



CEDARS-SINAI®

CEDARS-SINAI HEALTH SYSTEM DEFINED BENEFIT RETIREMENT PLAN

SUMMARY PLAN DESCRIPTION

Generally, as of Jan. 1, 2016



BENEFIT RESOURCES

FOR INFORMATION ABOUT...

CONTACT...

- General benefit questions

MBC HR Employee Benefits Helpdesk

Phone: 888-302-3941
Email: MBC.cshs@milliman.com

- DB Plan

Cedars-Sinai Retirement Helpline

Phone: 866-296-5034
Web: Cedars-Sinai-MyRetirement.com

- DC Plan
- 403(b) Plan

Voya Financial

Voya Financial office at Cedars-Sinai Medical Center
Ray Charles Cafeteria, Suite 1631A

Phone: 310-423-0974 (CSMC campus office)
800-584-6001 (Voice response)
Web: Cedars-Sinai.BeReady2Retire.com
voyaretirementplans.com

App:



iTunes



Google Play

- Where to request
US-issued marriage
and birth records

CDC Vital Statistics

Web: cdc.gov/nchs/w2w

- Government-provided retirement
benefits

Social Security

Phone: 800-772-1213
Web: socialsecurity.gov
Estimates: socialsecurity.gov/estimator

- Government-provided medical
benefits for retirees

Medicare

Phone: 800-633-4227
Web: medicare.gov

TABLE OF CONTENTS

WHAT'S INSIDE	2
CEDARS-SINAI RETIREMENT BENEFITS	3
HOW THE DB PLAN WORKS.....	3
ELIGIBILITY AND ENROLLMENT	4
Eligible Employees	4
Starting Participation and Enrollment.....	4
DB PLAN BENEFIT FORMULA.....	5
Example: Calculating a DB Plan Benefit.....	5
Benefits Are Calculated Quarterly	5
Benefit Statements.....	5
Vesting.....	6
Breaks in Service	6
WHEN YOU CAN START DB PLAN PAYMENTS	7
Normal Retirement Date	7
Early Retirement.....	7
Example: Early Retirement Benefit Reduction	7
If You Are Working at Cedars-Sinai After 65.....	7
IF YOU LEAVE CEDARS-SINAI.....	8
Keeping Tabs on Your Benefit	8
APPLYING FOR BENEFITS.....	9
Where to apply	9
Documentation Required	9
Payment Options.....	9
Your Spouse's Right to Your Retirement Benefits	9
SURVIVOR BENEFITS IF YOU DIE BEFORE	
PAYMENTS START	10
Survivor Benefits Paid to a Beneficiary	10
Surviving Spouse Annuity	10
When Surviving Spouse Payments Start	11
When no beneficiary is designated.....	11
Small Benefit Payout	11
BENEFIT CLAIMS AND APPEALS	12
Benefit Application and Appeal Procedures.....	12
Timeframe for Initial Decision.....	12
How to File an Appeal.....	13
Decision on Appeal	13
Time Limits on Appeal	13
TAXES ON BENEFITS.....	14
Annuity Distributions and Withholding.....	14
Lump-Sum Distributions and Mandatory	
Withholding.....	14

LEGAL AND ERISA INFORMATION	15
Administrative Information	15
Plan Sponsor.....	15
Participating Employers	15
Effective Date.....	15
Named Fiduciaries	15
Plan Administrator	15
Agent for Legal Service	15
How the Plan is Administered.....	16
Discretionary Authority	16
Amendment and Termination of the Plan.....	16
Financial Records of the Plan.....	16
Distribution of Assets upon Plan Termination	16
Plan Funding and Trustee.....	16
Loss or Reduction of Benefits.....	16
Assignment of Benefits and QDROs	17
Military Leave Rights.....	17
Top Heavy Provisions	17
Mergers, Consolidations or Transfers	17
Pension Benefit Guaranty Corporation	17
Your ERISA Rights	18

WHAT'S INSIDE

This document describes benefits provided under the Cedars-Sinai Health System Defined Benefit Retirement Plan ("DB Plan"), and serves as the summary plan description. (There are separate summaries for the DC Plan, and the 403(b) Plan.)

This summary plan description covers:

- Eligibility and enrolling
- DB Plan benefits
- Claims and appeals
- Taxes on benefits
- Legal information and your rights.

This summary plan description summarizes your retirement benefits under the DB Plan. The official plan document provides more complete details of the Cedars-Sinai Health System Defined Benefit Retirement Plan. If there is any conflict between the statements in this booklet and the plan document, the terms of the plan document will govern all rights and obligations of participants, beneficiaries, plan fiduciaries and the organization. The plan administrator has sole discretion to interpret and apply the terms and conditions of the plan described in this booklet. These interpretations and decisions on all matters arising under the plan are final and binding on all parties. Cedars-Sinai reserves the right to amend (or even terminate) these benefits, for any reason, anytime, without prior consent by employees, former employees, their dependents or beneficiaries. Neither this booklet nor any of the organization's policies or benefit programs should be considered a contract for purposes of employment or payment of compensation or benefits.

CEDARS-SINAI RETIREMENT BENEFITS

Statistics show that most people live, on average, about 20 years after retiring at 65; some people will live longer. That means while you are working, it's wise to save enough to cover expenses for at least 20 years of retirement ...if not more!

Cedars-Sinai helps support your retirement by offering several ways to help you accumulate retirement income:

- **Your Choice Retirement Program** — Unlike most employers, Cedars-Sinai gives employees a choice between two retirement plans — either:
 - A traditional pension plan (the DB Plan), or
 - An account balance-type savings plan (the DC Plan).

You have the opportunity to choose the plan you want after the calendar quarter in which you meet the one-year of eligible service requirement (described on page 3), as long as you are an Eligible Employee. You will have 30 days to make your election. Before your 30-day election period, a Choice Retirement Program packet is mailed to your home address. If you do not make a choice between the DB Plan and DC Plan by the end of the 30-day election period, you will automatically be enrolled in the DC Plan.

