



*Earning for Today and
Saving for Tomorrow*

Pension Plan Summary

inspiring possibilities

 Advocate Health Care



Pension Plan

Advocate Health Care Network (“Advocate”) offers the Advocate Health Care Network Pension Plan (“Pension Plan” or “Plan”) as part of its retirement program. The Pension Plan—in combination with the Advocate Health Care Network Retirement Savings Plan – 401(k) (the “401(k) Plan”) and Social Security—helps you prepare for your future financial security. Under the Pension Plan, an account is established for each eligible associate (“Account”). If you are eligible, your Account is credited with pay credits and interest credits.

As it is important for you to understand this pension benefit and all of its key features, we are providing you with this booklet summarizing the terms and features of the Plan. You will want to keep this booklet handy for future reference.

Important! This summary describes the Plan’s terms that are in effect as of January 1, 2016. This booklet is intended to describe the major features of the Pension Plan. Full details of the Plan are contained in the official Plan documents, which legally govern the Plan. Every effort has been made to accurately describe the terms of the Plan. However, because this booklet is only a summary, it cannot describe all Plan rules or how the rules will apply to every person in every situation. In the event of any discrepancies between information in this booklet and the Plan documents, the Plan documents will govern.

If you have any questions regarding your retirement benefits under the Plan, visit Advocate Benefits at advocatebenefits.com or call 1.800.775.4784.

The Plan Administrator has absolute discretionary authority to determine eligibility for benefits and to construe the terms of the Plan.

Advocate reserves the right to amend, modify or terminate the Pension Plan at any time, for any reason. If a material amendment is made or termination occurs, you will be notified promptly according to applicable law.

This booklet is not a contract of employment and nothing in the plan gives any associate the right to be retained in the service of Advocate or any of its affiliated companies (Advocate and its affiliated companies are sometimes referred to in this summary as the “Advocate Companies”).



Plan Highlights

Feature	How it Works
Accounts and Credits	Your Plan benefits are based on the amount of pay credits and interest credits made to your Plan Account. Your Account is credited with pay credits for each year you complete at least 1,000 Hours of Service as an eligible associate during the year. Your Account is also credited with daily interest credits.
Vesting	You are fully vested when you have five years of vesting service, attain age 65 while actively employed, become permanently disabled while actively employed, or die while actively employed.
Distributions	Normal retirement occurs at age 65. However, you generally may begin receiving your vested Plan benefits at any time after you terminate employment and reach age 55. The Plan offers several payment options. You may elect a lump sum payment, or you may receive monthly payments for your lifetime only, or for your life and that of your surviving spouse.
Plan Cost	Advocate pays the full cost of the plan. No associate contributions are required or allowed. The Plan is funded through a master trust. All contributions to the Plan are held and invested by a trustee appointed by Advocate. The money in the trust can be used only to pay benefits and administrative costs of the Plan, and cannot be returned to Advocate until all benefits have been paid. The Plan's trustee makes all payments under the Plan.

Advocate Benefits—At Your Service

Advocate Benefits is Advocate's automated benefits system and benefits information resource. You can access Advocate Benefits in two ways, 24 hours a day, every day:

- Log on to the Advocate Benefits web site at advocatebenefits.com.
- Call Advocate Benefits at 1.800.775.4784.

Please have your user ID and password available before you log on or call. Representatives are available to assist you from 8 am to 6 pm Central Time, Monday through Friday.

By logging online or calling the toll-free number, you can use Advocate Benefits to:

- Get personalized Account balance information for the Pension Plan.
- Request a pension application form.
- Access information and/or make changes to other benefits within Advocate's retirement program, including both the Pension Plan and the 401(k) Plan.
- Designate a beneficiary (with spousal consent, if applicable) who will receive your vested Plan benefits upon your death.



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Who is Eligible and When Participation Begins

Eligibility

You are eligible to participate in the Plan if you:

- are an associate of an Advocate Company
- complete a year of Eligibility Service (as described on page 6); and
- are not a member of an excluded classification of associates, as described below.

Excluded Classification of Associates

You are not eligible to participate in the Plan if you are:

- a Cost-Per-Call associate;
- a leased employee (as defined by the Internal Revenue Code);
- an independent contractor;
- a union associate (unless you are covered by a collective bargaining agreement that specifically provides for participation in the Plan);
- employed as a medical and dental resident;
- designated as grandfathered clergy and receive a contribution in a denominational retirement plan; or
- an employee of Sherman West Court.

Participation

“The date you become a participant in the Plan (called your “Entry Date”) depends on when you were hired.

You become a participant in the Plan as of the January 1st or July 1st (whichever is earlier) following the date you complete a year of Eligibility Service and are an eligible associate, if you were:

- Hired on or after January 1, 2013,
- Rehired by an Advocate Company on or after January 1, 2013 and had one or more “Breaks in Service” (as defined on page 7) when you were rehired,
- Hired or rehired before January 1, 2012 but you did not complete a year of Eligibility Service as of January 1, 2013, or
- Hired or rehired between January 1, 2012 and January 1, 2013 but you did not complete a year of Eligibility Service during

your first consecutive 12-month period following your date of hire or rehire.

Examples:

- If Associate A is hired on March 3, 2015 and completes 1,000 Hours of Service by March 3, 2016, her Entry Date is July 1, 2016 and she will be eligible to receive pay credits under the Pension Plan beginning on July 1, 2016.
- If Associate B is hired on June 15, 2015 and does not complete 1,000 Hours of Service by June 15, 2016, but completes 1,000 Hours of Service between January 1, 2016 and August 20, 2016, his Entry Date is January 1, 2017 and he will be eligible to receive pay credits under the Pension Plan beginning on January 1, 2017.

You become a participant in the Plan as of the first day of the first pay period following the date on which you first complete a year of Eligibility Service and are an eligible associate, if you were:

- Rehired on or after January 1, 2013 but had no “Breaks in Service” when you were rehired,
- Hired or rehired before January 1, 2012 and you completed at least a year of Eligibility Service before January 1, 2013, or
- Hired or rehired between January 1, 2012 and January 1, 2013 and you completed at least a year of Eligibility Service during your first consecutive 12-month period following your date of hire or rehire.”

Quarterly Statements

After you become a Plan participant, you may access Advocate Benefits at any time to find out your Account balance under the Plan. On a quarterly basis, you will receive an email (at the email address that is currently on file with Advocate Benefits) to notify you that a statement reflecting the value of your Plan Account is available online through advocatebenefits.com. You have the right to request and obtain, free of charge, a paper version of your quarterly benefit statement by calling Advocate Benefits.



