ST. LUKE'S HEALTH S

VCDNG"QH"EQPVGPVU"

CT

CTVKENG"KK"   GNK I KDKNKV [."EQXGTC I G."CP F"GPTQNN OGPV 000000000000000000000000000000 8"

403"   Gnki kdknkv{"cpf"Gptqmn o gpv 0000000000000000000000000000000000000000000000000000000000000000000000000 8"

404"   Gptqmm o gpv"cpf"Gngevkqp   0

:032"   Igpfgt"cpf"Pwodgt 000000000

PLAN PURPOSE AND ESTABLISHMENT"

Vjg"Uv0"Nwmgøu"Jgcnvj"U{uvgo"Ugevkqp"347"Hngzkdng"Dgpghkv"Rncp"*vjg"õRncpö+"ku"jgtgd{"cogpfgf"cpf"tguvcvgf"kp"kvu"gpvktgv{."ghhgevkxg"cu"qh"Crtkn"3."4235."wpnguu"qvjgtykug"rtqxkfgf"jgtgkR"   p   v

ARTICLE I

DEFINITIONS"

Yjgp" ecrkvcnk|gf" kp" vjku" fqewogpv." vjgug" yqtfu" cpf" rjtcugu" jcxg" vjg" hqnnqykpi" ogcpkpiu<

1.1   **Acquisition**" ogcpu" vjg" ceswktkpi" qh" eqpvtqnkpi" kpvgtguv" kp"

eqpuvkvwvgu"kpeq o g"htq o "uqwtegu"ykvjkp"vjg"Wpkvgf"Uvcvgu"*ykvjkp"vjg" o gcpkpi"qh" Eqfg"Ugevkqp":83*c+*5++0"

f0"   Hqt" rwtrqugu" qh" vjg" Fgrgpfgpv" Ectg" HUC." $Jkijn{" Eq o rgpucvgf" G o rnq{gg$"
o

owuv"dg"rtqrgtn{"cpf"vk

i0   cp{"qvjgt"gxgpv"vjg"Rncp"Cfokpkuvtcvqt"fgvgtokpgu"yjkej"cnnqyu"hqt"tgxqecvkqp"qh" cp"gngevkqp"wpfgt"Eqfg"Ugevkqp"347"cpf"vjg"tgiwncvkqpu."twnkpiu"qt"qvjgt"iwkfcpeg" kuuwgf"vjgtgwpfgt0

1.38   **Treasury Regulations**" ogcpu"tgiwncvkqpu"*kpenwfkpi"rtqrqugf"tgiwncvkqpu+"kuuwgf"d{"vjg" Vtgcuwt{"Fgrctvogpv."cu"vjg{"oc{"dg"cogpfgf"htqo"vkog"vq"vkog."qt"iwkfcpeg"qh"igpgtcn" crrnkecdknkv{" rwdnkujgf" d{

e0"   Qrgp"Gptqmogpv0"

Vjg"Gornq{gt"oc{"guvcdnkuj"cp"Qrgp"Gptqmogpv."rtkqt"vq"qt"eqkpekfgpv"ykvj"cp"Cppwcn"Gptqmogpv0""Vjg"Gornq{gg"oc{"dgeqog."eqpvkpwg"vq"dg"qt"egcug"vq"dg"c"Eqxgtgf"Gornq{gg"wpfgt"vjk

Ectg" cpf" Fgrgpfgpv" Ectg" HUCu." cpf" pqv" vq" ocmg" cp{" eqpvtkdwvkqpu" vq" vjqug"Dgpghkv"Rncpu"wpfgt"vjku"Rncp."hqt"vjg"pgzv"hqnnqykpi"Rncp" [gct0"

50"   RKND0" " Cp" Gnkikdng" Gornq{gg" yjq" ku" pqv" tgegkxkpi" RKND" cpf" hcknu" vq" uwdokv"xcnkf"Rncp"Hqtou"fwtkpi"Qrgp"Gptqnnogpv."yknn"dg"fggogf"vq"jcxg" gngevgf"pqv"vq"tgegkxg

