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INTRODUCTION

HealthEast Care System (“HealthEast”) is pleased to provide you with a summary of the HealthEast Care System Employee Retirement Plan (the “Plan”). The Plan is a defined contribution plan that allows you to direct the investment of HealthEast’s contribution made on your behalf. All of the HealthEast entities listed on Appendix A participate in the Plan. Unless the context clearly indicates otherwise, the term “company” or “employer” as used in this Summary Plan Description refers to all the participating employers, including HealthEast. Because the Plan will provide valuable benefits to you, please read this summary carefully.

Fidelity Investments provides services for HealthEast employees. Fidelity assists with all transactions regarding the Plan. Call Fidelity to select your investment options, roll money into the Plan, name a beneficiary or take a distribution. Their representatives are available by calling 800-343-0860 or by visiting the web site www.netbenefits.com/healtheast. If you are hearing-impaired, you can call the TTY number 800-259-9763. The HealthEast Human Resources Service Center can also help with general questions. Refer to Appendix C for a summary of contacts.

This summary is intended to describe your benefits in the HealthEast Care System Employee Retirement Plan (HERP for short). We avoided using the technical words and phrases found in the legal document governing the Plan, however, the official legal document will remain the final authority in administering the Plan.

A copy of the Employee Retirement Plan Document is on file at the HealthEast Human Resources Service Center and is available to you during regular business hours.

PART I: PARTICIPATING IN THE PLAN

Eligibility for the Plan

Non Contract Employees
Non-contract employees who are at least age 21 may be eligible to participate in the Plan. Exceptions include the following groups:

- Medical doctors who are classified as residents or interns
- Student interns
- Chaplains, clergy and members of a religious order who are, or who elect to be, covered under another private pension or church plan
- Members of the religious order of the Sisters of St. Joseph of Carondelet.
Contract Employees
Select contract employees have negotiated to participate in the Plan. Contracts for the following unions currently provide for participation of employees who are at least age 21:

- Association of Diagnostic Imaging Technologists (ADIT)
- Professional Employee Pharmacists of Minnesota (PEPOM)
- Local 113 Licensed Practical Nurses

A copy of all provisions of your labor contract that govern benefits under the Plan is also available from your union representative.

Requirements for receiving a Plan contribution
Contributions are discretionary. The amount (if any) and timing of the funding of any contributions is at the discretion of HealthEast. If a contribution is made, you will be eligible for a contribution if:

- You were credited with 1,000 hours or more during the W-2 payroll year for which the contribution is being made; and
- You were employed in an eligible position the last day of the calendar year for which the contribution is being made.
- If you retire from an eligible position upon reaching early retirement age (age 55 plus 10 years of service in which you worked 1,000 hours or more), you will also receive a contribution if you worked over 1,000 hours the year of your termination.

IRS Compensation Limits
The IRS sets limits on the amount of money that can be contributed to a retirement plan. For 2015, your compensation above $265,000 will not be considered when determining the amount of the contribution made on your behalf. This amount may be adjusted by the IRS in future years.

Enrollment
HealthEast determines employee eligibility for the Plan. As soon as you become eligible, HealthEast notifies Fidelity Investments. Contact Fidelity at 800-343-0860 or by visiting the web site www.netbenefits.com/healtheast to make an investment selection and complete a beneficiary form.

Vesting
Vesting means ownership. HealthEast follows a vesting schedule that starts with the first day of employment and, for each following year, the first day of the calendar year. For each year of employment that you are paid for at least 1,000 hours of service, you will be vested in 20 percent of the contributions made to your account. Once you have reached five years of employment with eligible service, you will be 100 percent vested. Use the chart below as a guide.

<table>
<thead>
<tr>
<th>Your years of service</th>
<th>Percent vested</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than one year</td>
<td>0%</td>
</tr>
<tr>
<td>One year but less than two years</td>
<td>20%</td>
</tr>
<tr>
<td>Two years but less than three years</td>
<td>40%</td>
</tr>
<tr>
<td>Three years but less than four years</td>
<td>60%</td>
</tr>
</tbody>
</table>
Four years but less than five years  80%  
Five years or more  100%  

For purposes of these vesting rules, you are considered to have one year of service in any calendar year (beginning on your date of employment) during which you work at least 1,000 hours for HealthEast. An hour of service is an hour for which you are paid or have a right to be paid, and includes HealthEast credit hours and any hours for which back pay is due.

If you became an employee of HealthEast through a merger with or acquisition of your former employer, you may be eligible to receive credit for your service with that former employer. Contact the Human Resources Service Center at 651-232-1300, option 4, for more information.

