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A photograph of a middle-aged couple walking outdoors in a grassy field. The man on the left is wearing a light blue shirt and a grey and white patterned scarf, smiling. The woman on the right is wearing a yellow puffer vest over a patterned scarf, also smiling. The background shows a clear blue sky and distant hills.

Summary Plan Description

OhioHealth

Retirement Savings Plans 401(k) and 403(b)

Effective January 1, 2018



How to Use This Guide

| |
|--------------------------------------|
| Introduction |
| Highlights of the Plan |
| Participating in the Plan |
| Reemployment |
| Plan Contributions |
| Investing Your Account |
| When Your Account Can Be Paid |
| Payment Form |
| Distributions While You Are Employed |
| Filing a Claim |
| When Benefits May Not Be Paid |
| Important Tax Information |
| Amendment, Termination or Merger |
| Plan Sponsor and Plan Administrator |
| More About The Plan |
| Your Rights as a Plan Participant |

How to Use This Guide

There are two ways to view this guide:

- + **Use the links to navigate** the guide like a web page.
- + **Read the pages** like a printed document.

Side Navigation:

These navigation links appear on every page. Click on these links to jump to another section at any time. Use the blue underlined links within the content to get more information on the topic.



Top Navigation:

- + Click on “**home**” at any time to return to the home page.
- + Click on “**search**” to find what you need.
- + Click on “**contact**” to send an email to hr-resource-center@ohiohealth.com
- + Click on “**print**” to open print dialog box.
- + Click on “**close**” to exit the document. You can also hit “**ESC**” on your keyboard.

Bottom Navigation:

- + Use the “**arrow**” buttons to navigate through the document.
- + You can also use the “**Page Up**” and “**Page Down**” keys on your keyboard.

How to Use This Guide

Introduction

Highlights of the Plan

Participating in the Plan

Reemployment

Plan Contributions

Investing Your Account

When Your Account Can Be Paid

Payment Form

Distributions While You Are Employed

Filing a Claim

When Benefits May Not Be Paid

Important Tax Information

Amendment, Termination or Merger

Plan Sponsor and Plan Administrator

More About The Plan

Your Rights as a Plan Participant

Introduction

This summary plan description (“SPD” or “Summary”) was prepared to help you better understand the OhioHealth Retirement Savings Plan 403(b) and the OhioHealth Retirement Savings Plan 401(k) in effect as of January 1, 2018. In this Summary, the plans are referred to as a single plan where the provisions of the two plans are the same (i.e., they are called “the plan” or the “Retirement Savings Plan” in those instances). Where the plans are distinct, they are referred to as the “401(k) plan” or the “403(b) plan,” as appropriate. The 403(b) plan is sponsored by OhioHealth Corporation for associates who work for a participating tax-exempt employer, and the 401(k) plan is sponsored by OhioHealth Star Corporation for associates who work for a participating for-profit employer. The Retirement Savings Plan is designed to help you save for your retirement.

The 401(k) plan was originally established effective October 1, 1991 and was most recently restated effective January 1, 2017. You will become eligible to participate in the 401(k) plan if you are an associate of one of the entities referenced in “Participating Employers” on page 8 and you meet the eligibility requirements described in “Eligibility” on page 7.

The 403(b) plan was originally established effective January 1, 1998. You will become eligible to participate in the 403(b) plan if you are an associate of one of the “Participating Employers” referenced on page 8 and you meet the eligibility requirements described in “Eligibility” on page 7.

Please read this SPD very carefully so that you are familiar with the benefits your employer is providing you. Keep in mind that this SPD is only a summary. It is not a substitute for the legal documents governing the plan. If there is an inconsistency between this SPD and the legal documents, the legal documents will control. The actual plan documents and other records are available for your review at the OhioHealth HR Resource Center during regular business hours.

If you have questions about this plan, you can contact the Fidelity Retirement Service Center at 1-800-343-0860. You can also log onto Fidelity’s website for more information about the plan: www.netbenefits.com/ohiohealth. The HR Resource Center can be reached at 614-533-8888.



[How to Use This Guide](#)
[Introduction](#)
[Highlights of the Plan](#)
[Participating in the Plan](#)
[Reemployment](#)
[Plan Contributions](#)
[Investing Your Account](#)
[When Your Account Can Be Paid](#)
[Payment Form](#)
[Distributions While You Are Employed](#)
[Filing a Claim](#)
[When Benefits May Not Be Paid](#)
[Important Tax Information](#)
[Amendment, Termination or Merger](#)
[Plan Sponsor and Plan Administrator](#)
[More About The Plan](#)
[Your Rights as a Plan Participant](#)

Highlights of the Plan

You will become eligible to participate in the Retirement Savings Plan if you work for a participating employer and if you meet the eligibility requirements described below and in “Eligibility” on page 7.

| Plan Feature | Overview |
|--|--|
| Who's Eligible | <p>You are able to start saving in the plan after you complete one hour of service with your participating employer.</p> <p>OhioHealth Matching Contribution:</p> <ul style="list-style-type: none"> + work for a participating OhioHealth employer, + save a portion of your pay into the plan. <p>Annual Retirement Contribution:</p> <ul style="list-style-type: none"> + for the calendar year that begins on the January 1st after you complete six months of service, + reach age 20%, + are hired on or after January 1, 2012, or are part of a newly-eligible participating group, + are paid for 1,000 or more hours during the plan year (Jan. 1 – Dec. 31), and + are employed by a participating employer on the last day of the plan year for which the contribution is made (exception made for retirements and deaths), + if you were first hired by OhioHealth prior to January 1, 2012, stop working and then are later reemployed by OhioHealth after 90 days following the day your employment ended. |
| When Participation Begins | Your participation begins as soon as administratively possible after you become eligible for and enroll in the plan. |
| Matching Employer Contributions | OhioHealth will match 50% of your annual contribution, up to the plan maximum of 2% of your annual pay. After you complete 20 or more years of service, your OhioHealth match increases to a maximum of 3% of your annual pay. |
| Annual Retirement Contribution (ARC) <i>(For associates hired on or after January 1, 2012, or are part of a newly-eligible participating group. If you were first hired by OhioHealth prior to January 1, 2012, stop working and then are later reemployed by OhioHealth after 90 days following the day your employment ended.)</i> | You receive an annual contribution from OhioHealth each year. The amount is a percentage of your pay based on the combination of your age and years of service. |

[How to Use This Guide](#)
[Introduction](#)
[Highlights of the Plan](#)
[Participating in the Plan](#)
[Reemployment](#)
[Plan Contributions](#)
[Investing Your Account](#)
[When Your Account Can Be Paid](#)
[Payment Form](#)
[Distributions While You Are Employed](#)
[Filing a Claim](#)
[When Benefits May Not Be Paid](#)
[Important Tax Information](#)
[Amendment, Termination or Merger](#)
[Plan Sponsor and Plan Administrator](#)
[More About The Plan](#)
[Your Rights as a Plan Participant](#)

HIGHLIGHTS OF THE PLAN

| Plan Feature | Overview |
|------------------------------|---|
| Vesting | <p>You are always 100% vested in your savings. You are vested in the OhioHealth matching contribution and the ARC based on the following criteria:</p> <p>OhioHealth Matching Contribution:</p> <ul style="list-style-type: none"> + Employees hired prior to July 1, 2016, 100% vested + If you are hired on or after July 1, 2016, you will vest in your matching contributions upon the completion of 3 years of vesting service (see page 10) or on your normal retirement date. <p>Annual Retirement Contribution:</p> <p>You are 100% vested in your ARC on the earliest of the following events:</p> <ul style="list-style-type: none"> + Under the 401(k) plan—(1) completion of 3 years of vesting service; or (2) if you were hired prior to January 1, 2015, you are employed by OhioHealth at age 65; or (3) if you were hired on or after January 1, 2015, you are employed by OhioHealth on your normal retirement date. + Under the 403(b) plan—(1) completion of 3 years of vesting service; or (2) if you were hired on or after January 1, 2015, you are employed by OhioHealth on your normal retirement date. |
| Your Account | An account is held in your name by the trustee, and includes your savings, OhioHealth matching contributions, ARC, catch up contributions and any rollover contributions. |
| Your Retirement Dates | <ul style="list-style-type: none"> + If you were hired on or after January 1, 2015, your normal retirement date is the later of the date you reach age 65 or the third anniversary of your participation date in the plan; otherwise, your normal retirement date is the date you turn age 65. + Your early retirement date is: <ul style="list-style-type: none"> – Under the 401(k) plan, your 55th birthday. – Under the 403(b) plan, the first day of the month on or after your 55th birthday. |
| Form of Payment | Your account will be paid in one lump sum distribution. |
| When Payment Is Made | <p>You can elect to receive your account balance:</p> <ul style="list-style-type: none"> + if you terminate employment at your normal or early retirement date, + if you terminate employment after becoming disabled, + if you have a qualifying hardship (not available for the OhioHealth matching contribution or for the ARC), + if you are on qualified military leave, + if you reach age 59½ (not available for the ARC), or + if you terminate employment with an OhioHealth employer. |

