

FACTS YOU SHOULD KNOW ABOUT THE PLAN

1. **Name of Plan:** Mother House, Cristo Rey Kansas City, University of Saint Mary Medical Plan

The Plan is part of the SCL Health Associate Health Benefit Plan
2. **Name and address of Plan Sponsor and Plan Administrator:**

SCL Health
500 Eldorado Blvd., Bldg. 4, Suite 4200
Broomfield, CO 80021
(303) 813-5250
3. **Employer Identification No. (EIN) of the Plan Sponsor:** 23-7379161
4. **Type of Plan:** Welfare benefit plan providing medical benefits
5. **Plan No.:** 521
6. **Type of Administration:** Insurer Administration
7. **Name and Address of Benefit Administration Committee:**

SCL Health
Benefits Administration Committee
500 Eldorado Blvd., Bldg. 4, Suite 4200
Broomfield, CO 80021
(303) 813-5250
8. **The name and address of the person designated as agent for service of legal process and address at which process may be served.**

SCL Health
Attn: General Counsel
500 Eldorado Blvd., Bldg. 4, Suite 4200
Broomfield, CO 80021
9. **Sources of Contributions:** Premiums are paid by contributions made by the employer and employees.
10. **Plan Year:** January 1 – December 31
11. **Amendment of the Plan:** The Plan Sponsor reserves the right at any time and from time to time to modify or amend, in whole or in part, any or all of the provisions of the Plan or to terminate the Plan, at any time, as follows:
 - (a) The Board of Directors of the Plan Sponsor, in its sole discretion, may amend or modify the Plan, in whole or in part, or may terminate the Plan, at any time.
 - (b) The Plan Sponsor Committee, in its sole discretion, may amend or modify the Plan to the extent such amendment or modification would not constitute a material change in the benefits design or philosophy of the Plan Sponsor or result in a material increase in costs to the Plan Sponsor; provided, however, that the Plan Sponsor Committee shall make any Plan amendment reasonably requested by the Mother House of the Sisters of Charity of Leavenworth, the

University of Saint Mary or Cristo Rey Kansas City solely with respect to its Participants, to the extent such amendment is permitted by law, does not result in adverse tax consequences and is administratively practicable.

- (c) The Senior Vice President, Chief Human Resources Officer, of the Plan Sponsor, or the person from time to time performing such function, may amend or modify the Plan at any time to the extent such amendment or modification is routine, required by law or where circumstances make it impracticable for Plan Sponsor Committee action.

12. **Eligible Associates:** All "part-time" Associates and "full-time" associates of Mother House, Cristo Rey Kansas City, and the University of Saint Mary are eligible to participate in the Plan, as well as members of the "talent share" group who are associates of such entities, regardless of their hours worked during a weekly pay period. The following associates are not eligible to participate in the Plan: individuals classified as "Pool Employees," "Per Diem Employees," "On Call Employees," interns, volunteers, or any person classified as an independent contractor or a leased employee, regardless of whether such individual is subsequently determined by a court of competent jurisdiction or governmental agency or authority to have been a common law employee.

For this purpose:

- A "full-time" associate means an associate of Mother House, Cristo Rey Kansas City or the University of Saint Mary who is regularly scheduled to work at least 36 hours per week.
- A "part-time" associate means an associate of Mother House, Cristo Rey Kansas City or the University of Saint Mary who is regularly scheduled to work at least 20 hours per week.

13. **Effective Date of Coverage:** Coverage of a new hire is effective on the first day of the month following the date of hire if the associate enrolls within 30 days of such hire.

RIGHTS AND PROTECTIONS UNDER ERISA

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

- Examine, without charge, at the plan administrator's office and at other specified locations, such as worksites and union halls, all documents governing the plan, including insurance contracts and collective bargaining agreements, and copies of all documents filed by the plan with the U.S. Department of Labor, such as annual reports, Form 5500, and plan descriptions.
- Obtain, upon written request to the plan administrator, copies of documents governing the operation of the plan, including insurance contracts and collective bargaining agreements, and copies of the latest annual report (Form 5500 Series) and updated summary plan description. The administrator may make a reasonable charge for the copies.
- Receive a summary of the plan's annual financial report. The plan administrator is required by law to furnish each participant with a copy of this summary annual report.
- Continue health care coverage for yourself, spouse or dependents if there is a loss of coverage under the plan as a result of a qualifying event. You or your dependents may have to pay for such coverage. Review this summary plan description and the documents governing the plan on the rules governing your COBRA continuation coverage rights.

In addition to creating rights for plan participants ERISA imposes duties upon the people who are responsible for the operation of the employee benefit plan. The people who operate your plan, called “fiduciaries” of the plan, have a duty to do so prudently and in the interest of you and other plan participants and beneficiaries. No one, including your employer, your union, or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a welfare benefit or exercising your rights under ERISA. If your claim for a welfare benefit is denied in whole or in part you must receive a written explanation of the reason for the denial. You have the right to have the plan review and reconsider your claim.

Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request materials from the plan and do not receive them within 30 days, you may file suit in a federal court. In such a case, the court may require the plan administrator to provide the materials and pay up to \$110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the administrator. If you have a claim for benefits that is denied or ignored, in whole or in part, you may file suit in a state or federal court. In addition, if you disagree with the plan’s decision or lack thereof concerning the qualified status of a domestic relations order or a medical child support order, you may file suit in a Federal court. If it should happen that plan fiduciaries misuse the plan’s money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a Federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds your claim is frivolous.

If you have any questions about the plan, you should contact the plan administrator. If you have any questions about this statement or about the rights under ERISA, you should contact the nearest area office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory or the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue NW, Washington, D.C. 20210.