

SUMMARY OF MATERIAL MODIFICATIONS FOR THE IMMANUEL RETIREMENT PLAN

(01/01/2014)

This document is a summary of the material modifications that have been made to the terms of the plan named above as a result of one or more amendments made to the plan by Immanuel. This summary modifies or supplements the Summary Plan Description (booklet) previously provided to you.

We urge you to review this summary carefully as it contains important information for you about the changes made to the plan and how these changes impact you.

If any part of this Summary of Material Modifications conflicts with the terms of the plan, the terms of the plan will be followed. The plan is much more detailed. You can request a copy of the plan from the Plan Administrator listed in your Summary Plan Description.

Change to Entry Date

Beginning January 1, 2014, if you are a former employee of Alegent-Creighton Health, you enter the plan as of the date you become an active participant for purposes of specified contributions if you have met the eligibility service requirements for such specified contributions as of the date you become an employee. Prior to that date, you were not eligible to enter the plan.

Change to Eligibility Service

Beginning January 1, 2014, eligibility service includes predecessor service with Alegent-Creighton Health, if you were offered and accepted employment in connection with the acquisition by us of health care facilities from Alegent-Creighton Health. Prior to that date, predecessor service for purposes of eligibility service for Alegent-Creighton Health was not counted.

Change to Vesting Service

Beginning January 1, 2014, vesting service includes predecessor service with Alegent-Creighton Health, if you were offered and accepted employment in connection with the acquisition by us of health care facilities from Alegent-Creighton Health. Prior to that date, predecessor service for purposes of vesting service for Alegent-Creighton Health was not counted.

Addition of Adopting Employer under Plan Sponsor Section

Beginning January 1, 2014, added adopting employer language to the plan, but there are no listed adopting employers at this time. Prior to that date, there was no adopting employer language in the plan.