[How to Use This Guide](#)
[Introduction](#)
[Highlights of the Plan](#)
[Participating in the Plan](#)
[Reemployment](#)
[Plan Contributions](#)
[Investing Your Account](#)
[When Your Account Can Be Paid](#)
[Payment Form](#)
[Distributions While You Are Employed](#)
[Filing a Claim](#)
[When Benefits May Not Be Paid](#)
[Important Tax Information](#)
[Amendment, Termination or Merger](#)
[Plan Sponsor and Plan Administrator](#)
[More About The Plan](#)
[Your Rights as a Plan Participant](#)

HIGHLIGHTS OF THE PLAN

| Plan Feature | Overview |
|---------------------------------------|---|
| If You Leave Before You Retire | You can elect to receive your account balance; however, if you are younger than 55 and you are not disabled, you will have to pay taxes and a 10% penalty unless you roll over the amount to an Individual Retirement Account (IRA) or any other eligible retirement plan, including a Roth IRA. |
| If You Die Before You Retire | Your spouse or your designated beneficiary (whose designation must be consented to by your spouse) will be entitled to a benefit equal to the value of your account. |
| Loans | You may take a loan out against your account balance, up to the lesser of \$50,000 (less the net amount of any loan outstanding in the past 365 days) or one-half of your vested account balance. The minimum amount of any loan is \$1,000 and you may have only one loan outstanding at a time. Loans against the portion of your account balance designated as the ARC are not available. |
| Hardship | If you meet the requirements of a financial hardship you may withdraw amounts up to the amount needed for that hardship (with taxes and penalties) from your contributions. You may not take a hardship withdrawal on the portion of your account for the OhioHealth matching contributions or for the ARC. Prior to requesting a hardship you must first exhaust all loan availability from eligible retirement plans. |

[How to Use This Guide](#)[Introduction](#)[Highlights of the Plan](#)[Participating in the Plan](#)[Eligibility](#)[Who Is Not Eligible](#)[Who Is Your Employer](#)[Enrolling or Making Changes](#)[Reemployment](#)[Plan Contributions](#)[Investing Your Account](#)[When Your Account Can Be Paid](#)[Payment Form](#)[Distributions While You Are Employed](#)[Filing a Claim](#)[When Benefits May Not Be Paid](#)[Important Tax Information](#)[Amendment, Termination or Merger](#)[Plan Sponsor and Plan Administrator](#)[More About The Plan](#)[Your Rights as a Plan Participant](#)

Participating in the Plan

Eligibility

You are eligible to contribute to the Retirement Savings Plan after you work one hour for a participating employer. Once contributing you are immediately eligible to receive matching employer contributions.

If you were hired on or after January 1, 2012, or are part of a newly-eligible participating group, you are eligible to receive the Annual Retirement Contribution (ARC) for the calendar year that begins on the January 1st after you complete six months of service with OhioHealth and reach age 20½. You're also eligible to receive the ARC if you were first hired by OhioHealth prior to January 1, 2012, stop working and then are later reemployed by OhioHealth after 90 days following the day your employment ended.

After you satisfy the initial plan eligibility outlined above, there are requirements that must be met each plan year to receive the Annual Retirement Contributions (ARC). Please refer to page 4 for annual requirements.

Who Is Not Eligible

401(k) Plan. You are not eligible to participate in the 401(k) plan if you are covered by a collective bargaining agreement, unless the bargaining agreement specifically provides for coverage under the 401(k) plan. Additionally, leased employees, non-resident aliens who do not receive any United States source income and individuals deemed by the employer to be independent contractors are not eligible to participate in the 401(k) plan (even if they are subsequently determined to be associates by a regulatory agency or other judicial proceeding or settlement).

403(b) Plan. Leased associates, non-resident aliens who do not receive any United States source income and individuals deemed by the employer to be independent contractors are not eligible to participate in the 403(b) plan (even if they are subsequently determined to be associates by a regulatory agency or other judicial proceeding or settlement). Additionally, if you are eligible to contribute to another 403(b) plan sponsored by an employer within the OhioHealth controlled group, you may not be eligible to participate in this 403(b) plan.

ARC. You are not eligible for the ARC if you were hired before January 1, 2012, or are not part of a newly-eligible participating group.

[How to Use This Guide](#)
[Introduction](#)
[Highlights of the Plan](#)
[Participating in the Plan](#)
[Eligibility](#)
[Who Is Not Eligible](#)
[Who Is Your Employer](#)
[Enrolling or Making Changes](#)
[Reemployment](#)
[Plan Contributions](#)
[Investing Your Account](#)
[When Your Account Can Be Paid](#)
[Payment Form](#)
[Distributions While You Are Employed](#)
[Filing a Claim](#)
[When Benefits May Not Be Paid](#)
[Important Tax Information](#)
[Amendment, Termination or Merger](#)
[Plan Sponsor and Plan Administrator](#)
[More About The Plan](#)
[Your Rights as a Plan Participant](#)

PARTICIPATING IN THE PLAN

Who Is Your Employer?

For the 401(k) plan, employer means OhioHealth Star Corporation or any for-profit employer who has agreed to adopt the 401(k) plan.

For the 403(b) plan, employer means OhioHealth or any employer who has agreed to adopt the 403(b) plan. For purposes of the 403(b) plan, an employer participating in this plan also must be either:

- + an organization exempt from federal income tax under IRS Code Section 501(c)(3), or
- + an educational organization described in IRS Code Section 170(b)(1)(A)(ii) operated by a state, a political subdivision of a state, or
- + an agency or instrumentality of one or more of the foregoing.

Both of these employers will be collectively referred to as “OhioHealth” in this document.

If you transfer your employment from one OhioHealth employer that has adopted the Retirement Savings Plan to another OhioHealth employer that has also adopted the same plan, you will continue to participate in the plan without interruption. However, if you transfer your employment from OhioHealth Star Corporation to any tax-exempt OhioHealth entity (or vice versa), you will need to enroll in the appropriate plan (403(b) or 401(k)) after you transfer.

Enrolling or Making Changes

You can enroll in the plan by going to the Fidelity website at www.netbenefits.com/ohiohealth.

You decide the percent of your pay you wish to save when enrolling with Fidelity. You will also choose the funds you want to invest in.

You do not need to enroll for the ARC. Participation is automatic when you become eligible.

PARTICIPATING EMPLOYERS

You are eligible to participate in the 401(k) or 403(b) plan if your employer adopted the respective plan as a participating employer. To confirm if your employer is participating in the respective plan, contact human resources or the HR Resource Center at 614-533-8888.

Note that participating employers change from time to time. Contact the HR Resource Center for a current list.

[How to Use This Guide](#)
[Introduction](#)
[Highlights of the Plan](#)
[Participating in the Plan](#)
[Reemployment](#)
[How Service Works Under this Plan](#)
[If You Are on a Leave of Absence](#)
[Years of Service](#)
[Plan Contributions](#)
[Investing Your Account](#)
[When Your Account Can Be Paid](#)
[Payment Form](#)
[Distributions While You Are Employed](#)
[Filing a Claim](#)
[When Benefits May Not Be Paid](#)
[Important Tax Information](#)
[Amendment, Termination or Merger](#)
[Plan Sponsor and Plan Administrator](#)
[More About The Plan](#)
[Your Rights as a Plan Participant](#)

Reemployment

If you stop working for your employer and are later reemployed by a participating employer, you are eligible to participate in the Retirement Savings Plan immediately.