[gct"cpf."gzegrv"cu"qvjgtykug"rtqxkfgf"kp"vjku"Ctvkeng"KK."ujcnn"tgockp"ghhgevkxg"
hqt"vjg"gpvktg"Rncp" [gct0"

e0"   <u>Eqxgtcig"Fwtkpi"cpf"Chvgt"Ngcxg"qh"Cdugpeg0"</u>

30"   <u>Ujqtv"Vgto"Fkucdknkv{"*UVF+"cpf"Rckf"Vkog"Qhh"*RVQ+0"</u>"Kp"vjg"gxgpv"c"
ngcxg" qh" cdugpeg" tguwnvu" kp" ujqtv" vgto" fkucdknkv{" dgpghkvu" wpfgt" vjg"
Gornq{gtøu"Ujqtv"Vgto"Fkucdknkv{"Rncp."vjg"Eq

Kh"vjg"Gornq{gg"iqkpi"qp"wprckf"ngcxg"gngevu"vq"fkueqpvkpwg"eqpvtkdwvkqpu" vq"rc{"hqt"jku"qt"jgt"Jgcnvj"Rncp

70" vjg"ghhgevkxg"fcvg"qh"vjg"Gornq{ggøu"gngevkqp"*qt"fggogf"gngevkqp+"pqv"vq"
rctvkekrcvg"kp"vjg"Rncp"wpfgt"Ugevkqpu"404."405."407"qt"40:"

80" vjg"ghhgevkxg"fcvg"qh"cp{"Rncp"co
gpfogpv"vjcv"vgtokpcvgu"eqxgtcig"hqt"vjg"
Eqxgtgf"Gornq{ggøu"lqd"ecvgiqt{="qt"

90" vjg"fcvg"qh"Rncp"vgtokpcvkqp0"

Pqvykvjuvcpfkpi"vjg"

vjcp" hcknkpi" vq" vkogn{" uwdokv" vjg" hqto" vq" vjg" Rncp" Cfokpkuvtcvqt." kh" uwej" uwrrngogpvcn"

Administrator may permit the affected Covered Employees to

Jgcnvj"Ugtxkeg."qt"c"vtkdcn"qticpk|cvkqp.".*kkk+"c"Uvcvg"jgcnvj"dgpghkvu"tkum"rqqn."qt"*kx+"c"Hqtgkip"iqxgtpogpv"itqwr"jgcnvj"rncp0"

70"   Urgekcn"T

Citggogpv"wpfgt"vjg"Rncp"vq"kpetgcug"rc{ogpvu"hqt"eqxgtcig"wpfgt"vjg"Dgpghkv"Rncp"kp"qtfgt"vq"rc{"hqt"uwej"EQDTC"eqxgtcig0"

10"   <u>HONC</u>0"

C"Eqxgtgf"Gornq{gg"vcmkpi"ngcxg"wpfgt"vjg"HONC

hqt" fgrgpfgpv" ectg" tgkodwtugogpvu" wpfgt" vjg" Fgrgpfg

c" egtvckp" fqnnct" coqwpv." hck

kk0"	Tghgtgpeg" vq" vjg" urgekhke" Rncp" rtqxkukqpu" qp" yjkej" vjg" fgvgtokpcvkqp"ku"dcugf="

kkk0"	C" fguetkrvkqp" qh" cp{" cffkvkqpcn" ocvgtkcn" qt" kphqtocvkqp" pgeguuct{" hqt" vjg" enckocpv" vq" rgthgev" vjg" encko" cpf" cp" gzrncpcvkqp" qh" yj{" uwej" ocvgtkcn"qt"kphqtocvkqp"ku"pgeguuct{="

kx0"	C" fguetkrvkqp" qh" vjg"

Pqvjkpi"kp"vjku"Ugevkqp"703"ujcnn

b.	maintenance of:

	1.	records and data necessary or desi

c0"   Gzrgpugu"cpf"Eq o rgpucvk

7.3   Effect of Amendment or Termination No Vested Rights"

Pq" oqfkhkecvkqp." cnvgtcvkqp" qt" cogpfogpv" ujcnn" jcxg" cp{" tgvtqcevkxg" ghhgev" uq" cu" vq"
fgrtkxg"cp{"Eqxgtgf"Rgtuqp"qh"cp{"dgpghkv"vjgp"rc{cdng0""Pqvykvjuvcpfkpi"vjg"hqtgiqkpi."
cp{" oqfkhkecv⸺⸺⸺⸺⸺⸺⸺ c   vgf" o ⌄

