

CHILDREN'S HOSPITAL MEDICAL CENTER EMPLOYEE SAVINGS PLAN
SUMMARY PLAN DESCRIPTION

January 1, 2015

Employer Identification Number: 31-0833936

Plan Number: 002

This is only a summary intended to familiarize you with the major provisions of the Plan. You should read this summary closely. If you have any questions and before you make any important decisions based on your understanding of the Plan from this summary, you should contact the Plan Administrator or Funding Agent (see the Section entitled "Plan Identification Information").

HOW TO USE THIS SUMMARY

GLOSSARY

Some terms used in the summary have special meanings. These terms are identified by capitalizing the term's first letter. To find out the exact meaning of a special term, there is a glossary at the end of this summary.

EFFECTIVE DATE

This booklet describes in easy-to-understand terms the principal features of the Plan as in effect on January 1, 2015. It updates and replaces any prior descriptions of the Plan.

MORE SPECIFIC INFORMATION

Some technical details and legal expressions contained in the formal Plan documents have been omitted in this summary. The formal Plan documents govern in administering and interpreting the rights of participants and their beneficiaries.

ADMINISTRATOR

The entity responsible for the day-to-day operations of the Plan is:

Cincinnati Children's Hospital Medical Center
Attn: Director, Benefits
3333 Burnet Avenue
Cincinnati, OH 45229-3039
(513) 636-4200

Any questions concerning the day-to-day operations of the Plan should be directed to the Administrator.

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INTRODUCTION TO YOUR PLAN

The Children's Hospital Medical Center Employee Savings Plan helps you provide for your retirement security by making it simple and convenient for you to contribute to your retirement savings regularly. If you are not eligible to participate in the Children's Hospital Medical Center Retirement Plan (the "Retirement Plan"), your Employer also makes contributions to your Account to provide you with additional savings. If you are eligible for the Retirement Plan, that plan provides an additional retirement benefit to you.

HOW YOU SAVE

- You can contribute a portion of your pay to the Plan as Tax-Deferred Contributions. For information on making Tax-Deferred Contributions, see **YOUR CONTRIBUTIONS: TAX-DEFERRED CONTRIBUTIONS**.
- If you will be age 50 by the end of the year, you can make Catch-Up Contributions to the Plan. Catch-Up Contributions are additional Tax-Deferred Contributions that are not subject to annual limits imposed on Tax-Deferred Contributions under the Plan. For more information on making Catch-Up Contributions, see **YOUR CONTRIBUTIONS: TAX-DEFERRED CONTRIBUTIONS** and **LIMITATIONS ON CONTRIBUTIONS**.
- If you have savings from another retirement plan, you may be able to roll those savings into the Plan as Rollover Contributions. For more information on the types of savings that may be rolled over into the Plan and the terms and conditions for making Rollover Contributions, see **YOUR CONTRIBUTIONS: ROLLOVER CONTRIBUTIONS**.
- Your Employer will also make contributions to the Plan for you if you are among the class of employees eligible for such contributions and not otherwise eligible to participate in the Retirement Plan (the defined benefit pension plan). For information on the eligibility requirements for Employer Contributions, see **ELIGIBILITY TO PARTICIPATE: REQUIREMENTS TO RECEIVE EMPLOYER CONTRIBUTIONS**. For information on the amount of the Employer Contribution and the terms and conditions for receiving them, see **EMPLOYER CONTRIBUTIONS**.
- Dollars you save as Tax-Deferred Contributions and dollars your Employer contributes on your behalf are not currently included as part of your federal taxable income. Taxes are also deferred on investment earnings on all contributions held in your Account. Therefore, you pay no federal income taxes on your Plan savings until they are distributed to you.

YOUR PLAN ACCOUNT

You have your own Account under the Plan to hold all contributions you make to the Plan and any contributions your Employer makes for you. Your Account also holds any investment

earnings on those contributions. Your Account keeps track of your share of the assets held in the Plan.

VESTING OF YOUR ACCOUNT

Your Vested Interest in your Account is the percentage of your Account that you would receive if your employment terminated.

Your Vested Interest in the balance of your Account resulting from the following contributions is always 100%:

- Tax-Deferred Contributions
- Rollover Contributions

Your Vested Interest in the balance of your Account resulting from Employer Contributions is determined under a schedule based on your years of Vesting Service. (For more information about Vesting Service and vesting schedules, see **EMPLOYER CONTRIBUTIONS: VESTED INTEREST IN EMPLOYER CONTRIBUTIONS** and **VESTING SERVICE**.)

DISTRIBUTION OF BENEFITS

You may receive distributions from your Vested Interest in your Account when any of the following happens:

- You satisfy the requirements for an in-service withdrawal. (For more information about withdrawals, see **IN-SERVICE WITHDRAWALS**.)
- You retire
- You die
- Your employment terminates. (For more information about distributions following termination of employment, see **DISTRIBUTION OF YOUR ACCOUNT**.)

SPONSOR DISCRETION

The Sponsor has discretionary authority to interpret and construe the provisions of the Plan, to determine your eligibility for benefits under the Plan, and to resolve any disputes that arise under the Plan. The Sponsor may delegate this authority as provided under the Plan.

PLAN IDENTIFICATION INFORMATION

TYPE OF PLAN

The Plan is a "**defined contribution plan.**" Under a "defined contribution plan," all contributions you make to the plan or that are made on your behalf are held in an account that is invested on your behalf. When you retire, your retirement benefit from the plan will be based on the value of your Account (including investment earnings and losses) at the time distribution is made to you.

The Plan is a "**403(b) plan.**" Under a "403(b) plan," you may elect to have tax-deferred contributions made to the plan from your pay. These tax-deferred contributions are not included in your taxable compensation for the year in which you contribute them to the plan. Instead, they are taxable when they are distributed to you from the plan. For more information see **YOUR CONTRIBUTIONS: TAX-DEFERRED CONTRIBUTIONS.**

The Plan is also intended to be a "**404(c) plan.**" Under a "404(c) plan," you may select the investments for all or a portion of your Account under the plan. Fiduciaries who would otherwise be responsible for assuring that your Account is invested appropriately are relieved of responsibility for your investment choices. For more information, see **PLAN INVESTMENTS: 404(C) PROTECTION.**

SPONSOR & ERISA PLAN ADMINISTRATOR

Cincinnati Children's Hospital Medical Center
3333 Burnet Avenue
Cincinnati, OH 45229-3039
(513) 636-4200
Employer Identification Number: 31-0833936

PLAN NUMBER

002

FUNDING AGENT

Plan assets are held in Group Annuity Contracts issued by

TIAA-CREF
730 Third Avenue
New York, NY 10017
(800) 732-8353
www.tiaa-cref.org/cchmc

AGENT FOR SERVICE OF LEGAL PROCESS

Legal process may be served on the Sponsor/ERISA plan administrator at its address listed above.