- **Changing Plans** — Once you begin participation in the DB Plan or DC Plan, you may choose to switch to the other plan ONCE while employed at Cedars-Sinai. To compare the benefit you would receive under each plan, and to switch plans, you can use the online Choice Modeling Tool by going to Cedars-Sinai-MyRetirement.com.
 - **Keep in mind** that benefits do not transfer between the DB and DC Plans. For example, if you are in the DB Plan and switch to the DC Plan, you'll have benefits in both plans. You only earn a benefit under the plan when you are actively participating in that plan. Also, if you switch plans, a year of vesting service for each calendar year you receive credit for 1,000 or more hours counts under both the DB and DC Plans.
 - No matter which retirement plan you choose, Cedars-Sinai pays for this program, not you.
 - Additional information regarding the Choice Retirement Program and participation timeframes are available through the MBC HR Employee Benefits Help Desk. (See the [Benefit Resources](#) page.)
- **403(b) Plan** — Cedars-Sinai sponsors a 403(b) Plan. The 403(b) Plan gives you the opportunity for tax-deferred

savings and investment. You can start saving in the 403(b) Plan anytime; there is no waiting period. Once you become a participant in either the DB Plan or DC Plan, you also become eligible to receive a matching contribution in the 403(b) Plan. Keep in mind that you must contribute to the 403(b) Plan in order to receive the Cedars-Sinai matching contribution.

In addition, the government-sponsored Social Security program is designed to provide about a third of your retirement income and Medicare helps pay for medical care starting at age 65.

- **Social Security** — 6.2% of your pay (to the annual IRS-set compensation limit*) goes to Social Security. Cedars-Sinai contributes the same amount to Social Security.
* \$127,200 in 2017.
- **Medicare** — 1.45% of your pay goes to Medicare and Cedars-Sinai makes an equal matching contribution for Medicare.

HOW THE DB PLAN WORKS

The DB Plan provides monthly pension payments starting when you retire and lasting for your lifetime. The monthly payment amount — also called an accrued benefit — is based on a formula that includes your eligible pay while you are a DB Plan participant. The payment amount is adjusted if you retire and start payments before or after age 65 or if you choose a form of payment where payments may continue to be paid to another person after your death.

This type of plan is called a defined benefit plan because any benefit you may become entitled to receive is based on the plan's formula. Your benefit in the DB Plan is unaffected by stock market ups and downs. This is in contrast to the DC Plan where the benefit you may become entitled to receive is based on the contributions contributed to your account and any investment gains or losses on such amount.

ELIGIBILITY AND ENROLLMENT

Eligible Employees

All Cedars-Sinai employees are eligible to participate, except:

- Employees who are actively participating in the DC Plan.
- Leased or contract employees.
- Physicians in training.
- Per diem employees hired after June 30, 1989.
- Persons who are classified as non-benefited employees.
- Certain executives, faculty members and chairs who participate in the grandfathered executive retirement plan.

How eligible service is used

- When you can start participating. See [Starting Participation And Enrollment](#)
- When your accrued benefit becomes vested (yours to keep). See [Vesting](#).
- When you are eligible for early retirement. See [Early Retirement](#).

Starting Participation and Enrollment

Once you complete one-year of eligible service, you will have the opportunity to choose to participate in the DB Plan. One year of eligible service means a one-year period in which you are credited with at least 1,000 hours. The first 1-year period is counted from your hire date to your one-year anniversary. If you haven't completed one-year of eligible service on your first anniversary, the next period is counted on a calendar year basis (Jan. 1 to Dec. 31), starting with the calendar year in which your anniversary date falls.

Eligible service includes:

- **Paid hours** — Hours you are paid or entitled to be paid, such as paid time off (vacation, holiday and sick leave). If you are not paid or entitled to be paid for at least 1,000 hours in the applicable 12-month period, you will not be eligible to become a DB Plan participant, and accordingly, you will not be eligible for DB Plan benefits.
- **Service with an organization that became part of Cedars-Sinai** — Employees of organizations or companies that were acquired by Cedars-Sinai and who are employed by such entity as of the date of the acquisition may receive eligibility and vesting service credit (but not for benefit accrual purposes) for paid hours from these organizations before the date of acquisition. Please contact the [plan administrator](#) for additional details if you are affected by this.

If you elect the DB Plan within your 30-day election period, you will participate in the DB Plan on the first day of the calendar quarter on or after you meet the one-year of eligible service requirement. For most employees, that will be the quarter that begins after your first anniversary.

CHOICE WINDOW AND PARTICIPATION TIMEFRAMES

If your first year anniversary* is between:	You become eligible:	Your choice window is:	Contributions/accruals to the plan of your choice start:
Jan. 2–April 1	April 1	April 1–April 30	April 1
April 2–July 1	July 1	July 1–July 31	July 1
July 2–Oct. 1	Oct. 1	Oct. 1–Oct. 31	Oct. 1
Oct. 2–Jan. 1	Jan. 1	Jan. 1–Jan. 31	Jan. 1

* Provided you are an eligible employee and have met the one year of eligible service requirement, as described above.

For example, Marcy is a full-time Management Assistant with a hire date of May 18, 2016. She is credited with least 1,000 hours from her hire date to her May 18, 2017 one-year anniversary. She is eligible to participate as of the first day of the next calendar quarter, or July 1, 2017. Marcy receives a DB/DC Choice packet in late June. Her choice window is July 1–July 31. Mary chooses the DB Plan. She starts accruing benefits under the DB Plan as of July 1, 2017 regardless of when she makes her choice in her choice window.

If you leave Cedars-Sinai after you have made an affirmative Choice election to become a DB Plan participant, and later return to Cedars-Sinai employment, you will start participating on the date that you are rehired.

If you cease being in the eligible class of employees (see [Eligibility and Enrollment](#)), your participation in the DB Plan will stop as of that date.

DB PLAN BENEFIT FORMULA

The DB Plan provides monthly pension payments starting when you retire and lasting for your lifetime. The DB Plan uses the following formula to calculate your monthly payment amount. Your monthly payment amount is also called your accrued benefit.

Monthly payments =
Sum of the pay* you receive while you participate in the DB Plan after July 1, 2003
Multiplied by 1.7%
Divided by 12 (months)
Plus any benefit earned while participating in the DB Plan before Jan. 1, 1991.**

The monthly benefit produced by this formula is the benefit that will start at age 65 paid as a single life annuity (that is, for your lifetime only) if you are single, or a 50% joint and survivor annuity if you are married. You may choose other forms of benefit — see [Payment Options](#) later in this SPD.

If you remain employed until age 65 the minimum monthly benefit that will be paid out under the Plan is \$20 (even if the monthly benefit calculated under the formula is less than \$20).

If you start payments before or after 65, or if you choose a payment type other than a single life annuity or 50% joint and survivor annuity, your monthly payment will be actuarially adjusted, as explained in [When You Can Start DB Plan Payments](#) and [Payment Options](#).

