

Trinity Health

Summary Annual Report for Trinity Health Corporation Welfare Benefit Plan

This is a summary of the annual report of the Trinity Health Corporation Welfare Benefit Plan, Plan #504 (the "Plan"), for the period January 1, 2008 to December 31, 2008. This Plan was established as of January 1st, 2002 and consolidates and amends certain other welfare benefit plans and programs sponsored by Trinity Health Corporation. The annual report has been filed with the Pension and Welfare Benefits Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Trinity Health has committed itself to pay certain health care and dental claims incurred under the terms of the Plan for active and retired participants enrolled in the Plan.

Insurance Information

The Plan has agreements with several health maintenance organizations/preferred provider organizations to pay medical claims incurred under the terms of the Plan.

Basic Financial Statement

The value of Plan assets as of December 31, 2008, after subtracting the liabilities of the Plan, was \$87,721,010 compared to \$113,058,706 as of December 31, 2007. Total benefit obligations of the Plan were \$169,323,523 as of December 31, 2008 compared to \$190,546,090 as of December 31, 2007. During the Plan year, the Plan had total income of \$395,566,547 including employer contributions of \$322,317,794 and employee contributions of \$73,248,753.

Plan expenses were \$420,904,243. These expenses included \$261,053,164 in expenses to provide benefits directly to participants and beneficiaries, \$122,109,669 in expenses to insurance carriers, \$13,462,435 in administrative expenses, and net investment losses of \$24,278,975.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, including an independent accountant's report, or any part thereof, on request.

To obtain a copy of the full annual report, or any part thereof, write or call the office of the Plan Administrator, Trinity Health, 34605 Twelve Mile Rd., Farmington Hills, MI 48331, (248) 489-6143. The charge to cover copying costs will be \$2.50 for the full annual report, or \$0.25 per page for any part thereof.

You also have the right to receive from the Plan Administrator, on request and at no charge, a statement of the assets and liabilities of the Plan and accompanying notes, or both. If you request a copy of the full annual report from the Plan Administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the Plan, 34605 Twelve Mile Rd., Farmington Hills, MI 48331, and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to Public Disclosures Room, N4677, Pension and Welfare Benefit Programs, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20216.