Otherwise, once you are no longer an active participant, you will continue to be an inactive participant until the earlier of the date that your entire account has been distributed or the date of your death.

If you were first hired by OhioHealth prior to January 1, 2012, stop working and then are later reemployed by OhioHealth within the 90 days following the day your employment ended, you will not be eligible for the ARC. If you are reemployed by OhioHealth after 90 days following the day your employment ended, you will be eligible for the ARC once you have met all other eligibility requirements.

How Service Works Under this Plan

HOURS OF SERVICE

Under this plan, [hours of service](#) generally means any hour for which you are paid for working for your employer. Hours of service are important under the 401(k) and the 403(b) plans for purposes of calculating benefits, determining eligibility and vesting of the ARC.

For purposes of determining your eligibility to participate in the Retirement Savings Plan and for vesting purposes, your hours of service include various types of service with your employer—or with an affiliate or associated employer after it became an affiliate or associated employer, or with any member of the OhioHealth controlled group.

These types of service include service provided:

- + as an associate covered by the terms of a collective bargaining agreement that does not provide for participation in the 401(k) plan or the 403(b) plan,
- + as a common law employee,
- + while an associate of a predecessor organization where the participating employer maintains the plan of the predecessor organization, or
- + as a leased associate, as defined under the IRS Code.

An affiliate generally means certain employers who elect (with the approval of OhioHealth) to be covered by the 401(k) plan or the 403(b) plan, respectively.



Hours of service that count toward the 1,000 hours requirement include regular time worked as well as nonworking hours such as:

- + Time away pay (TAP)
- + Total disability pay (TDP)
- + Sick time
- + Jury duty
- + Bereavement time
- + Qualified military service

[How to Use This Guide](#)
[Introduction](#)
[Highlights of the Plan](#)
[Participating in the Plan](#)
[Reemployment](#)
[How Service Works Under this Plan](#)
[If You Are on a Leave of Absence](#)
[Years of Service](#)
[Plan Contributions](#)
[Investing Your Account](#)
[When Your Account Can Be Paid](#)
[Payment Form](#)
[Distributions While You Are Employed](#)
[Filing a Claim](#)
[When Benefits May Not Be Paid](#)
[Important Tax Information](#)
[Amendment, Termination or Merger](#)
[Plan Sponsor and Plan Administrator](#)
[More About The Plan](#)
[Your Rights as a Plan Participant](#)

REEMPLOYMENT

If You Are on a Leave of Absence

You will be credited with any hours of service related to the Family and Medical Leave Act, the Uniformed Services Employment and Re-employment Rights Act of 1994 and the Heroes Earnings and Assistance Relief Tax Act of 2008, but only for the purposes required by such laws or statutes.

Years of Service

A **year of service** generally means a plan year (January 1 through December 31) during which you, as an associate, are paid for at least 1,000 hours of service for your employer or for any employer in the OhioHealth controlled group. For this purpose, the plan counts hours for pay periods which end in the calendar year. Years of service are used to determine eligibility and vesting, as well as the amount of the OhioHealth matching contribution and ARC.

If you work for more than one participating employer at the same time, all your hours of service will be combined for purposes of eligibility, vesting and determining the amount of the matching contribution and ARC under the plan. In this case, you cannot earn more than one year of service for any single plan year.

Special service rules may apply to certain acquired groups of associates. Please check with the HR Resource Center for details.

**Years of
Service**

You are credited with a year of service if you are paid for at least 1,000 hours of service in a calendar year. For this purpose, the plan counts hours for pay periods which end in the calendar year.

[How to Use This Guide](#)
[Introduction](#)
[Highlights of the Plan](#)
[Participating in the Plan](#)
[Reemployment](#)
[Plan Contributions](#)
[Your Savings](#)
[Changing the Amount You Save](#)
[Catch Up Contributions](#)
[Contribution Limit](#)
[Matching Employer Contributions](#)
[Annual Retirement Contribution](#)
[Rollovers](#)
[Your Account](#)
[Vesting](#)
[Investing Your Account](#)
[When Your Account Can Be Paid](#)
[Payment Form](#)
[Distributions While You Are Employed](#)
[Filing a Claim](#)
[When Benefits May Not Be Paid](#)
[Important Tax Information](#)
[Amendment, Termination or Merger](#)
[Plan Sponsor and Plan Administrator](#)
[More About The Plan](#)
[Your Rights as a Plan Participant](#)

Plan Contributions

Your Savings

When you participate in the plan, you save a portion of your pay (also called “compensation”) on a pre-tax or Roth basis up to the IRS limits specified below.

As allowed by law, you can save up to \$18,500 in 2018 (from time to time, this amount may be adjusted for inflation by the IRS). If you are a highly compensated associate in the 401(k) plan, this amount may be reduced to ensure the plan meets the nondiscrimination rules set forth by the IRS.

Your pre-tax savings are not considered as taxable income for federal income tax purposes until they are distributed from the plan. They are however, subject to Social Security taxes.

Roth contributions are made after all taxes (including income taxes have been deducted from your paycheck). Roth contributions and any associated investment earnings will be completely tax-free when you take a qualified distribution at retirement. A qualified distribution is one that is taken at least five years after your first Roth Contribution and after you have attained age 59½, become disabled or die.

YOUR COMPENSATION

Your compensation includes your salary, wages and other cash compensation including over-time pay, on call pay, shift differentials and bonuses that are reported for federal income tax purposes plus any amounts you have deducted from your pay for pre-tax OhioHealth benefits, including insurance benefits.

The amount of compensation that can be included is limited by the federal law. For 2018, this limit is \$275,000, but it may increase each year according to the tax laws.

Changing the Amount You Save

You can stop your contributions to this plan or change the amount you save. You can make changes yourself by going to the Fidelity website at www.netbenefits.com/ohiohealth.

WHO IS A HIGHLY COMPENSATED ASSOCIATE?

Under IRS laws, you are considered to be a highly compensated associate if you:

- + own more than 5% of the employer in the current or prior year, or
- + received a salary from your employer in the prior year over certain amounts specified by the IRS (for example, you would be considered a highly compensated associate in 2018 if you earned \$120,000 in 2017. This limit may be adjusted by the IRS in future years.)

[How to Use This Guide](#)
[Introduction](#)
[Highlights of the Plan](#)
[Participating in the Plan](#)
[Reemployment](#)
[Plan Contributions](#)
[Your Savings](#)
[Changing the Amount You Save](#)
[Catch Up Contributions](#)
[Contribution Limit](#)
[Matching Employer Contributions](#)
[Annual Retirement Contribution](#)
[Rollovers](#)
[Your Account](#)
[Vesting](#)
[Investing Your Account](#)
[When Your Account Can Be Paid](#)
[Payment Form](#)
[Distributions While You Are Employed](#)
[Filing a Claim](#)
[When Benefits May Not Be Paid](#)
[Important Tax Information](#)
[Amendment, Termination or Merger](#)
[Plan Sponsor and Plan Administrator](#)
[More About The Plan](#)
[Your Rights as a Plan Participant](#)

PLAN CONTRIBUTIONS

Catch Up Contributions

If you are age 50 or older at any time during the plan year and contributing to the plan at the maximum permissible amount, you may save an extra amount in addition to your regular savings to help you better prepare for retirement. In 2018, you can save an additional \$6,000 in the plan, either as a pre-tax contribution or as a Roth contribution. This amount may change in the future.



WHAT IS YOUR COMPENSATION?

Your compensation includes your salary, wages and other cash compensation including overtime pay, on call pay, shift differentials and bonuses that are reported for federal income tax purposes, plus any amounts you have deducted from your pay for the Retirement Savings Plan and/or insurance benefits.

The amount of compensation that can be included is limited by the federal law. For 2018, this limit is \$275,000, but it may increase each year.