***Pay Defined** — To calculate your accrued benefit, the DB Plan uses your total wages (as reportable on your W-2 form) plus any pretax contributions you make — for instance, pretax healthcare premiums, 403(b) Plan contributions or transportation benefits — up to IRS limits \$270,000 in 2017; adjusted periodically for inflation). Pay also includes differential wage payments for qualified military service (see [Military Leave Rights](#)). As of July 1, 2016, pay excludes any supplemental retirement allowances and payments from the Cedars-Sinai Health System 457(f) Plan.

****Long Service Employees** — DB Plan benefit accruals were temporarily frozen on Dec. 31, 1990. The DB Plan was unfrozen on July 1, 2003. No pay earned on or after Jan. 1, 1991 and before July 1, 2003 is considered in determining DB Plan benefits. Also, if you were hired before Jan. 1, 1991 and participated in the DB Plan, you have a DB Plan accrued benefit even if you chose to participate in the DC Plan in 2003.

Example: Calculating a DB Plan Benefit

Asha became a DB Plan participant on Jan. 1, 2016 and was paid \$52,500 from Jan. 1, 2016 through Dec. 31, 2016. The monthly payment she earned for that year would be calculated this way:

- 1 $\$52,500 \times 1.7\% = \892.50
- 2 $\$892.50 \div 12 \text{ (months)} = \74.38 per month.

The next year Asha earns \$54,075 from Jan. 1, 2017 through Dec. 31, 2017. The monthly retirement benefit she earns for that year would be calculated this way:

- 1 $\$54,075 \times 1.7\% = \919.28
- 2 $\$919.28 \div 12 \text{ (months)} = \76.61 per month.

After two years of participation, she has earned a DB Plan benefit equal to \$150.99 per month (\$74.38 + \$76.61) payable at age 65.

Benefits Are Calculated Quarterly

For simplicity, the previous example shows benefits accrued on an annual basis. However, benefit accruals are actually credited each calendar quarter that you are eligible and participating in the DB Plan. You do not have to be an active employee on the last day of a calendar quarter in order to accrue a benefit for that quarter.

Benefit Statements

You will receive a benefit statement each calendar quarter that you are a DB Plan participant. The quarterly statement shows your monthly accrued benefit accrued as of a specified date. Each statement will have your DB Plan's monthly accrued benefit that is payable to you starting at age 65 if paid as a single life annuity.

You can see and print a copy of your most recent benefit statement (and, as available, older statements) whenever you want by accessing the Voya Financial website (see the [Benefit Resources](#) section of this SPD) or call their interactive phone system to request a statement at 800-584-6001. Your DB Plan benefit summary is included in your benefit statement for the DC and the 403(b) plans.

Vesting

Vested means that you have a nonforfeitable right to your accrued benefit under the DB Plan. If you leave Cedars-Sinai before you're 100% vested, you will not be entitled to a benefit from the DB Plan.

You become vested in your DB Plan benefits according to the following schedule. A year of eligible service for vesting means each calendar year (Jan. 1 to Dec. 31) that you are credited with 1,000 or more hours, starting with the calendar year in which you were hired. Hours include hours you are paid or entitled to be paid, such as paid time off (vacation, holiday and sick leave).

DB PLAN VESTING SCHEDULE

Years of eligible service	Percent vested
Less than 5	0%
5 or more	100%

You automatically become 100% vested if you're still working for Cedars-Sinai at age 65, or if your Cedars-Sinai employment ends before age 65 as a result of your death.

Breaks in Service

If you leave Cedars-Sinai before you are 100% vested, you will forfeit the DB Plan benefit that you have accrued.

If you subsequently return to work at Cedars-Sinai, the DB Plan may count your previous service. The break in service rules determine whether your previous service is counted for calculating your vesting service and your accrued benefit if you are rehired:

- If you were 0% vested when your Cedars-Sinai employment ended, and you have five (or more) consecutive one-year breaks in service. If you are rehired by a Cedars-Sinai employer, you do not receive credit for your previous eligible service. That previous service and benefit accrual for that period is permanently lost.
- If you were 0% vested when your Cedars-Sinai employment ended, but you have fewer than five consecutive one-year breaks in service. If you are rehired, by a Cedars-Sinai employer, you will receive credit for your previous eligible service after you complete 1,000 hours after you are rehired. This means that your previous service will count for vesting purposes, and the benefit that you accrued before your break, will be restored when you rejoin the DB Plan.
- **If you were vested when you left Cedars-Sinai employment.** If you are rehired by a Cedars-Sinai employer, you will continue to be 100% vested in the benefit that you accrued before your break. If you are rehired after one or more one-year breaks in service, and you complete 1,000 hours after you are rehired, you will also be 100% vested in any benefit that you earn after you are rehired.

A one-year break in service means a calendar year in which you complete 500 or fewer hours. If you have any questions about how a break in service may apply to you, contact the DB Plan Retirement Service Center.

BREAK IN SERVICE SUMMARY TABLE

If you left Cedars-Sinai with this vested percent and had this many consecutive one-year breaks in service	Are years of eligible service for vesting from Cedars-Sinai previous employment counted?	What happens to the unvested accrued benefit when you left?
0% vested five (or more) consecutive one-year breaks in service	No	Forfeited
0% vested Fewer than five consecutive one-year breaks in service	Yes	Restored (if you complete 1,000 hours after your rehire)
100% vested Any number of consecutive one-year breaks in service	Yes	N/A

WHEN YOU CAN START DB PLAN PAYMENTS

Normal Retirement Date

You may start receiving your benefits on the first day of the month on or after you turn age 65. This is called your normal retirement date. You can start receiving your retirement benefits even if you're still employed at Cedars-Sinai. If you leave Cedars-Sinai before age 65 and you have a vested DB Plan benefit, you must start payments by your 65th birthday.

Early Retirement

If you leave Cedars-Sinai before age 65, you can start receiving benefits any time after age 55, as long as you have 10 or more years of eligible service with Cedars-Sinai. (If you were a participant before July 1, 2003, you must have five or more years of eligible service.) If you start receiving benefit payments before age 65, your benefits stretch out over a longer period of time. As a result of this longer expected payout period, your monthly payment will be reduced by 6-2/3% per year from ages 60-65 and 3-1/3% from ages 55-60, as shown below. The earlier you retire, the lower your monthly benefit payment.

EARLY RETIREMENT BENEFIT REDUCTION SCHEDULE	
If payments start at this age	You receive this percent of age 65 payment
64	93.33%
63	86.67%
62	80.00%
61	73.33%
60	66.67%
59	63.33%
58	60.00%
57	56.67%
56	53.33%
55	50.00%

Example: Early Retirement Benefit Reduction

If Anna's monthly accrued benefit at age 65 is \$1,000 and she chose to retire at age 55, her early retirement benefit would be: \$1,000 x 0.50, or \$500 a month.

