



Trinity Health 403(b) Retirement Savings Plan Summary Plan Description

Effective January 1, 2024

Overview

This booklet is a Summary Plan Description (SPD) that describes the important features of the Trinity Health 403(b) Retirement Savings Plan (403(b) Plan or Plan).

The information contained in this SPD is accurate as of January 1, 2024. The provisions of the Plan described in this SPD may be changed from time to time. The most current version of the SPD will be posted on the NetBenefits® website at www.netbenefits.com. When you log in to your account on the NetBenefits® website you can locate the SPD under the “Plan Information” tab which may be accessed through the “Quick Links” menu on the homepage. If you are unable to access the website or to print a copy of the SPD from the website, you may request one by calling the Fidelity Retirement Benefits Line at 800-343-0860 or from the HR Service Center by:

- Phone: 1-877-750-HR4U (4748)
- Fax: 312-957-2567
- Regular mail addressed to: Trinity Health HR Service Center, 20555 Victor Parkway Maildrop: 3D, Livonia, MI 48152.

This SPD is only a summary of your benefits and rights under the Plan. It is not intended to describe every possible situation that could occur, but it does address most situations. It is important that you understand that the SPD cannot cover all of the details of the Plan or how the rules of the Plan apply to every person, in every situation.

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 sources 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 generally determined by the terms of the Plan in effect at the time you terminate employment.

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 Fidelity Workplace Services LLC (Fidelity) online through the NetBenefits® website at www.netbenefits.com or by calling the Fidelity Retirement Benefits Line at 800-343-0860 or contact the HR Service Center. Although a Fidelity or HR Service Center representative will help you obtain information about the Plan, the representatives cannot make a binding determination as to your rights or benefits under the Plan. Only the Plan Administrator has that right.

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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.

Beneficiary — The person you designate to receive your Plan benefit after your death. Your surviving spouse is your Beneficiary if you are married. For Plan purposes, your “spouse” is your legally married spouse determined under the law of the State or foreign jurisdiction where you and your spouse were married. If you are married, you may select a Beneficiary other than your spouse, but only with the written consent of your spouse. If you are married and designate your spouse as your Beneficiary, and your marriage is later terminated, your former spouse will remain your Beneficiary unless and until you change your Beneficiary or, if you remarry, your new spouse will become your Beneficiary (except as otherwise provided in a Qualified Domestic Relations Order). If you are not married, you must select a person or persons to be your Beneficiary. If you are not married and have not designated a Beneficiary (or your designated Beneficiary has died), your death benefits, if any, will be paid to your estate. You may designate your Beneficiary and change your designated Beneficiary on the NetBenefits® website at www.netbenefits.com or by calling the Fidelity Retirement Benefits Line at 800-343-0860. Please note that, if you marry after you have made a Beneficiary designation, your marriage will nullify the Beneficiary designation you made prior to the marriage and your Beneficiary will be your spouse. If you wish to designate another Beneficiary, you will need your spouse’s written consent.

Benefits Committee — The Trinity Health Benefits Committee. The Benefits Committee is the Plan Administrator. The Benefits Committee shares common religious bonds and convictions with the Catholic Church, and its principal purpose and function is to oversee the administration of employee benefit plans and programs adopted by Trinity Health Corporation and its subsidiaries that are “church plans” exempt from ERISA.

CHE Plan — The Catholic Health East Colleague 403(b) Retirement Income Savings Plan, which was merged into the Plan effective as of December 31, 2014.

Code — The Internal Revenue Code of 1986, as amended.

Compensation — Compensation generally means your W-2 wages paid for your services as an employee of an Employer before deduction of your 403(b) or 401(k) elective contributions, 457(b) elective contributions, if any, and any contributions you make to your Employer’s cafeteria/flexible benefit plan. Compensation also includes short-term disability benefits paid by an Employer through payroll. However, Compensation does not include reimbursements or other expense allowances, fringe benefits (cash and noncash), severance pay benefits, moving expenses, contributions to or distributions from deferred compensation plans, including but not limited to SERP, restoration, or similar executive supplemental plan benefits, welfare benefits, long term incentive pay, or similar benefits, subsidies, or stipends. The Compensation used for determining benefits under the Plan is limited by federal law. In 2024, this

“Compensation Limit” is \$345,000. The limit is adjusted annually by the IRS to reflect cost-of-living changes. For the adjusted amount in future years, please visit <https://www.irs.gov/retirement-plans>.

Covered Colleague — An Eligible Colleague who is not:

- Covered by a collective bargaining agreement, unless and to the extent participation in the Plan is expressly provided for under the bargaining agreement;
- A religious worker who has opted out of participation in the Plan;
- A leased employee;
- An independent contractor, including an individual who qualifies as a statutory employee for Federal Insurance Contribution Act (FICA) purposes but who is not designated as a common law employee by an Employer, or any other person who is not treated by an Employer as an employee for purposes of withholding federal employment taxes.

Eligible Colleague — An employee of an Employer (as determined by the Employer) who is not:

- Eligible to make salary deferral contributions to another Code Section 403(b) plan sponsored by, or participated in by, an Employer or an Employer’s Related Employer;
- A leased employee or independent contractor who is not treated as a regular or “common law” employee; or
- A nonresident alien with no U.S. source income.

Employer — Refers to all employers that participate in this Plan. A list of all participating Employers may be requested from the HR Service Center. The Employers include:

- Trinity Health Corporation, which is the Plan sponsor;
- Each of Trinity Health Corporation’s Related Employers that is exempt from federal income taxes under Code Section 501(c)(3) (during the period such other employer is a Related Employer), unless such a Related Employer has been granted an exemption from participation in this Plan by the Benefits Committee; and
- Certain other affiliated organizations of Trinity Health Corporation that are church-affiliated, exempt from federal income taxes under Code Section 501(c)(3), and have been authorized to participate in the Plan by the Benefits Committee.

An entity that becomes a Related Employer because of a merger, acquisition, membership transfer, or similar transaction will become a participating Employer in the Plan as soon as administratively practicable following the effective date of the transaction, as determined by the Plan Administrator in its sole discretion.

Employer Core Contribution — An Employer Core Contribution is an Employer contribution to the Plan that was based on a percentage of your Compensation, subject to a minimum, and was made to the Plan if you were a Covered Colleague and you satisfied the applicable eligibility requirements for a Plan Year. The Employer Core Contribution was not based on the amount of payroll deduction contributions you made and so was not a “match.” As more fully explained in the “*Will My Employer Make Any Other Contributions to My 403(b) Plan Account?*” section of the SPD, below, the Employer Core Contribution

has been discontinued beginning with the 2024 Plan Year.

ERISA — The Employee Retirement Income Security Act of 1974, as amended.

Grandfathered Participant — You are a “Grandfathered Participant” if either: (1) you were actively employed by and paid on the payroll of a Trinity Health West/Midwest Group Employer as of December 31, 2014 and were either at least age 65 or credited with at least 5 years of Vesting Service as of that date; or (2) you were actively participating in the Sisters of Providence Health System 403(b) program as of September 15, 2012.

Hours of Service — Each hour you work and are paid, or entitled to be paid, by an Employer or a Related Employer of an Employer for the performance of duties. Hours of Service also include other hours for which you are paid, or entitled to be paid, by your Employer or a Related Employer of an Employer, on account of a period of time during which no duties are performed, such as vacations, holidays, illness, incapacity (including short-term disability but not long-term disability), layoff, jury duty, military duty, on-call status, paid time off (“PTO”), or other approved paid leaves of absence. Hours of Service for an on-call period are determined by dividing the on-call pay received by your regular rate of pay. You do not earn Hours of Service for time during which you receive workers’ compensation or unemployment compensation or for medical reimbursement payments which solely reimburse you for medical or medically related expenses incurred by you, or for voluntary cash outs of PTO. You also do not earn Hours of Service with respect to severance pay or salary continuation paid after the last day that you perform services for the Employer.

Matching Contribution — Refers to an Employer contribution to the Plan that is based on the amount of your payroll deduction contributions. If you make payroll deduction contributions, you are a Covered Colleague, and you satisfy any applicable eligibility requirements, your Employer may make a Matching Contribution to your Plan account. The amount of any Matching Contributions is determined in the manner described in the “**Are My Contributions Matched?**” section of the SPD, below.

Normal Retirement Age — Age 65.

Plan or 403(b) Plan — The Trinity Health 403(b) Retirement Savings Plan.

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

Related Employer — A member of a controlled group of corporations, a trade or business (whether or not incorporated) under common control, or a member of an “affiliated service group,” as determined pursuant to rules under the Code. 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 Eligible Colleague 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, whether or not they are

participating Employers, as well as all entities that are participating Employers in the Plan along with their Related Employers, whether or not they are participating Employers.

Trinity Health East Group — Includes the Employers that were part of the Catholic Health East health system prior to May 1, 2013, and any entity acquired by such an Employer on or after May 1, 2013, and prior to January 1, 2015.

Trinity Health West/Midwest Group — Includes the Employers that were part of the Trinity Health Corporation health system prior to May 1, 2013, and any entity acquired by such an Employer on or after May 1, 2013, and prior to January 1, 2015.

Vesting Service — Determines your eligibility to receive the Employer-funded portion of your Plan account balance. You earn one year of Vesting Service for each Plan Year in which you are credited with at least 1,000 Hours of Service. You will not earn **any** Vesting Service for a Plan Year in which you are credited with less than 1,000 Hours of Service. In addition, you will not be credited with more than one year of Vesting Service for any Plan Year. Service at some participating Employers prior to a specific date may or may not be counted for Vesting Service. For example, if you are employed by an Employer or a Related Employer on or after January 1, 2015, all of your Vesting Service while employed by an Employer in the Trinity Health East Group or Trinity Health West/Midwest Group is counted for purposes of determining your years of Vesting Service, excluding any Vesting Service that was forfeited before 2015. In general, if you terminate employment and are rehired, any Vesting Service you earned before your re-employment will be reinstated unless it had been forfeited under the terms of the Plan in effect before 2015. Please check the NetBenefits® website at www.netbenefits.com or call the Fidelity Retirement Benefits Line at 800-343-0860 if you have questions about your Vesting Service.