Transferring employees
If you transfer from a position entitling you to receive a contribution under the Plan (an “eligible position”) to a position where you are no longer entitled to a contribution (a “non-eligible position”) HealthEast will track your compensation under this Plan and any contract plan for which you may be eligible as a result of the transfer. Your total hours will count towards vesting in all of your retirement plans, but your benefit under this Plan will be determined using your eligible position pay.

For example: Jane is a full-time non-contract nurse from January through June. On July 1, Jane transfers to a contract nurse position under the Minnesota Nurses Association (MNA) Pension Plan. Jane works full time and is credited with 2,080 hours for the year. Her total salary for the year was $50,000 earned equally as a non-contract and a contract employee.

In this example Jane will be credited with 2,080 hours under the HealthEast Employee Retirement Plan, earning her a year of vesting service. She will not receive a contribution to this Plan, however, because she was not employed in an eligible position on the last day of the year.

Employees with multiple jobs
If you are working two or more jobs at HealthEast, you will be credited for hours completed and compensation received in the eligible positions when we calculate the contribution on your behalf.

Break in service
A break in service means any Plan year during which you work or receive credit for fewer than 501 hours of service. You do not have a break in service if you are on an authorized paid leave of absence. If you are absent due to temporary layoff, qualified military service, or disability, you may be credited with hours of service for that time, up to a maximum of 501 hours, if you are entitled to payment from HealthEast during the absence. If you are absent for maternity or paternity leave, you will be credited with hours of service for participation and vesting purposes to avoid having a break in service.

If you terminate employment and are later re-employed, you will be eligible to participate in the Plan upon re-employment, provided that you meet the eligibility requirements. If your break in service is 5 years or longer, your pre-break service may not count for vesting purposes. Contact
the Human Resources Service Center to find out how your break in service affects vesting in your situation.

Employer contributions
If you are eligible to participate in the Plan, HealthEast will generally make a contribution on your behalf for each year that you meet all of the eligibility requirements. Contributions to the Plan are discretionary and can change from year to year. HealthEast can also choose not to make a contribution for a given year. The timing of when any contribution is made is also at the discretion of HealthEast.

If you are a contract employee, you will not be eligible for employer contributions unless your labor contract specifically provides for employer contributions, and you meet the eligibility requirements of the Plan. Currently the contracts below have negotiated to be eligible for the employer contribution.

- Association of Diagnostic Imaging Technologists (ADIT)
- Professional Employee Pharmacists of Minnesota (PEPOM)
- Local 113 Licensed Practical Nurses

Section 415 of the Internal Revenue Code limits the contributions that may be made to this Plan on your behalf. HealthEast provides notifications of all law and limit changes when they occur.

Rollover contributions
If you receive a lump sum distribution from a previous employer’s plan, you may be able to roll over your distribution into the Plan. You may do this at any time during your employment with HealthEast. Rollover contributions are subject to complex rules. If you would like further information, contact Fidelity Investments.

Account statements
Your account will be updated each business day to reflect any investment earnings or losses on each Fidelity Investment mutual fund in which you are invested. A quarterly statement disclosing the value of your account will be sent to you by Fidelity. You may choose to receive this statement electronically or in paper format.

Check your statement carefully for accuracy. If you have a question about your statement, call Fidelity. You may view your account at any time online at www.netbenefits.com/healtheast. To report an address change, contact the HealthEast Human Resources Service Center at 651-232-1300, option 4.

Investment Consulting Fee
HealthEast has hired an independent investment consulting service firm to focus on providing institutional investment and retirement plan consulting for the HealthEast Care System Employee Retirement Plan. The cost for this service is shared by all participants, and is deducted equally from all accounts.
**Investments**
Your account may be invested in Fidelity Investments’ mutual funds and non-Fidelity mutual funds. These investment options have been selected by the HealthEast Care System Administrative Committee. You direct the investments in your account among the available investment options. Refer to *Appendix B* for a listing of the current funds.

You may transfer funds already in your account to other available investment options at any time by contacting Fidelity Investments. Transactions requested before 4 pm (Eastern Time) on any business day will be effective as of that day based on the closing price on such business day. Transactions received after 4 pm, or on a non-business day, will be processed and effective as of the opening price of the next business day.

To receive information concerning the value of shares or units in each investment option contact Fidelity Investments. To receive information concerning the value of shares or units of investments in your BrokerageLink Account, consult the financial pages of any major newspaper.

