SUMMARY OF MATERIAL MODIFICATIONS FOR THE PEOPLES HEALTH NETWORK 401(k) PROFIT SHARING PLAN

This notice is to inform you of recent changes to our Plan.

This is a summary of the changes. Please file this "Summary of Material Modifications" ("SMM") with your Summary Plan Description ("SPD"), the booklet that explains your Plan. This SMM supersedes in its entirety the section in the SPD relating to the topic indicated.

Any conflicts or discrepancies between this SMM, the SPD, the Plan, or your rights and obligations under the Plan, should be directed to the Plan Administrator whose name and address is listed in this SMM.

This SMM should be reviewed carefully and kept with your SPD.

SUMMARY OF MATERIAL MODIFICATIONS FOR THE

PEOPLES HEALTH NETWORK 401(k) PROFIT SHARING PLAN

Name, address and phone number of the Plan Administrator:

New Orleans Regional Physician Hospital Organization, Inc. d/b/a Peoples Health Network Three Lakeway Center 3838 N. Causeway Blvd., Ste 2200 Metairie, LA 70002 504-849-4500

Employer Identification Number: 72-1267232

Plan Number: 001

Effective as of **01/01/2017** the following provisions replace the existing sections of the Summary Plan Description:

YOUR CONTRIBUTIONS TO THE PLAN

Rollovers and Transfers:

If you wish to make a rollover or a transfer of amounts from another tax qualified plan (including 403(b) Plans and 457(b) Governmental Plans), certain IRAs or eligible retirement plans sponsored by a state or its agencies or subdivisions to this Plan, you must submit a written request to the Plan Administrator, who will determine whether a rollover or transfer is acceptable.

If you are an Eligible Employee and your Employer allows, you may make such a rollover contribution to this Plan before you are eligible to participate in the Plan. Amounts attributable to rollover contributions are included when determining whether the value of your Account Balance at termination of employment or retirement is \$5,000 or less for purposes of the Plan's automatic cash-out provisions.

In addition to making a rollover or a transfer of distributions from another tax-qualified plan, you may do so from the following source(s):

- a 403(b) plan (if the distribution is otherwise includible in your income)
- a plan maintained by a governmental employer
- certain individual retirement or annuity accounts
- a simple retirement account in which you participated for at least 2 years

Prior to making a rollover or transfer, you should consult with your tax advisor.