ELIGIBILITY TO PARTICIPATE

REQUIREMENTS FOR MAKING CONTRIBUTIONS

All employees of Children's Hospital Medical Center are eligible to make Tax-Deferred Contributions under the Plan beginning on the first day of the payroll period that immediately follows the date they become an employee.

If your employment terminates and you are later reemployed, you will be eligible to make Tax-Deferred Contributions beginning on your reemployment date.

REQUIREMENTS TO RECEIVE EMPLOYER CONTRIBUTIONS

Employees of Children's Hospital Medical Center who meet the following requirements are eligible to receive Employer Contributions beginning on the first day of the payroll period that immediately follows the date they first meet all of the following requirements:

- you are a common law employee of the Employer or you are a Leased Employee;
- you are expected to complete 1,000 or more Hours of Service in your first twelve months of employment or in any Plan Year beginning after that date;
- you are not a resident, clinical fellow, student co-op, graduate assistant, visiting research scientist, or professor emeritus;
- you are not eligible for the Retirement Plan, and
- you are not classified by the Employer as an independent contractor or other person for whom the Employer does not withhold income or employment taxes and file Form W-2.

If you were excluded because you were not expected to complete 1,000 Hours of Service during a twelve-month period and you actually complete 1,000 Hours of Service during that period, then you shall cease to be excluded for such reason on the date you complete 1,000 Hours of Service.

If you were excluded because the Employer treated you as an independent contractor and you are later adjudicated to be a common law employee of the Employer, you will remain ineligible unless and until the Employer extends Plan coverage to you.

If you were excluded from Employer Contributions for failing to meet any of the requirements above and then transfer employment thereby meeting all of the requirements above, you will be eligible for Employer Contributions beginning on your transfer date.

If your employment terminates while being eligible for Employer Contributions and you are later reemployed and you meet all the requirements above for Employer Contributions, you will be eligible for Employer Contributions beginning on your reemployment date. If you do not meet all of the requirements above when you are reemployed, then you will be eligible whenever you do meet those requirements.

YOUR CONTRIBUTIONS

TAX-DEFERRED CONTRIBUTIONS

If you elect to make Tax-Deferred Contributions, you authorize your Employer to reduce the Compensation you would regularly receive by a specified amount. This amount is then deposited in your Account as a Tax-Deferred Contribution. You do not pay federal income taxes (or, in many states, state income taxes) on Compensation you contribute to the Plan as Tax-Deferred Contributions for the year in which you make the contribution. Those amounts are not taxed until they are distributed from the Plan.

Automatic Contributions for Eligible Employees

If you were hired on or after January 1, 2015, your Employer will automatically enroll you in the plan and begin withholding as Tax-Deferred Contributions 3% of Compensation 60 days after you become an Eligible Employee. You may opt out during your first 60 days of employment before deductions begin by calling TIAA-CREF at 800-842-2252. You may elect at any time to contribute a different percentage or dollar amount of your Compensation as Tax-Deferred Contributions, or not to contribute at all.

If your employment terminates and you are later reemployed, you will again be subject to automatic withholding of Tax-Deferred Contributions at 3% of Compensation 60 days after your reemployment date.

When and How to Make a Change or Stop an Election

You may begin contributing immediately or change the amount of Tax Deferred Contributions you are making (including ceasing contributions altogether and resuming contributions after a cessation) online at www.tiaa-cref.org/cchmc. Click *Log In* and enter your TIAA-CREF user ID and password. If you are starting contributions for the first time, select *Enroll* then choose *Register with TIAA-CREF*. Follow the instructions to start your contributions. Once you do that, your election will take effect as soon as reasonably practicable.

After the first automatic contribution is made, you have 90 days to opt out and request a refund by calling TIAA-CREF at 800-842-2252. The amount to be distributed shall be equal to the amount of the automatic Tax-Deferred Contributions made through the effective date of the withdrawal election, adjusted for allocable gains and losses as of the date of distribution. Funds withdrawn are subject to IRS rules, including standard tax withholding.

Amount of Tax-Deferred Contributions

You may contribute a percentage of your Compensation or a flat dollar amount of your Compensation up to the maximum permitted under law. Federal law limits the amount of Tax-Deferred Contributions that you can make to the Plan each calendar year. For 2015, the maximum amount is \$18,000. This amount may be adjusted in future years. If the Administrator determines that the amount you authorize your Employer to withhold from your Compensation would exceed the maximum amount permitted for the year, the Administrator will adjust the amount withheld so that it does not exceed the maximum.

Catch-Up Contributions

If you will be age 50 or older by the end of the calendar year, you may make Catch-Up Contributions that exceed the above limitation on Tax-Deferred Contributions. Your total Catch-Up Contributions for a year cannot exceed the Catch-Up Limit in effect for the year. For 2015 the Catch-Up Limit is \$6,000. This amount may be adjusted each year for cost of living.

ROLLOVER CONTRIBUTIONS

You may elect to roll over qualified distributions into the Plan. Your rollover may be a direct rollover or an indirect rollover. A direct rollover is a rollover made directly from another plan or annuity without being distributed to you first. An indirect rollover is a rollover you make to the Plan of amounts you have actually received as a distribution from another plan or annuity. Your Rollover Contributions are subject to all the terms and conditions of the Plan.

Savings Eligible for Rollover

The Plan permits rollovers from the following:

- "qualified plans" (these are plans that meet the requirements of Section 401(a) or annuities that meet the requirements of Section 403(a) of the Internal Revenue Code, such as 401(k) or profit-sharing plans)
- 403(b) tax-sheltered annuities (these are retirement programs for employees of tax exempt organizations or governments)
- 457 deferred compensation plans (these are deferred compensation plans for employees of state or local governments)

- IRAs

Savings Not Eligible for Rollover

You may not roll over, either directly or indirectly, the following:

- loans
- Roth contributions
- after-tax employee contributions

The Administrator may require you to provide information to show that the savings you want to roll over meet the Plan requirements.

Rollover Procedures

If the distribution qualifies, you may roll it over into the Plan by having it delivered to the Funding Agent. If you actually receive distribution of the amount you are rolling over, your Rollover Contribution must be delivered to the Funding Agent within 60 days of the date you received it. For more information about how to roll over contributions, contact TIAA-CREF at (800) 842-2776.