Year of Benefit Service — A Plan Year during which you are credited with at least 1,000 Hours of Service. You will not be credited with more than one Year of Benefit Service for any Plan Year or other 12 consecutive month period used to determine such service. In general, if you terminate employment and are rehired, any Years of Benefit Service you earned before your re-employment will be reinstated unless it had been forfeited under the terms of the Plan in effect before 2015. Also, special rules apply in determining the Years of Benefit Service if you are a colleague of certain participating Employers, such as a hospital that was acquired by Trinity Health. Please check the NetBenefits® website at www.netbenefits.com or call the Fidelity Retirement Benefits Line at 800-343-0860 if you have questions about your Years of Benefit Service.

You — An individual who is or may become a participant in the Plan.

Trinity Health 403(b) Retirement Savings Plan

WHAT IS THE 403(b) PLAN?

The 403(b) Plan is the primary retirement plan for colleagues of tax-exempt entities in the Trinity Health system. You may elect to defer a portion of your current Compensation to save for retirement, and you may also receive Matching Contributions from your Employer. The Plan was developed to give you certain advantages, including:

- Automatic savings through payroll deduction;
- Employer Matching Contributions on your behalf;
- Deferral of income through pre-tax contributions;
- No taxation on the earnings on Roth contributions if certain requirements are satisfied;
- A choice of investment funds; and
- Tax deferral on Matching Contributions, any Employer Core Contributions, and the investment earnings on such contributions.

Through the Plan, Trinity Health provides a meaningful and competitive retirement benefit for its colleagues and partners with you to help you meet your future retirement needs. The Plan is intended to be simple to understand and consistent across the health system.

WHO IS ELIGIBLE FOR THE 403(b) PLAN?

All Eligible Colleagues of participating Employers are eligible to become participants in the Plan on the later of their date of hire or the date their Employer becomes a participating Employer.

WHEN MAY I FIRST PARTICIPATE IN THE 403(b) PLAN?

You may enroll in the Plan any time after the later of your date of hire or the date your Employer becomes a participating Employer. In addition, if you are newly eligible to enroll in the Plan (upon initial hire or rehire), you may be automatically enrolled to make pre-tax contributions, as described below.

HOW DO I MAKE CONTRIBUTIONS?

Once you are eligible to participate in the Plan, you may enroll on any date thereafter and make affirmative elections to make pre-tax contributions, Roth contributions, and pre-tax and/or Roth catch-up contributions (if eligible) by calling the Fidelity Retirement Benefits Line at 800-343-0860 or accessing the NetBenefits® website at www.netbenefits.com. To enroll, you must follow the enrollment procedures. The contributions you elect to make to the Plan will be withheld from your Compensation each payroll period beginning on the first day of the payroll period that starts as soon as administratively feasible after your enrollment. When you enroll, you indicate how much you want to contribute each payroll period. You may contribute a percentage between 1% and 75% of your Compensation on a pre-tax and/or Roth (after-tax) basis.

You can start, increase, decrease, stop, or change the type (pre-tax or Roth) of your payroll deduction contributions at any time on the NetBenefits® website at www.netbenefits.com or by calling the Fidelity Retirement Benefits Line at 800-343-086. Your contribution change will be effective as of the first day of the payroll period that begins as soon as administratively feasible after you make the election. You may also elect to automatically increase your payroll deduction contributions each Plan Year by enrolling in the Annual Increase Program. You enroll in the Annual Increase Program by making this election within the “Contribution Amount” section on the NetBenefits® website at www.netbenefits.com. When you log in to your account on the NetBenefits® website, the “Contribution Amount” section may be accessed by clicking on the “Quick Links” menu on the homepage. You may also enroll in the Annual Increase Program by calling the Fidelity Retirement Benefits Line at 800-343-0860. The automatic increase for a Plan Year will be effective as of the first pay period of the month of the Plan Year elected by you or, if you do not elect a month, November of the Plan Year. If you have any questions, please access the NetBenefits® website at www.netbenefits.com or call the Fidelity Retirement Benefits Line at 800-343-0860.

As indicated above, you may designate some or all of your payroll deduction contributions as Roth contributions at the time you make a deferral election (or election change). Once made, this Roth designation is irrevocable (that is, Roth contributions cannot later be re-characterized as pre-tax contributions). If you elect to make Roth contributions, the amount of your Roth contributions will be included in your income for tax purposes, and the income tax withholding amounts will be deducted from the remainder of your pay, not from the Roth contribution amount. For example, if you have annual Compensation of \$30,000 and elect to make Roth contributions to the Plan equal to 5% of your Compensation, your Roth contributions to the Plan will equal \$1,500 (5% of \$30,000). The tax withholding applicable to the amount you have elected to contribute to the Plan as Roth contributions will be applied against the remainder of your Compensation. Except with respect to the income taxation of Roth contributions at contribution (described above) and to the distribution of amounts attributable to Roth contributions (described below), Roth contributions are generally subject to the same rules applicable to pre-tax contributions. You may not convert any non-Roth contributions in your Plan account to Roth contributions. In other words, “in-Plan” Roth rollovers or conversions are not permitted.

It is your responsibility to review your paychecks to make sure that your elective payroll contributions (pre-tax and/or Roth) and catch-up contributions (pre-tax and/or Roth), if any, are correct. Your Plan deductions are presumed to be correct unless you notify Fidelity or the Plan Administrator in writing of an error before the end of the Plan Year in which the error occurred.

Automatic Enrollment

The Plan has an automatic enrollment feature. If you become subject to this feature, the amount of your automatic pre-tax contributions will be 2% of your Compensation. This means that 2% of your Compensation will automatically be withheld from your pay each pay period on a pre-tax basis and

contributed to the Plan. You will be subject to the automatic enrollment feature if either of the following applies:

- **New Hires** – You become eligible to participate in the Plan during the Plan Year, you receive an automatic enrollment notice, and you do not opt out by electing either to make pre-tax contributions and/or Roth contributions at a different rate or to **not** make contributions at all to the Plan. The notice will explain the automatic enrollment process and how you can opt out of automatic enrollment or change the amount of your deferral. You will have at least **35 days** from the date you receive the notice to opt out of automatic enrollment. If you do not opt out, your Employer will begin to automatically deduct 2% of your Compensation on a pre-tax basis as soon as administratively practicable.
- **Annually** – You are eligible to participate in the Plan, you previously elected to not make contributions to the Plan, you receive an annual automatic enrollment notice, and you do not opt out by electing either to make pre-tax contributions and/or Roth contributions at a different rate or to **not** make contributions at all to the Plan. You will have at least **35 days** from the date you receive the notice to opt out of automatic enrollment. If you do not opt out, your Employer will begin to automatically deduct 2% of your Compensation on a pre-tax basis, beginning with the first paycheck you receive on or after January 1.

If you wish to not make any contribution to the Plan, you will need to opt out of making automatic enrollment contributions on an annual basis after receiving the annual automatic enrollment notice.

If you are automatically enrolled in the Plan and wish to make changes to your contributions, you may do so at any time by accessing the NetBenefits® website at www.netbenefits.com or by calling the Fidelity Retirement Benefits Line at 800-343-0860. Your election will be effective beginning on the first day of a payroll period that starts as soon as administratively feasible after the date of your election. For additional information regarding automatic enrollment, please access the NetBenefits® website at www.netbenefits.com or call the Fidelity Retirement Benefits Line at 800-343-0860.

Withdrawal of Automatic Pre-Tax Contributions

If you are automatically enrolled in the Plan, you have 90 days from the date of your first paycheck from which automatic pre-tax contributions are withheld to withdraw all of your automatic pre-tax contributions, adjusted for earnings or losses. In addition, if you are automatically enrolled after being rehired by a participating Employer, you may only elect to withdraw your automatic contributions provided that you did not make any automatic pre-tax contributions to the Plan for at least a full Plan Year. Also, if you elect to change the percentage of your payroll deferral contributions before the end of the 90-day withdrawal period, any amounts deferred after such change may not be withdrawn. This withdrawal is called an “Unwind Withdrawal” You may make an Unwind Withdrawal election by accessing the NetBenefits® website at www.netbenefits.com or by calling the Fidelity Retirement Benefits Line at 800-343-0860.

Unless you elect to change the percentage of your contributions before the end of the 90-day withdrawal period, a timely request to withdraw your automatic contributions will be treated as an affirmative election to stop all pre-tax contributions to the Plan. The withdrawal amount will be distributed to you (and your pre-tax contributions will be stopped, if applicable) as soon as practicable after your withdrawal request, but not

later than (i) the second payroll period that begins after your withdrawal request, or, if earlier (ii) the first pay date that occurs at least 30 days after your withdrawal request. The withdrawal amount will include earnings or losses through the date of distribution, but also may be reduced by any fees generally applicable to distributions. Such a withdrawal will be paid to you in a single lump sum and is not eligible for rollover. Any Matching Contributions made to the Plan based on the withdrawn contributions will be forfeited.

WHAT ARE THE TAX BENEFITS OF PRE-TAX CONTRIBUTIONS?

If you make pre-tax contributions, you receive an immediate tax savings because federal and, generally, state income taxes, are not withheld on your pre-tax contributions to the Plan. Pre-tax contributions to the Plan are subject to FICA (Social Security and Medicare taxes) and to some state and local income taxes. All earnings accumulate on a tax-deferred basis as well. Your pre-tax

Some states do not permit pre-tax contributions (e.g., Pennsylvania). Please check the NetBenefits® website at www.netbenefits.com or call the Fidelity Retirement Benefits Line at 800-343-0860 for additional information.

contributions and any earnings on the contributions become taxable income only when distributed to you if you do not roll over the distribution. Distributions normally begin at retirement, when you may be in a lower tax bracket, and thus you may pay lower taxes on your retirement income. Depending on your income level, you also may be eligible for additional tax savings if you qualify for the federal “savers” tax credit. Please consult your personal tax advisor to determine if you are eligible.