Service

In general, service means the length of time you work for Advocate or one of its affiliated entities (each called an “Advocate Company”). Your service generally is measured by the Hours of Service you work at an Advocate Company for pay. Your Service is used to determine if you satisfied the eligibility requirements for participation (as described above) and your vested interest (i.e., a nonforfeitable, permanent right) to your benefits under the Plan.

Eligibility Service

A year of Eligibility Service is determined in one of two ways:

- You earn a year of Eligibility Service if you complete at least 1,000 Hours of Service in the first 12-consecutive-month period from the date of hire, or
- If you don’t complete 1,000 Hours of Service during the first 12-consecutive-month period from your date of hire, you earn a year of Eligibility Service when you complete 1,000 Hours of Service during any calendar year (January 1 through December 31).

Vesting Service

Vesting Service is measured in full, completed years. You receive one year of Vesting Service for each calendar year in which you complete at least 1,000 Hours of Service for The Advocate Companies.

You will not be entitled to any pension benefits until you are fully vested in the Pension Plan. See *Vesting* on page 7 for an explanation of when you become fully vested.

Hours of Service

You will earn an Hour of Service for each hour you work for the Advocate Companies for pay. You also earn Hours of Service for hours you’re paid while away from work for such things as:

- Paid time off (vacation, illness and incapacitation)
- Layoff
- Military duty
- Jury duty
- Approved leave of absence

You also earn an Hour of Service for each hour of back pay that is awarded or agreed to by the Advocate Companies (with no duplication of hours for hours already credited). However, you are not required to be credited with more than 501 Hours of Service for any one period where you do not perform any job duties, except if you were on a qualified military leave and you return within the time frame required by law.

For all purposes under the Plan, Hours of Service are credited as of the date on which you are paid for such Hours of Service. For example, if you are paid on January 3, 2015 for time worked from December 14 through December 31, 2015 then those Hours of Service are credited for the Plan Year in which you were paid (i.e. the 2015 Plan Year).



One-Year Break in Service

If you leave the Advocate Companies, you will incur a one-year “Break in Service” if you are in a terminated status on the last day of the Plan Year and you earned less than 501 Hours of Service in the Plan Year. If you leave and then return to work for the Advocate Companies, this is what happens:

- If you are rehired prior to having a Break in Service:
 - If you did not previously become a Plan participant, after you are rehired, you will continue to be credited with any Vesting Service you may have earned. If your rehire date is within 12 months from your original date of hire, you will also continue to be credited with any Eligibility Service you may have earned. If your rehire date is more than 12 months from your original date of hire, your date of rehire will be used to determine your Eligibility Service.
 - If you are a Plan participant when you are rehired, you will continue to be credited with any Eligibility Service and Vesting Service you may have earned.
- If you had a Break in Service, but are rehired before having five consecutive Breaks in Service:
 - You must first meet the eligibility requirements (i.e., become an eligible associate and complete one year of Eligibility Service) in order to become an active participant in the Plan. You will not be credited with any Eligibility Service earned prior to your Break in Service.
 - You will continue to be credited with any Vesting Service you earned prior to your Break in Service.
- If you had at least five consecutive Breaks in Service before you are rehired:
 - You must first meet the eligibility requirements (i.e., become an eligible associate and complete one year of Eligibility Service) in order to become an active participant in the Plan. You will not be credited with any Eligibility Service earned prior to your Breaks in Service.
 - If you had no vested interest in a Plan Account before your Breaks in Service, you will not be credited with any Vesting Service that you completed before such Breaks in Service, and your pre-Break in Service Account balance under the Plan will be **permanently forfeited**.
 - If you are vested in your Plan Account before your Breaks in Service, you will continue to be credited with any Vesting Service that you earned before the Breaks in Service.

Maternity/Paternity Leave

Solely to prevent a one-year Break in Service you may still earn Hours of Service if you are away from the Advocate Companies because of:

- Your pregnancy.
- The birth or adoption of your child.
- Caring for your child immediately following birth or adoption.
 - You can receive up to 501 Hours of Service for such an absence.

Vesting

You will become fully vested in your entire Account—meaning you will have a 100% non-forfeitable right to your benefit—if you are a participant in the Plan, and any of the following events occur while you are employed by The Advocate Companies:

- You accrue five years of Vesting Service
- You reach age 65
- You die (in this case, your beneficiary receives your benefits)
- You become permanently disabled.



How Your Benefit is Determined

Your Plan benefits are determined under a cash balance formula which expresses the amount of your pension benefit as a single-sum dollar balance (an "Account"). Your Account balance grows through pay credits and interest credits.

There are several factors that are considered in determining the contribution Advocate makes to your Account for a year and the interest it earns. These factors are your Eligible Compensation, the Social Security Taxable Wage Base, and the "one-year Treasury constant maturity" yield as in effect on the last business day of the prior year (as reported by the Federal Reserve).

Pay Credits

For each year that you participate in the Plan and complete at least 1,000 Hours of Service, your Account will be credited with pay credits as described below.

Your pay credits are determined under a formula that takes into account your Eligible Compensation earned on and after your Entry Date (as defined on page 5). The formula also takes into account the amount of your Eligible Compensation, if any, that exceeds 85% of the Social Security Taxable Wage Base for each year. The Social Security Taxable Wage Base is the maximum amount of annual earnings that are subject to the Social Security tax (e.g., \$118,500 in 2015).

If your date of hire or rehire was prior to January 1, 2013:

5.0% of your Eligible Compensation up to 85% of the Social Security Taxable Wage Base

Plus

7.0% of your Eligible Compensation above 85% of the Social Security Taxable Wage Base up to the maximum compensation limit

If your date of hire or rehire was on or after January 1, 2013:

4% of your Eligible Compensation up to 85% of the Social Security Taxable Wage Base

Plus

6% of your Eligible Compensation above 85% of the Social Security Taxable Wage Base up to the maximum compensation limit

Each calendar year, a pay credit is made to your Account each payroll period after you work 1,000 Hours of Service. The first pay credit of the year will be based on your Eligible Compensation earned from January 1 through the pay period you work 1,000 Hours of Service. For the remainder of the calendar year, pay credits are made each pay period based on your Eligible Compensation for that pay period.

