Plan Match Account can only be paid as a single lump sum.

If you are married, your spouse is not required to consent in writing to your election of a lump sum. Lump sum payments can be made in the form of a direct rollover to another qualified retirement plan or an IRA.

Grandfathered Five Years Certain and Life Option

If you were a participant in the Holy Cross Prior Plan before January 1, 2002, you may elect to receive a monthly income, reduced from your Life Only benefit, payable to you for your life. But if you die before five years (or 60 months) of monthly payments have been paid, payments will be continued to your designated Beneficiary until the remainder of the 60 monthly payments have been made.

WHAT CONDITIONS CAN AFFECT MY PLAN BENEFIT?

What Happens To My Pension Benefit And Pension Plan Match Account If I Transfer?

If you transfer from one participating Employer to another and you remain an eligible associate, you keep your Benefit Service, Vesting Service, and Compensation earned before the transfer and continue earning Benefit Service, Vesting Service, and Compensation after the transfer without interruption.

What Happens To My Plan Benefit If I Am On Military Duty?

If you are on military duty and return to employment within the prescribed period of time, you will earn Benefit Service and Vesting Service for the period while you were on military duty based on your work week immediately preceding the absence. Compensation will be based on the Compensation you would have received if you were not on military duty. If this amount is not reasonably determinable, Compensation will be based on the average rate of Compensation you received during the twelve months before your military duty began (or, if you were employed less than twelve months before your military duty began, the average rate of Compensation you received during that period of employment).

Upon your timely return from military duty to employment with a participating Employer, you may be entitled to contribute make up contributions to your account, if any, in the Trinity Health 403(b) Retirement Savings Program. If you decide to make up contributions, the participating Employer will credit your Pension Plan Match Account with the appropriate Employer Matching Contribution.

What If I Terminate Prior To Five Years Of Vesting Service?

Unless your employment terminates on or after your 65th birthday, you will not be entitled to a pension benefit unless you have five years of Vesting Service. You will generally be entitled to your Pension Plan Match Account if you have three years of Vesting Service.

If you terminate employment after January 1, 2002, and have less than five years of Vesting Service, you will not be eligible for a pension benefit. If later you are hired by a participating Employer, your years of Benefit Service and Vesting Service as of your last termination date will be retained. Any Benefit Service and Vesting Service lost before January 1, 2002, will **not** be restored.

What Happens To My Accrued Benefit If I Return To Work?

Once you begin receiving a monthly benefit from this Plan, regardless of your age, you can continue receiving your benefit while working for an employer other than Trinity Health. However, if you wish to continue employment with Trinity Health, there are different rules depending on your age.

Under age 65

If you are under age 65, there must be a bona fide termination of your employment with Trinity Health (including all entities which are part of a controlled group with Trinity Health Corporation under the Internal Revenue Code, even if such entities are not participating Employers in Plan) for you to begin receiving payment of your Accrued Benefit. A bona fide termination occurs when you are off the payroll system of Trinity Health (including all entities which are part of a controlled group with Trinity Health Corporation under the Internal Revenue Code, even if such entities are not participating Employers in Plan) for at least 120 days, there is no understanding that you will be subsequently re-employed, and you meet other conditions. For this purpose, you are considered to be off of the payroll system of Trinity Health (including all entities which are part of a controlled group with Trinity Health Corporation under the Internal Revenue Code, even if such entities are not participating Employers in Plan) on the day after the last day covered by the payroll period for which you receive your last payment of wages, severance, accrued vacation or paid time off (PTO), as applicable. So, if you are paid accumulated PTO after your last day worked, you will not be “off the payroll” until all those payments are complete. For administrative simplicity, the last day covered by that payroll cycle will be considered your last day worked. In addition, if your accrued vacation, severance pay and/or PTO is paid as a lump sum when your employment terminates, it will extend the 120-day period. You will be considered to have worked extra days equal to the amount of the lump sum payments divided by your rate of pay to determine how many additional days of pay you have received. This number of days will be added to the last day covered by the payroll cycle in which you receive your last payment to determine the date considered to be your last day worked. If you come back to work, it must then be more than 120 days after the date determined to be the last day worked under these rules. Again for administrative simplicity, the date you return to work will be considered to be the last day covered by the first payroll cycle for which you receive a payment. These rules are strictly enforced. If you are again employed by Trinity Health (including an entity which is part of a controlled group with Trinity Health Corporation under the Internal Revenue Code, even if such entity is not a participating Employer in the Plan) prior to age 65, you are limited to earning no more than 1,300 Hours of Service per calendar year. If you earn more than 1,300 Hours of Service in a calendar year, payment of your benefit will be immediately suspended on the first day of the month coinciding with or following the date you earn 1,300 Hours of Service until you reach age 65 or terminate your employment regardless of whether you work less than 1,300 hours in a subsequent Plan Year.