WHAT ARE THE TAX BENEFITS OF ROTH CONTRIBUTIONS?

If you make Roth contributions, you do not receive an immediate tax savings because taxes are withheld on your Roth contributions to the Plan. However, all earnings on your Roth contributions accumulate on a tax-deferred basis. In addition, your Roth contributions and earnings on your Roth contributions are not taxable income when distributed to you as long as the distribution is a qualified distribution. Please see the “**How Are My Plan Benefits Taxed?**” section of the SPD, below for additional information on qualified distributions.

IS THERE A MAXIMUM AMOUNT I MAY CONTRIBUTE?

Yes. Contributions to the Plan are subject to several limitations:

- The Plan has an annual limit on your pre-tax and Roth contributions equal to 75% of your Compensation.
- Under federal law, the maximum amount of elective deferrals (both pre-tax and Roth) you may make to this Plan (and any other plans) is \$23,000 in 2024 (not including catch-up contributions described below). This limit is subject to annual cost-of-living adjustments, which you can find by visiting <https://www.irs.gov/retirement-plans>.
- Under federal law, the maximum amount of annual contributions of any kind you may make or receive from your Employer (other than catch-up contributions) is \$69,000 in 2024. This amount is subject to annual cost-of-living adjustments, which you can find by visiting

<https://www.irs.gov/retirement-plans>. This limit includes your pre-tax and/or Roth salary deferrals, as well as all Matching Contributions, Core Contributions, and contributions to some other Trinity Health plans. This annual contribution limit may affect how much you can contribute for a Plan Year. You will be notified if your contributions must be limited or refunded under this annual limit.

If your total contributions (pre-tax, Roth, and catch-up, if applicable) to the Plan exceed either the legal or Plan limits, the excess will be returned to you within the period allowed by law. If, in any calendar year, you participate in more than one employer-sponsored plan (e.g., the 403(b) or 401(k) plan of another employer) as well as this Plan, and if your total combined elective contributions (pre-tax and/or Roth) to all of the plans exceeds the federal limit on deferral contributions, then you will incur a tax penalty. However, you can avoid this tax penalty if you request and receive the excess contribution amount from one or a combination of the plans that you participated in during the year. If you wish to receive any excess contributions from this Plan, then you must notify Fidelity no later than March 1st of the following calendar year.

Catch-Up Contributions

If you are at least age 50 at any time during the year and you maximize your elective contributions to the Plan for the year (e.g., you contribute \$23,000 in 2024), you may contribute up to an additional \$7,500 (annual amount for 2024). This is referred to as a “catch-up” contribution. The catch-up contribution limit is subject to an annual cost-of-living adjustment by the IRS, which you can find by visiting <https://www.irs.gov/retirement-plans>. You may elect to make catch-up contributions on a pre-tax and/or Roth basis. If you make catch-up contributions during a Plan year in which you do not maximum your elective contributions (pre-tax and/or Roth) for that year, those catch-up contributions will be recharacterized as elective contributions in accordance with applicable IRS requirements. Any catch-up contributions that are recharacterized shall retain the original treatment, either pre-tax or Roth, associated with the contributions.

MAY I MAKE TRADITIONAL AFTER-TAX CONTRIBUTIONS?

No. Traditional after-tax contributions to the Plan are not permitted after December 31, 2014. Traditional after-tax contributions are contributions made on an after-tax basis and earnings on the contributions are taxable when they are distributed.

ARE MY CONTRIBUTIONS MATCHED?

If you are a Covered Colleague who satisfies the eligibility requirements below, your Employer will provide a Matching Contribution on up to 10% of the Compensation you elect to contribute to the Plan on either a pre-tax or Roth basis. Specifically, the Matching Contribution will be equal to:

- 100% of the first 3% of Compensation you contribute; **plus**
- 50% of the next 7% of Compensation you contribute.

This means, for example, that if you contribute 10% of your Compensation in pre-tax or Roth contributions, Trinity Health will make a Matching Contribution equal to a total of 6.5% of your Compensation, subject to the limits under federal law on the amount of your Compensation and the amount of your annual deferrals.

The Matching Contribution formula may be changed from time to time. You will be notified if the Matching Contribution formula is changed.

If you are covered by a collective bargaining agreement, your Matching Contributions, if any, may be different from those described above, based on the terms of your bargaining agreement. If this applies to you, you will be provided with a supplement to this SPD that describes if you are eligible for any Matching Contributions and, if so, how much they will be.

Matching Contribution Eligibility Requirements

Full-Time Colleagues. If you are a Covered Colleague scheduled to work at least 1,560 Hours of Service during the Plan Year, you are eligible to receive Matching Contributions for that Plan Year. To illustrate, 1,560 hours in one year is equivalent to 30 hours per week or, if your Employer's FTE status is based on a 40-hour work week (2,080 hours per year), being designated as a 0.75 FTE. Whether you are scheduled to work at least 1,560 Hours of Service is determined at the beginning of the Plan Year or based on the first payroll following your date of hire in your first year worked. If you work at multiple locations or for multiple Employers, scheduled hours at all such locations and Employers will be added together for purposes of determining whether you are a full-time colleague.

If you qualify for Matching Contributions, your Employer will generally calculate a Matching Contribution each payroll period during the Plan Year, beginning with the first payroll period for the Plan Year that you are making pre-tax and/or Roth contributions (and catch-up contributions) to the Plan. The Matching Contributions will be made as soon as administratively practicable after each payroll period. The amount of the Matching Contribution will be based on your year-to-date Compensation from the Employer, and your year-to-date pre-tax and/or Roth contributions (and catch-up contributions) minus any Matching Contributions already made to the Plan for you by the Employer for the Plan Year.

Grandfathered Participants. If you are a Grandfathered Participant, you are eligible to receive Matching Contributions, and you do not have to be scheduled to work at least 1,560 Hours of Service. However, if you are a Grandfathered Participant and you terminate your employment with Trinity Health, you will no longer qualify as a Grandfathered Participant if you are re-employed by an Employer more than one full Plan Year after your termination from employment. In that event, you must meet one of the other requirements to be eligible for Matching Contributions.

Part-Time Colleagues. If you are a Covered Colleague scheduled to work less than 1,560 Hours of Service during the Plan Year, and you are not a Grandfathered Participant, no Matching Contributions will be made to the Plan for you unless and until you are credited with at least 1,000 Hours of Service during the Plan Year. As soon as administratively practicable after you have been credited with at least 1,000 Hours of

Service during a Plan Year, you will be eligible to receive a Matching Contribution for that Plan Year. The amount of the initial Matching Contribution will be based on your year-to-date Compensation from the Employer, and your year-to-date pre-tax and/or Roth contributions (and catch-up contributions). In addition, your Employer will make a Matching Contribution to the Plan for you for each subsequent payroll period during that Plan Year, beginning with the first payroll period that starts after you are credited with at least 1,000 Hours of Service during the Plan Year. The Matching Contributions will be made as soon as administratively practicable after each payroll period. The amount of the Matching Contribution for a payroll period will be based on your year-to-date Compensation from the Employer, and your year-to-date pre-tax and/or Roth contributions (and catch-up contributions) minus any Matching Contributions already made to the Plan for you by the Employer for the Plan Year.

Collectively Bargained Colleagues. Again, if you are covered by a collective bargaining agreement, the amount of your Matching Contribution, if any, and the eligibility requirements to receive a Matching Contribution, if different than those set forth above, will be based on the terms of that bargaining agreement. Please see your SPD supplement, if any, to determine if you are eligible for a Matching Contribution and if any special eligibility requirements apply to receive a Matching Contribution, if applicable.

Matching Contribution Examples

Example 1

Sarah is a full-time Covered Colleague scheduled to work 2,080 hours during the Plan Year at the beginning of a Plan Year. If Sarah makes pre-tax and/or Roth contributions of 6% of her Compensation to the Plan, her Employer will match her contributions at the rate of 100% on the first 3% deferred and 50% on the next 3% deferred. Her Employer Matching Contributions will begin with the first payroll period of the year and will be made shortly following each payroll period. If Sarah's Compensation is \$2,000 for a pay period, her voluntary contribution will be $(\$2,000 \times 6\%)$, and she will receive a Matching Contribution for the pay period of \$90 $(\$2,000 \times 3\% \text{ plus } \$2,000 \times 3\% \times 50\%)$.

Example 2

If Sarah instead contributes 10% of her Compensation to the Plan, and if her Compensation is \$2,000 per pay period, her voluntary contribution will be \$200 $(\$2,000 \times 10\%)$, and she will receive a Matching Contribution for the pay period of \$130 $(\$2,000 \times 3\% \text{ plus } \$2,000 \times 7\% \times 50\%)$.

Example 3

Joan is a full-time Covered Colleague scheduled to work 2,080 hours during the Plan Year at the beginning of a Plan Year. If Joan makes pre-tax contributions of 5% of her Compensation and Roth contributions of 5% of her Compensation to the Plan, her Employer will match her contributions at the rate of 100% on the first 3% deferred and 50% on the next 7% deferred. If Joan's Compensation is \$4,000 for each payroll period during the Plan Year, her total contribution each payroll period will be \$400 $(\$4,000 \times 10\%)$, and her

Matching Contribution each payroll period will be \$260 ($\$4,000 \times 3\%$ **plus** $\$4,000 \times 7\% \times 50\%$). Her Matching Contributions will begin with the first payroll period of the Plan Year and will be made shortly following each payroll period.

Example 4

Mary is a full-time Covered Colleague scheduled to work 2,080 hours during the Plan Year at the beginning of a Plan Year. Mary elects to make pre-tax contributions of 10% of her Compensation to the Plan. Mary's annual Compensation, however, is \$400,000. Because this amount exceeds the 2024 IRS pay limit of \$345,000, Mary will only be able to make deferrals on the first \$345,000 of Compensation she will receive. In addition, by law her annual deferrals will be capped at \$23,000 in 2024. This equates to a deferral percentage of 6.67% ($\$23,000 / \$345,000$). At the end of the Plan Year, Mary's total Matching Contributions will be \$16,675 ($\$345,000 \times 3\% = \$10,350$ **plus** $(\$23,000 - \$10,350) \times 50\% = \$6,325$).