VESTED INTEREST IN YOUR CONTRIBUTIONS

Your Vested Interest in the balance of your Account resulting from the following contributions is always 100%:

- Tax-Deferred Contributions
- Rollover Contributions

EMPLOYER CONTRIBUTIONS

In addition to your contributions, if you meet the requirements described above under **REQUIREMENTS TO RECEIVE EMPLOYER CONTRIBUTIONS** your Employer will make Employer Contributions to your Account. You are not taxed on any Employer Contributions made to your Account until distribution is made to you.

EMPLOYER CONTRIBUTIONS

Each payroll period, your Employer will make an Employer Contribution to the Plan equal to 10% of your Compensation for the payroll period.

VESTED INTEREST IN EMPLOYER CONTRIBUTIONS

Your Vested Interest in the Employer Contributions in your Account is 0% until you have completed three years of Vesting Service. Upon completion of three years of Vesting Service, your Vested Interest in the Employer Contributions in your Account will be 100%.

SPECIAL VESTING EVENTS

Notwithstanding the foregoing, if you are employed by an Employer (or a Related Company) on your Normal Retirement Date, the date you become Disabled, or the date you die, your Vested Interest in the Employer Contributions in your Account will be 100%. For purposes of this section, if you are absent from employment with an Employer (or a Related Company) because of military service and you die while performing "qualified" military service (as described in the Uniformed Services Employment and Reemployment Rights Act of 1994), you will be treated as if you died while employed by the Employer (or Related Company).

VESTING SERVICE

Vesting Service is used to determine your Vested Interest in Employer Contributions.

Crediting of Vesting Service

You are credited with a year of Vesting Service for each Plan Year in which you complete at least 1,000 Hours of Service.

If you are absent from employment with an Employer (or a Related Company) because of military service, and you die while performing "qualified" military service (as described in the Uniformed Services Employment and Reemployment Rights Act of 1994), you will be credited with Vesting Service for the period you were absent as if you returned to work immediately before your death.

Excluded Vesting Service

Vesting Service completed after you return to work with the Employer following five or more consecutive Breaks in Service is not taken into account in determining your Vested Interest in your Account prior to your Break in Service.

PLAN INVESTMENTS

WHERE PLAN CONTRIBUTIONS ARE INVESTED

The Sponsor has selected the investment options that are available under the Plan. The investment options include annuity contracts and mutual funds. The list of approved investment

options may change from time to time as the Employer considers appropriate. You should carefully review the annuity contract terms, the prospectus, and other available information regarding each investment option before making investment decisions. You have the right to decide how your Plan balance will be invested. You also have the ability to transfer your Plan balance among these investment options. The Sponsor has established administrative procedures that you must follow to select your investments and to change these investments. Note that transfers from these investments to another may be subject to certain restrictions.

In addition, you may choose to invest some or all of your Plan balance under a self-directed brokerage option. The Sponsor may restrict the amount that you may invest under the self-directed brokerage option and the type of investments that you may select.

404(C) PROTECTION

Because you direct how contributions to your Account are invested, the Sponsor and the Funding Agent, who would otherwise be responsible under federal rules for directing investments, are relieved of this responsibility with respect to those contributions. Therefore, they are no longer liable under the law for any losses to your Account that are the direct and necessary result of your investment directions. They are still responsible, however, for providing you with diverse investment opportunities and sufficient opportunity to direct the investment of your Account.

Upon your request, the Funding Agent will furnish you with any available financial reports or statements, the most current prospectus of each investment fund, and investment performance of each fund determined net of expenses. Information that can be found in a prospectus includes:

- a description of the annual operating expenses of the fund and the aggregate amount of such expenses expressed as a percentage of average net assets of the designated investment alternative
- a list of the assets comprising the fund along with the value of each asset
- the name of any issuer of any fixed rate investment contract issued by a bank, savings and loan association, or insurance company and the term of the contract and rate of return
- information concerning the value of shares or units in the fund.

MAKING INVESTMENT ELECTIONS

You will make an investment election in three situations: (i) when you become eligible to participate in the Plan; (ii) when you want to change how contributions to your Account are invested; and (iii) when you want to transfer an amount in your Account from one investment fund to another. To make these investment elections, log on to your account on the web at www.tiaa-cref.org/cchmc or call TIAA-CREF at (800) 842-2776.

Your initial investment election and any subsequent election to change how contributions are invested must specify the percentage of contributions to your Account that will be invested among the available investment funds. If you do not direct how contributions to your Account

should be invested, the contributions will be invested in the Plan's default fund which is currently the appropriate Vanguard target date retirement fund based on your age.

In order to prevent excessive or abusive trading or "market timing," the Administrator may prescribe rules that limit the number of transfers that you can make during a specified period or that otherwise prevent this abuse. For more information, you should contact the Administrator.

VALUING YOUR ACCOUNT

The Funding Agent periodically adjusts the Value of your Account to show any earnings or losses on your investments, any distributions that you have received, and any contributions that have been made to your Account since the preceding adjustment date.

The Value of your Account may increase or decrease at any time due to investment earnings or losses. You are only entitled to receive from the Plan the Value of your Vested Interest in your Account on the date distribution is made to you. That Value will be determined on the adjustment date immediately preceding the date of distribution and may be larger or smaller than the Value determined on any other adjustment date. Neither the Funding Agent nor the Employer guarantees your Account from investment losses.

IN-SERVICE WITHDRAWALS

Under certain circumstances, you may make a withdrawal from your Account while you are still employed by your Employer. Your withdrawal will be effective as soon as practicable after Administrator approval. You must make the withdrawal in one of the forms described in **FORM OF PAYMENT: Form of Payment to You**. If you are married, your spouse must consent to the withdrawal unless it is made in the form of a qualified joint and survivor annuity.

WITHDRAWALS OF ROLLOVER CONTRIBUTIONS

You may always withdraw all or a part of the Rollover Contributions in your Account.

NON-HARDSHIP WITHDRAWALS AT SPECIFIED AGE

If you have reached age 59 1/2, you may withdraw all or a part of the Tax-Deferred Contributions in your Account.

NON-HARDSHIP WITHDRAWALS OF EMPLOYER CONTRIBUTIONS

If you are a Professor Emeritus and at least 65 years old, you may withdraw all or a part of the Employer Contributions in your Account.

WITHDRAWALS WHILE ABSENT ON MILITARY DUTY

If you are absent from employment with your Employer or a Related Company to perform military service, you may be entitled to withdraw amounts from your Account.