[How to Use This Guide](#)[Introduction](#)[Highlights of the Plan](#)[Participating in the Plan](#)[Reemployment](#)[Plan Contributions](#)[Your Savings](#)[Changing the Amount You Save](#)[Catch Up Contributions](#)[Contribution Limit](#)[Matching Employer Contributions](#)[Annual Retirement Contribution](#)[Rollovers](#)[Your Account](#)[Vesting](#)[Investing Your Account](#)[When Your Account Can Be Paid](#)[Payment Form](#)[Distributions While You Are Employed](#)[Filing a Claim](#)[When Benefits May Not Be Paid](#)[Important Tax Information](#)[Amendment, Termination or Merger](#)[Plan Sponsor and Plan Administrator](#)[More About The Plan](#)[Your Rights as a Plan Participant](#)

PLAN CONTRIBUTIONS

Contribution Limits

The IRS places limits on the amount of money that may be contributed to your account for each plan year. These limits apply to:

- + your savings,
- + OhioHealth matching contributions, and
- + the ARC.

The annual amount the IRS allows to be contributed to your account in 2018 cannot exceed the lesser of \$55,000 (this amount may change each year) or 100% of your compensation under IRS Code Section 415(c)(3).

Limits on your contributions apply to all similar plans for the calendar year (401(k) plans/403(b) plans). If you contributed to a 401(k) or 403(b) plan with a different employer during the calendar year and the total of your contributions to all similar plans exceed the permissible limit for the year (\$18,500 in 2018 plus \$6,000 catch-up), you must notify one of the employers/plan sponsors before March 15th of the following year in order to have the excess contributions refunded by the plan. Excess contributions that are not corrected will be subject to additional taxation.

[How to Use This Guide](#)
[Introduction](#)
[Highlights of the Plan](#)
[Participating in the Plan](#)
[Reemployment](#)
[Plan Contributions](#)
[Your Savings](#)
[Changing the Amount You Save](#)
[Catch Up Contributions](#)
[Contribution Limit](#)
[Matching Employer Contributions](#)
[Annual Retirement Contribution](#)
[Rollovers](#)
[Your Account](#)
[Vesting](#)
[Investing Your Account](#)
[When Your Account Can Be Paid](#)
[Payment Form](#)
[Distributions While You Are Employed](#)
[Filing a Claim](#)
[When Benefits May Not Be Paid](#)
[Important Tax Information](#)
[Amendment, Termination or Merger](#)
[Plan Sponsor and Plan Administrator](#)
[More About The Plan](#)
[Your Rights as a Plan Participant](#)

PLAN CONTRIBUTIONS

Matching Employer Contributions

OhioHealth will match your savings. You are immediately eligible for the matching contribution once you begin contributing your pay.

Generally, the maximum matching contribution you can receive is 2% of your pay. However, once you have completed 20 or more years of service, the maximum matching contribution increases to 3% of your pay. In determining your matching contribution, the entire amount of your contribution will be considered, regardless of when you made it during the year.

Here is an example of how the matching contribution works:

| If You Have... | OhioHealth Matches... |
|--|--|
| Less than 20 years of service and save through the plan... | <p>50% of your savings up to a maximum match of 2% of your pay.</p> <p>For example, let's say you earn \$25,000 and save 5% of your pay, or \$1,250 per year.</p> <p>OhioHealth's matching contribution would equal \$500: 50% of \$1,250 = \$625 up to a maximum match of 2% of \$25,000 = \$500.</p> |
| Completed at least 20 years of service as of December 31 and save through the plan... | <p>50% of your savings up to a maximum match of 3% of your pay.</p> <p>For example, let's say you earn \$40,000 and save 6% of your pay, or \$2,400 per year.</p> <p>OhioHealth's matching contribution would equal \$1,200: 50% of \$2,400 = \$1,200 up to a maximum match of 3% of \$40,000 = \$1,200.</p> |

WHEN CONTRIBUTIONS ARE MADE

Your contributions are deducted from each bi-weekly paycheck, and OhioHealth's matching contributions are also contributed on a bi-weekly basis. The ARC is contributed once a year, typically in March.



[How to Use This Guide](#)
[Introduction](#)
[Highlights of the Plan](#)
[Participating in the Plan](#)
[Reemployment](#)
[Plan Contributions](#)
[Your Savings](#)
[Changing the Amount You Save](#)
[Catch Up Contributions](#)
[Contribution Limit](#)
[Matching Employer Contributions](#)
[Annual Retirement Contribution](#)
[Rollovers](#)
[Your Account](#)
[Vesting](#)
[Investing Your Account](#)
[When Your Account Can Be Paid](#)
[Payment Form](#)
[Distributions While You Are Employed](#)
[Filing a Claim](#)
[When Benefits May Not Be Paid](#)
[Important Tax Information](#)
[Amendment, Termination or Merger](#)
[Plan Sponsor and Plan Administrator](#)
[More About The Plan](#)
[Your Rights as a Plan Participant](#)

PLAN CONTRIBUTIONS

Annual Retirement Contribution (ARC)

If you meet the [eligibility requirements](#), you will receive an annual retirement contribution (ARC) from OhioHealth, provided you are employed by OhioHealth on December 31 and are paid for at least 1,000 hours during the plan year for which the contribution is made. The amount of the contribution will be a percentage of your pay based on your age and service with OhioHealth, as follows:

| If Your Age Plus Your Service As Of December 31 Is... | Your ARC For That Year Will Be... |
|--|-----------------------------------|
| Less than 40 | 2% of your pay |
| 40 to 59 | 3% of your pay |
| 60 to 79 | 4% of your pay |
| 80 or more | 5% of your pay |

For example, suppose as of December 31, you are 35 years old and you have two years of service. The total of your age and years of service is 37, so your ARC for that year would be 2% of your pay.

Please note also that if your employment ends because you retire or die after completing 1,000 hours of service during the plan year (January 1 through December 31), you will be eligible for the ARC for the year, even if you are not employed on the last day of the plan year.

Rollovers

When you become an eligible associate of a participating employer, you may transfer an eligible rollover distribution from another qualified retirement plan to this plan and you may direct the plan to accept a trustee-to-trustee transfer to the plan. Rollover and trustee-to-trustee transfers must comply with various requirements as described in official plan documents and are subject to the plan administrator's determination, in its sole discretion, that the rollover or trustee-to-trustee transfer is acceptable. Once accepted by the plan, your eligible rollover distribution account or trustee-to-trustee transfer is always fully vested and nonforfeitable.

Rollover contributions and trustee-to-trustee instructions are available through Fidelity NetBenefits. An eligible rollover distribution and/or a trustee-to-trustee transfer will be credited to your account as soon as administratively possible. If you leave an OhioHealth employer, you may transfer your benefit from a qualified OhioHealth-sponsored defined benefit retirement plan which permits a lump sum distribution, into the account.

**Important
Note About
ARC**

If you were hired before January 1, 2012, or are not part of a newly-eligible participating group, you may not be eligible for the ARC.

[How to Use This Guide](#)
[Introduction](#)
[Highlights of the Plan](#)
[Participating in the Plan](#)
[Reemployment](#)
[Plan Contributions](#)
[Your Savings](#)
[Changing the Amount You Save](#)
[Catch Up Contributions](#)
[Contribution Limit](#)
[Matching Employer Contributions](#)
[Annual Retirement Contribution](#)
[Rollovers](#)
[Your Account](#)
[Vesting](#)
[Investing Your Account](#)
[When Your Account Can Be Paid](#)
[Payment Form](#)
[Distributions While You Are Employed](#)
[Filing a Claim](#)
[When Benefits May Not Be Paid](#)
[Important Tax Information](#)
[Amendment, Termination or Merger](#)
[Plan Sponsor and Plan Administrator](#)
[More About The Plan](#)
[Your Rights as a Plan Participant](#)

PLAN CONTRIBUTIONS

Your Account

All contributions are held in a trust fund. The trustee will establish an account in your name that will hold your savings, matching contributions and, if applicable, your ARC. It will also hold any catch up contributions you make and any amounts that you roll over into the plan from another plan.