Special Rule for the Plan Year of Termination of Employment—If you are an active Plan participant for the Plan Year in which you terminate employment, you will be credited with pay credits for such Year if you complete 1,000 Hours of Service. If you do not complete 1,000 Hours of Service in the Plan Year in which you terminate employment, you may still be eligible for pay credits for that Plan Year if:

- You are at least age 55 and you have earned 5 Years of Vesting Service,
- You become permanently disabled, or
- You die.



Examples of Pay Credits Made to Your Account on an Annual Basis if You Were Hired Before January 1, 2013

Example 1

Assume that Joe earned \$27,000 in Eligible Compensation for the year 2015. In 2015, 85% of the Social Security Taxable Wage Base equals \$100,725 (85% x \$118,500). Because Joe's annual Eligible Compensation is less than \$100,725 (i.e., 85% of the Social Security Taxable Wage Base), Joe's Account for 2015 was credited with 5% of \$27,000, or \$1,350. For 2015, the annual pay credit added to Joe's Account is \$1,350.

Example 2

Assume that Marlene earned \$110,000 in Eligible Compensation for the year 2015. In 2015, 85% of the Social Security Taxable Wage Base equals \$100,725 (85% x \$118,500). Because Marlene's annual Eligible Compensation is more than \$100,725 (i.e., 85% of the Social Security Taxable Wage Base), her Account for 2015 was credited with (i) 5% of \$100,725 (the portion of her Eligible Compensation that did not exceed 85% of the Social Security Taxable Wage Base) which is \$5,036.25, PLUS (ii) 7% of \$9,275 (the portion of her Eligible Compensation that did exceed 85% of the Social Security Taxable Wage Base) which is \$649.25. For 2015, the annual pay credit added to Marlene's Account is \$5,685.50 (\$5,036.25 + \$649.25).

Example of Pay Credits Made to Your Account on an Annual Basis if You Were Hired on or after January 1, 2013

Assume that Bob earned \$34,000 in Eligible Compensation for the year 2015 (from his Entry Date of July 1 to year-end). In 2015, 85% of the Social Security Taxable Wage Base equals \$100,725 (85% of \$118,500). Because Bob's annual Eligible Compensation is less than \$100,725 (i.e., 85% of the Social Security Taxable Wage Base), Bob's Account for 2015 was credited with 4% of \$34,000, or \$1,360.

Interest Credits

The total balance in your Account is credited with interest on a daily basis. The interest crediting rate is established at the beginning of each calendar year and is based on the average of the daily One-Year Treasury Constant Maturity Yields for the month of October prior to the start of the Plan year as reported by the Federal Reserve. For the current year information on the interest-crediting rate, go to the Advocate's Benefits website at advocatebenefits.com.



Pension Eligible Compensation

For purposes of the Plan, Eligible Compensation has a special meaning. Your Eligible Compensation for Plan purposes generally is defined as your compensation that is reported as income on IRS Form W-2, including your base pay, bonuses, special recognition awards, parsonage housing allowances, overtime pay, executive benefit allowances and incentive compensation. Certain retention bonuses, sign-on bonuses and incentive and other awards that are specifically designated by the Senior Vice President and Chief Human Resources Officer are not Eligible Compensation

Your Eligible Compensation for Plan purposes does not include contributions Advocate makes on your behalf to the Pension Plan, Advocate's 401(k) Plan, any other Advocate retirement plan in which you participate, or amounts included as taxable income under any group insurance program. It also does not include reimbursements for travel expenses and cell phone expenses, allowances for relocation and educational assistance, or severance pay you receive as a result of termination of employment with any Advocate Company.

Maximum Compensation Limit—The IRS imposes a maximum limit on the amount of annual compensation that can be taken into account in determining your Plan benefit. This limit may be adjusted from time to time by the IRS to account for cost-of-living changes. The annual compensation limit under the Plan for 2015 is \$265,000. Advocate reserves the right to amend the Plan to incorporate any adjustments by the IRS to the annual compensation limit.

For Plan Years ending prior to January 1, 2017, if you are an employee of Dreyer Clinic, Inc. for a portion of the Plan Year and employed by another Advocate Company for the remaining portion of the Plan Year, compensation paid while you are an employee of Dreyer Clinic, Inc. is generally not included in your Eligible Compensation, while amounts paid during the portion of the Plan Year where you are an employee of another Advocate Company are generally included in your Eligible Compensation.

Social Security Taxable Wage Base

The Social Security Taxable Wage Base (SSTWB) is the maximum amount of pay that is subject to Social Security taxes. The SSTWB is determined by the Social Security Administration and is subject to change each year. For the current SSTWB refer to the Advocate's Benefits website at advocatebenefits.com (see page 8 under "Pay Credits").



When Benefits are Paid

As you approach retirement, you will need to make two decisions that affect your actual monthly benefit payment: when to retire and the form of payment of your pension benefit. Generally, you cannot begin receiving your benefits under the Plan until you have reached age 55. The section below summarizes how different types of retirement (e.g., normal retirement, late retirement, early retirement, and disability retirement) may affect your monthly benefit payment. The following section (*How to Receive Your Plan Benefits*, see page 13) describes the forms of payment available. You should consult your personal financial advisor and/or tax advisor for assistance in determining when and how to take your Pension Plan benefit.

Normal Retirement: Age 65

Your normal retirement date will be the first day of the month following the date you reach age 65. If you reach 65 on the first day of a month, your normal retirement date will be your 65th birthday. If you choose to retire at that time, you need to elect to begin receiving benefit payments based on your retirement date.

Late Retirement: After Age 65

You may decide to continue working past age 65. If you retire after age 65, your late retirement date will be the first day of the month following the date you leave the Advocate Companies. You will need to contact Advocate Benefits to begin the payment process. Since your payments start after age 65, your monthly benefit will be actuarially increased to reflect the fact that it will be paid over a lesser period of time.

Early Retirement: Age 55 through 64 with 5 Years of Service

You may take early retirement at any time after age 55 if you have at least five years of Vesting Service. Your early retirement date will be the first day of the month following the date you leave The Advocate Companies. Early retirement benefit payments may begin on your early retirement date or you can elect to have payments begin on the first day of any month following the month you retire, up to the month you reach age 65. If you begin your payments before age 65, your monthly benefit will be actuarially reduced to reflect the fact that it will be paid over a longer period of time.

