

HONORHEALTH

**HONORHEALTH
HEALTH NETWORK**

403(b) Retirement Security Plan

Summary Plan Description (SPD)

**As Revised
Effective January 1, 2014**

Introduction

HonorHealth Health Network's 403(b) Retirement Security Plan (the "Plan") is a defined contribution plan designed to meet the requirements of Section 403(b) of the Internal Revenue Code of 1986, as amended (the "Code").

Staff members of HonorHealth Health Network, Scottsdale Healthcare Corporation, Scottsdale Healthcare Hospitals, and (effective April 27, 2014) John C. Lincoln Health Network who want to participate in the Plan designate a portion of their pay to be contributed on a before-tax basis which reduces the participant's taxable income. Taxes on contributions and earnings, if any, are deferred until the participant receives a distribution from the Plan. Participation in the Plan is voluntary, it is up to the participant to decide if, and how much, the participant wishes to contribute to the Plan.

The Plan was first established by Scottsdale Healthcare Corporation on January 1, 1991. The Plan has been amended from time to time and Scottsdale Lincoln Health Network (the "Company") became the sponsor of the Plan on January 1, 2014. This booklet describes the Plan as in effect on January 1, 2014 and applies only to those staff members participating on or after that date. References in this booklet to "Company" generally include Scottsdale Lincoln Health Network, Scottsdale Healthcare Corporation, Scottsdale Healthcare Hospitals, and (effective April 27, 2014) John C. Lincoln Health Network.

This Plan Information Booklet describes the basic features of the Plan, how it works and how you can get the greatest value. It only summarizes the Plan and your rights as a participant. This booklet is not a part of, and does not replace or alter the current tax laws and Federal legislation that affects the Plan. If there is a conflict between this booklet and the current tax laws or Federal legislation, current tax laws and Federal legislation are controlling.

This booklet is not an offer to sell or buy stock or any other securities. **Read the latest prospectus for each investment fund before making investment decisions.** No staff member of the Company is authorized to give you investment or tax advice. If you have investment or tax questions, consult a professional advisor.

This booklet is not an employment contract. Having it does not guarantee you a right to continued employment or otherwise affect your employment with the Company.



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About the Plan

The Plan is a retirement savings plan that combines the convenience of automatic payroll deductions with immediate tax savings, self-directed investments and a special boost to your savings in the form of Company matching contributions.

The Plan offers advantages that other types of savings, like a savings account, cannot beat:

- Pretax savings give you an immediate tax break and that means you can save with less effect on your take-home pay than you might expect.
- Company matching contributions mean your savings can grow even faster.
- The large variety of investment funds offered mean you can choose investments that are right for you.

Have questions or need help?

If you have any questions about the Plan, please contact:

HonorHealth Health Network
Employee Benefits
8125 N. Hayden Road
Scottsdale, AZ 85258
Telephone: 480 323-4540

Participation & Enrollment

Who can participate?

All staff members of the Company are eligible to participate in the Plan starting on the first day of employment. You do not have to work a minimum number of hours to participate in the Plan. Non-United States citizens whose residence is not in the U.S. and independent contractors cannot participate in the Plan.

How do I enroll?

You can enroll in the Plan online with the investment firm at www.prudential.com/quickjoin.

When you enroll, you will need to enter the following information:

- Birthday
- Zip Code
- Social Security Number
- Email Address

You will need to make the following decisions:

- How much you want to contribute to the Plan.
- Investment Style
- Investment Funds

It is highly recommended that you complete a Prudential Beneficiary Form in the event of your death. This form can be found online at www.shc.org/benefits and should be faxed back to the Benefits Department.

Naming a Beneficiary

You can designate a beneficiary by completing a Prudential Beneficiary Form as described above. The primary beneficiary that you name on the beneficiary form is the person(s) who will receive the balance in your Account if you die. If the designated primary beneficiary dies and you do not name another primary beneficiary, your Account balance will be paid to any secondary beneficiary you may have named. If you do not name a beneficiary or if your primary and secondary beneficiaries die and you do not name new beneficiaries, your Account will be paid according to the laws of the state where you reside at time of death.

If you are single, you can name anyone you want as your beneficiary and you can name more than one person. For example, you can name one person to receive part of your Account and someone else to receive the rest. You can change your beneficiary at any time online or by completing a new beneficiary designation form.