WILL MY EMPLOYER MAKE ANY OTHER CONTRIBUTIONS TO MY PLAN ACCOUNT?

Employer Core Contributions

Covered Colleagues actively employed prior to January 1, 2024 may have been eligible for an Employer Core Contribution under the Plan. The final Employer Core Contribution earned in 2023, if any, will be deposited into eligible colleague retirement accounts in approximately February of 2024, after which no further Employer Core Contributions will be made under the Plan.

If you are covered by a collective bargaining agreement, the terms of your bargaining agreement may provide for Employer Core Contributions. If this applies to you, you will be provided with a supplement to this SPD that describes if you are eligible for Employer Core Contribution and, if so, how much it will be.

Transition Contributions

Certain participants were eligible to receive an additional Employer "Transition Contribution" for a short period of time. The participants eligible to receive a Transition Contribution included certain colleagues employed at the Trinity Health East Group system office (Newtown Square), at St. Francis Health Care Services, Wilmington, Delaware, and at Gottlieb Memorial Hospital or Gottlieb Community Health Services. No additional Transition Contributions are made under the Plan.

CAN I ROLL OVER FUNDS FROM OTHER PLANS OR AN IRA TO THIS 403(b) PLAN?

If you are a participant in the Plan, including an inactive participant with a Plan account balance, you may roll over amounts to the Plan directly from another employer's 403(b), 401(k), or other qualified plan, an eligible 457(b) governmental deferred compensation plan, an Individual Retirement Account/Annuity (IRA), or any other source permitted by law, in accordance with the procedures established by the Plan Administrator. However, a rollover that includes after-tax contributions will only be accepted if the Plan Administrator obtains information regarding your tax basis in the amount rolled over.

You may apply to make a rollover contribution by accessing the NetBenefits® website at www.netbenefits.com or calling the Fidelity Retirement Benefits Line at 800-343-0860.

Types of Contributions that are Always 100% Vested

You are always 100% vested in any pre-tax contributions, Roth contributions, catch-up contributions, rollover contributions, any after-tax contributions you made prior to January 1, 2015, and any Employer non-elective contributions made to the Plan by certain Employers prior to January 1, 2015, regardless of your length of service.

Types of Contributions that are Subject to Vesting

To become vested in any Matching Contributions, Employer Core Contributions, and Transition Contributions made to your Plan account, you must either: (1) be credited with three years of Vesting Service (three Plan Years in which you are credited with a minimum of 1,000 Hours of Service in the Plan Year); or (2) reach your Normal Retirement Age or die while you are an active colleague at a Trinity Health institution. Any contributions transferred into the Plan from another plan, including amounts transferred to the Plan from the CHE Plan as a result of the merger of the CHE Plan into the Plan, to the extent not vested, vest in accordance with the provision set forth above applicable to the type of transfer contribution. For example, a transfer contribution that is attributable to matching contributions (such as matching contributions under the CHE Plan) vests after you are credited with three years of Vesting Service or reach your Normal Retirement Age or die while you are an active colleague at Trinity Health. However, if you were 100% vested in any matching contributions or other employer contributions under a plan and the contributions are transferred to the Plan, the contributions remain 100% vested following the transfer.

In addition to the above, if your Employer ceases to be part of Trinity Health or your employment with an Employer terminates due to a divestiture, sale, or similar transaction that occurs on or after January 1, 2015, and you are actively employed by the Employer through the date of such transaction, or until some other agreed-upon date in connection with the transaction, you will become vested in your entire Plan benefit as of the date of the transaction. You will also become vested in your entire Plan benefit if your employment with an Employer is involuntarily terminated on or after January 1, 2015, and you receive at least one severance payment in connection with your termination.

If you have any questions about the vested status of your Plan benefit, you may contact Fidelity by accessing the NetBenefits® website at www.netbenefits.com or by calling the Fidelity Retirement Benefits Line at 800-343-0860.

HOW LONG CAN I PARTICIPATE IN THE PLAN?

Your participation in the Plan will continue until all amounts credited to your Plan account are distributed to you or your Beneficiary. If you cease to be an Eligible Colleague or terminate employment with all of the participating Employers and their Related Employers but maintain your Plan account, you become an inactive participant. Inactive participants are not eligible to make contributions to the Plan or receive employer contributions to their Plan accounts. If you become an inactive participant and later regain Eligible Colleague status or are reemployed by an Employer as an Eligible Colleague, you may once again begin contributing to the Plan as soon as administratively feasible following your regaining Eligible Colleague status or your reemployment date.

If you go on an authorized leave of absence, you will generally continue to participate in the Plan if you are receiving Compensation. If you go on a military leave, special rules apply, and you should contact the Fidelity Retirement Benefits Line at 800-343-0860 for information.

WHO IS THE 403(b) PLAN'S SERVICE PROVIDER?

Fidelity is the Plan's service provider. You may contact Fidelity by accessing the NetBenefits® website at www.netbenefits.com or by calling the Fidelity Retirement Benefits Line at 800-343-0860. However, if all or part of your Plan account was transferred into the Plan from another plan, that part of your Plan benefit may be held by a provider other than Fidelity. In this case, the investment arrangement between you and that provider governs that portion of your Plan benefit. To the extent the terms of that investment arrangement are different than the terms of the Plan and this SPD, the terms of the investment arrangement control. Please call the Fidelity Retirement Benefits Line at 800-343-0860 to find out if all or part of your Plan account is held by a provider other than Fidelity.

WHAT INVESTMENT OPTIONS ARE AVAILABLE?

There are several investment options available through the Plan. The Plan was designed to offer participants a wide variety of investment options, flexibility, and, depending on the investment options you select, the potential for higher returns (with additional risk) compared to a fixed interest product alone. The Plan offers a range of investment options that may be used to help meet almost any investment goal and level of risk tolerance. If you do not make an affirmative investment election, your Plan account will be investment in the Vanguard Target Date Fund with the target retirement date closest to the year you might retire, based on your current age and assuming a retirement age of 65. If no date of birth or an invalid date of

If all or part of your Plan account was transferred into the Plan from another plan, that part of your Plan benefit may be held by a provider other than Fidelity. In this case, the investment options described in the SPD are not available for that portion of your Plan account and, instead, the investment arrangement between you and that provider governs the investment options available for that portion of your Plan benefit.

birth is on file for you at Fidelity and you do not make an affirmative investment election, your contributions may be invested in the Vanguard Institutional Target Retirement Income Fund Institutional Shares.

The Investment Subcommittee of the Stewardship Committee of the Board of Directors of Trinity Health Corporation selects and monitors investment fund options offered under the Plan and may change the investment fund options available under the Plan at any time and from time to time. Information about the current investment options under the Plan, including a fund prospectus, may be obtained from the NetBenefits® website at www.netbenefits.com or by calling the Fidelity Retirement Benefits Line at 800-343-0860. Each of the investment options has a specific investment objective and associated risk level. For more detailed information, please check the NetBenefits® website at www.netbenefits.com or call the Fidelity Retirement Benefits Line at 800-343-0860.

In addition to the investment fund options available under the Plan, the Plan also offers you the option to participate in Fidelity BrokerageLink®, which gives you access to thousands of additional investment options. There is no flat annual account fee for the Fidelity BrokerageLink® option but the Fidelity retail brokerage commission schedule in place will apply at the time an individual trade is executed and an investment you select through the Fidelity BrokerageLink® option may have fees and expenses associated with it (such as redemption fees or basis points). You may elect to have up to 95% of your contributions deposited directly to Fidelity BrokerageLink® on the NetBenefits® website at www.netbenefits.com or by calling the Fidelity Retirement Benefits Line at 800-343-0860. More information about Fidelity BrokerageLink® is available through the “Quick Links” menu on the homepage when you log in to your account on the NetBenefits® website at www.netbenefits.com or by calling the Fidelity Retirement Benefits Line at 800-343-0860.

The value of your Plan account at any time is subject to a number of factors, including the performance of your investment funds, fluctuations in the stock market, variations in interest rates, and the economy. No assurances are given that the investment funds available under the Plan will produce any net gains or appreciation, or not suffer any net loss or depreciation.

WHO CONTROLS THE INVESTMENTS OF THE 403(b) PLAN?

You control the investment of your Plan account. You may direct the investment of your Plan account by accessing the NetBenefits® website at www.netbenefits.com or by calling the Fidelity Retirement Benefits Line at 800-343-0860. When you direct the investment of your account, your interest in the Plan assets will then be segregated into a separate account, and you may direct the custodian of the Plan assets to invest your account in any of the investment options offered under the Plan. Your investment directions must follow the Plan's procedures as in effect from time to time. In general, the following procedures will apply:

1. When you first become a participant in the Plan you may designate one or more investment options for your account under the Plan by accessing the NetBenefits® website at www.netbenefits.com or by calling the Fidelity Retirement Benefits Line at 800-343-0860. Your investment elections apply to all of the types of contributions in your Plan account. In other words, you do not make separate investment elections for your pre-tax and/or Roth contributions, Matching Contributions, and

Employer Core Contributions. As discussed above, if you do not designate investment options for your account under the Plan, all contributions to your account will be invested in the Vanguard Target Retirement Fund closest to your expected retirement year (assuming a retirement age of 65). The Vanguard Target Retirement Funds provide a diversified investment in both equity and fixed income funds, with the mix of investment types becoming more and more conservative as you near the target retirement age.