If You End Your Employment Before Age 55 with 5 Years of Service

If you leave Advocate for any reason after completing five or more years of vesting service but before you reach early retirement age (age 55), you will receive a deferred vested benefit beginning at age 65. You may elect to have payments begin on the first day of any month following the month you reach age 55. If you begin your payments before age 65, your monthly benefit will be actuarially reduced to reflect the fact that it will be paid over a longer period of time.

In addition, because you leave the Advocate Companies because you are permanently disabled but prior to five years of Vesting Service, you will also be entitled to a deferred vested benefit as described above.



Disability Retirement

If you have five years of Vesting Service and retire from the Advocate Companies due to being “permanently disabled,” you will be eligible for disability retirement. You are considered “permanently disabled” if you are certified as disabled by the Social Security Administration.

You will be entitled to receive disability retirement benefits beginning at age 65.

Your Account will continue be credited with pay credits each year you remain permanently disabled up to age 65. Your pay credits will be calculated based on your Eligible Compensation earned during the prior four quarters ending on, or immediately preceding, the date of your permanent disability. Your Account will also continue to receive interest credits. Alternatively, if you are at least 55 years old when you terminate employment, you may permanently waive your right to future pay credits and interest credits and elect to take a distribution of your disability retirement benefits at any time following termination. If you make this election to receive a disability retirement benefit before age 65, it is irrevocable.

Note: If you have less than 5 years of Vesting Service when you become “permanently disabled,” you will become vested in the pay credits and interest credits that have been made on your behalf prior to you becoming totally and permanently disabled. You will not receive future credits or contributions.

If You Return to Work After Benefits Begin

If you had been receiving monthly benefits and then returned to work at an Advocate company before January 1, 2015, your benefit payments may have been suspended. If, as of December 31, 2014, your benefit payments had been suspended under this rule, they resumed as of January 1, 2015. After January 1, 2015, your return to work after you begin receiving monthly benefits will not result in a suspension of benefit payments.

You should contact Advocate Benefits if you have questions about your monthly benefits during your re-employment.

Required Benefit Commencement

If you are not actively employed at age 70½, under IRS rules, payments must begin no later than April 1 of the calendar year following the calendar year you reach age 70½.

Maximum Benefits

The IRS imposes certain maximum limits on annual benefits. The Plan Administrator will notify you if you are affected. In very general terms, an annual pension is limited to the lesser of (i) a dollar amount specified by the Internal Revenue Service (\$265,000 for 2015) which may be adjusted for cost of living, and (ii) 100% of your average compensation for your three highest paid consecutive calendar years with the Advocate Companies.



How You Receive Plan Benefits

The way benefits are paid may be as important to you as the amount you receive. Because individual retirement income needs differ, the Plan allows you to decide how your benefits will be paid. There are several payment options available to you. Some of the options may not be available when you retire, depending on your marital status and your age when payments begin. You should consult your personal financial advisor and/or tax advisor for assistance in determining when and how to take your Pension Plan benefit.

You need to contact Advocate Benefits to receive a Pension Plan Benefit Application and then file your completed application with Advocate Benefits in order to request benefit payment-related documents. You will receive these documents at least 30 days (but not more than 180 days) before your benefit payments begin. If you would like to begin receiving your benefits before the end of this 30-day period, you can waive the election period, provided your benefits do not begin until at least eight days after you receive the documents.

The payment option you elect becomes effective on the date payments start. You may choose or change your payment option at any earlier time. Once your payments begin, you cannot change your payment option.

Advocate now offers you the opportunity to roll your Advocate Pension Plan money into your active Advocate 401(k) Plan. This option allows you to move your pension funds into an account that you invest as you choose; this money remains tax-deferred as long as it remains in the 401(k) account. This will be transferred into your 401(k) account without a check being issued. Also, the Advocate 401(k) Plan allows you to take installment payments during retirement after age 55. This means you can receive regular payments from your 401(k) account and only pay taxes on the money paid out. The rest of your retirement money can stay in your 401(k) account (tax-deferred) until you need it.

Payment Options

Generally, the Pension Plan offers five benefit payment options, as described below. If you were a participant in a prior pension plan, you may have additional or different payment options available to you; if you do, you will be provided information regarding these additional payment options when you leave the Advocate Companies.

Single Lump Sum

This payment option will provide you the full value of your vested benefit in a single payment. Once this payment is made from the plan, no further benefits will be paid. If your vested Plan Account balance is \$5,000 or less, it will be distributed automatically in this form. For more detail, please see the following section entitled *Cash-Out of Benefits Valued at \$5,000 or Less*. If you are entitled to a single lump sum payment, you may be able to make a rollover to your active Advocate 401(k) plan account, an Individual Retirement Account (IRA) or another employer-sponsored tax-qualified plan (see *Rollover Rights* on page 19).

Five-Year Certain & Life-Level Annuity

This payment option will provide you monthly annuity payments beginning on your annuity start date and continue for your life. If you die before receiving payments for 60 months (five years), payments will continue to your beneficiary for the rest of the 60-month period.

If you are single, this is your normal form of payment. If you want to elect another payment option, you must reject this form in writing and specify the option and the beneficiary, if applicable.

Note: If an unmarried participant dies after receiving his annuity for a period of at least five years, no further benefits will be paid.



Qualified 50% Joint & Surviving Spouse–Level Annuity

This method of payment will provide you reduced monthly annuity payments beginning on your annuity start date and continue for your life. When you die, 50% of your reduced benefit will continue to be paid to your surviving spouse. Only the spouse to which you were married at the time pension benefit payments began will be considered a surviving spouse. If your spouse dies before you, benefit payments will continue to be paid to you until you die and your payment amount will not change.

If you are married, this is your normal payment form. If you want to elect another payment option, you and your spouse must reject this form in writing and specify a different payment option (and beneficiary, if applicable).

75% joint & Surviving Spouse–Level Annuity

This payment option will provide you reduced monthly annuity payments beginning on your annuity start date and continuing for your life. When you die, 75% of your reduced benefit will continue to be paid to your surviving spouse for his or her life. Only the spouse to which you were married at the time pension benefit payments began will be considered a surviving spouse. If your spouse dies before you, benefit payments will continue to be paid to you until you die and your payment amount will not change.