The prospectus of each mutual fund under the fund may be obtained by contacting Fidelity Investments. Please read each prospectus carefully. In particular, you should read the investment objectives, risk and return characteristics, and special investment restrictions of each mutual fund, and the description of any transaction fees and expenses which may affect your investment returns (for example, commissions, sales load, deferred sales charge, redemption or exchange fees). The investment objectives, procedures and restrictions that are set forth in the applicable mutual fund prospectuses are subject to change at any time. Participants with balances in such mutual funds will be notified of any material changes through the mailing of an updated prospectus of the fund.

**Default fund**
If you do not make an investment election when you enroll in the Plan, a Fidelity Freedom K Fund will be selected for you. The Freedom K Funds are targeted for your expected retirement date. Therefore, the Freedom K Fund selected for you will depend upon your age and the number of years until you reach age 65. Refer to *Appendix B* for the current listing of Freedom K Funds in the Plan.

**BrokerageLink account**
BrokerageLink is a self-directed alternative if you desire to expand beyond the investment options listed in *Appendix B*. BrokerageLink is a brokerage option that enables you to purchase a wide variety of mutual funds through your Plan. You are not limited to mutual funds available through Fidelity Investments. You may obtain information about the BrokerageLink Account option by contacting Fidelity Investments. Additional fees may apply if you choose to participate in the BrokerageLink account.

**Investing Contributions—ERISA §404(c)**
The Plan is intended to qualify as a participant-directed plan under Section 404(c) of the Employee Retirement Income Security Act of 1974 (“ERISA”) and U.S. Department of Labor regulations. This means that you are responsible for your investment decisions under the Plan and that you have the right to vote any mutual fund proxy based on the number of shares of the mutual fund that you own. The Plan’s fiduciaries, including HealthEast, are not responsible or
liable for any losses which are the direct and necessary result of your investment decisions and instructions.

You choose how your contributions will be allocated among the Plan’s investment options. You may designate different allocations for employer contributions and rollovers. You may invest in any or all of the available funds in 1 percent increments. You may change the way your contributions are invested as often as you want. Information and materials to help you make informed decisions are available through Fidelity Investments.

Fund reallocations
Existing account balances may be reallocated in any proportion among the investment options. Allocations must be in whole percentages. You may reallocate your account at any time. Reallocations of existing balances do not affect the way your ongoing contributions are invested. You may reallocate your funds and/or change your ongoing contributions by calling Fidelity Investments. Some funds may be subject to a short-term trading fee.

Beneficiaries
When you enroll in the Plan, you must name a beneficiary. A beneficiary is the person, persons, trust or estate entitled to receive the value of your account in the event of your death. Online beneficiary designation is an easy way to assign your beneficiaries without completing a paper form. You always have the option of completing a paper form by contacting Fidelity Investments.

If you are married, your spouse will be your beneficiary unless your spouse consents to the designation of someone else. Spousal consent must be in writing and notarized.

If your spouse is designated as your beneficiary under the Plan, such designation will automatically be revoked as of the date of the dissolution or annulment of your marriage. If you wish to have your former spouse designated as your beneficiary, you can re-designate him or her after the date of the automatic revocation.

If a valid designation of beneficiary has not been filed before your death, the vested balance in your accounts will be paid to the first of the following five classes in which there is a survivor:

1. Your surviving spouse
2. Your surviving children and children of deceased children
3. Your surviving parents
4. Your surviving siblings
5. Your estate

Loans
The Plan does not allow loans from your account.

Hardship withdrawals
The Plan does not permit hardship withdrawals.
PART II: HOW BENEFITS ARE PAID

You may request a distribution of your vested account if your employment with HealthEast ends for any reason. If your account balance is under $1,000, it will be distributed to you approximately three months after your employment ends. In this case if you wish to rollover your funds prior to the three month automatic distribution date you must contact Fidelity. If your account equals or exceeds $1,000, you may defer distribution until a later date. The Plan must begin making legally required minimum distributions to you in the year you attain age 70 ½ or retire, whichever is later.

You will forfeit any funds for which you are not 100 percent vested. For example, if you are 60 percent vested, you will forfeit 40 percent if you terminate employment. In the event of your death, your vested account will be distributed to your beneficiary. The normal retirement date under the Plan is age 65; however, you may choose to leave employment earlier or later than this date.

Distributions may be made in the form of a single lump sum, direct rollover, partial lump sum or installments. Installments can be paid monthly, quarterly, semi-annually or annually. You also have the option to purchase an annuity in the form of:

- Single life,
- Joint and survivor,
- Certain and life,
- Installment refund,
- Cash refund, or
- Fixed period

When you leave employment, all of your options will be communicated to you.

