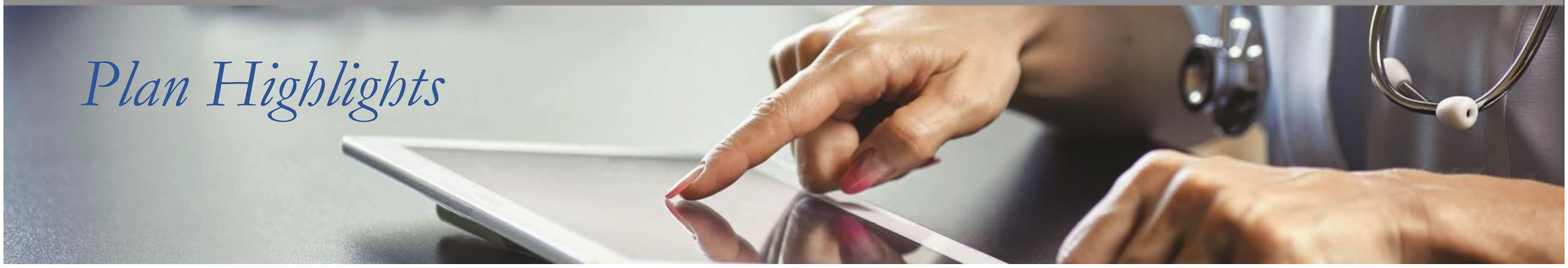
LifePoint Health, Inc. Retirement Plan



Plan Highlights

On the following pages, you will find important information about the LifePoint Health, Inc. Retirement Plan. The information in this highlight is just an overview of the plan's features. For more detailed information about your plan, you can request your plan's Summary Plan Description (SPD).

ENROLLMENT AND ELIGIBILITY

- Your enrollment in the plan is automatic, unless you decline participation within 30 days prior to your plan entry date.
- Automatic enrollment is a process by which you are enrolled in your retirement plan without taking any action. You can change the amount of your contributions, stop them altogether, or redirect your investment options.
- Your employer allows for enrollment in the program anytime, if you have completed 30 day(s) of service.
- If automatically enrolled, you will be enrolled at a deferral rate of 6% of your eligible pay, which will be deducted from your paycheck and invested in the Age-appropriate Blackrock LifePath Index Target Date Funds.
- You may actively enroll on your own and start your pre-tax savings prior to the automatic enrollment start date. This will allow you to invest in the funds of your choice from the start of your participation. In addition, you may contribute more to your account. Even an increase of one or two percent over the auto-enrollment can have a significant impact on your savings.
- If you don't want to participate in the plan, you must decline enrollment to avoid having deductions taken from your pay and contributed to your account.
- Auto enrollment does not apply to PRN or Per Diem.

YOUR CONTRIBUTIONS

- You may contribute: 1% to 85% of your annual pay before taxes are deducted.*
- You may make Roth contributions to your retirement plan account.*
- You may change your contribution amount any time.
- You may roll over money to your account, in any amount, from another similar retirement plan. Refer to the SPD for further information.
- If you will be at least 50 years old in 2020, you are also eligible to make an additional before-tax catch-up contribution of $6,500 per year.

In 2020, federal tax law allows you to make a combined contribution of before-tax and Roth contributions to your retirement plan up to $19,500.

CONTRIBUTION ACCELERATOR–an easy way to raise your contribution amount over time through your plan's optional contribution accelerator feature. Here's how it works:

- You are automatically enrolled in this feature unless you opt out.
- Your contribution amount will increase by 1% annually, up to a maximum of 12% of your pay.
- You can opt out of this feature at any time.
- Increase date is April 1 of every year.
- Contribution Accelerator does not apply to PRN or Per Diem.

ROTH CONTRIBUTIONS

Your retirement plan allows you to make Roth contributions to your account. Roth contributions combine the savings and investment features of a traditional before-tax retirement program with the tax-free distribution features of the Roth IRA. If you meet certain requirements down the road, the Roth money you withdraw at retirement—and any investment earnings—won't be taxable. When deciding if you should make Roth contributions, consider the following scenarios:

- If your tax rate will be higher in retirement than it is today, making designated Roth contributions may make sense for you.
- If your tax rate will be lower in retirement than your working years, you may benefit more from making before-tax contributions and deferring your tax obligation until retirement.
- With tax rates in retirement being uncertain, you may choose to diversify your taxation by making both before-tax and Roth contributions to your retirement plan.

To help you determine if Roth contributions are appropriate for you, visit roth.connectwithpru.com and enter your personal data into our Roth contribution calculator.

YOUR EMPLOYER'S CONTRIBUTIONS

- The employer may make contributions to your account; this amount may vary from year to year. In 2020, federal tax law allows employee and employer contributions up to a combined total of $57,000 or 100% of compensation, whichever is less.
- You can direct employer contributions to any investment in your plan.
- LifePoint Health intends to make an employer match contribution for participants employed on the last business day of the year, and who are contributing to the Plan. Deposits are made annually.
- The formula for employer match is 3% (100% of first 2% plus 25% of next 4%).

WHAT IS VESTING?

"Vesting" refers to your ownership of the money in your account. You are always 100% vested in your own contributions, but it may take longer to become vested in your employer's contributions. You will be vested in your employer matching contributions based on the following vesting schedule:

Years of service	Percentage vested
After 2 years	100%

ACCESSING YOUR MONEY

You may be able to access money in your retirement plan account through a loan, in-service withdrawal, or a hardship withdrawal.