Deemed Severance of Employment

If you are absent from employment because of service with the uniformed services (as described in United States Code, Title 38, Chapter 43) for more than 30 days, federal law permits the Plan to treat you as if you had terminated employment, **but solely** to allow you to withdraw amounts from your Account that are not otherwise available for withdrawal. (This summary does not address the effect of military leave on your other employer-provided benefits.) If you are deemed to have terminated employment for this purpose, you may withdraw all or part of the Value of your Tax-Deferred Contributions.

If you take a withdrawal because of your deemed termination of employment, you will not be permitted to make Tax-Deferred Contributions to the Plan (or any other plan maintained by the Employer or a Related Company) for six months from the date of the withdrawal. This suspension requirement will **not** apply if your withdrawal qualifies as a qualified reservist distribution, as described below.

Qualified Reservist Distributions

If you are a reservist or national guardsman and are called to active duty either (1) for an indefinite period or (2) for a period longer than 179 days, any withdrawal you make because of your deemed termination of employment, as described above in ***Deemed Severance of Employment***, will qualify as a "qualified reservist distribution." You may withdraw all or a portion of the Value of your Tax-Deferred Contributions as a "qualified reservist distribution."

A qualified reservist distribution must be made during the period beginning on the date you are ordered or called to active duty and ending on the date your active duty period closes. Your distribution is not subject to the 10% penalty tax on early distributions described in **DISTRIBUTION OF YOUR ACCOUNT: SPECIAL TAX RULES APPLICABLE TO DISTRIBUTIONS**. In addition, federal law permits you to repay the amount of a qualified reservist distribution to an IRA within two years after you cease active duty. This permits you to build back your retirement funds. Finally, if your withdrawal is a qualified reservist distribution, you will not be subject to the six-month suspension on making Tax-Deferred Contributions to the Plan.

HARDSHIP WITHDRAWALS

If you incur an immediate and heavy financial need, you may withdraw all or part of the following contributions held in your Account:

- Tax-Deferred Contributions (excluding investment earnings)
- Rollover Contributions

You may only make a hardship withdrawal if the Administrator determines that the withdrawal is necessary to meet your financial need. You must apply for a hardship withdrawal such number of days before the effective date as the Administrator prescribes.

Financial Needs For Which Hardship Withdrawals Are Available

The financial needs for which you can get a hardship withdrawal are:

- medical expenses of you, your spouse, or your dependents for the diagnosis, cure, mitigation, treatment, or prevention of disease. (Generally, your dependent for this purpose is as defined for purposes of receiving an income tax deduction.)
- purchase of your principal residence (excluding mortgage payments)
- tuition payments, related educational fees, and room and board expenses for post-secondary education for you, your spouse, or your dependents. (Generally, your dependent for this purpose is as defined for purposes of receiving an income tax deduction.)
- prevention of your eviction from your principal residence or foreclosure on the mortgage of your principal residence
- funeral or burial expenses for your deceased parent, spouse, child, or dependent. (Generally, your dependent for this purpose is as defined for purposes of receiving an income tax deduction.)
- expenses for the repair of damages to your principal residence that would qualify for a casualty loss deduction (determined without regard to whether the loss exceeds 10% of your adjusted gross income)

Demonstrating Need for Hardship Withdrawal

The Administrator will approve your hardship withdrawal if all of the following requirements are met:

- the withdrawal amount does not exceed the amount you need to meet your financial need. (Your hardship withdrawal may include amounts necessary to pay any federal, state, or local income taxes or penalties reasonably anticipated to result from the withdrawal.)
- you have obtained all other distributions and all non-taxable loans available to you from any plan maintained by your Employer or any Related Company

- you suspend your Tax-Deferred Contributions to the Plan (and any other plan maintained by your Employer or any Related Company) for at least six months after receipt of the withdrawal

FORFEITURE OF NON-VESTED AMOUNTS

If your employment terminates with your Employer (and all Related Companies) and you are not 100% vested in Employer Contributions in your Account at that time, you will forfeit the non-vested portion of your Account.

Timing of Forfeiture

- If you have no Vested Interest in your Account, your Account will be forfeited on the date your employment terminates.
- If you have a Vested Interest in your Account and receive distribution of that amount because of your termination, the non-vested portion of your Account will be forfeited on the date distribution is made to you.
- If you have a Vested Interest in your Account but do not receive distribution of that interest because of your termination, the non-vested portion of your Account will be forfeited on the date you incur five consecutive Breaks in Service following your termination of employment.

If you are reemployed by an Employer (or a Related Company) before the non-vested portion of your Account is forfeited, the forfeiture will not occur.

Recrediting of Forfeited Amounts

If you are reemployed by an Employer (or a Related Company) after forfeiting the non-vested portion of your Account, the amount you forfeited will be recredited to your Account if you meet all of the following conditions:

- you are reemployed before you incur five consecutive Breaks in Service after the date distribution was made to you (or the date your employment terminated, if you did not receive a distribution because you had no Vested Interest in your Account)
- you become an employee covered under the Plan before the earlier of (1) five years from your reemployment date or (2) the date you incur five consecutive Breaks in Service beginning after the date distribution was made to you (or the date your employment terminated, if you did not receive a distribution because you had no Vested Interest in your Account)

- if you received distribution of the vested portion of your Account, you repay the full amount of the distribution before the earlier of (1) five years from your reemployment date or (2) the date you incur five consecutive Breaks in Service beginning after the date distribution was made to you

Treatment of Forfeited Amounts

Amounts that are forfeited during a Plan Year are used to meet your Employer's contribution obligations to the Plan or to pay Plan expenses, as directed by the Administrator.

DISTRIBUTION OF YOUR ACCOUNT

DISTRIBUTION TO YOU

If your employment terminates with your Employer (and all Related Companies), the Plan permits distribution of your Account. Distribution may be made as soon as reasonably practicable following the date your employment terminates.

You may postpone distribution until April 1 of the calendar year following the calendar year in which you reach age 70 1/2.

If you have terminated employment, but have not yet reached April 1 of the calendar year following the calendar year in which you reach age 70 1/2, you may elect to receive a partial distribution of any portion of your Account.

If your employment has terminated, you may elect in writing to transfer all or a portion of your Account from the Plan to certain other annuities or accounts covered under Code Section 403(b). If you require more information on this subject, contact the Administrator. Also note that if you do make an election to make such a transfer, the Administrator may request that you furnish documents or other information to establish that your money may be properly transferred from the Plan.

Application for Distribution

Distribution of your Account will not be made until April 1 of the calendar year following the calendar year in which you reach age 70 1/2 or retire, whichever is later, unless you have filed an earlier application for distribution with the Administrator.

Suspension of Distribution

If you are reemployed by your Employer (or a Related Company) before distribution of the full Value of your Account has been made, distribution of your Account will be suspended until your reemployment terminates.