When you attain age 70 ½ or retire, whichever is later, installment payments cannot be spread over a time period longer than your life expectancy.

Once your employment has terminated, you may not make contributions to the Plan.

**Distribution requirements if you are married**

If you are married, your benefit will be distributed in the form of a Qualified Joint and Survivor Annuity or a Qualified Optional Survivor Annuity, unless you follow the Plan’s requirements to choose another form of benefit. A Qualified Joint and Survivor Annuity is an annuity for your life, with a survivor annuity for the life of your spouse which is one half the amount of the annuity payable during your joint lives. A Qualified Optional Survivor Annuity is similar, except that it pays your surviving spouse an annuity that is 75% of the annuity payable during your joint lives. If you die before retirement, your spouse will receive the amount he or she would have received if you had retired at the earliest age possible with a Qualified Joint and Survivor Annuity.

If you would rather receive your benefits in another form, you may waive the Qualified Joint and Survivor Annuity, as long as your spouse consents to the waiver. To do so, you must make a Qualified Election within a certain period of time before the date that the...
Qualified Joint and Survivor Annuity would begin. Your spouse must sign the Qualified Election. Contact the Human Resources Service Center for more information.

**Required minimum distributions to your beneficiary**
If your designated beneficiary is a person (rather than your estate or most trusts) then the minimum distribution of your death benefit must generally begin within one year of your death and must be paid over a period not extending beyond your beneficiary’s life expectancy. If your spouse is the beneficiary, the start of payments may be delayed until the year in which you would have attained age 70 ½. Generally, if your beneficiary is not a person, then your entire death benefit must be paid within five years after your death.

**When benefits are paid**
Once you have received your last pay and/or any accrued vacation or PTO, Fidelity Investments will be notified of your termination of employment. You may then call Fidelity at 800-343-0860 to obtain the appropriate form to request a distribution and a copy of the “Special Tax Notice Regarding Plan Payments.”

Your written consent and your spouse’s written consent will be required for any distribution before age 65 if your vested account balance is greater than $1,000. Properly authorized distribution requests will be processed on the day they are received unless it is a weekend or a market holiday.

**Cash distribution**
Any taxable distribution paid directly to you will be subject to mandatory federal income tax withholding of 20 percent of the requested distribution. You will receive 80 percent of the taxable distribution and the other 20 percent will be sent to the IRS as federal income tax withholding for that year. You cannot elect out of this tax withholding as it is not a penalty, but rather a prepayment of your federal income taxes. If you are not at least 59 ½ years of age when you take a distribution, a 10 percent IRS premature distribution penalty tax may also apply to your taxable distribution unless it is rolled into an IRA or another qualified plan. The 20 percent federal income tax withholding under this section may not cover your entire income tax liability. Consult your tax advisor for further details.

You may roll over your distribution to an IRA; to the HealthEast Care System 403(b) Plan; or to your new employer’s plan, if the new employer’s plan accepts rollover contributions. However, the rollover must be completed within 60 days after receipt of the funds. You may also request that the Plan complete a direct rollover, rather than taking a distribution and then contributing it to the other plan. You will not be taxed on any amounts rolled over directly into the IRA, HealthEast Care System 403(b) Plan, or your new employer’s plan until those amounts are later distributed to you.

Your beneficiary can also complete a rollover to an eligible retirement plan.

**Situations affecting Plan benefits**
The Plan is designed to help you save money for your future. You should know, however, that there are ways in which you can lose or delay part of your benefit from this Plan.
• The value of your benefits will depend on changes in value of the investments for each fund. Investment return may increase or decrease at any time depending on market conditions.
• Some payments cannot be made until the correct forms are filled out. If for some reason a payment request is denied in whole or in part, you are entitled to a full review. For information on the process of reviewing denied claims, refer to the “Administrative Information” section.
• HealthEast may determine in any plan year not to make a contribution to the Plan for that plan year.

Contributions made by HealthEast may be refunded to HealthEast if they were made upon a mistake of fact.

**Divorce – Qualified Domestic Relations Orders**
You cannot assign your benefits under the Plan to anyone else. However, if you get divorced, the court may order a specific portion of your account at the time of the divorce to be placed in a new account for your ex-spouse, or for the benefit of your minor children (alternate payees). The court order must meet the Plan requirements for a Qualified Domestic Relations Order (QDRO). A lump sum distribution may be made to an alternate payee pursuant to a QDRO even if you have not attained the age of fifty years, and even if you are still employed with a HealthEast company participating in the Plan. The Plan’s QDRO procedures are available by contacting Fidelity at 800-343-0860 or by visiting the web site www.netbenefits.com/healtheast.