If you are married, you must name your spouse as primary beneficiary of at least 50 percent of your Account. While you can choose another beneficiary, by law, your spouse must agree to waive his or her right to the 50 percent. To prove that your spouse agrees, your spouse must sign the beneficiary form and the signature must be notarized. This also applies if you elect to change your beneficiary in the future. Unless your spouse agrees to another beneficiary, if you die before a distribution from the Plan begins, your spouse will receive 50 percent of your Account balance. If you have questions about this rule, please contact Employee Benefits.

You should review your beneficiary designation from time to time since personal situations often change. For example, if you are married or divorced, you may want to change your beneficiary.

When can I stop my contributions, and if I do, when can I start again?

You can start and stop your contributions at any time. Generally, all changes to your contributions will become effective as of the first full pay period following the date on which your request is received. Changes can be made online through the investment firm.

What if I leave the Company and then am rehired?

If you leave the Company and later are rehired, you can join the Plan starting the first day you return provided that you are eligible to participate in the Plan, as described above. If you do not join immediately, you may join at a later date. In either case, you will again have to complete the enrollment process described above.

Contributions

Your Pretax Contributions

You decide how much you want to contribute to the Plan. You can make pretax contributions by means of payroll deduction of as little as two percent of your eligible pay or as much as 50 percent of your eligible pay. You are always 100 percent vested in your pretax contributions.

The Code limits the amount you can contribute in any calendar year. Call Employee Benefits if you have any questions about maximum contribution limits.

You are not required to make contributions to the Plan as a condition of employment.

What is the advantage of pretax contributions?

The IRS allows pretax contributions to plans like this Plan to encourage you to save for retirement. If you decide to make your contributions on a pretax basis, your total gross pay (taxable income) is reduced by the amount of your contributions and we then report your net pay to the IRS for tax purposes. As a result, your federal and state income taxes are computed using this lower taxable income amount, likely resulting in smaller tax withholding from your paycheck.

Do my contributions to the Plan affect my other benefits?

Even though your pretax contributions reduce your gross pay, other pay-based benefits (i.e. life insurance) are not affected. Because FICA taxes (Social Security and Medicare) are based on your gross pay, your eventual Social Security benefits are not affected by participation in the Plan.

Company Matching Contributions

The Company contributes to the Plan directly through Company matching contributions. The Company will contribute a dollar to your Account for every dollar that you contribute to the Plan up to four percent of your pay. The Company will not make a matching contribution on rollover contributions. You are always 100 percent vested in the Company matching contributions.

The Company, at its discretion, may also contribute additional employer contributions to a staff member's account.

What if I leave the Company and then am rehired?

If you leave the Company and are rehired, you will be eligible to receive Company matching contributions as soon as you re-enroll and start contributing to the Plan.

When do Company matching contributions go into my Account?

Company matching contributions are computed each pay period and are contributed to your Account as soon as possible after that.

Rollover Contributions

If certain requirements are satisfied, you may move funds from an eligible retirement plan

maintained by a previous employer or an individual retirement account into this Plan. This type of contribution is commonly called a “rollover contribution.” A rollover contribution lets you continue to defer taxes on the distribution while it remains in this Plan.

Generally, you can make a rollover contribution to the Plan at any time. In addition, you can make a rollover contribution even if you are not making pretax contributions to the Plan provided that you are still enrolled in the Plan. The Company does not match rollover contributions. You are always 100 percent vested in your rollover contributions.

A rollover contribution has to be received by the Plan directly either from the other plan's trustee or custodian or within 60 days after you receive your distribution from the other plan. To make a rollover contribution, you have to fill out and return the forms provided by the investment firm.

Rollover contributions must be approved by the Plan Administrator. If you have questions about a rollover, please contact Employee Benefits.

Before you make any rollover contribution, we recommend that you discuss the advantages and disadvantages with a representative from the investment firm.

What are the limits on contributions?

As mentioned previously, the Code limits the amount of contributions to the Plan.

For staff members under age 50

The Code limits the amount of contributions that you can contribute to your Account each year. The annual limits can change from year to year so you will be notified whenever there is a change.

For staff members age 50 and older

If you are 50 years of age or older, the Code allows you to make additional catch-up contributions to the Plan. The additional amount you can contribute may change from year to year so you will be notified whenever there is a change.