8.10   Gender and Number"

Yjgpgxgt"cp{"yqtfu"ctg"wugf"jgtgkp"kp"vjg" ocuewnkpg"igpfgt."vjg{"yknn"dg"eqpuvtwgf"cu" vjqwij"vjg{"ygtg"cnuq"wugf"kp"vjg"hgokpkpg"igpfgt"kp"cnn"ecugu"yjgtg"vjg{"yqwnf"uq" crrn{0""Yjgpgxgt"cp{"yqtfu"wugf"jgtgkp"ctg"kp"vjg"ukpiwnct"hqtp

8.13   Nondiscrimination"

Kh." kp" vjg" lwfiogpv" qh" vjg" Rncp" Cfokpkuvtcvqt." vjg" Rncp" oc{" hckn" vq" oggv" vjg" pqpfkuetkokpcvkqp"tgswktgogpvu"wpfgt"Eqfg"Ugevkqp"347."vjg"Rncp"Cfokpkuvtcvqt"yknn"vcmg" uwej"cevkqp"cu"kv"fggou"crrtqrtkcvg"vq"cuuwtg"eqornkcpeg"ykvj"uwej"tgswktgogpvu0""Vjg" cevkqp"vcmgp"d{"vjg"Rncp"Cfokpkuvtcvqt"oc{"kpenwfg."ykvjqwv"nkokvcvkqp."c"oqfkhkecvkqp"qh" vjg" gngevkqp" qh" egtvckp" Eqxgtgf" Gornq{ggu" yjq"

i0"   Cnn"G o rnq{ggu" y jq"ctg"vtgcvgf"cu"g o rnq{gf"d{"c"ukpin"

Gornq{gg"c

ejcpig"gzkuvkpi"gngevkqpu"ghhgevkxg"hqt"vjg"pgzv"hqnnqykpi"Rncp"[gct0""Vjg"Gnkikdng"
Go

vjg"Eqxgtgf"Gornq{gg"jcu"cwvjqtk|gf"ceeqtfkpi"vq"vjg"347"Rncp"cpf"gngevgf"wpfgt"
Ugevkqp"404"qh"vjku"Rncp"hqt"vjg"Rncp"[gct"*wr"vq"vjg"Oczkowo"Cppwcn"Dgpghkv+."
nguu"cp{"rc{ogpvu"rtgxkqwun{"ocfg"hqt"Swcnkh{kpi"Jgcnvj"Ectg"Gzrgpugu"kpewttgf"
fwtkpi"vjg"Rncp"[gct0""Cp{"wpwugf"dcncpeg"kp"c"Eqxgtgf"Gornq{ggøu"Jgcnvj"Ectg"
Ceeqwpv"cv

3.3 Section 105(h) Requirements Limitations on Benefits"

Vjg" Rncp" Cfokpkuvtcvqt" oc{" oqfkh{" qt" tglgev" cp{" eqxgtcig" gngevkqpu" wpfgt" vjku" Rncp." nkokv" dgpghkvu" rc{cdng" wpfgt" vjku" Rncp" qt" vcmg" qvjgt" crrtqrtk

5.3

APPENDIX A – QUALIFIED MEDICAL EXPENSES"

Vjg" hqmqykpi" ku" c" rctvkcn" nkuv" qh" eqooqp" ogfkecn" gzrgpugu" vjcv" yknn" dg" vtgcvgf" cu" Swcnkh{kpi"

APPENDIX B – NON-QUALIFYING HEALTH CARE EXPENSES"

Vjg"hqnnqykpi"ku"c"rctvkcn"nkuv"qh"eqo oq

Z

1.14   Maximum Annual Benefit" ogcpu." y kv j "tgurgev"vq"cp{"Rn

e0"   Gornq{ogpv"Tgncvgf"Gzrgpugu"yjkej"ctg"kpewttgf"hqt"ugtxkegu"rtqxkfgf"qwvukfg"
vjg"Eqxgtgf"Gornq{ggøu"jqwugjqnf"d{"c"Fgrgpfgpv"Ectg"Eg

care. "In" order" to" be" eligible" for" reimbursement" under" this" Plan." Qualifying" Dependent" Care" Expenses" must" be" incurred" during" the" applicable" Plan" [ear" and" while" the" Covered" Employee" was" covered" under"

d. the name of the person for who

6.2   Permanence of the Plan Right to Term