2. You may change your investment elections as follows:
 - a. If you want to change the investment funds in which future contributions made to your Plan account by you and your Employer will be invested, you may direct future investments in your account on a daily basis on the NetBenefits® website at www.netbenefits.com or by calling the Fidelity Retirement Benefits Line at 800-343-0860.
 - b. If you want to change the investment fund or funds in which your existing Plan account is invested, referred to as a “fund transfer,” you may do so on the NetBenefits® website at www.netbenefits.com or by calling the Fidelity Retirement Benefits Line at 800-343-0860. Fund transfers of existing assets among the investment options may generally be made on a daily basis but there may be restrictions associated with moving funds between certain similar investments. If any restrictions apply, you will be notified.
3. If all or part of your Plan account is invested with a funding agent other than Fidelity, subject to the terms of your investment arrangement with that funding agent, you may transfer the assets held under that investment arrangement to Fidelity and invest those assets in the investment fund options available under the Plan. This is often referred to as an “exchange.” However, you may not exchange your Plan account with Fidelity to be invested with another 403(b) funding agent under the Plan. Other rules and restrictions apply. Please access the NetBenefits® website at www.netbenefits.com or call the Fidelity Retirement Benefits Line at 800-343-0860 for more information.
4. Direct stock investments are not allowed.
5. The following information is available on the NetBenefits® website at www.netbenefits.com or by calling the Fidelity Retirement Benefits Line at 800-343-0860:
 - a. A description of the investment alternatives available under the Plan and, with respect to each investment alternative, a general description of the investment objectives and risk and return characteristics of each alternative, including information relating to the type and diversification of assets comprising the portfolio of the designated investment alternative. If an investment option has a prospectus, you will be provided a copy when you first make an investment in that option.
 - b. A description of any transaction fees and expenses that affect your account balance in connection with purchases or sales of interests in investment alternatives.
 - c. Voting, tender, and similar rights are passed through to you under the terms of the Plan. Consequently, subsequent to your investment in an investment alternative, you will receive any materials provided to the Plan relating to the exercise of voting, tender, or similar rights that are incidental to the holding of the investment, as well as a description of or reference to Plan provisions relating to the exercise of voting, tender, or similar rights.

If you make or change the investment allocation for your Plan account, you are strongly encouraged to verify that the investment fund selection or change that you request is properly recorded and implemented.

If you make or your change your investment election on the NetBenefits® website at www.netbenefits.com,

you should print out your confirmation page. If you make or your change your investment election by calling the Fidelity Retirement Benefits Line at 800-343-0860, a written confirmation will be mailed to your home address in the Plan's files. A statement reflecting the amounts that you currently have invested in each investment fund is available on the NetBenefits® website at www.netbenefits.com.

Because you choose the investments for your Plan account, you are responsible for any investment losses that result from your investment decisions. The fiduciaries of the Plan are not liable for any losses that result from your investment directions (including the investment of your Plan account in the default investment fund because you do not give affirmative investment instructions). Before making any investment, you should obtain and read all available information concerning the investment, including a prospectus, financial statements, annual reports, and other offering documents. You may also wish to seek the advice of an investment advisor.

ARE LOANS AVAILABLE FROM MY VESTED ACCOUNT BALANCE?

Yes, if you have adequate assets within your Plan account and you are an active colleague at a Trinity Health entity, you may request a loan from the Plan on the NetBenefits® website at www.netbenefits.com or by calling the Fidelity Retirement Benefits Line at 800-343-0860. All loans will be made in accordance with the following guidelines:

Minimum Loan

The minimum loan is \$1,000.

Maximum Loan

If all or part of your Plan account was transferred into the Plan from another plan, that part of your Plan benefit may be held by a provider other than Fidelity. In this case, the investment arrangement between you and that provider governs the loan and other distribution provisions for that portion of your Plan benefit.

You may borrow up to 50% of your vested account balance, subject to a maximum of \$50,000, reduced by your highest outstanding loan balance during the past 12 months. If you participate in the Plan and another Trinity Health 403(b) or 401(k) plan, these limits apply to your accounts in the aggregate. Thus, your highest outstanding loan balance from either plan will be deducted from the amount you are allowed to borrow.

Loan Processing Fee

You will be charged a one-time fee of \$50. You will also be charged a Loan Maintenance Fee of \$6.25 per quarter for each outstanding loan maintained by Fidelity. These fees will be deducted from the balance of your account and may be adjusted from time to time. For the current fees, you may check the NetBenefits® website at www.netbenefits.com or call the Fidelity Retirement Benefits Line at 800-343-0860.

Loan Modeling

To receive information on the maximum loan amount, interest rates, repayment schedules, and loan durations for a new or existing loan, you may check the NetBenefits® website at www.netbenefits.com or call the Fidelity Retirement Benefits Line at 800-343-0860.

Duration

You may elect to pay back the loan in one to five years for general purpose loans with payments made via after-tax payroll deduction each pay period. If the loan is used to purchase your principal residence, you can extend the repayment schedule up to a maximum of 15 years. The repayment schedule may also be extended during a period of military leave.

Source of Assets

Plan loan assets are borrowed on a fund basis starting with the most conservative fund you are invested in at the time of the loan. Your vested account balance is used to satisfy the amount of the loan requested. If you want to borrow money you have invested through Fidelity BrokerageLink®, you must first liquidate and then transfer this money back to the core investment options within the Plan.

Interest Rate

The interest rate charged to you on a Plan loan is the prime rate as reported in The Wall Street Journal on the date the loan is originated plus 1%. The interest rate is generally fixed for the entire term of the loan. However, the interest rate may be adjusted during a period of military leave to the extent required by law. Please check the NetBenefits® website at www.netbenefits.com or call the Fidelity Retirement Benefits Line at 800-343-0860 for additional information.

Number of Loans

You may generally have only one loan, per Trinity Health plan, outstanding at any one time, subject to the maximum dollar amount loan restrictions. Limited exceptions may apply if a transfer contribution or rollover contribution to the Plan was accepted that includes more than one loan. In that case, you will be permitted to continue to pay off those loans in accordance with their terms but will only be allowed to have one loan at a time after the transferred loans are fully paid.

Promissory Note

If you request a loan, you will be required to accept the terms of a corresponding promissory note, security agreement, and truth-in-lending disclosures. You may be asked to do so on the NetBenefits® website at www.netbenefits.com, over the telephone, or by other means.

Spousal Consent

If the value of your vested Plan account balance is more than \$5,000, your spouse, if applicable, must consent to your receipt of a Plan loan.

Loan Repayments

If you are a colleague, loan payments will be generally withheld from your paycheck and are remitted by the Employer with each deposit to Fidelity. The payroll repayment frequency may be weekly, bi-weekly,

semi-monthly, or monthly, depending on your Employer's payroll cycle. However, in some cases you will be required to pay a loan outside of payroll using an electronic method (ACH) through Fidelity. For example, any loan repayments made after you cease to be a colleague of the Employer must be made using an electronic (ACH) arrangement through Fidelity (cashier checks or money orders are also acceptable).

Prepayment Restriction

Repayment in full can be made at any time.

Termination

If you have an outstanding loan when you separate from service with Trinity Health and postpone the distribution of your Plan account balance, you must contact Fidelity through the NetBenefits® website at www.netbenefits.com or by calling the Fidelity Retirement Benefits Line at 800-343-0860 to make arrangements for continued loan repayments.

Default

If you miss a loan payment during a calendar quarter, the loan is considered late. To correct a missed loan payment, the payment must be received by Fidelity prior to the last day of the quarter following the quarter in which the payment was missed. Please check the NetBenefits® website at www.netbenefits.com or call the Fidelity Retirement Benefits Line at 800-343-0860 for additional information regarding correcting missed loan payments.

If a missed payment is not timely received by Fidelity, the loan will be in default, and you will receive a Form 1099R from the Plan. The 1099R will report the amount of the principal outstanding, plus accrued interest through the date of default, as taxable income to you and to the IRS. You will need to include this amount in your taxable income when you file your tax return for that year. The Plan will continue to carry the loan, for purposes of calculating the amount available for future loans, as a "defaulted loan" until you are entitled to take a distribution of your Plan account, such as on your termination of employment or retirement. You will be prohibited from taking out a new loan from the Plan after you have defaulted on a prior loan.

You will not be required to make loan payments during certain qualifying periods while on military leave. Your failure to make payments during a period of qualifying military leave will not cause you to default on a loan. Contact Fidelity through the NetBenefits® website at www.netbenefits.com or by calling the Fidelity Retirement Benefits Line at 800-343-0860 for more information if you are taking a military leave of absence.

CAN I WITHDRAW FUNDS FROM MY 403(b) PLAN ACCOUNT IF I SUFFER A FINANCIAL HARDSHIP WHILE I AM EMPLOYED BY TRINITY HEALTH?

Hardship withdrawals will be permitted only in cases of your immediate and significant financial need, where the funds are not readily available from other sources. If you are an active colleague of an Employer, you may take a hardship withdrawal from your Plan account balance attributable to pre-tax contributions, Roth

contributions, catch-up contributions, and certain transfer contributions. The amount available for a hardship withdrawal generally excludes any of the investment earnings on these contributions. Only one hardship withdrawal is permitted during any one Plan Year.

Hardship withdrawals are allowed only for the following reasons:

- Payment of uninsured medical and hospital expenses incurred by you or your spouse, child or dependent, or your designated Beneficiary;
- Purchase of your principal residence (excluding mortgage payments);
- Prevention of eviction from or foreclosure on the mortgage of your principal residence;
- Paying post-secondary tuition, related educational fees and room and board expenses for up to the next 12 months for you or your spouse, child or dependent, or your designated Beneficiary;
- Payment of funeral or burial expenses for your deceased parent, spouse, child, other dependent, or designated Beneficiary;
- Payment of expenses to repair damage to your principal residence that would qualify for the casualty deduction under Code Section 165 (without regard to Code Section 165(h)(5) and whether the loss exceeds 10% of adjusted gross income); and
- Payment for expenses and losses (including loss of income) incurred by you on account of a disaster declared by the Federal Emergency Management Agency ("FEMA") under the Robert T. Stafford Disaster Relief and Emergency Assistance Act, Public Law 100-707, if your principal residence or principal place of employment at the time of the disaster was located in an area designated by FEMA for individual assistance with respect to the disaster.