Required Distribution

Internal Revenue Code rules require that distribution of your Account begin no later than the April 1 following the close of the calendar year in which you reach age 70 1/2 or retire, whichever is later. Special rules apply if you are a 5% owner of an Employer (see the Administrator for details).

SPECIAL TAX RULES APPLICABLE TO DISTRIBUTIONS

If you terminate employment before reaching age 55 and elect to receive distribution of your Account before reaching age 59 1/2, you may be subject to a 10% penalty tax on your distribution. You should consult your own tax advisor to determine whether this tax applies to you.

DISTRIBUTION TO YOUR BENEFICIARY

If you die before distribution of the full Value of your Account has been made to you, distribution of your Account will be made to your Beneficiary as soon as reasonably practicable following the date your Beneficiary files an application for distribution with the Administrator. Unless distribution of your Account is to be made to your Beneficiary by purchase of an annuity contract from an insurance company or in a series of installment payments, distribution to your Beneficiary must be made no later than the end of the fifth calendar year beginning after your death or, if your Beneficiary is your spouse, the end of the calendar year in which you would have reached age 70 1/2, if later.

If distribution of your Account is to be made to your Beneficiary by purchase of an annuity contract from an insurance company or in a series of installment payments, then distribution to your Beneficiary for federal income tax purposes must begin:

- if your Beneficiary is your spouse, no later than the end of the first calendar year beginning after your death or the end of the calendar year in which you would have reached age 70 1/2, whichever is later
- if your Beneficiary is someone other than your spouse, no later than the end of the first calendar year beginning after your death

The delay in the date distribution must begin to your spouse applies only if your spouse is your sole Beneficiary under IRS rules. Generally, your spouse is your sole Beneficiary only if (1) your spouse is entitled to your full Account or a segregated portion of your Account and (2) no other Beneficiary is entitled to any portion of your spouse's interest unless your spouse dies before receiving full distribution of that interest.

FORM OF PAYMENT

FORM OF PAYMENT TO YOU

- **Single-sum payment:** Distribution of your Account will be made in one payment, subject to any liquidation restrictions or limitations of the investment fund(s) in which you or your Beneficiary has invested.
- **Installment payments:** Distribution of your Account will be made in a series of installment payments over the period you specify. Under federal law, however, the maximum period over which installment payments may be paid cannot exceed your life expectancy or the joint life expectancies of you and your Beneficiary. Installment payments will be made in reasonably equal amounts, except as necessary to reflect increases or decreases in the Value of your Account.
- **Annuity contract:** Distribution of your Account will be made to you through the conversion of your accumulation to annuity income where regular payments are based on how much money you accumulated, your age, the option you selected, and the interest and/or investment returns you continue to earn once you have retired. You may specify the period over which the annuity is to be paid. Under federal law, however, the maximum period over which an annuity may be paid cannot exceed your life or the joint lives of you and your Beneficiary. For additional information about the annuity options available to you contact TIAA-CREF at (800) 732-8353.
- **Normal form of annuity:** Unless you elect another form of payment, distribution will be made to you in the normal annuity form. If you have a spouse, your spouse must consent to your election of a form of payment other than the normal annuity form.
 - The normal form if you do *not* have a spouse is a *single life annuity* (payments are made to you for life and end at your death).
 - The normal form if you *do* have a spouse is a *50% qualified joint and survivor annuity* (payments are made for your life and, if your spouse to whom you were married when payments started survives you, payments equal to 50% of what you were receiving continue to your spouse for life).
- **Direct rollover:** If your distribution is eligible for rollover into an IRA or other eligible retirement plan, you can elect to have the distribution transferred directly into the IRA (including a Roth IRA) or other eligible plan. If you do not elect a direct rollover of your eligible distributions, a 20% mandatory federal income tax withholding applies to the distribution. All or any portion of the distributions of your Account balance are eligible for rollover except:
 - any distribution that is required under the Internal Revenue Code

- any distribution that is one of a series of installment payments made over your life, the life of you and your Beneficiary, or for a specified period of 10 or more years
- any hardship withdrawal

FORM OF PAYMENT TO YOUR BENEFICIARY

Subject to the qualified preretirement survivor annuity requirements described below, if you die before distribution of your Account is made, distribution of your Account will be made to your Beneficiary in any of the forms of payment available under the Plan that your Beneficiary selects. Your Beneficiary may not, however, select an annuity payable over the joint lives of your Beneficiary and another person. If you die after distribution of your Account has begun in a series of installment payments, but before distribution of the full Value of your Vested Interest in your Account is made, installment payments will continue to your Beneficiary after your death.

If your Beneficiary receives distribution in a single-sum payment or in installments over a specified period of less than 10 years, your Beneficiary may also elect a direct rollover, as described above. Your Beneficiary may directly roll over the distribution to an IRA (including a Roth IRA) or to any other eligible plan, however, if your Beneficiary is *not* your spouse, your Beneficiary may only roll over the distribution to an IRA (including a Roth IRA) that is treated as an inherited IRA for required distribution purposes.

- **Qualified preretirement survivor annuity:** If you have a spouse and you die before any distribution of your Account is made, distribution of 50% of your Account will be made to your spouse through the purchase of a qualified preretirement survivor annuity from an insurance company. A "qualified preretirement survivor annuity" is an annuity payable for the life of your spouse. Distribution of the remaining balance of your Account will be made to your Beneficiary and will not be subject to the qualified preretirement survivor annuity requirements.

Your spouse may elect instead to have distribution of the portion of your Account payable as a qualified preretirement survivor annuity made in one of the other forms of payment available under the Plan (described in **FORM OF PAYMENT: Form of Payment to You**). Your spouse may not, however, select an annuity payable over the joint lives of your spouse and any other person.

You may designate a person other than your spouse to receive distribution of the portion of your Account otherwise payable to your spouse as a qualified preretirement survivor annuity. Your designation cannot be made, however, before the first day of the Plan Year in which you either reach age 35 or your employment terminates, whichever is earlier.

YOUR BENEFICIARY UNDER THE PLAN

Beneficiary if You Have No Spouse

You may designate a Beneficiary on the form provided by the Administrator to receive distribution of your Account if you die. Unless you marry (or remarry), your Beneficiary will not change until you file a new designation of Beneficiary form with the Administrator designating a different Beneficiary.