Vesting

Vesting means ownership of your account in the plan. You are always 100% vested in your savings, any rollover amounts and if you were hired before July 1, 2016, your matching contributions. However, if you are hired on or after July 1, 2016, you will vest in your matching contributions upon the earlier of the completion of 3 years of vesting service or on your normal retirement date.

You are 100% vested in your ARC on the earliest of the following events:

- + Under the 401(k) plan—(1) completion of 3 years of vesting service; or (2) if you were hired prior to January 1, 2015, you are employed by OhioHealth at age 65; or (3) if you were hired on or after January 1, 2015, you are employed by OhioHealth on your normal retirement date.
- + Under the 403(b) plan—(1) completion of 3 years of vesting service; or (2) if you were hired on or after January 1, 2015, you are employed by OhioHealth on your normal retirement date.

If you were hired on or after January 1, 2015, your normal retirement date is the later of the date you turn age 65 or your third anniversary of participation in the plan; otherwise, your normal retirement date is the date you turn age 65.

To be credited with a year of vesting service you must be paid for at least 1,000 hours of service for your employer or for any employer in the OhioHealth controlled group.

The plan year generally runs from January 1 through December 31 but for this purpose, the plan counts hours for pay periods which end in the calendar year.

YOUR PLAN STATEMENT

Fidelity will post a quarterly online statement that shows the current value of your account, including the amount of your savings, your ARC (if applicable), catch up contributions, rollovers and employer matching contributions. It will also show your investment results. As long as you have an account balance, you will see a quarterly administration fee on your statements (even after termination of employment) until you take a full distribution. Access your account information or change your delivery option to mail on Fidelity's website at www.netbenefits.com/ohiohealth.

Upon review of your quarterly statement, you must notify OhioHealth in writing if you believe that there is an error in your statement, no later than one year after the date the statement was issued. Your account statement will be deemed to be final and binding on you or your beneficiary upon the expiration of the one year period following the date that your account statement was issued.

[How to Use This Guide](#)
[Introduction](#)
[Highlights of the Plan](#)
[Participating in the Plan](#)
[Reemployment](#)
[Plan Contributions](#)
[Investing Your Account](#)
[Making Your Initial Investments](#)
[Changing Your Investments](#)
[When Your Account Can Be Paid](#)
[Payment Form](#)
[Distributions While You Are Employed](#)
[Filing a Claim](#)
[When Benefits May Not Be Paid](#)
[Important Tax Information](#)
[Amendment, Termination or Merger](#)
[Plan Sponsor and Plan Administrator](#)
[More About The Plan](#)
[Your Rights as a Plan Participant](#)

Investing Your Account

The plan offers a wide array of investment options including a fixed account and mutual fund options, providing you with the ability to diversify your investments across different asset classes.

If you would prefer to let a professional make your investments for you, the plan offers the Fidelity Portfolio Advisory Service at Work (PAS-W), which is available for an additional fee charged on a quarterly basis, paid from your account. PAS-W will automatically direct your contributions that are deducted from your paycheck into the plan's investment funds and rebalance your account periodically to maintain a diversified investment portfolio for you. In addition, the plan offers Target Date Mutual Funds as an investment option. Target Date Funds determine which investments are best based on your planned retirement date.

Account statements for the plans will be available online through Net Benefits at www.netbenefits.com/ohiohealth. A quarterly paper statement will not be automatically mailed to your home, but you will receive email alerts when they are available. You can also access your account information via Fidelity's website at www.netbenefits.com/ohiohealth or contact Fidelity's Retirement Service Center at 1-800-343-0860. You'll need to establish a user name and password with Fidelity to access the website.

Making Your Initial Investments

The plan administrator will provide you with information regarding the investments available (including the objectives and characteristics of each fund) and the procedures for choosing investments and exercising control over them. Additionally, fund prospectuses are available by calling Fidelity at 1-800-343-0860 or accessing Fidelity's website: www.netbenefits.com/ohiohealth.

By providing you with an array of investment choices, giving you control of the assets in your account and offering you the ability to change the mix of your investments at any time, it is intended that the Retirement Savings Plan constitutes a plan described in Section 404(c) of the Employee Retirement Income Security Act of 1974 ("ERISA"), as amended. As a result, the plan fiduciaries (including the plan administrator, your employer and the trustee) are relieved of liability for any losses that are the direct and necessary result of your investment instructions.

Default Investments

If you do not make an investment election, 100% of your contributions and employer contributions will be invested in the Target Date Mutual Fund based on your corresponding date of birth. As with any election available to you under the plan, you may make your own investment choices by making an appropriate election at any time.

[How to Use This Guide](#)
[Introduction](#)
[Highlights of the Plan](#)
[Participating in the Plan](#)
[Reemployment](#)
[Plan Contributions](#)
[Investing Your Account](#)
[Making Your Initial Investments](#)
[Changing Your Investments](#)
[When Your Account Can Be Paid](#)
[Payment Form](#)
[Distributions While You Are Employed](#)
[Filing a Claim](#)
[When Benefits May Not Be Paid](#)
[Important Tax Information](#)
[Amendment, Termination or Merger](#)
[Plan Sponsor and Plan Administrator](#)
[More About The Plan](#)
[Your Rights as a Plan Participant](#)

INVESTING YOUR ACCOUNT

Changing Your Investments

You may change your investment direction at any time by:

- + meeting with a Fidelity Retirement Planner onsite, or by calling Fidelity's Retirement Service Center at 1-800-343-0860. To make an appointment with an onsite Representative call (800)642-7131.
- + going online to www.netbenefits.com/ohiohealth.
- + meeting with a Fidelity professional at a Fidelity Investor Center. Find an Investor Center near you online at www.fidelity.com/branchlocator.

You may change both your current and future contributions and your investment choices with respect to your accumulated balance. If you do not direct the trustee on how to invest your account, the trustee may invest it as it deems appropriate in its sole and absolute discretion as determined by the funding policy of the Retirement Savings Plan, until such time as you elect to direct the investment of your account.

The amount in your account may fluctuate based on the profits and losses of the investments. The trustee will charge any reasonable fees and expenses which are directly attributable to you against your account. Such expenses include, but are not limited to, expenses associated with taking a loan from the plan or processing a Qualified Domestic Relations Order. Reasonable administrative expenses, if not paid directly by OhioHealth, will be charged against your assets in the trust.

SPECIAL NOTE ABOUT FEES*

Keep in mind that there are four types of fees associated with the Retirement Savings Plan that you pay as a plan participant:

- + **Investment Management Fees.** These fees are deducted from the fund's assets and cover professional management and research, investment prospectuses, annual reports and other shareholder services.
- + **Administrative Fees.** These fees generally cover the cost of operating the plan, and may pay for expenses such as recordkeeping (plan service provider), accounting and legal services.
- + **Individual Fees.** These fees include those associated with a service or transaction you select (loans, QDROs, overnight mailings, PAS-W).
- + **Redemption Fees.** Redemption fees may apply to certain funds. Check with Fidelity for more details.

** Minimums, availability and redemption fees for each fund are set by the fund company and change periodically. Funds impose redemption fees and make changes frequently. Please check with Fidelity's Retirement Service Center at 1-800-343-0860 for updated information before implementation of fund changes, if any.*

Section 404(c)

The plan is intended to meet the requirements of Section 404(c) of the Employee Retirement Income Security Act of 1974. This means you have control over the investments of some or all of the assets in your account.