For staff members with 15 or more years of service

If you have 15 or more years of service, you may be eligible to contribute even more than the limits mentioned above (up to \$3,000 more in any calendar year). To find out if you are eligible to make these special contributions you will need to contact Employee Benefits. A series of calculations will determine if you are eligible and if so, the maximum amount you will be allowed to contribute. If you decide you want to contribute the extra amount, you must complete a form authorizing the additional contribution.

Are there any other limits on contributions?

Yes. The Code also limits the combined amount of your pretax contributions and Company matching contributions that can go into your Account each year. Our current Plan design prevents this limit from being reached or exceeded. As is the case with the other limits mentioned above, this limit may change from time to time. Rollover contributions are not included in determining whether this limit has been reached.

In addition, the Code also limits the amount of eligible pay that can be used for figuring your matching contributions. Generally, the limit on eligible pay only impacts the Company's most highly compensated employees. Please contact Employee Benefits if you would like more information on the eligible pay limit.

Vesting

What does vesting mean?

Vesting refers to your ownership of the money in your Account. In other words, the vested portion of your Account cannot be taken away from you, even if you quit or are fired.

When am I fully vested?

Your pretax contributions, Company matching contributions, rollover contributions and earnings are always vested at 100 percent regardless of your length of service.

Investment Choices

You are responsible for investing the contributions in your Account. The investment firm offers a variety of investment funds that have differing investment objectives, degrees of risk and rates of return. An asset allocation program that will invest your contributions in a portfolio that matches your risk tolerance and years left until retirement is also available.

The Company reserves the right to change the investment firm and the investment funds at any time. Please contact Employee Benefits for more information on the investment firm.

How are earnings invested?

Any earnings, interest or dividends for an investment fund are reinvested in that fund.

Will my Account value always go up?

Depending on the performance of the funds you invest in, the value of your Account can increase or decrease. The Company is not responsible for the performance (gains or losses) of any of the funds. The funds do not guarantee principal or a rate of return. The investment objective, potential return and degree of risk vary from fund to fund. The current prospectus for each fund has detailed information, including recent performance. Please contact the investment firm for the current prospectus for any fund.

Do the investment firms or funds ever change?

The Plan Administrator can change, add or eliminate investment firms at any time. In addition, the investment firm can add or eliminate investment funds. If this should occur, you will receive an announcement from the Plan Administrator or the investment firm detailing the options available to you.

Account Statement

The investment firm will mail you a statement of your Account after the end of each calendar quarter. Calendar quarters end on March 31, June 30, September 30 and December 31. Your statement will show the status of your Account at the end of that quarter. It will show your contributions and Company matching contributions, as well as other activity, such as investment gains and losses. Contact the investment firm if you would like to receive your statements electronically.

Making Changes

Changing the Amount of Your Contributions

You can increase or decrease the percentage of your pretax contributions at any time. You make these changes online with the investment firm at www.prudential.com. Generally, all changes to your contributions will become effective as of the first full pay period following the date on which your request is received.

Stopping Your Contributions

As discussed above, you can stop and restart your contributions at any time. You can make the change online with the investment firm at www.prudential.com. Generally, all changes to your contributions will become effective as of the first full pay period following the date on which your request is received. If you stop your pretax contributions, Company matching contributions will also stop.

Changing Your Investments

You can change your investments online or by calling the investment firm. You only can choose investment funds offered by the investment firm. Your new investment choice(s) can apply to your current fund balance and/or new contributions.

Loans

Federal law and the Code set strict rules for loans from 403(b) plans. However, you can borrow from your pretax contributions, any rollover contributions and earnings on those contributions and from Company matching contributions and any earnings on those contributions for any reason. The collateral for a loan is 50 percent of your total Account balance.

How much can I borrow?

The least you can borrow from your Account is \$1,000. The most you can borrow is, the lesser of:

- 50 percent of the total of your Account balance; or

- ❑ \$50,000 (minus the highest loan balance you had in the last 12 months).

Other rules concerning the amount you may borrow may apply. Contact the investment firm for information.

How do I apply for a loan?

To apply for a loan, contact the investment firm. If you are married, your spouse must sign a spousal waiver form and your spouse's signature must be notarized.

Important!

Your loan check will be issued as soon as possible after the investment firm has processed your loan application.

What is the interest rate for a loan?

Like all interest rates, the interest rate for a loan from the Plan changes over time. Generally, it will be similar to the prevailing interest rate for a non-plan loan. For the current interest rate, please contact the investment firm.