If You Are Working at Cedars-Sinai After 65

If you continue working at Cedars-Sinai after age 65, you may start receiving monthly benefit payments even if you're still working. If you:

- **Continue to work past age 65 and start receiving your monthly benefit** — The monthly amount equals the value of the benefit you have earned to the date the benefit starts. Your monthly benefit will be adjusted to take into account any additional benefit accruals you earn as a DB Plan participant working past age 65, based on your pay for each applicable calendar quarter that you continue to work past age 65.
- **Continue to work past age 65 and do not start receiving your monthly benefit, your accrued benefit** continues to grow when any additional benefit accruals you've earned as a DB Plan participant are added, and your accrued benefit is also adjusted for the value of payments you did not receive by postponing the start of your benefit past age 65.
- **Retire and later return to work at Cedars-Sinai**, your monthly benefit payments do not stop. If you again become a DB Plan participant, your accrued benefit may grow when any additional benefit accruals you've earned as a DB Plan participant are added.

IF YOU LEAVE CEDARS-SINAI

You do not continue to accrue DB Plan benefits after you leave Cedars-Sinai. Once your Cedars-Sinai employment ends, you receive a letter from the DB Plan Retirement Service Center showing the benefit you've earned under the DB Plan through your last day of employment. You also receive a last quarterly benefit statement to save for your records. If you're vested when you leave Cedars-Sinai, you have the right to receive a DB Plan benefit. If you are not vested, you lose (or forfeit) any accrued benefit (but see the rehire rules discussed on page 5).

Upon leaving Cedars-Sinai, the DB Plan Retirement Service Center calculates the present value of your accrued benefit. The present value of your accrued benefit (or lump-sum value) is determined using the estimated monthly benefit payments that you will receive over your life expectancy and the interest rate and mortality assumptions in the DB Plan.

- **If the lump-sum value of your vested DB Plan benefit exceeds \$5,000**, your benefit stays in the DB Plan until you are eligible for retirement.
- **If the lump-sum value of your vested DB Plan benefit is more than \$1,000 but does not exceed \$5,000**, you can elect to have the lump sum paid out to you or you can leave it in the DB Plan. (If the lump-sum value exceeds \$5,000 at a later date, you won't be permitted to take a lump-sum payment.) A few months after leaving, the DB Plan Retirement Service Center will contact you about rolling over your money so you can continue to save for retirement.
- **If the lump-sum value of your vested DB Plan benefit equals or is less than \$1,000**, you do not have the option to leave the money in the DB Plan. After you leave, the DB Plan Retirement Service Center will contact you about rolling over this money so you can continue to save for retirement. If you don't request a rollover by the deadline that you are given, the Service Center will send you a check for the lump-sum value of your accrued benefit, less 20% withholding for federal income tax. Keep in mind if you are under age 59½, in most cases you will owe income taxes and a 10% early withdrawal penalty tax.

Please note that the IRS requires that an annuity payment must start by April 1 of the calendar year following the calendar year in which you attain age 70½ or terminate employment with Cedars-Sinai, whichever is later.

Keeping Tabs on Your Benefit

- You can get information about your DB Plan benefit from the DB Plan Retirement Service Center website: Cedars-Sinai-MyRetirement.com.
- Keep your current address on file with the DB Plan Retirement Service Center so you continue to receive an Annual Funding Notice each year. (The Annual Funding Notice is a report on the financial status and other important information about the DB Plan.)
- Keep your beneficiary information up to date and on file with the DB Plan Retirement Service Center. Take few minutes to designate or update your beneficiaries to avoid the risk of having your accrued benefit go to an unintended person or get tied up in legal or estate complications. You can update your beneficiary(ies) anytime.* Contact the DB Plan Retirement Service Center to designate a beneficiary, or add or change your beneficiary designation.

* Your spouse has a legally-protected right to be your retirement plan beneficiary. Your spouse must consent to your designation of another person by signing the waiver on the beneficiary form, with the signature witnessed by a notary or a DB Plan representative. Note that your spouse is automatically your beneficiary if you die before you begin receiving your benefit and you were married at the time of your death.

APPLYING FOR BENEFITS

You should apply for your DB Plan benefit about two months before you want payments to begin. When you apply, the DB Plan Retirement Service Center sends you estimated monthly payment amounts based on your planned benefit start date. Because of IRS rules, the benefit application materials can be created no more than 90 days before the date payments start. If you don't return the fully completed forms within this 90-day period, or if the DB Plan Retirement Service Center has to return the forms to you because they are incomplete, they may have to recreate the materials and you may have to start the process again.

Where to apply

Contact the DB Plan Retirement Service Center for an application:

Phone: 866-296-5034

Web: Cedars-Sinai-MyRetirement.com

Documentation Required

A certified copy of your birth certificate or other proof of age must be submitted with your application. If you're married or designating someone to receive a continuing benefit, you need a certified copy of their birth certificate or other proof of age for that person, and your marriage certificate, if applicable. This could take several months, so start early. If you don't have a birth certificate, the DB Plan Retirement Service Center will accept a valid driver's license or passport.

Sources for birth and marriage records include:

- Department of Health or Department of Vital Statistics in state or country of birth
- National Center for Health Statistics website listing where to write for US birth and marriage records: cdc.gov/nchs/w2w
- Vitalcheck.com (online service).

Payment Options

The DB Plan pays a monthly benefit starting when you retire and lasting for your lifetime. You may elect from a variety of options to have payments continue to be paid to the person you designate as your beneficiary:

- **Single Life Annuity** — Monthly payments for your lifetime. When you die, payments stop; no payments are made to a survivor or beneficiary. If you are not married (and you do not elect a different payment option), you will receive your benefits as a single life annuity.
- **Single Life Annuity with 60 or 120 Months Guaranteed** — Monthly payments for your lifetime. If you die after payments start but before 60 or 120 payments (whichever you elect) have been made, the remainder of the 60 or 120 payments is made to the person you designate as your beneficiary.

- **Joint and 50%, 75% or 100% Survivor Annuity** — Monthly payments for your lifetime. If you die before the person you designate as your beneficiary, 50%, 75% or 100% of the payment (whichever you elect) that you were receiving continues to your beneficiary for the remainder of their lifetime. If you are married, you will receive your benefit as a 50% joint and survivor annuity, unless you elect a different option and your spouse consents to that election — see below for more information regarding your spouse's rights.

Your monthly benefit that is determined under the benefit formula is payable as a single life annuity. If you elect a payment option where payments will continue to your beneficiary after your death, or if you start payments before 65, there is a likelihood that your benefit will be paid over a longer period of time. Consequently, the dollar amount of your monthly benefit, under either of those scenarios, will decrease due to the expected longer payment period. The longer the expected payment period is, the smaller your monthly benefit payment amount will be.