Beneficiary if You Have a Spouse

If you have a spouse, your Beneficiary under the Plan with respect to the portion of your Account that is payable as a qualified preretirement survivor annuity (as described in **FORM OF PAYMENT: FORM OF PAYMENT TO YOUR BENEFICIARY**) is your spouse. You may designate a non-spouse Beneficiary on the form provided by the Administrator to receive distribution of that portion of your Account that is not payable to your spouse as a qualified preretirement survivor annuity. You may designate a non-spouse Beneficiary with respect to the portion of your Account that is payable as a qualified preretirement survivor annuity in accordance with the rules described in **FORM OF PAYMENT: FORM OF PAYMENT TO YOUR BENEFICIARY**.

Effect of Marriage on Prior Beneficiary Designation

If you designate a non-spouse Beneficiary and then get married, your prior Beneficiary designation will be ineffective, except with respect to the portion of your Account that is not payable to your new spouse as a qualified preretirement survivor annuity.

Effect of Divorce on Prior Beneficiary Designation

If you have a spouse who is your Beneficiary under the Plan, your spouse's designation as Beneficiary will be ineffective as of the date of any final divorce or similar decree or order unless either (i) you re-designate your former spouse as your Beneficiary after the date of the final decree or order or (ii) such former spouse is designated as your Beneficiary under a qualified domestic relations order, and as such will continue to be considered your Beneficiary thereunder only to the extent required in accordance with the qualified domestic relations order.

Beneficiary Where There is No Designated Beneficiary

If you die without properly designating a Beneficiary or if no Beneficiary survives you, your Beneficiary will be your surviving spouse or, if you have no surviving spouse, determined under the terms of the Annuity Contract or if not specified therein, your estate.

SPOUSAL CONSENT

If you make an election that requires your spouse's written consent, your spouse's consent must be witnessed by a Plan representative or a notary public. If you are electing a form of payment or designating a Beneficiary, your spouse's consent must specifically acknowledge the form of payment and/or Beneficiary that you have selected. Instead of specifically acknowledging your form of payment and/or designated Beneficiary, your spouse's consent may be a general consent that permits you to change your selection without further spousal consent.

Your spouse's written consent will not be required if you make a good faith attempt to find your spouse and your spouse cannot be located, you have a court order stating that you are legally separated from your spouse, or you have a court order stating that your spouse has abandoned you.

CLAIMS FOR BENEFITS

You should call TIAA-CREF at (800) 842-2776 or go to www.tiaa.cref.org/cchmc to request a distribution under the Plan.

Claim Denial

If your application for a distribution or in-service withdrawal of benefits is denied, you will receive written notice of the denial including:

- the specific reason(s) for the denial
- the Plan provisions that support the denial
- any additional information needed to complete your application and an explanation of why it is needed
- information on how to have your claim reviewed

In most cases you will receive the notice of denial within 90 days after you apply for benefits. If special circumstances require more time, you will be informed in writing of the reasons for the delay and the date you expect the notice. However, in no case will you receive the denial notice later than 180 days after your claim is filed.

Review of Administrator's Decision

If you disagree with a decision made by the Administrator regarding a claim under the Plan, you have the right to ask the Administrator for a review of its decision. You should contact the Administrator at its business address or at its business phone number within 60 days of

the date on which you receive notice of denial of the claim. A request for review must contain the following information:

- the date you received notice of denial of your claim and the date your request for review is filed
- the specific part of the claim you want reviewed
- a statement setting forth the basis upon which you think the decision should be reversed
- any written material that you think is pertinent to your claim and that you want the Administrator to examine

Unless additional time is required, the Administrator (or other fiduciary responsible for reviewing claims) will review the denial of your claim and notify you in writing of its final decision, within 60 days of the filing of your request. If additional review time is needed, you will be notified. In no event will the review period exceed 120 days.

If your claim is denied on review, the notice will state the following:

- the specific reason(s) for the denial
- the Plan provisions that support the denial
- that you are entitled to receive reasonable access to and copies of all documents, records, and other information relevant to your claim for benefits
- information on any voluntary appeal procedures
- a statement of your right to bring a civil action under ERISA

Special Rules Applicable to Disability Claims

If you are claiming a benefit under the Plan that is contingent on the Administrator determining that you are Disabled, you will receive a written response within 45 days, rather than 90 days. If special circumstances require an extension, the Administrator will notify you within the 45-day processing period that additional time is needed. The notice will specify the circumstances requiring the extension and the date a decision can be expected. The extension notice will also:

- explain the standards for approving a disability claim
- state the unresolved issue(s) that prevent the Administrator from reaching a decision
- describe any additional information needed to resolve the issue(s)

If the Administrator requests you to provide additional information so it can process your claim, you will have at least 45 days in which to provide the information. Otherwise, the initial extension cannot exceed 30 days.

If circumstances require further extension, the Administrator will again notify you, this time before the end of the initial 30-day extension. The notice will state the date a decision can be expected. In no event will a decision be postponed beyond an additional 30 days after the end of the first 30-day extension.

If your disability claim is denied, the Administrator's notice will state the following in addition to the information in *Claim Denial* above:

- if the claim denial is based on an internal rule, guideline, protocol, or other similar provision, that a copy of the provision is available upon request, free of charge
- if the claim denial is based on an exclusion or limit (such as a medical necessity requirement or an experimental treatment exclusion) that an explanation of the scientific or clinical judgment applying the exclusion or limit is available upon request, free of charge

You may request a review of the Administrator's decision regarding your disability claim within 180 days, rather than 60 days. The review must be conducted by a Plan fiduciary different from the fiduciary who originally denied your claim. This fiduciary also cannot be subordinate to the fiduciary who originally denied your claim.

If the original denial of your claim was based on a medical judgment, the reviewing fiduciary must consult with an appropriate health care professional who was not consulted on the original claim and who is not subordinate to someone who was.

The review must identify the medical or vocational experts consulted on the original claim. You may request, in writing, a list of those medical or vocational experts.

You will receive notice of the reviewing fiduciary's final decision regarding your disability claim within 45 days, rather than 60 days, of your request. If your disability claim is denied, the notice will state the following in addition to the information in *Claim Denial* above:

- if the claim denial is based on an internal rule, guideline, protocol, or other similar provision, that a copy of the provision is available upon request, free of charge
- if the claim denial is based on an exclusion or limit (such as a medical necessity requirement or an experimental treatment exclusion) that an explanation of the scientific or clinical judgment applying the exclusion or limit is available upon request, free of charge

- the following statement: "You and your Plan may have other voluntary alternative dispute resolution options, such as mediation. One way to find out what may be available is to contact your local U.S. Department of Labor Office and your State insurance regulatory agency."

Bringing a Civil Action Under ERISA

If your claim is denied and you want to bring a civil claim under ERISA, you must file your claim within 2 years of the date you receive a final adverse determination of your claim on review.