Is there a fee for taking a loan?

The investment firm may charge your Account a fee to process a loan. Please contact the investment firm for more information on this fee.

How long do I have to repay my loan?

You decide how long you want to repay your loan, within certain limits. Most loans must be repaid within five years from the date you receive the loan. If you take out a loan to purchase a principal residence, you may be able to extend the term of the loan even longer. For more information on repayment please contact the investment firm.

How do I make my loan payments?

Loan payments must be made directly to the investment firm. The investment firm determines the method and frequency of your loan payments. You should discuss your loan payment method with the investment firm during the loan application process. Loan payments are deposited back into your Account according to your current investment choices. You do have the option to pay off your loan early. Please discuss the loan payment process with the investment firm.

If you do not make a loan payment by the end of the calendar quarter following the calendar quarter in which payment was due, your loan may be considered to be in default. When a loan defaults, the remaining balance of the loan is taxable and may be subject to a ten percent distribution penalty.

Who gets the interest I pay on a loan?

The interest that is part of your loan payments is credited back to your Account. Contact the investment firm for more information.

Do I have to pay taxes on a loan?

You do not have to pay taxes on the money you receive from a loan unless your loan defaults

(required payments are not made).

Are loan interest payments tax deductible?

No. The interest charged on monthly loan payments is not deductible on your federal tax return.

What happens if I default on my loan?

If your loan defaults, the remaining amount of your loan will be reported to the IRS as taxable income to you for the year in which you default. You will have to pay federal and state income taxes on the loan balance and possibly a 10 percent federal early withdrawal penalty tax. In addition, the Plan Administrator and the investment firm may charge you a fee if you default on your loan.

What if my employment ends while I have a loan?

If you have an outstanding loan when your employment ends, you can generally continue making your loan payments directly to the investment firm.

Is there a limit on the number of loans?

While there is no limit on the number of loans you can have, our policy provides that you can only have two outstanding loans at one time.

Withdrawals

Federal law generally restricts withdrawals from the Plan while you are still employed. Certain exceptions exist if you suffer one of the financial hardships described below.

Special Note: When you apply for a withdrawal, be sure to read the tax information provided by the investment firm. You may want to get professional tax advice before you withdraw money from your Account.

Important!

Hardship Withdrawal

You can withdraw your pretax contributions and any rollover contributions at any time if you have a financial hardship. With a hardship withdrawal, you cannot withdraw Company matching contributions or any earnings on your contributions. A financial hardship is an immediate and severe financial need that cannot be satisfied with your other financial resources. The Code currently permits you to take a hardship withdrawal to cover one or more of the following expenses:

- Medical care expenses incurred by you or your spouse or dependents;
- Costs related to the purchase of a primary residence;
- Payments necessary to prevent foreclosure or eviction on your principal residence;
- Payments necessary to repair damage to your principal residence due to casualty loss;

- ❑ Costs related to certain tuition or related education expenses for the next year of post-secondary education for you, your spouse or your dependents;
- ❑ Costs related to funeral or burial expenses for your deceased spouse, children or tax dependents.

These are just a summary of the guidelines that apply to hardship distributions. Please contact the investment firm for additional information regarding hardship withdrawals.

Special Note: When you apply for a hardship withdrawal, you must agree to suspend your contributions to the Plan for a period of six months. This suspension will begin the first pay period after the distribution is complete. Because the Company match is based on your contributions, no Company match will occur during the six month period that your Account contributions are suspended. At the end of the six month period, your contribution and the Company match will automatically be restored.

Important!

Be sure to read the tax information provided by the investment firm. You may want to get professional tax advice before you take a hardship withdrawal from the Plan.

How much can I withdraw for a hardship withdrawal?

The most you can withdraw is the amount reasonably necessary to satisfy the financial need causing the hardship.

How do I apply for a hardship withdrawal?

To apply for a hardship withdrawal, contact the investment firm for a withdrawal application. If you are married, your spouse must sign your withdrawal application and your spouse's signature must be notarized. The completed application and the required documents showing proof of your financial hardship should be sent to the investment firm for processing.

Your hardship withdrawal check will be issued as soon as possible after your application has been received, approved and processed by the investment firm.

Is there any fee for a hardship withdrawal?

The investment firm may charge your Account a fee to process a hardship withdrawal.

Do I have to pay taxes on a hardship withdrawal?