The Plan may charge the participant a reasonable fee for processing a QDRO.

**IRS requirements**
Section 415 of the Internal Revenue Code limits the dollar amount of contributions that can be made to this Plan on your behalf. HealthEast monitors contributions to avoid exceeding that limit. If by error, contributions to HealthEast plans exceed the limits, HealthEast will correct the error following IRS procedures. This may result in reallocation of amounts that were erroneously allocated to your account in this Plan.

The IRS also requires the Plan to meet special non-discrimination tests to ensure that there is a fair level of participation by all eligible participants. One of the IRS rules involves a top-heavy test. Each plan year the Plan, together with all other employer-sponsored qualified plans, is tested to make sure that no more than 60 percent of the benefits are awarded to “key” employees. If the Plan is found to be top-heavy, then HealthEast may be required to make minimum annual contributions to the Plan on your behalf if you are employed at the end of the plan year.

**Plan amendment or termination**
HealthEast reserves the right to amend or terminate the Plan at any time. If termination occurs, your account balance will continue to be held by the trustee until it is distributed. This is a defined contribution plan, and the value of your account depends on the market value of your investment fund(s). Federal law does not provide for benefits under plans of this type to be insured though the Pension Benefit Guaranty Corporation.
**Plan fees and expenses**
In addition to the Investment Consultant Fees described above, the Plan may charge the Trust for other expenses, such as attorney fees.

If you have questions about Plan fees, contact Fidelity at 800-343-0860 or by visiting the web site [www.netbenefits.com/healtheast](http://www.netbenefits.com/healtheast).

**PART III: ADMINISTRATIVE INFORMATION**

**Plan sponsor**
The Plan is sponsored by:

HealthEast Care System  
1700 University Avenue West  
St. Paul, MN 55104  
651-232-1300

**Plan Administrator**
The Plan Administrator is HealthEast’s Administrative Committee. The Administrative Committee has discretion to interpret and construe the provisions of the Plan, and to make the final decision on such things as eligibility and payment of benefits.

The Plan Administrator can be contacted at:

HealthEast Care System Midway Campus  
1700 University Avenue West  
St. Paul, MN 55104  
651-232-1300

**Plan year**
The plan year is the calendar year. Records for the Plan are maintained on a plan year basis.

**Agent for service for legal process**
If you or your beneficiary wish to take legal action for any reason concerning your benefits under the Plan, service of legal process should be delivered to the Plan Administrator or the Plan’s Trustee.

**Plan identification**
The Plan is filed with the U.S. Department of Labor under two numbers: the Employer Identification Number (EIN) and the Plan Number (PN).

The EIN for HealthEast is:  
HealthEast Care System 36-3517697

The official Plan name and Plan number are:  
HealthEast Care System Employee Retirement Plan 005
Trustee
The Plan Trustee is:
Fidelity Management Trust Co.
82 Devonshire Street
Boston, MA 02109

Employee Retirement Income Security Act
Our Plan is designed to meet the legal requirements for pension plans established by the Employee Retirement Income Security Act of 1974 (ERISA). The Plan may be amended to modify the benefits provided by the Plan or to conform with any changes in the law affecting the Plan.

Filing a claim for benefits
Benefit claims should be made through Fidelity at 800-343-0860 or by visiting the web site www.netbenefits.com/healtheast.

Determination of benefit eligibility
Benefit claims will normally be processed within 90 days after filing. If a claim is denied, you will normally receive a written notification of the denial within the 90-day period. The notice will explain:

- The reasons for the denial,
- The Plan provisions on which it is based,
- Any additional material or information needed to make the claim acceptable and the reason it is necessary, and
- The procedure for requesting a review.

If special circumstances require more than 90 days for processing the claim, you will be notified of that fact in writing within 90 days of the filing. The notice you receive will:

- Explain what special circumstances make an extension necessary, and
- Indicate the date a final decision may be expected.

The extension may be up to another 90 days. If you receive no response within 90 days after filing a claim, or by the end of the extension period, you should consider the claim denied. You may proceed to the appeal procedure as though you had received a denial notice.

Appeal procedure
Within 60 days after receiving a denial notice, you or your authorized representative may do the following:

- Submit a written request to Fidelity for a review of the denial,
- Review relevant documents,
- Submit issues and comments in writing, or request a hearing.