You can contact the DB Plan Retirement Service Center for estimated benefit amounts under the different payment options described above.

Your Spouse's Right to Your Retirement Benefits

Your spouse has a legally-protected right to be the person you designate to receive payments under a 50% joint and survivor annuity. If you are married, you cannot select a different person to be your joint annuitant or a payment type other than a 50%, 75% or 100% joint and survivor annuity without your spouse waiving his or her right to the benefit. Your spouse must consent to your election and designation of a specific beneficiary and payment election by signing the waiver on the benefit application, with the signature witnessed by a notary or a DB Plan representative.

SURVIVOR BENEFITS IF YOU DIE BEFORE PAYMENTS START

If you have a DB Plan benefit and you die before you begin to receive benefit payments under the DB Plan, your beneficiary will be eligible to receive a benefit from the DB Plan if (you need one from each box):

<p>You are married</p> <p>OR</p> <p>You have one hour of eligible service after July 1, 2003</p>	AND	<p>You die while an active employee (even if you were not vested)</p> <p>OR</p> <p>You are vested (even if you had left Cedars-Sinai employment, or are still an active employee)</p>
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Survivor Benefits Paid to a Beneficiary

If you are not married, your beneficiary receives a lump-sum payment equal to the value of a surviving spouse annuity, assuming your beneficiary is the same age as you (described on the next page). If you have more than one beneficiary it will be split equally, unless you designated certain percentages to each beneficiary named. The payment will be made as soon as possible after your death.

Surviving Spouse Annuity

If you are married, your surviving spouse will receive a preretirement survivor annuity. This is a monthly benefit payment for life (an annuity) to your spouse, equal to 100% of the monthly payment amount you would have received if you retired on your date of death and elected a joint and 100% survivor annuity. If you die before reaching age 65, and your spouse elects early commencement, the survivor annuity is reduced by the early retirement reduction as explained in [Early Retirement](#).

The following scenarios illustrate the DB Plan's provisions that determine the retirement date for surviving spouse annuities (remember that non-spouse beneficiaries cannot receive an annuity, and will receive a lump sum if you die before payments start):

CALCULATION OF PRE-RETIREMENT SURVIVOR ANNUITIES		
If on the date of your death you...	And you were...	Your surviving spouse's annuity would be calculated as if...
Were actively employed	Not yet eligible for early retirement	Your employment ended on the date of your death, and you lived until the date you would become eligible for early retirement (without earning any additional benefits), then died the next day.
	Already eligible for early retirement	You had retired on the date of your death.
Had left Cedars-Sinai employment	Not yet eligible for early retirement	You lived until the date you would become eligible for early retirement (without earning any additional benefits), then died the next day.
	Already eligible for early retirement	You had retired on the date of your death.
Were on USERRA leave (see Military Leave Rights)	Not yet eligible for early retirement	You returned to Cedars-Sinai within the time limit required by law, you lived until the date you would become eligible for early retirement (without earning any additional benefits), then died the next day.
	Already eligible for early retirement	You returned to Cedars-Sinai within the time limit required by law, then died the next day.

When Surviving Spouse Payments Start

Monthly annuity payments to your surviving spouse begin on the first day of the month on or after **the later of:**

- The earliest date you would have been eligible to receive benefits from the DB Plan had you survived or
- The date of your death.

This means that if you were under age 55, and you completed 10 years of service when you die, your spouse could start receiving payments on the date you would have reached age 55. If you were older than 55, and you completed 10 years of service when you die, your surviving spouse could start receiving benefits right away.

Your surviving spouse has the option to delay the start of the monthly payments until the date you would have reached normal retirement age (age 65). The effect of waiting until the date you would have attained age 65 is that the monthly payment to your spouse will be larger due to the likelihood that life annuity payable to your spouse will be spread over fewer payments.

Small Benefit Payout

If a survivor benefit is due to your surviving spouse, the DB Plan Retirement Service Center calculates the present value of the survivor benefit. The present value of the survivor benefit (or lump-sum value) is determined using the estimated monthly benefit payments that you will receive over your life expectancy and the interest rate and mortality assumptions specified in the DB Plan. If the lump-sum value of the survivor benefit is more than \$5,000, it must be paid as an annuity (monthly payments for life); otherwise, if:

- **\$1,000 or less**, it is automatically paid to your spouse in single lump sum
- **Over \$1,000 but does not exceed \$5,000**, your spouse can choose to receive a single lump sum.

To continue saving for retirement, defer income taxes and avoid penalty taxes, your spouse can roll over the small benefit payouts to an IRA or an employer's retirement plan (if permitted by that plan). Your spouse can also roll over the small benefit payout to a Roth IRA.

The survivor benefit payable due to the death of an unmarried participant is paid in a lump sum to the beneficiary regardless of the present value of the benefit. A non-spouse beneficiary can roll over the lump sum to an inherited IRA or Roth IRA.

When no beneficiary is designated

If you elect the single life annuity with 60 or 120 months guaranteed or if you are an unmarried participant, you have not designated a beneficiary and you die, survivor benefits (if any) are paid in the following order:

- Your spouse
- Your descendants per stirpes (lawful issue and adopted), or
- Your estate.

You can update your beneficiary(ies) anytime.* Contact the DB Plan Retirement Service Center to designate a beneficiary, or add or change your beneficiary designation.

* Your spouse has a legally-protected right to be your retirement plan beneficiary. Your spouse must consent to your designation of another person by signing the waiver on the beneficiary form, with the signature witnessed by a notary. Note that your spouse, if you are married at the time of your death, is automatically your beneficiary if you die before you begin receiving your benefit.

BENEFIT CLAIMS AND APPEALS

Benefit Application and Appeal Procedures

To apply for benefits, you must contact the administrator, as listed in the table below, using the form or procedure they provide. See section [Applying for Benefits](#) of this summary for details about when benefits will be paid, how they will be paid, etc.

TO APPLY FOR...	CONTACT...
DB Plan Benefits	Cedars-Sinai Retirement Helpline Phone: 866-296-5034 Web: Cedars-Sinai-MyRetirement.com Address: Cedars-Sinai Retirement Helpline c/o Mercer 411 E. Wisconsin Avenue, Suite 1300 Milwaukee, WI 53202

In most situations, receiving a benefit payment is a straightforward administrative process. Cedars-Sinai (as [plan administrator](#)) has delegated responsibility for approving or denying (initial) benefit applications to the claims administrator listed above.