100% Joint & Surviving Spouse–Level Annuity

This payment option will provide you reduced monthly annuity payments beginning on your annuity start date and continuing for your life. When you die, 100% of your reduced benefit will continue to be paid to your surviving spouse for his or her life. Only the spouse to which you were married at the time pension benefit payments began will be considered a surviving spouse. If your spouse dies before you, benefit payments will continue to be paid to you until you die and your payment amount will not change.

Designating Your Beneficiary

If you are married, you must obtain your spouse's written consent to designate anyone other than your spouse as beneficiary. However, you may revoke a non-spousal beneficiary designation at any time without your spouse's consent (see page 17 for additional information on designating beneficiaries).

Spousal Consent

For all purposes under the Plan that require spousal consent, such consent must be in writing and acknowledged by a notary public. Your spouse is the person to whom you are legally married when you begin receiving your Plan benefits.



Cash-Out of Benefits Valued at \$5,000 or Less

If your benefit is \$1,000 or less, you will automatically be given an opportunity to elect a lump sum rollover or lump sum cash payment. If you do not elect in a timely manner your distribution option, you will automatically receive a cash distribution of your benefit in a single lump sum payment as soon as administratively feasible. This payment will be subject to the 20% mandatory withholding tax.

If your benefit is greater than \$1,000 but less than or equal to \$5,000, you will automatically be given an opportunity to elect a lump sum rollover or lump sum cash payment. If you do not elect your distribution option, such amount will automatically be rolled over to an individual retirement account (IRA) chosen by the Plan Administrator. This rollover will not be subject to the 20% mandatory withholding tax.

Consistent with the rules issued by the U.S. Department of Labor, the Plan fiduciaries will select an IRA provider to receive automatic rollover distributions from the Plan. If you do not elect a distribution from the Plan after your termination of employment and your Plan balance is automatically rolled over to the IRA, you will no longer be a participant in the Plan, but you will be the owner of the IRA, have investment direction over the IRA proceeds and may enforce the terms of the IRA.

Until you take action to direct the investment of the proceeds, the money will be invested in an interest bearing savings account. While the savings account is insured by the Federal Deposit Insurance Company, it is not guaranteed. The fund is designed to preserve principal and provide a reasonable rate of return while maintaining liquidity.

There may be annual or other fees associated with maintaining an IRA through the provider selected by the Plan Administrator. You will be notified of any such fees if your Plan benefits are automatically rolled over to an IRA.



If You Should Die Before Beginning Payments

This special part of the plan gives your spouse or other beneficiary financial protection if you should die before retirement.

Benefits If You Are Married

If your spouse elects, the benefit may be paid in the form of a single lump-sum payment. In this case the lump-sum payment will be made as soon as administratively possible.

If you die before Plan payments start and your surviving spouse does not elect to receive a lump-sum payment, he or she will be entitled to receive a lifetime monthly benefit in the form of an annuity. This is payable for as long as the surviving spouse lives, with no further payments due after the surviving spouse's death. An adjustment will be made for differences between your age and your spouse's age, according to actuarial tables. Payments will begin on the first day of the month following the month in which you would have reached your earliest retirement date.

If you had designated a different beneficiary and if your spouse consented in writing on the Beneficiary Designation form (or consents after your death), your designated non-spouse beneficiary will receive his or her benefit in a lump sum.

Benefits If You Are Single

If you are single, your benefit is paid in a lump sum to your beneficiary. In the absence of a beneficiary, payment will be made to your estate.



Beneficiary Designation

You do not need to complete any enrollment forms to participate in the Plan. However, you will be asked to name a beneficiary to receive benefits if you die before you receive all of your benefits.

In general, you may name any person or persons you wish as your beneficiary, including, trusts or estates. However, if you are married, your spouse automatically is your beneficiary unless you elect otherwise and your spouse consents by signing a form in the presence of a notary public.

You may change your beneficiary designation at any time. It's important to review your beneficiary designation from time to time to be sure it's up to date. If you don't name a beneficiary—or if your beneficiary is not living at the time of your death—benefits will be paid to your surviving legal spouse, or to your estate if you do not have a surviving spouse at the time of your death. Always keep a copy of your most recent beneficiary designation for your records. The Plan pays according to the most recent beneficiary designation form on file with the Plan Administrator.

To name or change your beneficiary, you need to complete the beneficiary designation form that is available online at advocatebenefits.com (go to the *Beneficiary* link). When you access this form, you may notice that this beneficiary designation process is administered through Minnesota Life. You may also request that a paper copy of the form be mailed to you by contacting Minnesota Life at 866.293.6047. The completed form (signed and notarized) must then be returned to the address specified on the beneficiary designation form.

Note that if the Plan Administrator receives notice prior to the distribution of your Plan benefits that an individual is responsible for your death, then your benefits under the Plan will not be distributed to that individual. For purposes of the Plan, such individual is deemed to have predeceased you. The Plan Administrator will put a hold on the distribution of your benefits under the Plan for such period of time that is necessary to determine whether the individual is responsible for your death—i.e., whether the individual's entitlement to any interest in your assets could be denied under any applicable law.



Taxes on Your Benefits

Taxes are deferred on amounts credited to your Account until you receive payment from the Plan. However, when benefits are paid to you, that money will be considered taxable income. The way your benefit is taxed will depend on whether you receive payment as a lump sum or monthly annuity.

If You Receive Payment in a Lump Sum

Special rules may apply if you receive your benefit in a lump sum. Advocate cannot give you tax advice. You should get professional tax advice before your benefits are paid. Here is some general information about how a lump-sum payment is taxed under current law.

- Federal tax law requires Advocate to automatically withhold 20% of a lump sum payment for federal income taxes before it is paid to you. Federal taxes are not withheld on checks made payable directly to your Advocate 401(k) plan account, an IRA (other than a Roth IRA) or another employer-sponsored tax-qualified plan.
- Since the plan is meant for retirement, the IRS imposes a 10% penalty tax on some payments made before age 59½ (this is in addition to any income taxes that may be due). However, the 10% penalty tax may not apply if payment is made on account of your total and permanent disability or death, for medical expenses deductible on your federal income tax return, or because of a qualified domestic relations order (QDRO).
- You may be able to defer paying federal income taxes, and the 10% early withdrawal penalty, if applicable, on your lump-sum payment by rolling it over to your Advocate 401(k) plan account, an Individual Retirement Account (IRA) or into another employer-sponsored tax-qualified retirement plan (see *Rollover Rights* on page 19).