To qualify for a hardship withdrawal:

- You must first obtain all currently available distributions (other than hardship distributions and loans) under the Plan and all other plans of deferred compensation maintained by the Employer, whether qualified or nonqualified;
- You must provide a written representation to the Plan Administrator that you have insufficient cash or liquid assets reasonably available to satisfy the financial need; and
- The Plan Administrator cannot have actual knowledge that is contrary to your representation that you have insufficient cash or liquid assets reasonably available to satisfy the financial need.

A financial hardship distribution cannot exceed the amount required to meet the financial need created by the hardship, but may include amounts necessary to pay federal, state, or local income tax and penalties reasonably anticipated to result from the distribution. A hardship withdrawal will be ordinary income that is subject to applicable income taxes. In addition, you should be aware that early withdrawals (prior to age 59½) are normally subject to a 10% IRS early distribution tax in addition to ordinary taxation. There is no exception for hardship withdrawals.

ARE THERE OTHER INSTANCES IN WHICH A WITHDRAWAL FROM MY PLAN ACCOUNT IS PERMITTED WHILE I AM EMPLOYED BY TRINITY HEALTH (AN “IN-SERVICE WITHDRAWAL”)?

Age 59½

Once you reach age 59½, you may elect a distribution for any reason of all or a portion of your vested account balance no more than one time per calendar quarter. While the distribution is generally subject to normal income tax, the 10% early distribution tax is not applicable.

Qualified Reservist Distributions

If you are a reservist in the United States’ military and you are called to active duty for a period of more than 179 days, or an indefinite period, you are eligible to take a distribution of all or a portion of your pre-tax and Roth contributions. This distribution must be made during the period beginning with your call to duty and ending at the end of your active-duty period. The distribution amount will be taxable income to you in the year of receipt, unless you elect to roll over this money. If you do not elect a rollover, the taxable portion of the distribution will be subject to mandatory 20% federal income tax withholding. However, the 10% early distribution tax for distributions before age 59½ will not apply.

After-Tax Contributions

You may elect to receive up to two withdrawals per calendar quarter from your after-tax contributions, if any. The minimum amount of any such withdrawal is \$100. The taxable portion of any such distribution is subject to normal income tax, and the 10% early distribution tax may also be applicable.

Rollover Contributions

You may elect to receive up to two withdrawals per calendar quarter from your rollover contributions, if any. The minimum amount of any such withdrawal is \$100. Any such distribution is subject to normal income tax and may be subject to the 10% early distribution tax.

WHEN CAN BENEFITS BE PAID OTHER THAN AN “IN-SERVICE” WITHDRAWAL?

Your own contributions and vested Employer contributions are generally payable in the event of your death or termination from employment with Trinity Health (i.e., your termination from employment with your Employer and all Related Employers, whether or not they are participating Employers under this Plan). If you have a termination from employment with Trinity Health, you may contact Fidelity to discuss the distribution of your Plan account balance. Your options about when to receive your benefits depend on the amount of your vested account balance:

- **\$1,000 or Less.** If the value of your vested account balance is \$1,000 or less when you terminate employment and you do not have any outstanding Plan loan, you may elect to receive your vested account balance in a single lump-sum payment or roll it over into an IRA or another retirement plan that accepts rollover contributions. If you do not make an affirmative election to have your vested account balance rolled over to an IRA or another retirement plan, it will automatically be paid to you in a single lump sum without your consent.

- *Greater than \$1,000 but not more than \$5,000 (Automatic Rollover Rules)*. If the value of your vested account balance is greater than \$1,000 but is less than or equal to \$5,000 when you terminate employment and you do not have any outstanding Plan loan, you may elect to receive a single lump-sum payment or to have it rolled over to an IRA provider or other retirement plan of your choice that will accept a rollover. If you do not make a timely payment election, your vested account will be rolled over to an IRA provider chosen by the Plan Administrator for your benefit without your consent. If your vested account balance is automatically rolled into an IRA, it will be invested in a product designed to preserve the principal while providing a money market rate of return and preserving liquidity. The fees assessed against this newly established IRA by its provider will be withdrawn from your IRA account assets. The fees and expenses will be comparable to the fees and expenses charged by the IRA provider for other IRAs. You may transfer the funds in this automatic rollover IRA to another IRA or to another retirement plan that will accept such amounts at any time. If your vested account balance includes Transferred Roth Contributions, those amounts will be automatically rolled over into a Roth IRA that has the same features (described above) as a regular automatic rollover IRA. For additional information on the Plan's automatic rollover rules, please check the NetBenefits® website at www.netbenefits.com or call the Fidelity Retirement Benefits Line at 800-343-0860.
- *More than \$5,000 or Outstanding Plan Loan*. If the value of your vested account balance is more than \$5,000 or if you have an outstanding Plan loan, you may, but are not required to, elect a distribution of your account balance in one of the forms described in this SPD. You may request a distribution on the NetBenefits® website at www.netbenefits.com or by calling the Fidelity Retirement Benefits Line at 800-343-0860. If the value of your vested account balance is more than \$5,000, your spouse, if applicable, must consent to your distribution election.

Under federal tax law, you are required to start receiving at least a partial distribution from your account by April 1st of the year following the later of the year you terminate employment with Trinity Health or the year you attain age 70 ½ (if you reached age 70½ before January 1, 2020), age 72 (if you reached age 72 before January 1, 2023), age 73 (if you reach age 73 on or after January 1, 2023 and before January 1, 2033), or age 75 (if you reach age 74 on or after January 1, 2033). If you do not start payments before that time, you will be contacted to begin distributions in accordance with these legal requirements.

- If you are serving in the uniformed services of the United States military, you are eligible to receive a distribution from your Plan account attributable to pre-tax contributions, Roth contributions, rollover contributions, and certain transfer contributions during any period that you are performing services in the uniformed services while on active duty for a period of more than 30 days. If you return to employment with the Employer, after taking a military service distribution, you cannot make pre-tax contributions, Roth contributions, or catch-up contributions to the Plan for a period of six months after the date of your distribution.

WHAT ARE THE BENEFIT PAYMENT OPTIONS?

If the value of your vested account is \$5,000 or less, the only payment option is a single lump sum. If the value of your vested account is more than \$5,000, then you may choose one of the following options:

- **Lump Sum** — A single lump sum payable to you. This is the Plan's normal form of benefit. If you do not select one of the other forms below, your account will be distributed in a lump sum.
- **Installments** — Substantially equal annual, semi-annual, quarterly, or monthly installment payments over a specified number of years (e.g., \$5,000 per year); provided that the number of years it takes to pay your entire Plan account based on your election cannot exceed your life expectancy at the time payments begin, or the combined life expectancies of you and your spouse or other designated Beneficiary.

- **Partial Lump Sum** — A series of partial lump-sum distributions of at least \$500. Only one partial lump-sum distribution is permitted each calendar quarter, but you can request the payment of the remaining balance of your vested account in a single sum at any time.
- **Direct Rollover** — A single lump sum payable as a direct rollover to an eligible retirement plan, which may include an IRA, a Roth IRA, another 403(b) plan, a qualified plan under Code Section 401(a), or an eligible deferred compensation plan sponsored by a government entity under Code Section 457(b)).

Death Benefits

If you die after distribution of your account has begun, the remaining portion of the account will continue to be distributed to your Beneficiary at least as rapidly as under the method of distribution being used prior to your death.

If you die before distribution of your account has begun and the value of your vested Plan account balance is \$5,000 or less, it will be paid to your Beneficiary in a single lump sum as soon as practicable after your death. If the value of your vested Plan account balance is \$1,000 or less and your Beneficiary does not elect whether to receive the payment in cash or to roll it over to an IRA, it will automatically be paid in cash. If the value of your vested Plan account balance is more than \$1,000 but not more than \$5,000, and your Beneficiary does not elect whether to receive the payment in cash or to roll it over to an IRA, it will be automatically rolled over to an IRA, as described above. In general, if you die before distribution of your account has begun and the value of your vested Plan account balance is more than \$5,000, it may be paid to your Beneficiary in one of the following forms:

- **Lump Sum** — A single lump sum payable to your Beneficiary. This is the Plan's normal form of benefit. If your Beneficiary does not select one of the other forms below, your account will be distributed in a lump sum.
- **Installments** — Substantially equal annual, semi-annual, quarterly, or monthly installment payments over a specified number of years (e.g., \$5,000 per year); provided that the number of years it takes to pay your entire Plan account based on your election cannot exceed your life expectancy at the time payments begin, or the combined life expectancies of you and your spouse or other designated Beneficiary.
- **Partial Lump Sum** — A series of partial lump-sum distributions of at least \$500. Only one partial lump-sum distribution is permitted each calendar quarter, but your Beneficiary may request the payment of the remaining balance of your vested account in a single sum at any time.
- **Direct Rollover** — A single lump sum payable as a direct rollover to: (1) in the case of a Beneficiary that is a surviving spouse, an eligible retirement plan; or (2) in the case of a designated Beneficiary that is a non-spouse, to an IRA that is established on behalf of the Beneficiary and that will be treated as an "inherited IRA."

In addition, if you die before distribution of your account has begun and the value of your vested Plan account balance is more than \$5,000:

- If your surviving spouse is your sole designated Beneficiary, distributions to your spouse will begin by December 31 of the calendar year immediately following the calendar year in which you died, or if later, by December 31 of the calendar year in which you would have attained age 70½ (if you would have reached age 70½ before January 1, 2020), age 72 (if you would have reached age 72 before January 1, 2023), age 73 (if you would have reached age 73 on or after January 1, 2023 and before January 1, 2033), or age 75 (if you would have reached age 74 on or after January 1, 2033).
- If there is no designated Beneficiary, your vested interest must be distributed in full no later than December 31 of the calendar year containing the fifth anniversary of your death.
- If you have a designated Beneficiary, but that Beneficiary is not an “eligible” designated Beneficiary, your vested interest must be distributed in full no later than December 31 of the calendar year containing the tenth anniversary of your death.
- If your designated Beneficiary is an “eligible” designated Beneficiary, your vested interest may be distributed over the life of such designated Beneficiary. If the eligible designated Beneficiary dies before the interest is entirely distributed, the remainder must be distributed within ten years after the death of the eligible designated Beneficiary.

