SUMMARY OF MATERIAL MODIFICATION
FOR THE
ST. FRANCIS HEALTH SERVICES OF MORRIS
EMPLOYEES' RETIREMENT PLAN

JANUARY 2017

This Summary of Material Modification ("SMM") to your Summary Plan Description ("SPD") describes certain changes that have been made to the St. Francis Health Services of Morris Employees' Retirement Plan ("Plan"). You should keep this SMM with your SPD for future reference. Please read this SMM carefully and contact the Plan Administrator with any questions.

Employer
St. Francis Health Services of Morris, Inc.
801 Nevada Avenue, Suite 100
Morris, MN 56267

Phone: (320) 589-2004
Employer Identification Number: 41-1484416
Plan Number: 003

Effective January 1, 2017:

What is the Employer profit sharing contribution and how is it allocated?

Profit sharing contribution. The Employer may contribute a discretionary profit sharing contribution for eligible non-union and union Employees. The profit sharing contribution will be allocated as a percentage of Compensation, the amount of which will be a stated percentage for the non-union Employees and the percentage specified in the bargaining agreement between the union representatives and the Employer for the union Employees. Your share of the contribution is determined below.

Allocation conditions. In order to share in the profit sharing contribution for a Plan Year, you must satisfy the following conditions:

- If you are employed on the last day of the Plan Year, you will share if you completed at least 1,000 Hours of Service during the Plan Year.

- If you terminate employment (not employed on the last day of the Plan Year), you will not share regardless of the amount of service you completed during the Plan Year.

- You will share in the profit sharing contribution for the year regardless of the amount of service you completed during the Plan Year in the year of your death, disability, termination of employment after Normal Retirement Age or termination of employment after Early Retirement Date. This waiver of allocation conditions will only apply once during your
employment history with the Employer (e.g., if you retire, are rehired and then retire again, the waiver only applies to your initial retirement).

**Your share of the contribution.** The profit sharing contribution will be "allocated" or divided among Participants eligible to share in the contribution for the Plan Year.

Your share of the profit sharing contribution will be determined by the formula for making that contribution.

Additional information concerning the St. Francis Health Services of Morris Employees' Retirement Plan may be obtained by contacting the Plan Administrator.