The total amount of your withdrawal will be reported to the IRS as taxable income to you for the year in which you receive it. You will have to pay Federal and state income taxes on your hardship withdrawal and the withdrawal may be subject to a 10 percent Federal early withdrawal penalty tax.

Distributions

When will I get the money in my Account?

You (or your beneficiary) are eligible for a distribution if:

- Your employment with the employer ends;
- You become totally and permanently disabled;
- You are age 59½ or over;
- Your beneficiary can receive a distribution in the event of your death.

Special Note: When you (or your beneficiary) apply for a distribution, be sure to read the tax information provided by the investment firm. You (or your beneficiary) may want to seek professional tax advice before taking a distribution.

Important!

In any event, you must begin receiving benefit distributions no later than April 1 of the calendar year immediately following the calendar year during which you reach age 70½ or retire, whichever is later (this is called a required minimum distribution). If you do not begin receiving a required minimum distribution there may be substantial tax consequences. You should contact the investment firm several months in advance if you are contemplating taking a distribution from the Plan. In addition, you may want to seek out professional tax advice to discuss your distribution options.

Can I leave the funds in the Plan?

At the time benefits are payable, your vested Account balance will determine how your Account is handled. If your vested Account balance is less than \$1,000 your Account balance will be automatically distributed to you in a lump sum or rolled over to a another qualified retirement plan, a traditional Individual Retirement Account (IRA) or Roth IRA within a reasonable period of time following your termination of employment. If your Account balance is greater than \$1,000, you do have the option to leave your funds in the Plan and to continue to grow your funds on a tax-deferred basis. We recommend that you discuss decisions regarding distributions with your tax advisor.

How do I (or my beneficiary) apply for a distribution?

To get a distribution, you (or your beneficiary, in the event of your death) should contact the investment firm. The investment firm will assist you with the distribution process.

How is a distribution paid?

The investment firm offers a number of distribution options. Subject to the requirements of the Plan, distributions may be made in the form of an immediate lump sum payment, a single lump sum distribution of a portion of your Account balance, periodic installment payments, and different forms of annuity payments. Please contact the investment firm for more information on

your distribution options.

What is an annuity?

With this payment option, the total amount of your vested Account is first converted into a monthly amount payable for your life. An option to provide your spouse with a continued monthly benefit is also available. Contact the investment firm for additional information.

Is there any fee for a distribution?

The investment firm may charge your Account a fee to process a distribution.

Taxation of Distributions

Generally, a distribution from the Plan is taxable to you when you receive it. However, since the Plan is designed to provide money after you retire, you may be in a lower tax bracket which may result a smaller tax burden. In addition, some of the distribution options provide periodic payments which will spread out your tax burden over time.

Generally speaking, mandatory Federal withholding of 20 percent applies to most distributions from the Plan unless you make a direct rollover into an IRA or another qualified plan. In addition, if you receive a distribution before age 59½, a 10 percent Federal early withdrawal penalty tax may apply. Please contact the investment advisor or a professional tax advisor for more information on the taxation of your distributions.

Be sure to thoroughly read the tax information that the investment firm will include with your distribution application for complete details. In addition, you may want to get professional tax advice before filling out a distribution application.

Important!

Leaves of Absence

What happens to contributions during a leave of absence?

If you are receiving a paycheck from the Company during your leave of absence, your pretax contributions, matching contributions, and loan payments will continue. If you are not receiving a paycheck from the Company during your leave of absence, no contributions, matching contributions or loan payments will occur.

Your contributions, and Company match, will begin when you return to pay status.

What happens to the money already in my Account during a leave?

During your leave of absence, pretax contributions, any rollover contributions and Company matching contributions that are already in your Account will remain in your Account and will continue to be credited with investment gains and losses. In addition, you are able to change your investments and apply for a loan or hardship withdrawal.

What about loan payments during a leave?

You may be able to defer your loan payments during your unpaid leave. Loan payments cannot be extended, but your loan may be eligible for suspension while you are on leave without pay. If

this loan suspension option is available to you, your loan payment will be increased when you return so that the loan is paid off by the original loan payoff date. If arrangements are not made and the loan payments are not made timely, your loan could go into default. Please see the section above on loans for more information.

Please contact Employee Benefits for additional information on leaves of absence.