If the monthly payment of your benefit is not suspended under the conditions set forth above, your monthly benefit payments shall be recalculated for each year you continue to work to take into account

any additional Benefit Service and Compensation you may have earned. Your monthly payments shall be adjusted annually for amounts you accrued in the prior calendar year, if any, and payments made to you in the prior year, but your payments will not be adjusted to be less than the monthly payments you were receiving prior to your reemployment. If applicable, your payments will also be adjusted for the commencement of benefits before your Normal Retirement Date and any Employer Matching Contribution allocated to your Pension Plan Match Account (prior to July 1, 2009). If payment of your pension benefit was not suspended following your re-employment, then you 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.

If the monthly payment of your benefit is suspended under the conditions set forth above, at the time you terminate employment, or reach age 65, your benefit will be recalculated to take into account any additional Benefit Service and Compensation you may have earned and any Employer Matching Contribution allocated to your Pension Plan Match Account (prior to July 1, 2009). Your additional benefit will be offset by the value of the payments you have received. This may result in an increase to your benefit. If payment of your benefit was suspended during your period of reemployment, you will be able to elect a new form of benefit payment only if your benefit increases. However, if you elected payment of your Pension Plan Match Account as an annuity when distribution of your benefit first began, any additional Pension Plan Match Account you accrue during your period of re-employment will also be paid as an annuity. Additionally, if payment of your benefit was suspended upon your re-employment and you are entitled to elect a new form of benefit payment but you do not elect a new form of benefit payment for your entire benefit, your prior election, including your designated Beneficiary or contingent annuitant, shall continue with regard to your entire benefit.

Over age 65

If you are over the age of 65, you may begin to receive your benefit regardless of your continued employment with Trinity Health (including all entities which are part of a controlled group with Trinity Health Corporation under the Internal Revenue Code, even if such entities are not participating Employers in Plan). Based on your election, your benefit may start any time after your 65th birthday. Generally, there is no advantage to waiting until after age 65 to begin your benefit. There are no restrictions on the number of hours you can work, nor are you required to first terminate employment. If you continue to work for a participating Employer, each year your benefit will be recalculated to take into account any additional Benefit Service and Compensation you may have earned and any Employer

Matching Contribution (prior to July 1, 2009) and/or interest credits allocated to your Pension Plan Match Account. Any additional Employer Matching Contributions (prior to July 1, 2009) and/or interest credits allocated to your Pension Plan Match Account will be converted to an annuity and added to your monthly benefit. Your additional benefit will be offset by the value of the payments you have received. Generally, this results in no increase to your benefit. Also, your original election of a method of payment will stay in effect.

The following examples illustrate why there is generally no advantage to waiting until after age 65 to begin your benefit even though you continue to work for Trinity Health:

Example 1: Assume a participant commences her \$500 monthly benefit at age 65 and continues to work. The individual works another five years, receives a 3% pay increase each year and retires. At the end of the first year, the participant's accrued benefit has grown by \$40 to \$540. During that year the participant received 12 payments of \$500. The \$540 benefit is reduced for the value of the payments received during the past year (12 payments of \$500 equals \$6,000 plus interest), which converts to a monthly benefit offset of \$43. Since the offset exceeds the \$40 that the accrued benefit had increased, there is no additional benefit payable and the participant continues to receive \$500 a month. A similar calculation is done at the end of each succeeding year and at the participant's final termination of employment. Based on the assumptions used in this example, the participant's future benefit accruals are fully offset by the value of payments received and her \$500 monthly benefit remains unchanged throughout her retirement.