The DB Plan has established procedures in the event you apply for benefits and are notified that you're not eligible, or if you are paid, but you believe the payment is incorrect. If your benefit is denied in whole or in part, the administrator must explain the reason in writing. You can appeal the decision to the plan administrator by following the procedures in this section.

Timeframe for Initial Decision

When you apply for benefits, the claims administrator will process your application. If your request for benefits is denied, the claims administrator will notify you in writing within a reasonable time of that decision. Generally, you will receive written notification of that decision within 90 days from the date you initially applied for benefits. However, under special circumstances, the administrator may need a longer period of time to review your request for benefits. In that event, you will be notified within the initial 90-day review period that additional time is needed before a decision can be made. Such additional time will not exceed 180 days from the date you filed your initial claim.

If your application for benefits is denied in whole or in part, the denial notice will include:

- Specific reason(s) for the denial and references to plan provisions on which it is based.
- A description of any additional materials or information necessary for you to complete your application and an explanation of why the materials or information is necessary.
- An explanation of the steps you must take should you disagree with the denial and wish to have your benefit application reviewed again (including the time limits for filing an appeal) and a statement of your right to bring an action under the Employee Retirement Income Security Act of 1974, as amended (ERISA), Section 502(a).

How to File an Appeal

If you do not agree with the administrator's decision about your plan benefit, you may file an appeal and request that the plan administrator review your application. Send your written request to:

Plan Administrator
c/o MBC HR Employee Benefits Department
Cedars-Sinai Medical Center
8700 Beverly Blvd. 50 North Suite 350
Los Angeles, CA 90048

After you receive the written notice of benefit denial, you have 60 days to send your written request for review to the DB Plan Administrator.

Your written request for review must include a request for the plan administrator to review your application for benefits and may include:

- A summary of all the reasons you believe the benefits should be paid, including any documents, records or other information relevant to your claim, whether or not such matters were submitted or considered in the initial decision.
- Any issues, comments, records, or documents or other information that you think are pertinent to your claim, you may request to review and/or copy free of charge, pertinent plan documents, records, and other information relevant to your claim.

Decision on Appeal

The plan administrator will review your application, and will decide on your claim within 60 days. If the plan administrator needs additional time to decide, you will be notified about the reasons it needs the extension and the date it expects to make a decision. It will be no longer than an additional 60 days. The review will take into account all comments, documents, records and other information you submitted, without regard to whether that information was submitted or considered in the initial benefit determination. The decision on review will be delivered to you no later than five days after the claim determination is made.

If the plan administrator denies your appeal, you will receive a written notice stating:

- Specific reason(s) for the denial and references to plan provisions on which it is based.
- A statement that you will be provided, upon request, reasonable access to and free-of-charge copies of all documents, records and other information relevant to your claim.
- A statement regarding your rights to bring an action under ERISA Section 502(a).

The plan administrator has full discretionary power and authority to interpret the plan documents and rules, to determine questions of eligibility, vesting and entitlements and to make findings of fact about all claims for benefits. To the extent permitted by law, the decision of the plan administrator will be final and binding on all parties, except to the extent that a court of competent jurisdiction finds an abuse of discretion.

Time Limits on Appeal

You must timely exhaust your administrative remedies under the plan before filing a lawsuit against the plan. If you decide to file a lawsuit after exhausting the plan's administrative remedies, you must do so within three years of the day when you knew or should have known of the facts giving rise to the claim. Your time to file a claim may start running earlier if there has been a clear repudiation or denial of the claim by the employer, the plan administrator, or their agent.

TAXES ON BENEFITS

In most situations, your DB Plan benefit is exempt from taxation — until you receive your benefit from the plan. When you receive payment from the DB Plan, the payment is taxable at your normal federal income (and state) tax rate.

This section highlights only the main points about federal taxes on plan payments or distributions in effect when this summary was published. When you apply for your benefit, you'll receive a special Tax Notice Regarding Plan Payments with more information.

Remember that state income tax laws are not the same as federal income tax laws, so you should check the tax laws of your state. Cedars-Sinai (and its employees) cannot give you income tax advice. You should obtain professional tax advice before arranging to receive a plan payment.

Annuity Distributions and Withholding

If you receive your distribution in the form of an annuity, you will receive the option of whether to have estimated federal (and state) taxes withheld.

Lump-Sum Distributions and Mandatory Withholding

If you receive a lump-sum distribution, federal law requires that 20% of the distribution (if that distribution is an eligible rollover distribution that is not rolled into a qualified plan or arrangement) be withheld to cover your federal income tax liability. (A lump-sum distribution is payable to a participant or spouse beneficiary only if the present value of the benefit does not exceed \$5,000.) The 20% is remitted to the U.S. Treasury to cover your federal income tax liability. The tax you actually owe could be either greater than or less than the 20% withheld. If you live in a state that has an income tax, the plan may withhold an additional amount to cover the state income tax.

This 20% federal withholding is mandatory, unless you roll your distribution to another arrangement that accepts rollovers, including:

- Another employer-sponsored qualified plan
- IRA
- 403(b) plan
- Government 457(b) plan, or
- Roth IRA.

Despite the above, a non-spouse beneficiary may only roll over a distribution to an inherited IRA or Roth IRA.

LEGAL AND ERISA INFORMATION

Under the Employee Retirement Income Security Act of 1974, as amended (ERISA), you are entitled to certain information about your benefits. This section includes:

- A summary of your rights under ERISA.
- Other information required by ERISA.
- Additional legal information that affects your benefits and your rights to benefits.

Administrative Information

PLAN NAME	TYPE OF PLAN	TRUSTEE	PLAN YEAR	PLAN ID NUMBER
Cedars-Sinai Health System Defined Benefit Retirement Plan (DB Plan)	Defined Benefit Retirement Plan	U.S. Bank. 530 B Street, Suite 222 San Diego, CA 92101	Jan. 1-Dec. 31	001
Effective date: July 1, 1957				

Plan Sponsor

The plan is sponsored by:

Cedars-Sinai Medical Center
8700 Beverly Blvd.
Los Angeles, CA 90048
310-423-5306

Cedars-Sinai Medical Center files required plan information with the Internal Revenue Service and the Department of Labor. If you write to either agency, specify the following Employer Identification Number and Plan Identification Number:

- Employer Identification Number — 95-1644600.
- Plan Identification Number — DB Plan (001).

Participating Employers

The following Cedars-Sinai affiliated organization also sponsors or participates in the DB Plan:

Cedars-Sinai Medical Care Foundation
200 N. Robertson Blvd., Suite 107
Beverly Hills, CA 90211

Effective Date

This summary plan description describes the terms of the plan generally as of Jan. 1, 2016. If you were employed before Jan. 1, 2016, the summary plan description in effect at the time your employment ended describes your benefits.