For these purposes, an “eligible” designated Beneficiary means any designated Beneficiary who is, on the date of your death:

- Your surviving spouse;
- Your minor child;
- Disabled;
- A chronically ill individual; or
- An individual who is not more than ten years younger than you.

HOW ARE MY PLAN BENEFITS TAXED?

The information provided in this section is for informational purposes only. You are strongly encouraged to consult with your own tax advisor to determine how these rules apply to your particular facts and circumstances.

Distributions from Contributions Other than Roth Contributions

When you receive (or your Beneficiary receives) a distribution from the Plan (other than from your Roth contributions or After-Tax Contributions, if any), the entire amount of that distribution will generally be taxable to you (or your Beneficiary) as ordinary income. In addition, as discussed above, a 10% federal tax penalty (and any applicable state tax penalty) may apply for an early distribution, which is generally a distribution before you have reached age 59½. Generally, only the earnings on your After-Tax Contributions, if any, are taxable to you (or your Beneficiary) as ordinary income. You may generally postpone or reduce the income taxable payable upon a distribution from the Plan if the roll over the distribution to an IRA or another retirement plan that accepts rollover contributions.

Distributions from Roth Contributions Death Benefits

Your Roth contributions and Roth catch-up contributions, if any, are credited to one or more designated Roth subaccounts. If you have a “qualified” distribution from your Roth subaccount(s), the distribution is not taxable. A “qualified” distribution in this case is a distribution that occurs at least five consecutive tax years after the first day of your tax year in which you made your first Roth contribution to the Plan and after you have reached age 59½, become disabled, or die. You may also rollover your Roth contributions to a Roth IRA or employer plan that accepts Roth rollovers. If a distribution from your Roth subaccount(s) is not a qualified distribution and you do not rollover the distribution, you will be taxed on the earnings and, if you are under age 59½, the additional 10% federal tax penalty (and any applicable state tax penalty) on early distribution will also apply to the earnings (unless an exception applies).

WHAT IF A CLAIM FOR BENEFIT PAYMENTS IS DENIED?

The Plan Administrator (or its delegate) is responsible for determining the amounts payable from the Plan and advising each participant or Beneficiary of those amounts. The Plan Administrator (or its delegate) 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 Plan Administrator. Your request should include the issues and comments you feel are important. You also may review pertinent documents if you wish. ***The Plan Administrator (or its delegate) must receive your complete written request for review no later than 60 days after you received the denial from which you are appealing.*** The final determination of the Benefits Committee (or its delegate) is final and binding on all parties involved.

HOW ARE FORFEITURES ALLOCATED?

Any non-vested Matching Contributions, Employer Core Contributions, Transition Contributions, and/or unvested amounts transferred into the Plan from another Plan will generally be forfeited if a terminated participant takes a distribution of vested account amounts or, if vested funds are not distributed, after five Plan Years elapse without becoming re-employed. Forfeited amounts are applied to reduce Matching Contributions and/or Employer Core Contributions, if any, or to pay administrative expenses of the Plan, as determined by the Plan Administrator.

CAN AMOUNTS ACCUMULATED UNDER THIS 403(b) PLAN BE TRANSFERRED TO ANOTHER PLAN?

Yes, if your employment with Trinity Health terminates, your vested Plan account balance can be directly rolled over to another employer’s qualified retirement plan, 403(b) plan, or certain governmental 457(b) plans (if the plan you select accepts rollovers) or to an IRA (including a Roth IRA). This procedure would avoid the 10% early distribution penalty that may apply as well as current income taxation of the amount transferred (including the 20% mandatory withholding tax).

WHAT HAPPENS TO MY 403(b) PLAN ACCOUNT IF I LEAVE FOR MILITARY DUTY?

If you are on a leave of absence for military duty and return to employment with your Employer within the prescribed period of time, you may make any pre-tax and/or Roth contributions to the Plan that you would have made had you been working for your Employer during your military leave. Such makeup contributions will be based on the Compensation you would have received from your Employer if you were not on military duty. If this amount is not reasonably determinable, your makeup contributions will be based on the average rate of Compensation you received from your Employer during the 12 months before your military duty began (or, if you were employed less than 12 months before your military duty began, the average rate of Compensation you received from your Employer during that period of employment). Your Employer will also credit your Plan account with any appropriate Matching Contributions (based on your makeup contributions) or Employer Core Contributions, if applicable, you would have received during your period of military leave. In addition, if you leave employment with the Employer for military duty and you die on or after January 1, 2007 while performing qualified military service, your Plan account balance will become 100% vested.

ARE THERE ANY 403(b) PLAN FEES?

A quarterly fee of \$6.00 (\$24 annually) is charged to your account for the administration of the Plan. Other fees include a distribution fee of \$25 per transaction that applies to a termination distribution and a loan fee if you obtain a loan from the Plan. In addition, the Plan investments may have fees and expenses associated with them (such as redemption fees or basis points) which are detailed in the investment fund's prospectus. Any of the fees may change from time to time. You can obtain a copy of any Plan investment fund's prospectus and additional information about fees and expenses on the NetBenefits® website at www.netbenefits.com or by calling the Fidelity Retirement Benefits Line at 800-343-0860.

Plan Legal Information

WHAT HAPPENS TO MY 403(b) PLAN ACCOUNT BALANCE IF 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). A QDRO specifies that a part of your retirement benefit will be paid to someone else (such as a spouse, former spouse, child, or other dependent). The Plan allows for immediate distribution to alternate payees. All distributions to alternate payees will be in the form of a lump sum. You will be notified if the Plan Administrator receives a QDRO and what affect the QDRO has on your Plan account balance. You may obtain a copy of the Plan's procedures governing QDRO determinations and a model QDRO on the NetBenefits® website at www.netbenefits.com or by calling the Fidelity Retirement Benefits Line at 800-343-0860 without charge.

CAN THE 403(b) PLAN BE AMENDED OR TERMINATED?

Participation in the Plan is not a guarantee of continued employment with Trinity Health, 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, suspend, or terminate the Plan at any time. If the Plan is wholly or partially terminated, all affected participants will become fully vested as of the date of termination, and distributions will be made in accordance with the Plan's provisions.

In addition to Trinity Health Corporation's ability to amend the Plan, the Benefits Committee, the Administrator, and the Executive Leadership Team ("ELT") of Trinity Health Corporation have the right, at any time, without the consent of the Employers, participants, spouses, beneficiaries, contingent beneficiaries, or any person or persons claiming through them, to modify or amend, any or all of the provisions of the Plan if the amendment does not (i) have a material adverse financial impact on the Plan or the Employers, (ii) materially expand the authority of the Benefits Committee, Administrator, and ELT, respectively, or decrease the authority of the Board of Directors of Trinity Health Corporation, or (iii) materially change or increase the benefits provided under the Plan. Material amendments must be approved by the Board of Directors of Trinity Health Corporation.

The Plan may not be modified or amended simply by representations, oral or otherwise, that may be made to you concerning the Plan, whether such representations are made by a manager, supervisor, or HR Service Center representative, for example. If you believe you have received information is contrary to the terms of either the Plan or this SPD, please contact Fidelity through the NetBenefits® website at www.netbenefits.com or by calling the Fidelity Retirement Benefits Line at 800-343-0860 for clarification.

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

Your retirement benefit after the merger, consolidation, or transfer will at least be equal to the amount you would have been entitled to had the Plan had been terminated just before the change.

WHEN WILL THE VALUE OF MY PLAN ACCOUNT BE DETERMINED?

The value of your Plan account is calculated at the close of business on each day the applicable markets are open. Each time the Plan's assets are valued, your Plan account will be credited with its allocable share of income, gain, or loss. You may check your Plan account any time by accessing the NetBenefits® website at www.netbenefits.com. A statement showing the value of your Plan account will also be automatically mailed to you every three months. The statement will show your Plan account balance, including the vested portion, and the value of each investment (including gains and losses). Your account statement is also available online through NetBenefits® and you can view and print a statement for any period in the previous 24 months. You can suspend the hard copy mailings from being sent to your home by logging on to NetBenefits® and changing your "Mail Preferences" under the "Accounts" tab.

IS THERE A MAXIMUM 403(b) PLAN BENEFIT?

Your benefit from the Plan will equal the vested amount accumulated in your account under the Plan. There is no cap on how large your account may be. However, the Code limits the maximum annual contributions to the Plan in a single Plan Year and the Compensation that may be considered under the Plan in a single year (for benefits based on a percentage of Compensation). If these maximums affect you, you'll be notified.

IS THE PLAN SUBJECT TO ERISA?

No. Because Trinity Health is affiliated with the Catholic Church, sponsored and controlled by Catholic Health Ministries, and adheres to the principles of the Catholic faith, and because the Benefits Committee is the Plan Administrator, the Plan is exempt from the requirements of the ERISA as a "church plan." Effective January 1, 2020, the Plan is intended to constitute a Retirement Income Account that satisfies the requirements of Code Section 403(b)(9) and the Treasury Regulations thereunder.

DOES THE FEDERAL GOVERNMENT INSURE MY 403(b) PLAN BENEFITS?

No. The benefits provided by the Plan are not insured by the Pension Benefit Guaranty Corporation because the provisions of ERISA dealing with plan termination insurance do not apply to this type of plan.

CAN MY PLAN BENEFITS BE ASSIGNED OR ALIENATED?

No. Other than a QDRO, a federal tax levy, and certain forfeitures permitted under the Plan, your Plan benefits may not be assigned or alienated, neither by you nor your Beneficiary, and the Plan will not recognize an attempt to do so.

WHAT LIMITATIONS ON PLAN LITIGATION ARE THERE?

The Plan is primarily governed by the Code and other applicable federal laws (not including ERISA, as described above). To the extent federal law does not apply, the Plan is governed by Michigan law. Any legal proceeding arising out of or related to the Plan, including any litigation against the Plan, the Board of Directors of the Trinity Health Corporation, the Benefits Committee, the Administrator, Fidelity, and/or other Plan vendors, may only be brought in a court located in Michigan. Also, any legal proceeding must be filed within one year after the Plan's claims process is exhausted or, if earlier, two years from the date you knew or should have known that a claim existed. Claims and litigation arising after these dates will be rejected as not timely.