[How to Use This Guide](#)
[Introduction](#)
[Highlights of the Plan](#)
[Participating in the Plan](#)
[Reemployment](#)
[Plan Contributions](#)
[Investing Your Account](#)
[When Your Account Can Be Paid](#)
[What Is a Disability](#)
[Termination of Employment](#)
[Death](#)
[Payment Form](#)
[Distributions While You Are Employed](#)
[Filing a Claim](#)
[When Benefits May Not Be Paid](#)
[Important Tax Information](#)
[Amendment, Termination or Merger](#)
[Plan Sponsor and Plan Administrator](#)
[More About The Plan](#)
[Your Rights as a Plan Participant](#)

When Your Account Can Be Paid

When your account can be paid will depend on when you retire or leave employment with OhioHealth, as described in the following table and the rest of this section.

| Event | When Benefits Are Paid |
|-----------------------------------|--|
| Normal Retirement | <ul style="list-style-type: none"> + If you were hired on or after January 1, 2015, your normal retirement date is the later of the date you reach age 65 or the third anniversary of your participation date in the plan; otherwise, your normal retirement date is the date you turn age 65. At that time, you may elect to retire. Your benefits will be paid to you as described in “Payment Form” on page 22. Your benefit may be reduced by all outstanding loans. + If you continue to work for your employer after your normal retirement date, you continue to participate in the plan until you retire. You may take an in-service distribution of your contributions after you reach age 59½ — and/or you can wait until you terminate employment to take a distribution. At that time, your benefit will be paid as described in “Payment Form”. You may not take an in-service distribution of the portion of your account for the ARC. |
| Early Retirement | <p>Your early retirement date means:</p> <ul style="list-style-type: none"> + Under the 401(k) plan, your 55th birthday. + Under the 403(b) plan, the first day of the month on or after your 55th birthday. <p>You may elect to retire on your early retirement date. Your benefit will be paid to you at that time in the manner described in “Payment Form” on page 22. Any outstanding loans will become taxable distributions if the account is paid to you in full.</p> |
| Termination of Employment | <ul style="list-style-type: none"> + You are eligible to take a complete withdrawal of your account upon leaving employment with OhioHealth and all OhioHealth related employers. |
| Disability | <ul style="list-style-type: none"> + If you terminate employment due to disability, you are eligible to receive your account balance. Your benefits will be paid to you at the time and in the manner described on page 22 and your benefit may be reduced by all loans outstanding. |
| Qualified Military Service | <ul style="list-style-type: none"> + If you are performing qualified military service you are eligible to take a complete or partial withdrawal of your contributions to your account. If you make a withdrawal, you may not make further contributions to the 401(k) plan or the 403(b) plan for six months following your withdrawal. |

When Your Account Can Be Paid continued on next page.

[How to Use This Guide](#)
[Introduction](#)
[Highlights of the Plan](#)
[Participating in the Plan](#)
[Reemployment](#)
[Plan Contributions](#)
[Investing Your Account](#)
[When Your Account Can Be Paid](#)
[What Is a Disability](#)
[Termination of Employment](#)
[Death](#)
[Payment Form](#)
[Distributions While You Are Employed](#)
[Filing a Claim](#)
[When Benefits May Not Be Paid](#)
[Important Tax Information](#)
[Amendment, Termination or Merger](#)
[Plan Sponsor and Plan Administrator](#)
[More About The Plan](#)
[Your Rights as a Plan Participant](#)

WHEN YOUR ACCOUNT CAN BE PAID

Continued from previous page.

| Event | When Benefits Are Paid |
|----------|--|
| Age 59½ | <p>+ Once you reach age 59½, you may withdraw your account without paying an additional 10% tax penalty. However, federal and state taxes will apply.</p> <p>Note: Other than a hardship withdrawal, rollover withdrawal, or a loan, you cannot receive money from your account while you are employed, unless you are age 59½. You may not take an in-service distribution on the portion of your account for the ARC.</p> |
| Hardship | <p>+ If you meet the requirements of a financial hardship you may withdraw amounts up to the amount needed for that hardship (with taxes and penalties) from your account. You may not take a hardship withdrawal on the portion of your account for the OhioHealth matching contribution or for the ARC.</p> |

Please note: If your benefits are “overpaid” at any point, the Plan reserves the right to request repayment from the participant or offset future benefit payments as needed.

What Is a Disability?

Disability is determined under the federal Social Security Act, as applicable at the time of your disability.

Termination of Employment

Even if you leave employment prior to your death, before you retire, or before becoming disabled, you may request a distribution of your account. Your benefit will be paid to you at the time and in the manner described in “Payment Form” and your benefit may be reduced by all loans outstanding at the time of your distribution.

Remember that if you end employment, it will be your responsibility to keep the plan informed as to your address. Your employer will be responsible for sending payments, notices, papers and the like only to the last address given.

If the value of your account at termination is \$1,000 or less it will be paid to you as a lump sum unless you make a timely election to have your distribution paid via a direct rollover.

If the value of your account at termination is greater than \$1,000 but no more than \$5,000 and you do not make a timely election to have your distribution paid either to you or via a direct rollover, it will be transferred to an Individual Retirement Account established for you by OhioHealth.

[How to Use This Guide](#)[Introduction](#)[Highlights of the Plan](#)[Participating in the Plan](#)[Reemployment](#)[Plan Contributions](#)[Investing Your Account](#)[When Your Account Can Be Paid](#)[What Is a Disability](#)[Termination of Employment](#)[Death](#)[Payment Form](#)[Distributions While You Are Employed](#)[Filing a Claim](#)[When Benefits May Not Be Paid](#)[Important Tax Information](#)[Amendment, Termination or Merger](#)[Plan Sponsor and Plan Administrator](#)[More About The Plan](#)[Your Rights as a Plan Participant](#)

WHEN YOUR ACCOUNT CAN BE PAID

Death

If you die while you are employed by OhioHealth or while performing qualified military service, your designated beneficiary will receive your account balance.

If you die after you have stopped working but before you receive a distribution of your account balance, your designated beneficiary will receive the amount in your account.

Your benefit will be paid to your beneficiary(ies) at the time and in the manner described in “Payment Form”. Your benefit will be reduced by all loans outstanding at the time of distribution.

If you are married and you name someone other than your spouse as beneficiary, your spouse must give his or her written consent (see “Beneficiary Designation” for more information).

[How to Use This Guide](#)[Introduction](#)[Highlights of the Plan](#)[Participating in the Plan](#)[Reemployment](#)[Plan Contributions](#)[Investing Your Account](#)[When Your Account Can Be Paid](#)[Payment Form](#)[Amount of Payment](#)[When Payment Is Made](#)[Required Distribution](#)[Tax Issues](#)[Distributions While You Are Employed](#)[Filing a Claim](#)[When Benefits May Not Be Paid](#)[Important Tax Information](#)[Amendment, Termination or Merger](#)[Plan Sponsor and Plan Administrator](#)[More About The Plan](#)[Your Rights as a Plan Participant](#)

Payment Form

Your benefits are paid to you in a single, lump sum. You may be able to take that lump sum and purchase other forms of benefits such as an annuity or installment payments. Contact Fidelity to find out more about other types of payment options.

Rollover to Another Qualified Retirement Plan: You can rollover part or all of your account to another qualified retirement plan or IRA account. This is not a taxable distribution, so no taxes will be withheld, as long as the rollover distribution is made payable to the other qualified plan or IRA.

Lump Sum Paid Directly to You: You can have part or all of your account balance paid directly to you. The distribution will be subject to ordinary income tax. The IRS requires that 20% federal tax be withheld from the check. In addition, if you are under the age of 59½ you will have a 10% IRS tax penalty when you file your federal tax return for the year of the distribution.

BENEFICIARY DESIGNATION

Upon your death, your properly designated beneficiaries will receive your account balance. If you are married, your spouse will be the beneficiary of your benefit unless you designate another beneficiary. You are required to obtain the written consent of your spouse, witnessed by a notary public, in order to name anyone other than your spouse as your beneficiary.

You have the right under each plan to change the beneficiary at any time. A change of beneficiary may only be accomplished by filing written notice with Fidelity. The entry of a decree of divorce or dissolution will not automatically revoke your prior written election naming your divorced spouse as your beneficiary. You must complete a new beneficiary designation to name a new beneficiary. Any designation, change or revocation of a beneficiary by you is effective only if the necessary beneficiary designation form is received by OhioHealth before your death. In addition, you may designate a trust as your beneficiary. If you do not have access to a computer call Fidelity for a beneficiary form.

If you do not designate a beneficiary, if your beneficiary dies before you and you do not file a written notice to name a replacement, or you do not otherwise have a valid beneficiary designation form on file at the time of your death, your benefits will be paid to the following individuals, in this order:

- + spouse, if none to
- + your estate.