Within 60 days after the request for a review is received, a decision on the denial will normally be made. You will receive a written copy of the decision, which includes the
specific reasons for the denial, and references to the Plan provisions on which it is based.

If special circumstances require a review period longer than 60 days, the time for making a final decision may be extended and you will be given notice of the extension within 60 days after your requested review. However, the total review period cannot exceed 120 days.

If you receive no response within 60 days of making a request for a review, or by the end of an extension period, you should consider your claim denied on appeal.

Any questions about the process for requesting a review should be addressed to the Fidelity at 800-343-0860 or by visiting the web site www.netbenefits.com/healtheast.

Your rights under ERISA
As a participant in the HealthEast Care System Employee Retirement Plan, you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA). ERISA provides that all Plan participants shall be entitled to:

1. Examine, without charge, at the Plan Administrator's office and at other specified locations, such as work sites and union halls, all documents governing the Plan, including insurance contracts and collective bargaining agreements, and a copy of the latest annual report (Form 5500 Series) filed by the Plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration.
2. Obtain, upon written request to the Plan Administrator, copies of documents governing the operation of the Plan, including insurance contracts and collective bargaining agreements, and copies of the latest annual report (Form 5500 Series) and updated Summary Plan Description. The Administrator may make a reasonable charge for the copies.
3. Receive a summary of the Plan's annual financial report. The Plan Administrator is required by law to furnish each participant with a copy of this Summary Annual Report.
4. Receive a quarterly statement of your account.

Prudent actions by Plan fiduciaries
In addition to creating rights for Plan participants, ERISA imposes duties upon the people who are responsible for the operation of the employee benefit plan. The people who operate your Plan, called “fiduciaries” of the Plan, have a duty to do so prudently, and in the interest of you and other Plan participants and beneficiaries. No one, including your employer, your union or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a pension benefit or exercising your rights under ERISA.

Enforce your rights
If your claim for a pension benefit is denied or ignored, in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision, without charge, and to appeal any denial, all within certain time schedules.
Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request a copy of Plan documents or the latest annual report from the Plan and do not receive them within 30 days, you may file suit in a Federal court. In such a case, the court may require the Plan Administrator to provide the materials and pay you up to $110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the Administrator. If you have a claim for benefits that is denied or ignored, in whole or in part, you may file suit in a state or Federal court. In addition, if you disagree with the Plan's decision or lack thereof concerning the qualified status of a domestic relations order, you may file suit in Federal court. If it should happen that Plan fiduciaries misuse the Plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a Federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example if it finds your claim is frivolous.

**Assistance with your questions**
If you have any questions about your Plan, you should contact the Plan Administrator. If you have any questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the Plan Administrator, you should contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor listed in your telephone directory or the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue NW, Washington, DC 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.

This document was prepared for the employees of HealthEast and participating employers. If there is any ambiguity or inconsistency between the terms of the official Plan document and those of this Summary Plan Description, the terms of the Plan document govern, unless they violate ERISA or other applicable tax law.

Revised July 2015
APPENDIX A

Employers participating in the HealthEast Care System Employee Retirement Plan:

HealthEast Care System
HealthEast Medical Research Institute
HealthEast Care, LLC
HealthEast Diversified Services, Inc.

HealthEast Properties, LLC
HealthEast St. John’s Hospital
HealthEast St. Joseph’s Hospital
HealthEast Woodwinds Hospital
# APPENDIX B

HealthEast Care System Employee Retirement Plan Investment Options  
As of 7/1/2015

<table>
<thead>
<tr>
<th>Category</th>
<th>Investment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Large Cap</td>
<td>Columbia Dividend Income</td>
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<td>Vanguard Total Bond Market Index</td>
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<td>BrokerageLink</td>
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HealthEast may change the investment options. All employees will be notified if such changes occur.
APPENDIX C
HealthEast Care System Employee Retirement Plan Contact Information

HealthEast Human Resources Service Center
1700 University Ave W.
St. Paul, MN 55104
651.232.1300 option 4

Fidelity Investment Tax Exempt Services
82 Devonshire Street
Boston, MA 02109
1-800-343-0869
1-800-259-9743 TTY
Representatives are available Monday thru Friday 7:00 a.m. – 11:00 p.m. Central Time

www.netbenefits.com/healtheast
Online access 24/7

The information contained herein has been provided by HealthEast Care System and is solely the responsibility of HealthEast Care System.