

**SUMMARY OF MATERIAL MODIFICATION OF
SUMMA HEALTH RETIREMENT INCOME PLAN**

This notice is to inform you of an amendment to the Summa Health Retirement Income Plan. To the extent set forth below, this notice changes the previous Summary Plan Description that has already been distributed to you. All other provisions of the Summary Plan Description remain unchanged by this amendment. Please attach this notice to your copy of the original summary. If you have any questions, please ask the Plan Administrator.

AMENDMENT

The Summary Plan Description of our retirement plan is amended, effective December 1, 2021:

ITEM I

The section entitled Late Retirement shall be amended to read as follows:

LATE RETIREMENT

What if I Work Beyond My Normal Retirement Date?

If you continue to work for the Company after you reach your normal retirement date, you will continue to be a participant in the plan and may be eligible to earn additional benefits, until you actually retire.

If you do continue to work after your normal retirement date you may elect to commence payment of your retirement benefit regardless of the number of Hours of Service you perform.

What if I Have Retired and Return to Work After My Normal Retirement Date?

If you have retired and then return to work for the Company, your retirement benefit will continue without suspension for the period of your additional employment. But note, there shall be no increase in the amount of your retirement benefit for the additional service.

If you had returned to work, prior to December 1, 2021 and had your retirement benefit suspended, you may elect to recommence payment of your retirement benefit.

When Will Payments Begin?

Normally, payments will begin on the first day of the month after your employment terminates. If you elect to continue to work for the Company after your normal retirement date then payments will begin the first day of the month following the earlier to occur of (i) your election to commence payments of your retirement benefit; or (ii) your termination of employment.