[How to Use This Guide](#)
[Introduction](#)
[Highlights of the Plan](#)
[Participating in the Plan](#)
[Reemployment](#)
[Plan Contributions](#)
[Investing Your Account](#)
[When Your Account Can Be Paid](#)
[Payment Form](#)
[Amount of Payment](#)
[When Payment Is Made](#)
[Required Distribution](#)
[Tax Issues](#)
[Distributions While You Are Employed](#)
[Filing a Claim](#)
[When Benefits May Not Be Paid](#)
[Important Tax Information](#)
[Amendment, Termination or Merger](#)
[Plan Sponsor and Plan Administrator](#)
[More About The Plan](#)
[Your Rights as a Plan Participant](#)

PAYMENT FORM

Amount of Payment

The value of your account will be determined as of the valuation date coincident with or immediately preceding the date your payment is made.

When Payment Is Made

Your benefits will be paid as soon as administratively reasonable once you or your beneficiary files a written request with the plan sponsor after your employment ends or after you die.

However, if the value of your vested account balance at the time of your termination of employment or death is \$5,000 or less, you, or your beneficiary, do not need to consent to a distribution of benefits from the plan. You (or your beneficiary) will be given the appropriate distribution materials. If your benefit is more than \$1,000 and less than \$5,000 and the Plan does not receive the appropriate distribution information, the amount of your distribution will be rolled over to a new IRA established in your name at Fidelity.

Required Distribution

Generally, you must receive your benefit under this plan by the later of:

- + the April 1st of the calendar year following the year in which you reach age 70½, or
- + the calendar year in which you retire or leave employment with OhioHealth.

This means that if you continue working for your employer after you reach age 70½, your distributions will be postponed until your termination of employment or April 1 of the calendar year following the calendar year in which you retire.

In general, if you die before your benefit is paid to you, your entire interest will be distributed within five years of your death unless a later date is elected by your designated beneficiary, if applicable.

For purposes of meeting these required distributions only, you may elect to receive periodic distributions instead of a single lump sum distribution.

Tax Issues

Your benefit is subject to federal and state taxes when it is withdrawn from the plan. A qualified distribution of Roth contributions is not subject to additional taxation.

You or your spouse can defer paying taxes on a lump sum distribution by rolling or transferring the distribution directly to an Individual Retirement Account (IRA). You or your spouse may also rollover or transfer a distribution to any other eligible retirement plan, including a Roth IRA. Non-spouse beneficiaries may only roll a lump sum distribution over to an IRA.

IMPORTANT TAX NOTE!

Please note that in general, **any benefit paid directly to you is subject to a mandatory 20% federal tax withholding. In addition, if you receive payment of your vested account before the calendar year in which you reach age 59½, you also may have to pay a 10% early distribution penalty tax on the amount of your vested account, unless another exception applies. (See Important Tax Information.)**

[How to Use This Guide](#)[Introduction](#)[Highlights of the Plan](#)[Participating in the Plan](#)[Reemployment](#)[Plan Contributions](#)[Investing Your Account](#)[When Your Account Can Be Paid](#)[Payment Form](#)[Distributions While You Are Employed](#)[Loans](#)[If You Are In the Military](#)[Hardship Distribution](#)[In-Service Distribution](#)[Filing a Claim](#)[When Benefits May Not Be Paid](#)[Important Tax Information](#)[Amendment, Termination or Merger](#)[Plan Sponsor and Plan Administrator](#)[More About The Plan](#)[Your Rights as a Plan Participant](#)

Distributions While You Are Employed

Loans

While the Retirement Savings Plan is intended to help you prepare for your retirement, you may request a loan in writing from your account at any time. The amount of your outstanding loan may not exceed an amount which may be based on the vested portion of your account. Also, you may not take a loan on the portion of your account balance for the ARC. The amount of your outstanding loan may not exceed the lesser of \$50,000 or one half of your vested account balance. The minimum amount of any loan is \$1,000 and you may have only one loan outstanding at a time. Participant loans from other similar retirement plans in the OhioHealth group may count against these limits.

The loan must be repaid by regular payments made at least quarterly. The amount of the repayment of principal and interest will be amortized in level payments for a period not to exceed five years. However, if your loan is used to acquire or construct your principal residence, the repayment period may exceed five years so long as the repayment period is reasonable and not more than 20 years.

Your loan repayments will be made by ACH debit from your bank account or through some other direct payment method.

If you stop making payments on your loan and your loan is defaulted, you must first pay off the defaulted loan plus accrued interest before requesting another loan.

A reasonable fee will apply to your loan. To request a loan, go to Fidelity's website, www.netbenefits.com/ohiohealth.

If You Are in the Military

Your loan repayments may be suspended during the time you are in the uniformed military services, whether or not such service is qualified military service.

REPAYING YOUR LOAN IF YOU LEAVE OHIOHEALTH

You may continue to make loan payments after the termination of your employment through continued ACH payments or direct payments to Fidelity.

[How to Use This Guide](#)
[Introduction](#)
[Highlights of the Plan](#)
[Participating in the Plan](#)
[Reemployment](#)
[Plan Contributions](#)
[Investing Your Account](#)
[When Your Account Can Be Paid](#)
[Payment Form](#)
[Distributions While You Are Employed](#)
[Loans](#)
[If You Are In the Military](#)
[Hardship Distribution](#)
[In-Service Distribution](#)
[Filing a Claim](#)
[When Benefits May Not Be Paid](#)
[Important Tax Information](#)
[Amendment, Termination or Merger](#)
[Plan Sponsor and Plan Administrator](#)
[More About The Plan](#)
[Your Rights as a Plan Participant](#)

DISTRIBUTIONS WHILE YOU ARE EMPLOYED

Hardship Distribution

The plan provides a way for you to access the money in your account when you have no other resources, you have already taken a loan from all other sources (including this plan and any other plan sponsored by an OhioHealth employer), and you have a qualified financial hardship. Federal laws restrict the portion of your account that is eligible to be taken for a hardship. Before you apply for a financial hardship withdrawal, be sure to check with Fidelity's Retirement Service Center at 1-800-343-0860 for details on how much you can withdraw and from which portion of your account. They can also provide you with the form to request the withdrawal.

If you have a financial hardship, upon your written request you may receive all or a portion of your savings (but not the portion of your account for the OhioHealth matching contributions or for the ARC). In general, if you are less than age 59½ when you receive the distribution, you will need to pay a 10% penalty on the amount you receive. In addition, the hardship distribution will be part of your taxable income for the year in which you received it.

If you receive a hardship distribution, you will be suspended from saving in the Retirement Savings Plan or any qualified or non-qualified plan maintained by your employer for six months after you receive the distribution. You must contact Fidelity to restart your contributions to the plan after the six-month suspension ends.

Eligibility for a hardship distribution is determined by the plan administrator based on IRS rules. Financial hardship generally will exist if you need funds to meet immediate and heavy financial needs and funds to meet such needs are not available to you from other sources. This includes any other distributions and nontaxable loans from any other plans of any OhioHealth employer where you have an account balance.

A distribution based upon financial hardship cannot exceed the amount required to meet the immediate financial need created by the hardship and any applicable taxes or penalties.

For purposes of the Retirement Savings Plan, a financial hardship is any one of the following:

- + medical expenses incurred by you, your spouse, children, or your dependents,
- + the purchase of your principal residence, excluding mortgage payments,
- + payment for tuition and related educational fees for the next 12 months of post-secondary education for you, your spouse, children or dependents,
- + expenditures to prevent eviction from your principal residence or foreclosure of a mortgage on your principal residence,
- + catastrophic damage to your primary residence, or
- + funeral expenses for your immediate family member.

To request withdrawal forms, please call Fidelity's Retirement Service Center at 1-800-343-0860. The completed forms need to be faxed/mailed to Fidelity along with written documentation of your hardship expenses.

Contributions to the plan will be suspended for six months after you receive the distribution. To start making contributions again, you should contact Fidelity's Retirement Service Center at 1-800-343-0860.