If You Receive Payment as a Monthly Annuity

- If you receive a monthly annuity, your payments will be taxable when you receive them. Generally, the 10% penalty tax does *not* apply to benefits paid on a monthly basis on or after age 55. Federal tax law requires Advocate to withhold taxes automatically on these benefits unless you request otherwise. The amount withheld will depend on your filing status and the number of exemptions you claim.
- If you choose not to have taxes withheld from your benefits, you'll be responsible for the taxes due when you file your tax return. If no taxes are withheld, or if the amount withheld is not enough to cover the actual taxes due, you may be required to make estimated tax payments.



Rollover Rights

If you are entitled to a single lump-sum payment from the Plan, you may be able to postpone payment of federal taxes on your lump sum benefit payment by choosing a direct or conventional rollover to an IRA (other than a Roth IRA), to another employer's tax-qualified plan, or the Advocate 401(k) Plan. The IRS requires that 20% of the lump-sum payment be withheld for Federal income taxes unless you elect a direct rollover. Amounts that are directly rolled over are not taxable to you until distributed from the IRA or employer-sponsored plan. If you receive a single lump-sum payment from the Plan, you can make a deposit into an IRA or another employer's tax-qualified plan within 60 days of the date you receive the check from the Plan. However, 20% of such lump-sum payment will be withheld for Federal income taxes. Further, any amounts that you receive directly may also be subject to an IRS-imposed 10% early withdrawal penalty if they are not rolled into an IRA or another employer-sponsored tax-qualified plan within 60 days of distribution

Rollover to Advocate 401(k) Plan

Any distribution from this Plan which qualifies as an eligible rollover distribution can be directly rolled over to the Advocate Health Care Network Retirement Savings Plan – 401(k).

You can also rollover your lump sum payment to a Roth IRA. You will be taxed on the amount rolled over, but the 10% penalty tax for early withdrawal will not apply as long as you do not take a distribution from the Roth IRA for 5 years. Later distributions from the Roth IRA, including subsequent earnings, will not be taxed if certain requirements are satisfied, such as having a Roth IRA for 5 years and taking a distribution after death, disability or attainment of age 59½.

During the 180-day period before your lump sum benefit is paid, you will receive written details on your rollover options and their effect on your income tax withholding.

Because these Federal tax rules can be complicated, you are strongly encouraged to consult a tax adviser about your options for receiving a single lump-sum payment. You will also be provided with a copy of the "Special Tax Notice" that summarizes the various tax consequences of your payment option.



How to Apply for Benefits

To receive benefits from the plan, you must call Advocate Benefits Service Center and state you wish to apply for your pension. The representative will take your information over the phone. It may be necessary for you to supply additional information before the Plan pays your benefits. You may request a paper application to be mailed to you if you prefer. Contact Advocate Benefits Service Center at 800.775.4784.

If you die, your designated beneficiary should contact Advocate Benefits to begin the payment process.

If you don't keep your most recent address on file and Advocate can't locate you, benefit payment from the plan may be delayed, or possibly forfeited unless/until you make a claim for benefits to the claims Administrator.

Appeal of a Denied Claim

You will be notified in writing in 90 days (180 days in the case of special circumstances) if your claim for benefits is denied, in whole or in part. The notification will include the specific reason for denial, reference to specific plan provisions upon which the denial is based, a description of any additional materials or information necessary to process the claim and your rights to have the claim reviewed.

Within 60 days after receiving a denial notification, you or your authorized representative may request a review by the appeals Administrator by submitting your request, in writing, at the address listed in the Administrative Facts section on page 26. During this 60-day period, you may review pertinent documents and submit issues and comments to the appeals Administrator.

You will usually receive written notice of the review decisions within 60 days your request. In unusual circumstances, the appeals Administrator may need another 60 days to reach a decision. You will be given specific

reasons for the decision, with specific references to the pertinent Plan provisions on which the decision is based.

When writing about the Plan, identify the Plan both by name and the Employer Identification Number (EIN) and Plan Number (see *Administrative Facts* on page 26).

If you disagree with the claim decision, you may file a lawsuit for benefits or actions under the Plan, but you must first exhaust the Plan's appeals procedures described above. If you do not file a claim or follow the Plan's appeals procedures (such as appeal a denied claim or follow the above time limits for responding), you will give up legal rights, including your right to file a suit in court, as you will not have exhausted your internal administrative appeal rights. In addition, any lawsuit you file must be filed within the applicable statute of limitations period, and in no event, no more than two years after the date on which the appeals Administrator issued its final decision on your claim. Any such lawsuit must be filed in the circuit courts for DuPage County, Illinois, or, if federal jurisdiction is available, in the U.S. District Court for the Northern District of Illinois, Eastern Division



Special Benefit Provisions

This section provides information for associates who may have been a participant in a prior pension plan.

If You Were or Are a Member of a Union

Individuals who are covered by a collective-bargaining agreement that does not specifically provide for participation in the Plan are excluded from eligibility under the Plan.

Certain union associates may receive pension benefits under the Plan according to the formula as negotiated in a specific collectively bargained employment agreement.

You should contact Advocate Benefits if you have a question about your eligibility or any specific pension benefits you may receive as a union associate.

If You Were a Participant in the LGHS Plan-II

If you were a participant in the Lutheran General HealthCare System Employees' Pension Plan-II (the "LGHS Plan-II") on December 31, 1987, a minimum benefit under the Pension Plan is guaranteed for certain associates. To be eligible for this minimum benefit guarantee, you must:

- Have been continuously employed by LGHS from December 31, 1987 and remain actively employed until you reach age 55 by a participating employer under the Lutheran General HealthSystem Basic Retirement Plan (for this purpose, Advocate will be treated as a participating employer on and after January 1, 1996),
- Have at least five years of vesting service when you terminate employment with Advocate, and
- Have been a participant in the LGHS Plan-II and are entitled to receive a benefit paid from an annuity that was purchased on your behalf from Lincoln Life.

The minimum benefit does not apply to associates who participated in the Augustana Hospital and Health Care Center Retirement Income Plan.

If you qualify for this minimum benefit guarantee, you will receive a total employer-provided benefit that has a value at least equal to the value of the benefit you would have earned if the LGHS Plan-II benefit formula had been continued after 1987. Distribution of any benefits earned before 1988 will be paid as a Lincoln Life annuity; otherwise, you may choose from the other optional payment methods described in this Pension Summary (see page 13).