AMENDMENT AND TERMINATION OF THE PLAN

Plan Amendment

The Sponsor reserves the right to amend the Plan, either prospectively or retroactively.

Plan Termination

The Sponsor reserves the right to terminate the Plan at any time. In addition, an Employer may withdraw from the Plan at any time. If an Employer withdraws from the Plan, the Employer will determine whether the withdrawal should be treated as a termination of the Plan with respect to its employees.

If the Plan is terminated, you will be 100% vested in the Value of the Employer Contributions (including any investment gains or losses on them) in your Account and distribution of your Account will be made as permitted under federal law.

MISCELLANEOUS INFORMATION

PLAN BOOKLET DOES NOT CREATE EMPLOYMENT CONTRACT

The only purpose of this booklet is to provide you with information about the benefits available under the Plan. The booklet is not intended to create an employment contract between you and your Employer. Nothing in this booklet should be construed as a limitation on your right or your Employer's right to terminate your employment at any time, with or without cause.

NO GUARANTEES REGARDING INVESTMENT PERFORMANCE

Neither the Sponsor, your Employer, the Administrator, nor the Funding Agent guarantees any particular investment gain or appreciation on your Account nor guarantees your Account against investment losses or depreciation.

PAYMENT OF ADMINISTRATIVE EXPENSES

Generally, the expenses of administering the Plan are paid from Plan assets, unless your Employer elects to make the payment. If administrative expenses are paid from Plan assets, they will first be reduced by any forfeitures the Administrator has directed to be used for payment of expenses. Any remaining expenses will be shared among all participants' Accounts.

Your Account's share of each expense will be either a flat fee for all Accounts or a percentage of the expense (determined in the ratio that the Value of your Account bears to the total Value of all Accounts).

Although expenses are generally shared among the Accounts, administrative expenses incurred as a direct result of your activities under the Plan are allocated to, and may be deducted, from your Account. These expenses may include any or all of the following, if applicable:

- Any expenses incurred in connection with your request for a withdrawal
- Any expenses incurred in determining whether a domestic relations order received for you meets certain requirements
- Any expenses incurred in connection with distributing your Account
- Any expenses incurred as a result of you exercising an investment election
- Any expenses incurred as a result of you utilizing the Plan's investment advice services
- Any expenses incurred in calculating the benefit amounts payable to you under different forms of payment
- Any expenses incurred in processing your request for payment in the form of installments

QUALIFIED DOMESTIC RELATIONS ORDERS

Generally, federal law prohibits payment of your Account to someone other than you, unless you have died. An exception to this rule is made for qualified domestic relations orders. A qualified domestic relations order may require that a portion of your Account be paid to someone other than you or your Beneficiary.

"Qualified domestic relations orders" are court judgments, decrees, etc. that pertain to child support, alimony, or marital property and that meet specific legal requirements. The Administrator has procedures for determining whether a court judgment or decree meets the specific legal requirements to be a qualified domestic relations order. You or your Beneficiary may obtain, without charge, a copy of these procedures from the Administrator.

MILITARY LEAVE

If you return to employment following a military leave, you may be entitled to benefits under the Plan for the period that you were absent from employment. You should see the Administrator for information regarding Plan benefits during military leave.

If you die while absent from employment with the Employer or a Related Company because of "qualified" military service (as described in the Uniformed Services Employment and Reemployment Rights Act of 1994), you will be treated for purposes of the Plan as if you died while employed by the Employer (or Related Company). However, no additional contributions will be made to your Account.

RETURN OF CONTRIBUTIONS TO YOUR EMPLOYER

If your Employer makes a contribution to your Account by mistake or if your Employer cannot deduct a contribution made to the Plan on its tax return, that contribution will be returned to your Employer in accordance with federal law.

LIMITATIONS ON CONTRIBUTIONS

Your Tax-Deferred Contributions are limited as described in **YOUR CONTRIBUTIONS: LIMITATION ON AMOUNT OF CONTRIBUTION**). In addition, the total annual contributions to the Plan are limited under the law. If you will be age 50 or older by the end of the year, you may make Catch-Up Contributions that exceed these limits up to the Catch-Up Limit for the year. Amounts that would exceed the legal limits will be distributed or forfeited as provided under the Plan.

MORE THINGS YOU SHOULD KNOW

Your Employer makes contributions to the Plan solely for your benefit. All the assets of the Plan are held for the exclusive benefit of participants and their beneficiaries.

If your employment terminates with your Employer (and all Related Companies) before you are fully vested in your Account, you will lose the non-vested portion of your Account.

Because the Plan assets are held in individual Accounts and are never less than the total benefits payable to participants, no insurance of benefits by the Pension Benefit Guaranty Corporation under Title IV of ERISA is necessary or available. The Plan is subject, however, to the applicable provisions of Title I of ERISA (protection of employee benefit rights) and Title II of ERISA (amendments to the Internal Revenue Code relating to retirement plans).

YOUR RIGHTS UNDER THE PLAN

The Plan is covered by ERISA, which was designed to protect employees' rights under benefit plans. As a participant of the Plan, you should know as much as possible about your Plan benefits. You are entitled to:

- Examine, without charge, at the ERISA plan administrator's office during normal business hours and at other specified locations copies of all Plan documents and other Plan information filed by the ERISA plan administrator with the U.S. Department of Labor, including insurance contracts, collective bargaining agreements, and a copy of the latest annual report
- Obtain, upon written request to the ERISA plan administrator, copies of documents governing the operation of the Plan, including insurance contracts, collective bargaining agreements, the latest copy of the annual report and an updated summary plan description. The ERISA plan administrator may make a reasonable charge for the copies.
- Receive a summary of the Plan's annual financial report. The ERISA plan administrator is required by law to furnish each participant with a copy of this report at no charge.
- Receive a quarterly statement of your accrued benefits under the Plan, and, if you are not fully vested, the earliest date on which you will have a nonforfeitable right to such benefits. The statement must include a description of any limitations or restrictions on your ability to direct investment of your Account
- Obtain information as to whether a particular employer has adopted the Plan and, if so, the employer's address, upon written request addressed to the ERISA plan administrator
- Receive a written explanation with respect to any denied benefit claim regarding the reasons for such denial and the steps that must be taken in order to have such denial reviewed

ERISA imposes duties upon the people who are responsible for the operation of the Plan. Such people are called "fiduciaries" and have a duty to act prudently and in the best 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 benefit or exercising your rights under ERISA.