Example 2: Now assume the same facts as in Example 1 (the participant has earned a \$500 monthly benefit at age 65, continues to work another five years, receives a 3% pay increase each year, and retires) except that instead of starting her pension at age 65 the participant waits five years without starting her pension. She is now 70 years of age, and her monthly benefit is \$723. She has given up 60 months of \$500 to collect an additional \$223 per month starting at age 70. She would have to live 134 months (about 11 years) to collect the \$30,000 (ignoring interest) that she gave up by not starting her benefit at age 65. However, there may be tax consequences or other reasons that she decided not to start her pension at age 65.

WHAT HAPPENS TO MY BENEFIT IF I DIE BEFORE I RETIRE?

If you die before your pension benefit begins, your spouse or other Beneficiary will receive a pre-retirement death benefit if you:

- were an active participant with five or more years of Vesting Service,
- had attained normal retirement age while still earning Benefit Service in the Plan, or
- were a former participant entitled to a deferred vested benefit whose employment terminated after 1986.

If you die after you have at least three years of Vesting Service, your spouse or other Beneficiary will receive the value of your Pension Plan Match Account.

If You Are Married...

If you die *on or after* age 55, your spouse will receive the Beneficiary's portion of the 50 percent Joint and Survivor Option amount that would have been paid had you retired on the day before your death. Alternatively, your spouse may elect to receive the present value of the Beneficiary's portion of the 50 percent Joint and Survivor Option pension benefit to which she or he is entitled, if any, in the form of a lump sum payment. Your Pension Plan Match Account can also be paid to your spouse as a lump sum or a monthly annuity. However, if you only have a Pension Plan Match Account (because you do not have a vested pension benefit), it will be paid as a lump sum.

If you die *before* age 55 and you were an active participant in the Plan or a terminated associate with a deferred vested benefit at the time of your death, your spouse will receive an amount equal in value to what would have been paid had you terminated employment on your date of death (or actual date of termination, if earlier), survived to age 55 and retired on your 55th birthday with a 50 percent Joint and Survivor Option, and then died the next day. Your spouse may elect to receive the present value of the Beneficiary's portion of the 50 percent Joint and Survivor Option pension benefit to which she or he is entitled, if any, in the form of a lump sum payment instead of the form of a monthly annuity. Your Pension Plan Match Account can also be paid to your spouse as a lump sum or a monthly annuity. However, if you only have a Pension Plan Match Account (because you do not have a vested pension benefit), it will be paid as a lump sum.

Notwithstanding the above, if you die after having elected a form of benefit payment but before payment of your Plan benefit begins, your election shall be effective.

Benefits will begin the month following your death unless your spouse elects to receive the value of the benefit in one lump sum payment or to defer payment of benefits until you would have reached age 65.

You may elect someone other than your spouse as your pre-retirement death Beneficiary, but only if your spouse signs a waiver form indicating that she or he agrees that you can elect someone other than your

spouse as a Beneficiary. The spousal waiver and Beneficiary Form RP-20 may be obtained from the Retirement Program website at <https://retirementprogram.trinity-health.org> or from your Human Resources department or by telephoning the Pension Plan Office at 800.793.4733.

If You Are Not Married or You Are Married and Elect a Beneficiary Other than Your Spouse...

If you are not married, a lump sum will be issued to your estate unless you have completed a Beneficiary Form RP-20 and provided it to the Pension Plan Office. If you are married and there is a Beneficiary Form RP-20 on file with the Pension Plan Office naming a Beneficiary other than your spouse, your named Beneficiary will receive a lump sum benefit, equivalent in value to the death benefit described above for a married participant assuming a spouse of the same age. You may obtain a Beneficiary Designation Form RP-20 for the Plan from the Retirement Program website at <https://retirementprogram.trinity-health.org> or from the Pension Plan Office at 800.793.4733.

Notwithstanding the above, if you die after having elected a form of benefit payment but before payment of your Plan benefit begins, your election shall be effective.

WHAT HAPPENS TO MY BENEFIT IF I DIE AFTER RETIREMENT BEGINS?

If you have already retired and have begun to receive benefits, the availability of a death benefit for your spouse, Beneficiary, or survivor will be determined by the optional form of benefit payment you selected at the time you retired. Similarly, if you die after having elected a form of benefit payment but before payment of your Plan benefit begins, the availability of a death benefit for your spouse, Beneficiary, or survivor will be determined by the optional form of benefit payment you selected. If you elected the Life Only Option, benefits generally cease at your death and no death benefits are payable.