If You Were a Participant in the Prior EHSC Pension Plan

If, on December 31, 1986, you were an active participant in the prior Evangelical Health Systems Corporation Employees' Pension Plan (the "EHSC Pension Plan"), and you had completed at least five years of vesting service, and the combination of your age and years of vesting service was 60 or greater, you are guaranteed a minimum benefit. Your minimum benefit will be equal to the benefit calculated under the prior EHSC Pension Plan as if no change in formula had occurred.

If You Were a Participant in the Prior SCCH Pension Plan

If on January 1, 1989 you were an active participant in the prior Pension Plan for South Chicago Community Hospital Employees (the "SCCH Pension Plan"), and you were at least age 55, and had completed five years of vesting service, you are guaranteed a minimum benefit. Your minimum benefit will be equal to the benefit calculated under the prior SCCH Pension Plan formula as if no change in formula had occurred.

If You Had a Vested Benefit under a Merged Plan

Effective January 1, 2013, if you terminated employment with a vested benefit or retired under the terms of a retirement plan that was merged into this Plan, you may elect to receive your benefit under the Plan as of the beginning of any calendar month after you reach age 55. In addition, you may receive your benefit in any of the payment options available under the Plan (as described under the Payment Options section), provided you complete all of the requirements necessary to receive such payment option.

If You Were an Employee with the Sherman Companies

If, as of June 1, 2013, you were an employee of Sherman Health Systems, Sherman Home Health Care Corporation, Health Visions, Inc., Sherman Hospital, or Sherman Health Foundation (the "Sherman Companies"); you remained an employee of Sherman Companies as of the date your employee group transferred to an Advocate Company in accordance with the affiliation agreement between Advocate, Sherman Health Systems, and Sherman Hospital; and you became an Advocate associate in accordance with the affiliation agreement, certain service with the Sherman Companies will be credited for purposes of determining eligibility and vesting under the Plan.



Accelerated Vesting

Under special circumstances, Advocate Health Care Network, in its discretion, may make a participant's benefit under the Plan fully vested and nonforfeitable as of a particular date, regardless of the participant's years of service. This may happen, for example, in connection with certain types of corporate activities (such as a sale of a business unit). Any such special vesting rules will satisfy applicable nondiscrimination rules. The table below shows the participants whose Accounts have been 100% vested as of the specified effective date under such special circumstances:

Affected Participants whose Accounts became Fully Vested	Effective Date
If you were employed by Woodlawn Hospital prior to its closure (i) had or would have completed five or more years of service on or before May 31, 1986 and (ii) did not, within six months following the closing of Woodlawn Hospital, become an employee of Advocate	May 31, 1986
If you were an active or inactive employee of Advocate Health and Hospitals Corporation ("AHC") and were assigned to AHC's Advocate Geneva Care Center business or its Advocate Pine View Care Center business immediately before March 1, 1998	March 1, 1998
If you were employed by AHC and were assigned to AHC's Advocate Transitional Care Center immediately prior to November 30, 1999 and ceased employment with Advocate on November 30, 1999	November 30, 1999
If you were employed by Parkside Development Corporation ("Parkside") immediately prior to October 1, 2000 and, effective with the sale of assets relating to Parkside's continuous care retirement center and adult day care center known as The Moorings, ceased employment with Parkside and all of the Advocate Companies	October 1, 2000
If you were employed by Parkside Associates, Inc. ("PAI") in PAI's employer survey business immediately prior to December 4, 2000 and ceased employment with PAI and Advocate on December 4, 2000	December 4, 2000
If you (i) were on inactive employment with Bethany Hospital due to a disability, workers' compensation or any other authorized leave of absence and performed services for Bethany Hospital as of the date immediately preceding the date you went on inactive status, (ii) were involuntarily terminated without cause from employment with Bethany Hospital and Advocate as a result of the restructuring of Bethany Hospital, and (iii) remained actively employed by Bethany hospital until such date as specified by Bethany Hospital	June 1, 2006
If you were employed by Lutheran General Children's Day Care Center ("LGCDCC") immediately prior to the June 1, 2009 and, effective with sale by Lutheran General Hospital of the assets relating to LGCDCC, ceased employment with LGCDCC and Advocate	June 1, 2009
If you were actively employed by Bethany Hospital, were involuntarily terminated without cause from employment with Bethany Hospital and Advocate as a result of the restructuring of Bethany Hospital, and remained actively employed by Bethany hospital until such date as specified by Bethany Hospital	July 1, 2010
If you were employed by an Advocate Company to provide services to the school-based health centers operated by Advocate Illinois Masonic Center ("IMMC School Health Centers") immediately prior to July 4, 2011 and, ceased employment with all Advocate Companies on July 4, 2011 in connection with the sale of assets associated with the IMMC School Health Centers to Erie Health Center	July 4, 2011
If you were employed by an Advocate Company to provide services to Orland Park Surgical Center, LLC ("OPSC") immediately prior to April 1, 2012 and terminated employment with all Advocate Companies on April 1, 2012 in connection with the unit transfer agreement with Midwest Physician Group Ltd.	April 1, 2012
If you were employed by the Advocate Condell Centre Club – Libertyville or the Advocate Condell Centre Club – Gurnee (the "Centre Clubs") immediately prior to March 1, 2014 and terminated employment with the Advocate Companies and the Centre Clubs on March 1, 2014 in connection with the transfer of management and operations of the Centre Clubs to Midtown Health, L.L.C.	March 1, 2014



Other Important Information

This section provides additional details regarding the Pension Plan, including administrative information.

All formal documents relating to the Plan are available for your inspection at Advocate's principal office. Advocate Benefits can make arrangements for you to see them during normal business hours. You may also obtain a copy upon the payment of a reasonable fee to cover the cost of reproduction. Your request (in writing) should be sent to:

Senior Vice President and Chief Human Resources Officer
Advocate Health Care Network
3075 Highland Parkway
Downers Grove, IL 60515
1.630.572.9393

Military Leave

If you take a leave of absence from the Advocate Companies for military service, special rules may apply to you. To the extent required by federal law, you may receive service credit for qualifying military service. If you will be taking military leave, please contact Advocate Benefits (visit advocatebenefits.com or call 1.800.775.4784) for additional information about these special rules.

W-2 Reporting

Current federal law requires that the "Retirement Plan" box on the Form W-2 be marked if you work for an employer that participates in a qualified pension plan (like the Advocate Pension Plan), regardless of whether you receive a benefit from the plan. In most cases, this affects eligibility to make Individual Retirement Account (IRA) contributions. For more information on how this may affect you, please contact your personal tax advisor.

