

**ARDENT HEALTH SERVICES
FLEXIBLE BENEFITS PLAN**

Summary Of Material Modifications

Plan Sponsor: AHS Management Company, Inc.

Plan Sponsor's
Tax I.D. Number: 62-1864433

Plan Number: 501

Type of Plan: Welfare benefit plan providing health benefits and flexible spending accounts

Plan Administrator: AHS Management Company, Inc.

Agent for Service of Process: AHS Management Company, Inc.

Effective Date: January 1, 2011

The Summary Plan Description of the Ardent Health Services Flexible Benefits Plan (the "SPD") has been revised as of the Effective Date noted above. Following such revision, the question "What are 'Medical Care Expenses' that may be reimbursed from the Health FSA?" is revised as follows:

What are "Medical Care Expenses" that may be reimbursed from the Health FSA?

"Medical Care Expense" means expenses incurred by you, your Spouse, or your Dependents for "medical care" as defined in Code § 213(d). Under the tax laws, "Medical Care Expenses" include expenses for over-the counter ("OTC") drugs and medicines as well as expenses for prescription drugs. However, a medicine or drug may be reimbursed only if it is a prescribed drug (determined without regard to whether such drug is available without a prescription) or is insulin. Furthermore, only reasonable quantities of OTC drugs will be reimbursed from your Health FSA account in a single calendar month.

The following list specifies certain expenses that are not reimbursable, even if they meet the definition of "medical care" under Code § 213(d) and may otherwise be reimbursable under regulations governing Health FSAs. Note that many expenses that are not on the list of exclusions below will still not be reimbursable if such expenses do not meet the definition of "medical care" under

Code § 213(d) and other requirements for reimbursement under the Health FSA.

EXCLUSIONS INCLUDE:

- health insurance premiums for any other plan (including premiums for a plan sponsored by the Employer, such as the Health Coverage);
- long-term care services;
- cosmetic surgery or other similar procedures, unless the surgery or procedure is necessary to ameliorate a deformity arising from or directly related to a congenital abnormality, a personal injury resulting from an accident or trauma, or a disfiguring disease. “Cosmetic surgery” means any procedure that is directed at improving the patient’s appearance and that does not meaningfully promote the proper function of the body or prevent or treat illness or disease;
- the salary expenses of a nurse to care for a healthy newborn at home;
- funeral and burial expenses;
- household and domestic help (even if recommended by a qualified physician due to an Employee’s or Dependent’s inability to perform physical housework);
- custodial care;
- costs for sending a problem child to a special school for benefits that the child may receive from the course of study and disciplinary methods;
- social activities, such as dance lessons (even if recommended by a physician for general health improvement);
- bottled water;
- cosmetics, toiletries, toothpaste, etc.;
- uniforms or special clothing, such as maternity clothing;
- automobile insurance premiums;
- transportation expenses of any sort, including transportation expenses to receive medical care;

- marijuana and other controlled substances that are in violation of federal law, even if prescribed by a physician;
- any item that doesn't constitute "medical care" under Code § 213(d); and
- any item that isn't reimbursable under the Code and/or applicable regulations.

For more information about what items are—and are not—Medical Care Expenses, consult IRS Publication 502 ("Medical and Dental Expenses") under the headings "What Medical Expenses Are Deductible?" and "What Expenses Are Not Deductible?" But use the Publication with caution, because it was meant only to help taxpayers figure out what medical expenses can be deducted on the Form 1040 Schedule A (i.e., to figure out their tax deductions), not what is reimbursable under a Health FSA. Ask the Plan Administrator if you need further information about which expenses are and are not likely to be reimbursable, but remember that the Plan Administrator is not providing legal advice. If you need an answer upon which you can rely, you may wish to consult a tax or legal advisor.

For purposes of the Health FSA and its Coverage Options, "Spouse" means the person who is legally married to you and is treated as a spouse under the Code. "Dependent" generally means your tax dependent under the Code or a child (as defined in Code Section 152(f)(1)) of yours who as of the end of the taxable year has not reached age 27. See the Plan Administrator for more information about which individuals will qualify as your Dependents.

Except as noted, the Plan will remain in full force and effect.

Please retain this Summary of Material Modifications with your SPD.