WHAT IF I AM NOT SATISFIED WITH THE DETERMINATION OF MY PENSION BENEFIT?

The Pension Plan Administrator is responsible for determining the amounts payable from the Plan and advising each participant or Beneficiary of those amounts. The Pension Plan Administrator will either approve your application for benefits or explain why your claim is being denied (by referring to specific Plan provisions) and how applications are reviewed. If you disagree with a decision, you or your authorized representative may ask for a review by submitting a written request to the Pension Plan Administrator. Your request should include the issues and comments you feel are important. You also may review pertinent documents if you wish.

Who administers the Plan?

The Pension Plan Administrator supervises the day-to-day administration of the Plan. The governing body of the Plan is the Benefits Committee, which appoints the Plan Administrator, interprets the Plan, establishes the administrative structure of the Plan, and sees to its overall operation. Service of legal process may be made upon the Plan Administrator.

How is the Plan funded?

Your benefits under the Plan are funded entirely by contributions from the participating Employers. The amount of the annual contribution is determined by an independent actuarial firm in accordance with applicable Internal Revenue Service regulations.

The contributions are held in trust by the Trustee. The assets in the Trust are invested by investment managers selected and monitored by the Benefits Committee. The Trustee will make monthly benefit payments to you when you become eligible for them. The books and records of the Plan are kept on a calendar year basis, which is the Plan Year.

DOES THE FEDERAL GOVERNMENT INSURE MY PLAN BENEFITS?

Because the Plan is a "Church Plan," benefits under the Plan are not insured by the Pension Benefit Guaranty Corporation.

Plan Legal Information

WHAT HAPPENS TO MY RETIREMENT BENEFITS IN THE EVENT I GET DIVORCED AND PART OF THE SETTLEMENT INCLUDES A QUALIFIED DOMESTIC RELATIONS ORDER?

If you are divorced, the court may enter a Qualified Domestic Relations Order (QDRO). QDROs specify that a part of your retirement benefit be paid to someone else (such as a spouse, former spouse, child, or other dependent). The Plan allows for immediate distribution to alternative payees. You will be notified if Trinity Health receives a QDRO and what effect the QDRO has on your retirement benefits. You may obtain a copy of the Plan's procedures governing QDRO determinations from the Plan Administrator without charge. Model QDRO forms are available.

CAN THE PLAN BE AMENDED OR TERMINATED?

Participation in the Plan is not a guarantee of continued employment with Trinity Health or a participating Employer, nor is it a guarantee that the retirement benefit levels will remain unchanged in future years. Trinity Health Corporation intends to continue the Plan indefinitely, but reserves the right to amend or terminate the Plan at any time. If the Plan is wholly or partially terminated, the participants affected will become fully vested in the benefits they earned as of the date of Plan termination, and distribution would be made in accordance with provisions of the Plan.

The Plan may not be modified or amended simply by representations, oral or otherwise, that may be made to you concerning the Plan. Accordingly, you should not consider the Plan to have been amended based on assertions made by a supervisor or a human resources representative, for instance. If you received information that is contrary to the terms of the Plan or this SPD, please contact the Plan Administrator for clarification or confirmation.

WHAT IS THE PLAN YEAR?

The Plan Year is the 12-month period commencing on January 1 and ending on December 31.

WHAT HAPPENS TO MY BENEFIT IN A MERGER, CONSOLIDATION, OR TRANSFER?

If the Plan is merged or consolidated with another plan, or your Accrued Benefit is transferred to another plan, your retirement benefit under that other plan will be equal to at least the amount to which you would be entitled if the Plan had been terminated just before the change.

IS THERE A MAXIMUM BENEFIT?

The Internal Revenue Code limits the retirement benefits payable and the Compensation that may be considered under the Plan for highly compensated associates. If these maximums affect you, you'll be notified.

