SUMMARY OF MATERIAL MODIFICATIONS
PRISMA Health 401(a) Plan

This is a Summary of Material Modifications regarding the PRISMA Health 401(a) Plan ("Plan"). Unless stated otherwise, the modifications described in this summary are effective as of January 1, 2025. This is merely a summary of the most important changes to the Plan and information contained in the Summary Plan Description ("SPD") previously provided to you. It supplements and amends that SPD so you should retain a copy of this document with your copy of the SPD. If you have any questions, contact the Plan Administrator. If there is any discrepancy between the terms of the Plan, as modified, and this Summary of Material Modifications, the provisions of the Plan will control.

PARTICIPATION IN THE PLAN

Effective January 1, 2025, the following paragraphs are added to the end of the question entitled **"How do I participate in the Plan?"**

Nonelective Contributions

Excluded Employees. If you are a member of a class of employees identified below, you are an Excluded Employee and you are not entitled to participate in the Plan for purposes of nonelective contributions. The Excluded Employees are:

- leased employees
- reclassified employees (a person the Employer does not treat as a common law employee on its payroll records, such as someone paid as an independent contractor or an out-sourced worker)
- Part-Time/Temporary/Seasonal Employees whose regularly scheduled service is less than 1,000 hours a year
- PRN Employees whose regularly scheduled service is less than 1,000 hours a year

Notwithstanding the preceding, any Part-Time/Temporary/Seasonal Employee or PRN Employee who completes 1,000 Hours of Service during the eligibility computation period will become an Eligible Employee.

Additional Excluded Employee provisions. Self-Employed Individuals; Individuals employed by Greenville Health Authority (EIN 57-6007863) and Richland Memorial Hospital Leased (EIN 57-6000267). See the Plan Administrator for additional information if you are not sure if this affects you.

Eligibility Conditions. For employees hired before January 1, 2025, you will be eligible to participate in the Plan on your date of hire. However, you will actually enter the Plan once you reach the Entry Date. For employees hired on or after January 1, 2025, you will be eligible to participate for purposes of nonelective contributions when you have completed one (1) Year of Service. However, you will actually participate in nonelective contributions once you reach the entry date. A Year of Service is an eligibility computation period in which you complete at least 1,000 Hours of Service. Your eligibility computation period is the one-year period beginning on your date of hire. If you do not complete a Year of Service during the first year of your employment, the eligibility computation period shifts to the Plan Year.

Entry Date. For employees hired before January 1, 2025, your Entry Date will be the date on which you satisfy the eligibility requirements. For employees hired on or after January 1, 2025, your Entry Date will be the first day of the Plan Year or the first day of the seventh month of the Plan Year coinciding with or next following the end of the eligibility computation period in which you satisfy the eligibility requirements.

EMPLOYER CONTRIBUTIONS

Effective January 1, 2025, the question entitled **"What is the Employer nonelective contribution and how is it allocated?"** amended to read as follows:

What is the Employer nonelective contribution and how is it allocated?

Nonelective Contribution. Each payroll period, the Employer will make a nonelective contribution to the Plan equal to 3% of compensation for all participants eligible to share in allocations.

Allocation Conditions. Effective January 1, 2025, none – nonelective contributions will be computed and allocated each payroll period.

ADDITIONAL INFORMATION

If you have any questions about the information described in this SMM or about the Plan in general, you may contact the Plan Administrator.

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