Named Fiduciaries

Cedars-Sinai Medical Center is the named fiduciary of the DB Plan, with the authority to control and manage plan operation and administration.

The Cedars-Sinai's MBC HR Employee Benefits Department handles administrative tasks on a day-to-day basis with the assistance of the DB Plan Retirement Service Center (DB Plan), and the MBC HR Employee Benefits Help Desk (general benefit questions). No employee in these departments or organizations is a fiduciary with regard to the DB Plan.

Plan Administrator

The Senior Vice President of Human Resources is the plan administrator within the meaning of ERISA Section 3(16)(A). The Senior Vice President acts under authority delegated by the Board of Directors of Cedars-Sinai Medical Center. You may contact the plan administrator at the following address:

Plan Administrator
c/o MBC HR Employee Benefits Department
Cedars-Sinai Medical Center
8700 Beverly Blvd., 50 North Suite 350
Los Angeles, CA 90048
310-423-5306

Legal process may be served on the plan administrator.

Agent for Legal Service

If you wish to take legal action against the DB Plan, you may have legal process served on the DB Plan's trustee or:

Cedars-Sinai Medical Center
Attention: MBC HR Employee Benefits Department
and General Counsel
Cedars-Sinai Medical Center
8700 Beverly Blvd., 50 North Suite 350
Los Angeles, CA 90048

How the Plan is Administered

The plan administrator has the exclusive authority to control and manage plan operation and administration. The plan administrator may designate others to carry out any duty or power that would otherwise be the responsibility of the plan administrator under the DB Plan. The plan administrator may retain actuaries, accountants, consultants, third-party administration service providers, legal counsel or other specialists, as it may deem appropriate and necessary for administration. The plan administrator also has the authority to allocate or delegate its responsibilities.

The plan administrator has the exclusive power, right and authority, in its discretion, to:

- Determine whether you are eligible to be covered in the DB Plan or determine if you or your beneficiary is eligible for a benefit.
- Interpret the DB Plan and any other writings that affect the establishment or operation of the DB Plan, both as to legal importance and as to the application of the provisions of any such documents to the facts of a particular claim for benefits.
- Decide all matters arising under the DB Plan, including the right to remedy possible ambiguities, inconsistencies or omissions.
- Make factual findings and decide conclusively all questions regarding any claim for benefits under the DB Plan.

All determinations by the plan administrator with respect to any matter relating to the DB Plan are conclusive and binding on all persons.

Discretionary Authority

In exercising discretionary powers under the DB Plan, the plan administrator, and all of its designees (which include any administrator, record keeper or trustee as claims fiduciary, etc.) have the broadest discretion permissible under ERISA and any other applicable laws to interpret unclear statements, and their decisions constitute final review of your claim. Benefits under the DB Plan are paid only if the plan administrator decides, in its discretion, that you are entitled to benefits or claims payment.

Amendment and Termination of the Plan

Cedars-Sinai has the exclusive power, right and authority, in its discretion, to amend and/or terminate the DB Plan in any and all respects anytime for any reason. In addition, the Senior Vice President of Human Resources may adopt administrative amendments to the plan (such as legally required amendments, or amendments that do not make material design changes, affect eligibility, or materially change the benefit or contribution formulas).

Financial Records of the Plan

Cedars-Sinai keeps financial records for the year on a plan year basis, Jan. 1-Dec. 31.

Distribution of Assets upon Plan Termination

If the DB Plan is terminated or partially terminated, all affected plan participants become fully vested as of the termination date, regardless of their length of service at the time of the DB Plan's termination. DB Plan assets would be allocated for plan administration and participant benefits. Arrangements for DB Plan benefits would be made through continuation of the Trust, purchase of life annuities payable to each participant, lump-sum payments to participants, or a combination of methods. If any DB Plan assets remain after benefits have been provided to participants and beneficiaries, the excess assets will be paid to Cedars-Sinai or participants, as directed by the Retirement Plan Committee.

Plan Funding and Trustee

Cedars-Sinai pays the entire cost of the DB Plan but reserves the right to change the funding in the future. All contributions to the DB Plan are held in trust with U.S. Bank as the trustee. The funds received by the trustee are used exclusively for the benefit of you and your beneficiary(ies) and are invested according to the DB Plan investment policy. The trustee is responsible for benefit payments and is required, by law, to act in good faith for the best interest of you and your beneficiary(ies).

Loss or Reduction of Benefits

These situations could cause your benefit to be lost or reduced:

- If your pay exceeds IRS limits, only your pay to that limit may be recognized for purposes of benefit accrual.
- If your Cedars-Sinai employment ends before you are 100% vested, you forfeit your accrued benefit.
- The IRS limits benefits that can be paid out of the DB Plan. For more information about these limits, contact the Cedars-Sinai MBC HR Employee Benefits Department.
- If you are the subject of a Qualified Domestic Relations Order (QDRO), all or a portion of your benefit could be assigned to another, as described under Assignment of Benefits and QDROs below.
- The DB Plan is a tax-qualified retirement plan. This means that by observing certain rules, Cedars-Sinai and participants receive tax savings and tax deferral. Should the DB Plan lose its tax-qualified status, you, in turn, could lose some or all of the tax-deferred benefits.
- You fail to keep Cedars-Sinai or the DB Plan Retirement Service Center updated if you change your address.
- Federal law requires that pension plans must meet specified funding thresholds to provide continued benefit accruals or implement amendments improving plan benefits. If the DB Plan's funded percentage is below 60%, federal law requires that benefit accruals must be frozen. In addition, a DB Plan amendment improving benefits is prohibited unless the DB Plan is at least 80% funded after taking the amendment into account or Cedars-Sinai immediately funds the full cost of the benefit improvement. You will be notified if any of these restrictions apply to the DB Plan.

Assignment of Benefits and QDROs

Generally, your retirement plan benefits cannot be assigned to another person. Plan assets cannot be sold or used as collateral for a loan and, in most cases, your creditors cannot attach, garnish or otherwise interfere with your benefits under the DB Plan.

However, the DB Plan may be legally required to recognize obligations you are liable for if a domestic relations order (DRO) is determined to be a Qualified Domestic Relations Order (QDRO). Upon receipt of a DRO by the DB Plan, some or all of your DB Plan benefit could be assigned to another person, such as a former spouse or a dependent if the DRO is determined to be a QDRO. The plan administrator will determine if a DRO it receives is qualified.