Although the Administrator carefully administers the Plan, if for some reason you believe that you have been improperly denied a benefit, you have a right to file suit in state or federal court. However, you cannot bring an action at law or in equity unless you have exercised your appeal rights (see **CLAIMS FOR BENEFITS** above) and your benefits requested in the appeal have been denied in whole or in part.

If you believe a Plan fiduciary has misused Plan funds, or if documents you have requested are not furnished within 30 days (barring circumstances beyond the ERISA plan administrator's control), you have the right to file suit in federal court or request assistance from the U.S. Department of Labor. Service of legal process may be made upon the agent designated in **PLAN IDENTIFICATION INFORMATION** at the front of this booklet.

The Sponsor does not believe that filing suit will ever be necessary, but should you feel that it is, the law protects you from being fired or otherwise discriminated against to prevent you from exercising your rights under ERISA or obtaining a benefit under the Plan. If you win a lawsuit, the court may award you certain penalties (up to \$110.00 per day) if the ERISA plan administrator refused to provide the materials you requested, until you receive such materials.

After deciding your case, the court may also decide whether the losing party should pay court costs and the fees and expenses of the winning party. For example, if the court finds your claim to be frivolous, you may be required to pay the fees and other costs involved in defending the case.

If you have any questions, you should contact the ERISA plan administrator at the address indicated in **PLAN IDENTIFICATION INFORMATION** at the front of this booklet.

If you have any questions about this statement of your rights under ERISA, you may 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 N.W., Washington, D.C. 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.

GLOSSARY

<i>Account</i>	The account established to track the contributions made to the Plan on your behalf and the investment earnings and losses on those contributions.
<i>Administrator</i>	The person and/or entity responsible for the day-to-day administration of the Plan such as collecting election forms from employees.
<i>Annuity Contract</i>	The custodial accounts or annuity contracts maintained by the Funding Agent under the Funding Agreement.
<i>Beneficiary</i>	The person (or persons) entitled to receive distribution of your Account if you die before your Account has been fully distributed to you.
<i>Break in Service</i>	A Vesting Service crediting period in which you complete fewer than 501 Hours of Service.
<i>Catch-Up Contribution</i>	Any Tax-Deferred Contribution that you make to the Plan for any year (beginning with the year you reach age 50) that exceeds an applicable limit by no more than the Catch-Up Limit in effect for the year.
<i>Catch-Up Limit</i>	The maximum amount by which your Catch-Up Contributions for a particular year may exceed the limitations applicable to Tax-Deferred Contributions for the year. The Catch-Up Limit for 2013 is \$5,500. This amount may be adjusted for future years.
<i>Compensation</i>	<p>The compensation from your Employer that is taken into account in determining the amount of contributions that you or your Employer can make to your Account.</p> <p>Your Compensation for any period means the wages paid to you for employment covered under the Plan that would be reported as income on Form W-2.</p> <p>Compensation includes amounts you defer under the Plan, transportation fringe benefits you receive from your Employer that are excluded from your taxable gross</p>

income, and amounts that you contribute on a pre-tax basis to a cafeteria plan, 403(b) account, or other plan.

Compensation taken into account in determining the amount of contributions that you or your Employer can make to your Account generally does *not* include amounts paid to you after your employment terminates. However, Compensation includes differential pay you receive while absent because of qualified military service, but only to the extent the payments do not exceed the pay you would have received if you had continued in employment with the Employer.

Legal rules limit the Compensation that may be included under the Plan each year. For 2013, the maximum amount is \$255,000 (this limit may be adjusted annually).

Disabled

You have a mental or physical condition that is likely to result in death or is expected to be of long-continued or indefinite duration and that prevents you from continuing in employment with your Employer. You are Disabled only if the Administrator determines you are disabled based on a written certificate of a physician acceptable to it.

Employer

A company that participates in the Plan. At this time, only the Sponsor participates in the Plan.

***Employer
Contribution***

Any contribution that your Employer makes to your Account.

<i>ERISA</i>	The Employee Retirement Income Security Act of 1974.
<i>Funding Agent</i>	The entity that holds the Plan assets for the benefit of covered employees, e.g. an insurance company that issues an annuity contract pursuant to the Funding Agreement or a person holding assets in a custodial account pursuant to the Funding Agreement.
<i>Funding Agreement</i>	Any agreement (including agreements establishing a custodial account or annuity contract) entered into between the Employer and the Funding Agent relating to the holding, investment, and reinvestment of the assets of the Plan.
<i>Hour of Service</i>	Each hour that is used for determining your Vesting Service. An Hour of Service is each hour for which you are paid or entitled to be paid by your Employer, a Predecessor Employer, or a Related Company and includes your time at work, vacations, holidays, paid sick days, jury duty, military duty, approved leaves of absence, and certain maternity and paternity leaves of absence.
<i>Leased Employee</i>	<p>An employee who is actually employed by another company (the "leasing organization"), but who is leased to the Employer on a substantially full-time basis. If you are a Leased Employee, you may be eligible for benefits under the Plan if you meet all of the following requirements:</p> <ul style="list-style-type: none"> • you have worked for the Employer for at least 1 year • you perform services under the primary direction or control of the Employer • you are not covered by another plan maintained by the leasing organization that provides certain minimum benefits
<i>Employer Contribution</i>	Any Employer Contribution made to the Plan by your Employer as described in detail in EMPLOYER CONTRIBUTIONS .

Normal Retirement Date

The date you reach age 65 or the fifth anniversary of the date you commence participation in the Plan, whichever comes last.

Retirement Plan

The Children's Hospital Medical Center Retirement Plan, a defined benefit pension plan which is 100% funded by employer contributions.

Plan

The Children's Hospital Medical Center Employee Savings Plan (known before January 1, 2013 as the Children's Hospital Medical Center Defined Contribution Retirement Plan).

Plan Year

The period on which the Plan's records are kept. The Plan Year is the 12-month period ending on December 31.

Predecessor Employer

Any company that is a predecessor to your Employer, under Internal Revenue Code Rules, provided your Employer maintains a Plan of that company.

Related Company

Any company or business that is considered to be related to an Employer under Internal Revenue Code rules.

Rollover Contribution

Any qualified cash contribution that you elect to roll over to the Plan from another retirement plan or from a rollover IRA.

Sponsor

The company that maintains the Plan and has the power to amend the Plan. The Sponsor of the Plan is Children's Hospital Medical Center.

Tax-Deferred Contribution

Any contributions made on your behalf by your Employer as provided in your salary reduction election or in the automatic contribution provisions described in this Summary Plan Description.

Vested Interest

The percentage of your Account that you are entitled to receive upon distribution.

Vesting Service

The service credited to you that is used for determining your Vested Interest in the Employer Contributions.