ELECTRONIC DELIVERY

This SPD and other important Plan information may be delivered to you through electronic means. This SPD contains important information concerning the rights and benefits of your Plan. If you receive this SPD (or any other Plan information) through electronic means you are entitled to request a paper copy, free of charge, from the Plan Administrator. The electronic version of this document contains substantially the same style, format, and content as the paper version.

Important Plan Information

Plan Name	Trinity Health 403(b) Retirement Savings Plan
Plan Number	011
Employer Identification Number	35-1443425
Plan Year	The same as the calendar year, January 1 – December 31
Plan Administrator	Trinity Health Benefits Committee 20555 Victor Parkway Livonia, Michigan 48152 800-793-4733 (phone) 312-957-2528 (facsimile)
Administrator	Trinity Health Corporation Attn: Senior Vice President, Total Rewards 20555 Victor Parkway Livonia, Michigan 48152 800-793-4733 (phone) 312-957-2528 (facsimile)
Custodian of 403(b) Plan Assets	Fidelity Management Trust Company 245 Summer Street Boston, Massachusetts 02210
Service Provider	Fidelity Workplace Services LLC 245 Summer Street Boston, Massachusetts 02210 NetBenefits® website: www.netbenefits.com Fidelity Retirement Benefits Line: 800-343-0860
HR Service Center	Trinity Health Corporation HR Service Center East Building, 4th Floor - Room E4310 20555 Victor Parkway Livonia, Michigan 48152 877-750-HR4U (4748) (phone) 312-957-2567 (facsimile)
Type of Plan	Defined Contribution; 403(b)
Agent for Service of Process	Legal process may be served on CT Corp. at: 40600 Ann Arbor Road East Suite 201 Plymouth, MI 48170. Legal process also may be served upon the Plan Administrator at the address shown above.

Trinity Health 403(b) Retirement Savings Plan
Summary Plan Description Supplement

Applicability

The following collective bargaining agreements provide for participation in the Plan with the Employer contributions, if any, different than under the general terms of the Plan:

Collective Bargaining Agreement	Employer Matching Contributions	Employer Core Contribution
Saint Mary Home (Mercy Community Health) and SEIU Local 1199	None – Deferrals only	None – Deferrals only
Saint Francis Hospital and Medical Center and the Mount Sinai Campus and SEIU Local 1199	None – Deferrals only	None – Deferrals only
Grand Haven Michigan Nurses Association	As provided in the Alternative Matching Contribution section below	As provided in in the Employer Core Contribution section below
Sisters of Providence Massachusetts Nurses Association	As provided in the Alternative Matching Contribution section below	As provided in in the Employer Core Contribution section below

Alternative Matching Contribution

If applicable under this Supplement, and if you are a Covered Colleague who satisfies the “**Matching Contribution Eligibility Requirements**” described in the SPD, a Matching Contribution will be made to your Plan account at the applicable rate in the following table:

Years of Benefit Service as of Beginning of Plan Year	Employer Matching Contribution
Less than 10	25% of Elective Deferral Contributions up to 6% of Compensation
10 but less than 20	50% of Elective Deferral Contributions up to 6% of Compensation
20 or more	75% of Elective Deferral Contributions up to 6% of Compensation

The applicable rate is based on your Years of Benefit Service as of the beginning of that Plan Year and does not change during the Plan Year.

Alternative Matching Contribution Examples

Example 1

Sarah is a full-time Covered Colleague scheduled to work 2,080 hours during the Plan Year at the beginning of a Plan Year. At the start of the Plan Year, Sarah has 12 Years of Benefit Service. If Sarah makes pre-tax and/or Roth contributions of at least 6% of her Compensation to the Plan, her Employer will match her contributions at the rate of 50% on the first 6% deferred. Her Matching Contributions will begin with the first payroll period of the year and will be made shortly following each payroll period. If Sarah's Compensation is \$2,000 for a pay period and she elects to defer 6% of her Compensation for the pay period, her contribution for the pay period will be \$120 ($\$2,000 \times 6\%$) and she will receive a Matching Contribution for the pay period of \$60 ($50\% \times 6\% \times \$2,000$).

Example 2

Steve is a part-time Covered Colleague scheduled to work 1,200 hours during the Plan Year at the beginning of a Plan Year. At the start of the Plan Year, Steve has five Years of Benefit Service. Steve makes pre-tax contributions to the Plan in the amount of 5% of his Compensation. In October, Steve has been credited with 1,000 Hours of Service during the Plan Year. At that point, Steve's Employer makes a Matching Contribution to his Plan account equal to 25% of his 5% deferrals to the Plan for the Plan Year made through the date he was credited with 1,000 Hours of Service. His Employer then makes additional Matching Contributions to Steve's account for each payroll period through the end of the Plan Year. The additional Matching Contributions will be made shortly following each such payroll period. Suppose Steve's Compensation is \$1,500 per payroll period during the Plan Year and there are 26 payrolls during the Plan Year. As a result, Steve's pre-tax contributions are \$75 per payroll period ($\$1,500 \times 5\%$). Steve is credited with 1,000 Hours of Service during the 21st payroll of the Plan Year. Accordingly, shortly following the end of the 21st payroll period, Steve's Employer will make a Matching Contribution to his Plan account in the amount of \$393.75 ($25\% \times 5\% \times \$1,500 \times 21$ payrolls). His Employer will then make additional Matching Contributions of \$18.75 ($25\% \times 5\% \times \$1,500$) for each payroll period through the end of the Plan Year. The additional Matching Contributions will be made shortly following each such payroll period.

Example 3

Joan is a full-time Covered Colleague scheduled to work 2,080 hours during the Plan Year at the beginning of a Plan Year. At the start of the Plan Year, Joan has 15 Years of Benefit Service. If Joan makes pre-tax contributions of 5% of her Compensation and Roth contributions of 5% of her Compensation to the Plan, her Employer will match her contributions at the rate of 50% on the first 6% deferred. If Joan's Compensation is \$3,000 for each payroll period during the Plan Year, her total contribution each payroll period will be \$300 ($10\% \times \$3,000$) and her Employer Matching Contribution each payroll period during the Plan Year will be \$90 ($50\% \times 6\% \times \$3,000$). Her Matching Contributions will begin with the first payroll period of the Plan Year and will be made shortly following each payroll period.

Employer Core Contribution

If applicable under this Supplement, your Employer will make an Employer Core Contribution to your Plan account if you are a Covered Colleague and you satisfy the eligibility requirements set forth below. The amount of the Employer Core Contribution that will be made to your Plan account for a Plan Year, if any, will be the greater of:

- 3% of your Compensation earned while employed by the Employer during the Plan Year, including any portion of the Plan Year prior to the date you became a participant (up to the Compensation Limit); or
- The Minimum Employer Core Contribution.

If you are credited with 1,800 or more Hours of Service during the Plan Year, the “Minimum Employer Core Contribution” is \$1,400. If you are credited with less than 1,800 Hours of Service during the Plan Year, the “Minimum Employer Core Contribution” is the amount determined as follows:

Hours of Service	Minimum Employer Core Contribution
Less than 500 Hours of Service	\$0
500 but less than 1,000 Hours of Service (Grandfathered Participants Only)	\$300 (\$0 if you are not a Grandfathered Participant)
1,000 but less than 1,400 Hours of Service	\$700
1,400 but less than 1,800 Hours of Service	\$1,050

You do not have to make contributions to the Plan in order to receive an Employer Core Contribution.

Employer Core Contribution Eligibility Requirements

You will receive an Employer Core Contribution only if: (1) you are credited with at least 1,000 Hours of Service during the Plan Year; and (2) you are employed on the last day of the Plan Year (December 31). If you satisfy these requirements, the Employer Core Contribution will be made to the Plan as soon as administratively practicable after the end of the Plan Year. As described above, the amount of the contribution will be the greater of 3% of your Compensation paid by the Employer during the Plan Year (up to the Compensation Limit) or the applicable Minimum Employer Core Contribution.

If you are a Grandfathered Participant, the 1,000 Hours of Service and employment on the last day of the Plan Year allocation requirements do not apply, and your Employer will make an Employer Core Contribution for you for each payroll period, beginning with your first payroll period for the Plan Year. The Employer Core Contributions will be made as soon as administratively practicable after each payroll period. The amount of the Employer Core Contribution for a payroll period will be the greater of 3% of your year-to-date Compensation paid by the Employer during the Plan Year (up to the Compensation Limit) or the applicable Minimum Employer Core Contribution, minus any Employer Core Contributions already made to your Plan account for the Plan Year.

Employer Core Contribution Examples

Example 1

Sally is a Grandfathered Participant. Sally's Employer will make an Employer Core Contribution to her Plan account of 3% of her Compensation (up to the Compensation Limit) for each payroll period in the Plan Year. The Employer Core Contributions will be made shortly following each payroll period.

Example 2

Sue is a Covered Colleague but is not a Grandfathered Participant. Her Compensation paid during the Plan Year is \$50,000. Sue is credited with 1,000 Hours of Service during the Plan Year and is employed on the last day of the Plan Year. As a result, Sue's Employer will make an Employer Core Contribution to her Plan account equal to 3% of her annual Compensation paid to her in the Plan Year ($3\% \times \$50,000 = \$1,500$) as soon as administratively practicable after the end of the Plan Year.

Example 3

Joe is a Covered Colleague but is not a Grandfathered Participant. His Compensation paid during the Plan Year is \$40,000. Joe is credited with 1,800 Hours of Service during the Plan Year and is employed on the last day of the Plan Year. As a result, Joe's Employer will make a Minimum Employer Core Contribution to his Plan account equal to \$1,400 because this exceeds 3% of his Compensation paid during the Plan Year ($3\% \times \$40,000 = \$1,200$). The Minimum Employer Core Contribution will be made to Joe's Plan account as soon as administratively practicable after the end of the Plan Year.