Other Important Plan Information

Plan Name & Number

The official Plan name is the Scottsdale Lincoln Health Network 403(b) Retirement Security Plan (formerly known as the Scottsdale Healthcare Corporation 403(b) Retirement Security Plan). The Plan number is 005.

Plan Sponsor & Identification Number

The Plan sponsor is Scottsdale Lincoln Health Network. The employer identification number (EIN) is 46-3676831. You can contact the Plan sponsor at:

HonorHealth Health Network
8125 N. Hayden Road
Scottsdale, AZ 85258
Phone: (480) 323-4540
Email: benefits403b@shc.org
FAX: (480) 882-5804

Plan Year

The Plan year is a calendar year that begins each January 1 and ends December 31. The Plan's financial records are kept on a Plan-year basis.

Plan Administrator

The Plan Administrator is Scottsdale Lincoln Health Network, which oversees the Plan's operation and records, interprets the Plan's provisions and authorizes Plan benefits. These duties are sometimes handled for the Plan Administrator by Scottsdale Lincoln Health Network Employee Benefits.

You can contact the Plan Administrator at:

HonorHealth Health Network
8125 N. Hayden Road
Scottsdale, AZ 85258
(480) 323-4541

You can contact Employee Benefits at:

HonorHealth Health Network
Employee Benefits
8125 N. Hayden Road
Scottsdale, AZ 85258
(480) 323-4540

Investment Firm

The Plan may offer one or more investment firms that receive all Plan contributions, send contributions to the investment funds, keep individual Plan records, produce Account statements, and Plan reports. The investment firm(s) will also make distributions and other Plan benefit payments to Plan participants. The Plan Administrator can change, add or eliminate investment firms offered by the Plan at any time. You can contact Employee Benefits if you need information about the current investment firm and how to contact them.

Legal Process

The Plan Administrator is the agent for legal process. This means you should send or deliver all papers concerning a lawsuit to the Plan Administrator. For service of legal process only, contact the Plan Administrator at:

HonorHealth Health Network
Attention: Legal Counsel
8125 N. Hayden Road
Scottsdale, AZ 85258
(480) 994-1597

Funding For the Plan

The Plan is funded by staff member and Company contributions. Money held under the Plan only can be used to pay Plan benefits and certain limited, eligible administrative expenses.

Benefit Rights

You are 100% vested in your Plan benefit at all times. Generally speaking, you cannot give or sell it to someone else or use it as collateral for a non-plan loan.

Your creditors cannot claim your benefit to pay debts you owe except as provided for in a federal tax lien or a qualified domestic relations order (QDRO) as described below.

QDRO's

Your Plan benefit may be reduced by a qualified domestic relations order (QDRO). A QDRO is a domestic relations judgment, decree or order, made under state law, that meets the requirements of the Internal Revenue Code and the Employee Retirement Income Security Act of 1974 (ERISA). A QDRO may require the Plan to pay all or part of your Plan benefit to your spouse, former spouse, child or dependent.

The Plan will pay a benefit to a spouse, former spouse, child or dependent, under a QDRO, only according to the Plan's distribution options and rules.

For information about the Plan's procedures for a QDRO or to request a free copy of the procedures, please contact Employee Benefits.

Interpretation, Amendment & Termination

The Company, through its Board of Directors (or through any committee or individual designated by the Board) reserves the sole right to act and make all decisions about the administration of the Plan, to interpret the Plan and to decide all questions that arise in connection with the Plan, including questions about benefit payments, such as questions of fact.

While the Company expects to continue the Plan indefinitely, it reserves the right to amend or terminate the Plan, in whole or in part, at any time and for any reason, including retroactively if needed to comply with the law or other governmental rules, regulations or policies.

If the Plan is amended or terminated, your vested Account value (on the day before the Plan is amended or terminated) will not be reduced.

Claim Appeals & Arbitration

If you believe you are entitled to benefits under the Plan, a claim for benefits under the Plan must be submitted to the Plan Administrator. The Plan Administrator will write you within 60 days of the day you filed your claim. Under special circumstances, the Plan Administrator may need more time to decide your claim. If so, you will receive a letter, advising you of the need for more time, before the end of the original 60-day period. In all cases, the Plan Administrator will decide your claim within 120 days of receiving it.

If your claim is denied, the denial letter will include: (1) the specific reason for the denial; (2) reference to the specific Plan provisions on which the denial is based; (3) if additional information or material is needed to support your claims, what it is and why it is needed; and (4) the steps you have to take to appeal the denial, the time limits that apply and your right to bring an action under ERISA after you have exhausted these claims and appeals procedures.