Important Plan Information

Trinity Health Pension Plan

Plan Number: 001

Employer Identification Number: 35- 1443425

Plan Year is the same as calendar year, January 1 – December 31

- **Pension Plan Administrator**
Trinity Health Corporation Benefits Committee
34605 Twelve Mile Road
Farmington Hills, MI 48331
800.793.4733
248.489.6029 (facsimile)
Email: greenb@trinity-health.org

- **Pension Plan Trustee**
The Northern Trust Company
50 South LaSalle Street
Chicago, IL 60675

Type of Plan: Defined Benefit

AGENT FOR SERVICE OF PROCESS

The law requires someone to be named as Agent for Service of Process. That is, someone to whom court papers may be given officially if a court dispute does arise. The person currently named as the Agent for Service of Process is CT Corp., which may be served with process at 30600 Telegraph Road, Bingham Farms, Michigan 48025. Process also may be served upon the Plan Administrator at the address given above.

APPENDIX

Description	Retirement Compensation	Retirement Hours of Service
Base Worked Hours/Compensation		
Base Hourly Wages or Salary	Yes	Yes
Overtime/Double time	Yes	Yes ¹
Back Pay/Lost Wages	Yes	Yes
Retroactive Pay (retroactive pay increase)	Yes	No ²
Holiday Pay – Worked	Yes	Yes ³
Leasing Out	Yes	Yes
Educational Opportunity Pay (seminar)	Yes	Yes
Lump Sum Payouts of Compensation when employee is not also getting any base pay	Yes	Yes ⁴
Student Stipends Compensation for work when employee is not also receiving base pay (not tuition reimbursement)	Yes	Yes ⁵
Base Non-Worked Hours/Compensation		
Holiday Pay – Not Worked	Yes	Yes
Call Back Pay	Yes	Yes
Jury Duty	Yes	Yes
Union Pay (Time spent performing Union duties)	Yes	Yes
Vacation/Sick Pay	Yes	Yes
Bereavement Pay	Yes	Yes
Low Census Paid	Yes	Yes
Suspension Pay – if employee instructed to stay home and continues to be paid while disciplinary dispute is resolved	Yes	Yes
On Call Hours/Compensation		
On Call Paid	Yes	Yes
Stand By Pay	Yes	Yes
On Call Not Paid	No	No

¹ Hours are credited at 1 hour per hour actually worked, regardless of pay multiplier.

² Retroactive Pay is additional compensation for hours previously credited, so no additional hours are due.

³ Hours are credited at 1 hour per hour actually worked, regardless of pay multiplier.

⁴ Hours should be pro-rated by dividing lump sum amount by the employee's normal hourly pay rate.

⁵ Hours should be pro-rated by dividing lump sum amount by the employee's normal hourly pay rate.

Description	Retirement Compensation	Retirement Hours of Service
Premiums & Differentials ⁶		
Call Back Premiums	Yes	No
Overtime Premiums	Yes	No
Charge nurse premium	Yes	No
Baylor Hours – 36 hour work week (nurse works 3 12-hour shifts but is paid for 40 hours – treated as a premium)	Yes	No
Emergency Administrative Pay Paid when employee is called in during exceptional circumstances, such as blizzard conditions	Yes	No
Holiday Premiums	Yes	No
Shift Differentials	Yes	No
Service Differentials	Yes	No
Preceptor (nurse trainer) Pay as hourly differential	Yes	No
Individual Productivity & Incentive Pay ⁷		
Administrative duties for salaried employees not addressed by base pay	Yes	Yes
Base Pay that is tied to productivity rather than qualitative results	Yes	Yes
Individual based Incentives, such as pay for RVUs	Yes	Yes
Commissions	Yes	Yes
Piecework	Yes	Yes
Bonuses/Pay for Performance/Team Incentives		
Bonuses (based upon work efforts)	Yes	No
Longevity bonuses	Yes	No
Team Based Incentives	Yes	No
Variable Incentive/Pay for Performance (including SEC exceptional pay at Silver Spring, for non management staff)	Yes	No
Pay at Risk	Yes	No
Gain Sharing	Yes	No
Retention Bonus	No	No
Sign on Bonus	No	No
Referral Bonus	No	No

⁶ Premiums and Differentials are earnings codes used to credit additional compensation for hours already credited as base pay; only compensation is mapped.

⁷ For pension purposes, the hours will be pro-rated based on on-call compensation divided by base pay rate.

