This is a Summary of Material Modifications regarding the HMH 401(k) Savings Plan ("Plan"). Unless stated otherwise, the modifications described in this summary are effective as of June 12, 2022. 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 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.

II SUMMARY OF CHANGES

1. Excluded Employees - All Contributions

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. The Excluded Employees are:

- certain nonresident aliens who have no earned income from sources within the United States
- leased employees
- temporary employees. However, if as a temporary employee, you complete one (1) Year of Service in any year of employment, you will no longer be part of this excluded class.

For all contributions, Employees of the following entities are excluded from participation in the Plan: Health Innovations Unlimited, Shore Care, HMH Residential Care, Inc., Meridian Home Care, HMH Res Care Inc-Ocean Grove, HMH Res Care Inc-Willows, HMH Res Care Inc-Bayshore, HMH Res Care Inc-Brick, HMH Res Care Inc-Shrewsbury, HMH Res Care Inc-Harborage, HMH Res Care Inc-Cedar Brook, HMH Res Care Inc-Whispering Knolls, Hartwyck @ Oak Tree Inc, Hartwyck @ Edison Estates, JFK Meridian Home Care Services, VHSNJ at Home LLC, HMH Ambulatory Ventures, HMH Ventures Inc, HMH HUMC Grandfathered Pension, HMH PMC Grandfathered Pension, HMH Res Care Inc-Shrewsbury(UNION), Quality Care Management, Health Village Imaging LLC., and Majestic Rehabilitation and Nursing Center at Red Bank. For purposes of clarity, Employees of the following entities are eligible for participation in the Plan: MMG Retail Clinic, PC, MMG-Faculty Practice, PC, MMG-Specialty care, PC, Meridian Trauma Associates, MMG-Primary Care, PC, HMH Hospitals Corporation, Hackensack University Med Ctr, Jersey Shore Univ Med Ctr, Ocean Medical Center, Southern Ocean Medical Center, Bayshore Medical Center, Riverview Medical Center, Palisades Medical Center, RB-Old Bridge, RB-Perth Amboy, HMH Res Care Inc-Wall, HMH Realty Corp, JS Medical Associates, PC, Allergy & Peds Assoc JE Shore, ENT Facial Plastic Surg Assoc, JS Bethany Pediatrics, PC, JS Navesink Pediatrics, PC, JS Internal Med of Marlboro, PC, JS Monmouth Cty Assoc, PC, Meridian Health Foundation, Meridian Ped Surgical Assoc, MMG-Pediatric Urology, PC, HMH Urgent Care, Anthony M Yelenics, Johnson Rehabilitation, JS Monmouth Family Med, PC, HUMC Cardiovascular Partners, Hackensack Univ. Medical Group, HUMC Primary Care Associates, New Amsterdam Medical Assoc, JS Monmouth Family Med, PC, JFK Medical Associates, Palisades Child Care Center, Shore Rehabilitation, HMH Physician Services, Inc, HMH Ambulatory Ventures, Alert Ambulance Services, Inc., Carrier Clinic.