The Towers Watson QDRO Service Center is the Cedars-Sinai's Medical Center's resource for all questions relating to QDROs. You may contact the Service Center at 800-481-2661 for questions or for a free copy of the DB Plan's QDRO procedures or to obtain a model QDRO to share with your attorney.

Military Leave Rights

Federal law gives you certain rights if you leave Cedars-Sinai to serve in any of the United States uniformed services, for active duty or training. To qualify for these rights, you must give Cedars-Sinai advance written or verbal notice of your upcoming leave for military service and you must report back to work within a specified time following the end of your military service, depending upon the length of your military service. If you satisfy USERRA requirements, when you return to Cedars-Sinai employment you may be able to receive DB Plan accruals from Cedars-Sinai for that period.

When you return to Cedars-Sinai employment, your benefits will be reinstated as though you were never gone. Generally, a maximum of five years of military service will receive this treatment, unless service is extended due to a national emergency.

If you die or become disabled while performing qualified military service, your beneficiary will be entitled to the same benefits under the DB Plan that you would have been entitled to had you returned to employment within the period required by law and then died or become disabled.

Any differential military wage payments received from a Cedars-Sinai employer will be included in the calculation of pay for benefit accrual under the DB Plan. Contact your Human Resources Representative if you need more information about USERRA.

Top Heavy Provisions

Federal regulations ensure that benefits paid from the DB Plan do not favor a select group of employees, known as key employees. If the present value of the DB Plan's accrued benefits for key employees exceeds 60% of the present value of the plan's accrued benefits for all other employees, the plan is considered top heavy. Although it is not expected that the DB Plan will ever be top heavy, if the DB Plan does become top heavy, your vesting in the DB Plan may be accelerated and you may be entitled to certain minimum benefits.

Mergers, Consolidations or Transfers

If the DB Plan is ever merged or consolidated or plan assets are ever transferred to another plan, your benefits are protected. Your benefits under the new plan, if that plan were to terminate immediately after the change, would be at least as much as the amount you would be entitled to receive if the old plan had terminated immediately before the merger, consolidation or transfer.

Pension Benefit Guaranty Corporation

Your pension benefits under this DB Plan are insured by the Pension Benefit Guaranty Corporation (PBGC). The PBGC is a federal agency that insures defined benefit retirement plans. That means if the DB Plan ends without enough money to pay all benefits, the PBGC will step in to pay benefits (up to certain limits).

Most people will receive all of the pension benefits they would have received under the DB Plan, but some people may lose certain benefits.

The PBGC guarantee generally covers:

- Normal and early retirement benefits.
- Disability benefits if disability occurs before the plan terminates.
- Certain benefits for survivors.

The PBGC guarantee generally does not cover:

- Benefits greater than the maximum guaranteed amount set by law for the year in which the DB Plan terminates.
- Some or all benefit increases and new benefits based on DB Plan provisions that have been in place for fewer than five years at the time the DB Plan terminates.
- Benefits that are not vested because you have not worked long enough for the organization.
- Benefits for which you have not met all requirements at the time the DB Plan terminates.
- Certain early retirement payments (such as supplemental benefits that stop when you become eligible for Social Security) that result in an early retirement monthly benefit greater than your monthly benefit at the DB Plan's normal retirement age.

Even if some of your pension benefits are not guaranteed, you still may receive some of those benefits from the PBGC depending on how much money the DB Plan has and how much the PBGC collects from employers.

For more information about the PBGC and the benefits it guarantees, ask your plan administrator or contact:

PBGC Technical Assistance Division
1200 K St. NW, Suite 930
Washington, DC 20005-4026

Phone: 800-400-7242
202-326-4000

TTY/TDD users: 800-877-8339
(ask to be connected to 800-400-7242)

Web: pbgc.gov

Your ERISA Rights

As a participant in the Cedars-Sinai Health System Defined Benefit Retirement Plan (DB Plan), you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974, as amended. ERISA provides that all plan participants are entitled to:

Receive Information About Your Plan and Benefits

- Examine, without charge, at the plan administrator's office and at other specified locations, such as worksites and union halls, all documents governing the plan, including insurance contracts and collective bargaining agreements, and a copy of the latest annual report (Form 5500 Series) filed by the plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration.
- Obtain, upon written request to the plan administrator, copies of documents governing the operation of the plan, including insurance contracts and collective bargaining agreements, and copies of the latest annual report (Form 5500 Series) and updated summary plan description. The administrator may make a reasonable charge for the copies.
- Receive a summary of the plan's annual funding notice. The plan administrator is required by law to furnish each participant with a copy of this summary notice.
- Obtain a statement telling you whether you have a right to receive a pension under the plan at normal retirement age and if so, what your benefits would be at normal retirement age if you stop working. If you do not have a right to a pension, the statement will tell you how many more years you have to work to get a right to a benefit (become vested). This statement must be requested in writing and is not required to be given more than once every 12 months. The plan must provide the statement free of charge.

Prudent Actions by Plan Fiduciaries

In addition to creating rights for plan participants, ERISA imposes duties upon the people who are responsible for operation of an employee benefit plan. The people who operate your plan, called fiduciaries of the plan, have a duty to do so prudently and in the interest of you and other plan participants and beneficiaries. No one, including your employer, your union or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a pension benefit or exercising your rights under ERISA.

Enforce Your Rights

If your claim for a benefit is denied or ignored, in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules.

Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request a copy of plan documents or the latest annual report from the plan and do not receive them within 30 days, you may file suit in a federal court. In such a case, the court may require the plan administrator to provide the materials and pay you up to \$110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the administrator.

If you have a claim for benefits that is denied or ignored, in whole or in part, you may file suit in a state or federal court after exhausting the plans' claims and appeal procedures. In addition, if you disagree with the plan's decision or lack thereof concerning the qualified status of a domestic relations order, you may file suit in federal court.

If it should happen that plan fiduciaries misuse the plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds your claim is frivolous.

Assistance With Your Questions

If you have any questions about your retirement benefits, ask the appropriate person or organization listed under [Benefit Resources](#) at the beginning of this document.

If you have any questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from Cedars-Sinai, contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory or:

Division of Technical Assistance and Inquiries
Employee Benefits Security Administration
Department of Labor
200 Constitution Ave. N.W.
Washington, DC 20210

If you are in Los Angeles, the regional office is:

Employee Benefits Security Administration
Los Angeles Regional Office
1055 East Colorado Blvd., Suite 200
Pasadena, CA 91106
Phone: 626-229-1000
Fax: 626-229-1098

You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration at 866-444-EBSA (3272).