If you disagree with the Plan Administrator's decision to deny your claim, you may submit a written appeal to the Plan Administrator. To appeal a denial, you must write the Plan Administrator and request a review. You have to do this within 60 days of the day you receive the denial letter. In your letter, explain why you are requesting a review and include any supporting documentation, records or other information relating to your claim. You can have an attorney or other representative write the review request letter for you. During all stages of the appeal, you or your representative can call or write the Plan Administrator and ask for and see all Plan documents, records and other information "relevant" to your claim. These materials must be provided free of charge. For this purpose "relevant" means the requested documents, records or other information that: (1) were relied on in making the benefit determination; (2) were submitted, considered or generated in the course of the benefit determination even if the Benefits Department did not rely on them in making its determination; or (3) demonstrate compliance with the administrative processes and safeguards required for making the benefit determination.

The Plan Administrator will review your claim and decide within 60 days of receiving your appeal

letter. Under special circumstances, the Plan Administrator may need more time to decide. If so, you will receive a letter, advising you of the need for more time, before the end of the original 60-day period. In all case, the Plan Administrator will decide your claim within 120 days of receiving it. If the result of your appeal request is a denial, the Plan Administrator will write to you. In all cases, a denial letter will include: (1) the specific reason for the denial; (2) reference to the specific Plan provisions on which the denial is based; (3) a statement that you are entitled to receive, upon request and free of charge, reasonable access to and copies of all documents, records, and other information relevant to the claim; and (4) a statement of your right to bring an action under section 502(a) of ERISA.

The decision of the Plan Administrator is binding on you, the Company, the Plan and all persons.

Statement of ERISA Rights

As a participant in the Plan, you are entitled to certain rights and protection under the Employee Retirement Income Security Act of 1974 ("ERISA"). Your ERISA rights are described here:

- Free of charge, you can examine at HonorHealth Health Network Employee Benefits, all Plan documents filed with the U.S. Department of Labor and the Internal Revenue Service. These include the official Plan document, annual financial reports and Plan descriptions. With reasonable written notice to Scottsdale Lincoln Health Network Employee Benefits, copies of Plan documents will be made available for review at other locations.
- You can receive copies of all Plan documents by sending a written request to the Plan Administrator. The Plan Administrator can make a reasonable charge to you for copies.
- You will receive a written summary of the Plan's annual financial report. By law, the Plan Administrator must provide you with a copy of this summary annual report.
- No one, including your employer or any other person, can fire you or discriminate against you to stop you from obtaining a benefit or exercising your ERISA rights.
- If your claim for a benefit is denied, in whole or in part, the Plan Administrator must give you a written explanation. You are entitled to obtain copies of documents relating to the decision without charge. You also have the right to have the claim reviewed and reconsidered, all within the time frames prescribed by regulation.

Besides creating rights for plan participants, ERISA also specifies certain duties for people who are responsible for operating a plan. These people are called fiduciaries. The plan's fiduciaries must operate the plan prudently and in the interest of you, other participants and beneficiaries.

There are steps you can take to enforce your ERISA rights. For example:

- If you request materials from the Plan and do not receive them within 30 days, you can 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 them, unless the materials were not sent because of reasons beyond the Plan Administrator's control.

- ❑ After following the Plan's appeal procedure, if your claim for benefits is denied or ignored, in whole or in part, you can file suit in a state or federal court. Also, 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 plan fiduciaries misuse the Plan's money or if you are fired or discriminated against for claiming benefits or exercising your ERISA rights, you can receive help from the U.S. Department of Labor or you can file suit in a Federal court.

If you file suit, the court will decide who should pay court costs and legal fees. If you win the suit, the court may order the person you sued to pay those costs and fees. If you lose the suit, or if the court decides the suit was frivolous, the court may order you to pay the costs and fees.

If you have any questions about the Plan, contact HonorHealth Health Network Employee Benefits. If you have any questions about this statement or your ERISA rights, contact the nearest area office of the Employee Benefits Security Administration, U.S. Department of Labor listed in your telephone directory or:

Division of Technical Assistance and Inquiries
Employee Benefits Security Administration
U.S. Department of Labor
200 Constitution Avenue, N.W.
Washington, D.C. 20210