Description	Retirement Compensation	Retirement Hours of Service
Other compensation and awards		
Awards	Yes	No
Bequest for special department	Yes	No
Merit Pay	Yes	No
Honorariums	Yes	No
Lump Sum Payouts of Compensation when employee is also getting base pay	Yes	No
Chaplain Housing allowance ⁸	Yes	No
Preceptor (nurse trainer) Pay as lump sum	Yes	No
Student Stipends Compensation for work when employee is also receiving base pay (not tuition reimbursement)	Yes	No
PTO / Sick / Vacation		
PTO actually taken except when employee is also on short term disability	Yes	Yes
Salary continuation in lieu of PTO for Executives	Yes	Yes
PTO paid at severance (termination), paid when status changes, involuntary cash outs of PTO	401k/403b only	No
FMLA leave – regular salary paid <i>Includes new “Military care” FMLA</i>	Yes	Yes
FMLA leave – regular salary not paid	No	No
Transfer of PTO to an associate	No	No
Cash in of PTO (sell back of PTO at open enrollment)	No	No
PTO and Sick Bank paid supplemental to Short Term Disability (not paid at term) ⁹	401k/403b only	No
PTO and Sick Bank paid supplemental to Workers Compensation (not paid at term)	Yes	Yes
Taxable Donations from PTO to a Charity	401k/403b only	No

⁸ Chaplain housing allowances are credited only when actually paid to the chaplain; when housing is paid for by the Employer and the chaplain’s gross compensation is adjusted for tax purposes no credit is given.

⁹ STD hours and compensation are computed for retirement purposes based on duration of STD status, budgeted hours per week, and base pay rate; supplemental PTO/Sick are included in this computation and as such are not credited here.

Description	Retirement Compensation	Retirement Hours of Service
Non-taxable donations from PTO to a charity (i.e. Katrina tax exempt donation)	No	No
Short Term Disability ¹⁰		
Short term disability	Yes	Yes
Salary continuation in lieu of STD Benefits for Executives	Yes	Yes
Severance		
Notice Period Pay Employee is paid to stay home to consider severance/future options	Yes	Yes
Notice Pay (Boise) – told staff to stay home, and pay them one last week of regular pay. The organization would then terminate their employment.	No	Yes (501 hrs max)
Salary Continuation paid after last day physically worked	No	Yes (501 hrs max)
Severance Pay	No	Yes (501 hrs max)
Severance Pay received from one MO, but the employee is still working at another MO	No	No credit at terminated MO
Pay in lieu of reduction in service (partial severance). To make whole an employee when moved to a lower paying and/or reduced hours position	No	Pro Rated for hours only
Reimbursements		
Code Section 125 Reimbursements	No	No
Expense Reimbursements	No	No
Tuition Reimbursements	No	No
Recruitment Scholarships	No	No
Transition Incentive (Hackley) to offset cost of lengthy commute	No	No
No credit in pension or 401k/403b plans		
Moving Allowance	No	No
Loan Forgiveness	No	No

¹⁰ STD hours and compensation are computed for retirement purposes based on duration of STD status, budgeted hours per week, and base pay rate; STD hours and compensation reported by payroll feeds are not used. STD is capped at a maximum of 501 hours per incident.

Description	Retirement Compensation	Retirement Hours of Service
Outplacement Services Pay	No	No
Capital Accumulation	No	No
Restoration Plan	No	No
Equity Trust Payments	No	No
Adoption Pay	No	No
Auto Allowance	No	No
Dues of any nature	No	No
Workers Comp payments	No	No
Companion Travel Pay	No	No
Long Term Disability benefits	No	No
Group Term Life Benefits	No	No
Fringe Benefit payments	No	No
Imputed Income of any kind	No	No
Payments for medical waivers/opt outs	No	No
Payments/withdrawals from a qualified retirement plan	No	No
Contributions to Deferred Comp Plan	No	No
Contributions to Top Hat Plan	No	No
Time off without Pay	No	No
Leasing in (including statutory associate)	No	No
Comp over IRS 401(a)(17) Limit	No	No
Payments from Deferred Comp Plans	No	No
Payments for Non compete contracts	No	No
Flexible Benefits	No	No
Low Census Not Paid	No	No
Raffle Winnings	No	No
Taxable non cash items (i.e. Gift Cards, discount for memberships to health clubs, PRV points for redemption value, gift certificates, points programs)	No	No

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