Loans

Your plan allows you to take:	1 loan at one time
Application fee:	$50 for each loan
Processing fee:	$6.25 quarterly
Method of repayment:	Payroll Deduction
Tax consequences:	If loan is not paid in full, tax consequences will apply.
Prepayment available:	Yes

General Purpose

Interest rate:	Prime rate plus 1%*
Minimum loan:	$1,000
Maximum loan:	50% of your vested account balance, up to $50,000 in a 12-month period*
Repayment period:	1 to 5 years

Primary Residence

Interest rate:	Prime rate plus 1%*
Minimum loan:	$1,000
Maximum loan:	50% of your vested account balance, up to $50,000 in a 12-month period*
Repayment period:	5 to 10 years

*Interest is paid back to participant's account. Additional information about loan calculations and loan interest rate details can be found in your plan's loan policy.

RETIRING OR LEAVING YOUR EMPLOYER

It's important to learn about all options regarding your account balance before you retire or separate from service. You will need to make a decision about what to do with your vested account balance when one of the following events occurs:

- Your employment with LifePoint Health, Inc. ends.
- You retire from the employer at your plan's normal retirement age or your plan's early retirement age.
- You become permanently disabled.
- Your death. Your beneficiary is entitled to your account balance when you die; they are responsible for all federal income tax imposed. Distribution upon death may also be subject to federal and state inheritance and estate taxes.
- If you separate from service before the year you reach age 55, you may be subject to an additional early withdrawal penalty tax if you receive a taxable distribution prior to age 59½.

In-service Withdrawals

While employed, you may make in-service withdrawals within plan restrictions.

Hardship Withdrawals

While employed, you may take a withdrawal request due to a financial hardship, within plan restrictions. One of the following requirements must apply to qualify for hardship withdrawal:

- Purchase or construction of a principal residence
- Payment for higher education expenses
- Major medical expenses
- Preventing eviction from, or foreclosure on, a principal residence
- Payment of funeral or burial expenses for your spouse or dependents
- Repair of damage to participant's primary residence that qualifies for casualty deduction
- Expenses and losses as a result of a federally declared disaster

Additional requirements to qualify for a hardship withdrawal can be located in the plan's SPD.

Important Tax Considerations Regarding Withdrawals:
The taxable portion of a withdrawal is taxed as ordinary income and will be subject to an additional early distribution penalty tax if you receive the withdrawal before age 59½. The total amount of the withdrawal may not be more than the amount required to meet your immediate financial need; however, you may have the option to "gross-up" the amount you receive to cover taxes. You may want to consult a tax professional before taking a withdrawal from the plan.

Amounts withdrawn before age 59½ may be subject to a 10% federal income tax penalty, applicable taxes, and plan restrictions. Withdrawals are generally taxed at ordinary income tax rates.

If you become disabled, you may be eligible to receive all of your vested account balance immediately. The amount you receive is subject to all applicable income taxes, but no penalties.

When any of the events listed occur, you or your beneficiary will have several distribution options. It's important to understand each of the distribution options listed in your plan's Summary Plan Description before you make your decision. For assistance, please contact a Prudential representative at **888-401-LPNT (888-401-5768)**.

ACCOUNT OPTIONS WHEN RETIRING OR LEAVING YOUR EMPLOYER

Keeping it in the plan

At the time benefits are payable, the amount of your vested account balance will determine how your account is handled. Refer to the schedule below:

Your vested account balance	Impact on your money
Less than $1,000	Paid in lump sum, regardless of prior elections*
Greater than $1,000 but less than $5,000	If you do not choose to receive a distribution, Prudential will follow the direction of the plan.
Greater than $5,000	Excluding rollover contributions, your money will continue to grow tax-deferred in your account.

*Standard 20% withheld.

Directly rolling it over

You can choose to move or "roll" money over into another qualified retirement plan, a Traditional Individual Retirement Account (IRA), or Roth IRA. This allows your money to continue growing tax-deferred. This is based on our understanding of the tax law. You may wish to discuss this matter with your tax advisor. Because each situation is unique, neither we nor our representatives can provide tax or legal advice.

Having account balance paid in installments

You can withdraw your account balance in a series of payments, in an amount over a period of time determined by the employer.

Taking a lump sum

You may choose to take a full or partial lump sum distribution. A 20% federal income tax may be applied.

INVESTMENT OPTIONS

LifePoint Health, Inc. Retirement Plan offers a selection of investments to choose from. You can decide how you want your money invested, and may move money between investments anytime. Please visit www.lpnt401k.com for a complete list of your investment options available and details on these investments.

AUTO REBALANCING

Your retirement plan offers auto rebalancing, an optional easy-to-use rebalancing feature. It ensures that the investment allocations you choose stay consistent until you, not market conditions or money managers, make a change. Rebalancing occurs semi-annually in June and December. Simply log into your account to choose the rebalancing feature.

ACCESSING YOUR ACCOUNT

You may access your account by:

- Logging in to your account through the LifePoint Health *My Benefits* website
- Visiting the Prudential retirement plans website: www.lpnt401k.com.
- Calling the Prudential LifePoint Health Retirement Plan toll-free line at **888-401-LPNT (888-401-5768).** This is a 24/7 automated phone system. If you have questions or need help, participant service representatives are available 8 a.m. to 9 p.m., ET.
- Downloading the Prudential Retirement Mobile app after you register your account. Simply install the Prudential Retirement mobile app from the App Store or Google Play.

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Amounts withdrawn, except for qualified withdrawals from a Roth 401(k), are generally taxed at ordinary income tax rates. Amounts withdrawn before age 59½ may be subject to a 10% federal income tax penalty, applicable taxes and plan restrictions. Neither Prudential Financial nor any of its affiliates provide tax or legal advice--for which you should consult your qualified professional.

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