Assignment of Benefits

In most cases your rights under the Plan and your Account balance cannot be attached, garnished or otherwise taken over by a creditor. Similarly, you don't have the right to alienate, anticipate, commute, pledge, encumber or assign any of the benefits or rights that you expect to receive.

However, under certain court orders (for example, qualified domestic relations orders ("QDROs")), the Plan Administrator may be required to pay some of your benefits to someone else—your former spouse or your children, for example. As soon as you're aware of any court proceeding that may affect your benefit, contact your Human Resources Department. QDRO's must be accepted and approved by the Plan Administrator (or its delegate) before any payment is made to someone other than you. **Participants and beneficiaries can obtain sample QDROs upon request from the Plan Administrator without charge.**

If you (or your beneficiary) are unable to care for your own affairs, any payments due may be paid to someone who is authorized to manage your affairs. This may be a relative or a court-appointed guardian.

No Guarantee of Employment Rights

Nothing in the Plan gives any associate the right to be retained in the service of any Advocate Company. Nor does it interfere with the right of any Advocate Company to discharge or discipline any associate at any time.



Top-Heavy Plan Rules

If, in any plan year, a plan is determined to be a “top-heavy plan”—that is, the sum of cumulative accrued benefits or account balances (as applicable) for certain associates (those that are considered “key employees” under IRS rules) under all of Advocate’s defined benefit plans or defined contribution plans (as applicable) exceed 60 percent of the total accrued benefits and account balances for all associates—certain minimum vesting or benefit accrual rules (as applicable) may apply. If the Plan ever becomes top heavy, you will be advised of the effect, if any, on your benefits.

Plan Administrator’s Decisions

The Plan Administrator is the Benefit Plan Administrative Committee for Church Plans. The Plan Administrator has the discretionary authority to interpret the Plan to make eligibility and benefit determinations as it may determine in its sole discretion. The Plan Administrator also has the discretionary authority to make determinations as to whether any individual is entitled to receive any benefits under the Plan. The decisions of the Plan Administrator will be final and conclusive.

Plan Amendments or Termination

Advocate expects the Plan to continue without change. However, Advocate reserves the right to amend, modify, or terminate the Plan at any time for any reason. If material changes are made in the future, you will be told about them. Any changes made to the Plan will not take away any vested amounts already in your Account.

If the Plan is terminated, or if there is a partial termination affecting you, you immediately will be 100% vested as of the date of such termination or partial termination.

If the Plan is merged or consolidated with another plan, or if your accrued benefit is transferred to another plan, your current accrued benefit under the new plan would, immediately after the change, at least equal the amount you would be entitled to if the Plan had been terminated before the change.



Administrative Facts

Information regarding the administration of Advocate’s Pension Plan is provided in the following table:

Item	Description
Plan Name	Advocate Health Care Network Pension Plan (formerly called the Advocate Health Care Network Portable Pension Plan)
Employer Identification Number (EIN)	36-2167779
Plan Number	001
Type of Plan	Defined Benefit Pension (Cash Balance Formula)
Plan Year	January 1 – December 31
Plan Sponsor	Advocate Health Care Network 3075 Highland Parkway Downers Grove, IL 60515 1.630.572.9393
Plan Administrator	Benefit Plan Administrative Committee for Church Plans c/o Senior Vice President and Chief Human Resources Officer Advocate Health Care Network 3075 Highland Parkway Downers Grove, IL 60515 1.630.572.9393
Plan Trustee	Northern Trust Company 50 South LaSalle Street Chicago, IL 60675 1.312.557.2878
Agent for Service of Legal Process	Plan Administrator

The Pension Plan is a church plan, which means that the requirements of the Employee Retirement Income Security Act of 1974 (“ERISA”) do not apply to the Pension Plan.



Prior Plan Information

Advocate Health Care Network has grown. To make this expansion possible, several hospitals have joined Advocate in past years. It's important that all associates have one retirement program that provides a consistent level of retirement benefits. To accomplish this, most associates who join Advocate are eligible to participate in the Plan. If you joined Advocate as part of a merger or acquisition, your pension benefits under your prior employer's plan may have been merged into the Plan, and special rules regarding vesting, service, pension accruals, annuity amounts and distributions may apply under the Plan for those participants who participated in a prior employer plan. If you have any questions, you should contact Advocate Benefits. The table below will show you which plans have merged into the Plan.

If you were a participant in the following plan	Any benefits not yet paid to you that you are vested in will be paid from this plan	Prior Employers
Augustana Health & Hospital Pension Plan	Lincoln Life Annuity Contact Lincoln Life, 1300 South Clinton St. P.O. Box 208, Fort Wayne, IN 46801, 1.800.348.4608 Specify Group Contract #5836	Augustana Hospital
Bethany Hospital Employees' Pension Plan	Advocate Health Care Network Pension Plan	Bethany Hospital
Evangelical Health Systems Corporation Employees' Pension Plan	Advocate Health Care Network Pension Plan	Evangelical Health Systems Corporation, Evangelical Hospital, Evangelical Hospital Association
Illinois Masonic Medical Center Pension Plan	Advocate Health Care Network Pension Plan	Illinois Masonic Medical Center, Warren Barr
Lutheran General Health Care System Employees' Pension Plan – II	Lincoln Life Annuity Contact Lincoln Life, 1300 South Clinton St. P.O. Box 208, Fort Wayne, IN 46801, 1.800.348.4608 Specify Group Contract #5836	
Lutheran General Health System Basic Retirement Plan	Advocate Health Care Network Pension Plan	Health Direct, Health Care Materials, Lutheran General Hospital, Lutheran General Health System, Lutheran General Behavioral Health Corporation, Lutheran General Medical Group, Parkside Associates, Inc., Park Ridge Center, Parkside Lutheran Hospital, Parkside Medical Services Corporation, The Moorings
Ravenswood Health Care Corporate Retirement Plan	Advocate Health Care Network Pension Plan	Ravenswood Health Care Corporation, Ravenswood Health Enterprises, Ravenswood Hospital Medical Center
South Chicago Community Hospital Pension Plan	Advocate Health Care Network Pension Plan	South Chicago Community Hospital
South Suburban Hospital Pension Plan	Advocate Health Care Network Pension Plan	South Suburban Hospital