[How to Use This Guide](#)[Introduction](#)[Highlights of the Plan](#)[Participating in the Plan](#)[Reemployment](#)[Plan Contributions](#)[Investing Your Account](#)[When Your Account Can Be Paid](#)[Payment Form](#)[Distributions While You Are Employed](#)[Loans](#)[If You Are In the Military](#)[Hardship Distribution](#)[In-Service Distribution](#)[Filing a Claim](#)[When Benefits May Not Be Paid](#)[Important Tax Information](#)[Amendment, Termination or Merger](#)[Plan Sponsor and Plan Administrator](#)[More About The Plan](#)[Your Rights as a Plan Participant](#)

DISTRIBUTIONS WHILE YOU ARE EMPLOYED

In-Service Distribution

Other than a hardship withdrawal or a loan, you cannot receive money from your account while you are employed, unless:

- + You are age 59½ or older.
- + You are performing qualified military service. In this case, you may elect to receive any portion of your contributions but will be prohibited from making further contributions for six months after the date of your withdrawal.

If you receive an in-service distribution, you will continue to be a participant in the plan and will continue to receive any contributions for which you are eligible.

You may not receive an in-service distribution on the portion of your account balance for the ARC.

You may withdraw all or any portion of rollover contributions you made to the plan at any time.

Note: *Special in-service distribution events may apply if any portion of your account was transferred or merged with this plan from another plan. Contact Fidelity for more information.*

[How to Use This Guide](#)
[Introduction](#)
[Highlights of the Plan](#)
[Participating in the Plan](#)
[Reemployment](#)
[Plan Contributions](#)
[Investing Your Account](#)
[When Your Account Can Be Paid](#)
[Payment Form](#)
[Distributions While You Are Employed](#)
[Filing a Claim](#)
[Your Right to an Appeal](#)
[Statute of Limitations to File Civil Action](#)
[When Benefits May Not Be Paid](#)
[Important Tax Information](#)
[Amendment, Termination or Merger](#)
[Plan Sponsor and Plan Administrator](#)
[More About The Plan](#)
[Your Rights as a Plan Participant](#)

Filing a Claim

You should contact Fidelity about two to three months before the date you wish to retire to be sure payment of your account is made on time. The plan administrator will furnish you with an application for payment of your account.

Your Right to an Appeal

Within a reasonable period of time, not to exceed 90 days after the timely completion and filing of a claim form with the plan administrator, you will receive written notice of the disposition of your claim. However, if special circumstances require, the plan administrator may notify you within the initial 90-day period that it is taking an additional period, not to exceed 90 days, to decide your claims. The plan administrator will advise you of these special circumstances and of when it expects to render a decision.

The plan administrator has discretion in interpreting the terms of the plan and in making claim determinations. Final determinations will be made by the plan administrator and such determinations will be conclusive and binding on all persons.

If you disagree with the decision, you have the right to appeal. You may choose to name a representative to handle your appeal. If you wish to appeal, you or your representative must submit a written request to the plan administrator within 60 days of receiving notice of the denial. If possible, you should include any documents or records that support your appeal. You or your representative will have the right to review all documents, records and other information relevant to your denied claim.

You will receive a written decision on your appeal within 60 days of the date the plan administrator receives your appeal. If special circumstances require a delay, you will be notified of the extension

during the 60 days following receipt of your appeal. If your appeal is denied, the written decision will include:

- + the reason for the denial,
- + the specific plan provisions on which the claim has been denied,
- + a statement that you are entitled to receive, upon request and free of charge, reasonable access and copies of all relevant documents, and
- + a statement that you have the right to bring a civil action under ERISA.

The plan administrator's decision on appeals is final. You may not initiate any action at law or in equity to recover under the plan until you have exhausted the appeal rights described above and the plan benefits requested in that appeal have been denied in whole or in part.

Statute of Limitations to File Civil Action

For purposes of filing any civil (court) actions against the plan upon the exhaustion of all other available administrative remedies, including under ERISA §502(a), you must bring any legal action against the plan within one year from the date of completion of the plan's claims appeal process (as addressed above) or, if earlier, one year from the date you knew or should have known that such claim existed.

[How to Use This Guide](#)[Introduction](#)[Highlights of the Plan](#)[Participating in the Plan](#)[Reemployment](#)[Plan Contributions](#)[Investing Your Account](#)[When Your Account Can Be Paid](#)[Payment Form](#)[Distributions While You Are Employed](#)[Filing a Claim](#)[When Benefits May Not Be Paid](#)[Important Tax Information](#)[Amendment, Termination or Merger](#)[Plan Sponsor and Plan Administrator](#)[More About The Plan](#)[Your Rights as a Plan Participant](#)

When Benefits May Not Be Paid

Circumstances resulting in a denial or loss of benefits are discussed more fully elsewhere in this Summary. However, keep in mind that while you are alive, you are responsible for providing OhioHealth with your current address. Your account balance under the plan may be forfeited if:

- + OhioHealth tries to notify you (or your beneficiary, if you have died) that you are eligible to receive benefit payments under the plan, and
- + you (or your beneficiary) do not claim the account balance or make your whereabouts known.

You can contact the HR Resource Center or review official plan documents if you would like more information on other circumstances that may result in non-payment of benefits.

[How to Use This Guide](#)
[Introduction](#)
[Highlights of the Plan](#)
[Participating in the Plan](#)
[Reemployment](#)
[Plan Contributions](#)
[Investing Your Account](#)
[When Your Account Can Be Paid](#)
[Payment Form](#)
[Distributions While You Are Employed](#)
[Filing a Claim](#)
[When Benefits May Not Be Paid](#)
[Important Tax Information](#)
[Early Distribution Penalty Tax](#)
[Amendment, Termination or Merger](#)
[Plan Sponsor and Plan Administrator](#)
[More About The Plan](#)
[Your Rights as a Plan Participant](#)

Important Tax Information

Your share of OhioHealth contributions to the plan is exempt from federal and Ohio state income taxes only while it is held in the trust. Upon distribution from the trust, this amount will be subject to federal, state and possibly local income taxes. At the time a distribution is made, you will receive a general explanation of the tax treatment on your distribution and any tax rules which may apply to you (generally, any monies that are paid directly to you are subject to ordinary income taxes). A mandatory 20% federal tax withholding applies to lump sum distributions and, in some cases, a 10% federal tax penalty will also apply. You should consult your financial advisor for specific details about the most advantageous way to pay taxes.

Early Distribution Penalty Tax

If you receive a distribution from the plan before the calendar year in which you reach age 59½, you may have to pay an additional 10% early distribution penalty tax on the amount of the distribution. Some common exceptions to this tax are distributions due to:

- + your death,
- + your disability,
- + your termination of employment after reaching age 55, or
- + a qualified domestic relations order (see “Qualified Domestic Relations Order”).

You, your spouse or your beneficiary can defer paying taxes on a lump sum distribution by rolling or transferring the distribution directly to an Individual Retirement Account (IRA) or another plan that accepts rollovers, including a Roth IRA.

TAX ADVICE

Because of the complexity of tax rules, you should consult your tax advisor before receiving a distribution from the plan.

[How to Use This Guide](#)
[Introduction](#)
[Highlights of the Plan](#)
[Participating in the Plan](#)
[Reemployment](#)
[Plan Contributions](#)
[Investing Your Account](#)
[When Your Account Can Be Paid](#)
[Payment Form](#)
[Distributions While You Are Employed](#)
[Filing a Claim](#)
[When Benefits May Not Be Paid](#)
[Important Tax Information](#)
[Amendment, Termination or Merger](#)
[Amendment](#)
[No Oral Modification of
Amendment](#)
[Termination](#)
[Merger](#)
[Plan Sponsor and Plan Administrator](#)
[More About The Plan](#)
[Your Rights as a Plan Participant](#)

Amendment, Termination or Merger

Amendment

OhioHealth may amend the Retirement Savings Plan at any time. However, no amendment can authorize or permit any part of the trust fund (other than such part as is required to pay taxes and administration expenses) to be used for or diverted to purposes other than for the exclusive benefit of the participants or their beneficiaries or estates. No amendments can cause any reduction in the amount credited to any participant's account. No amendment can eliminate or reduce an early retirement benefit, or any protected benefit (as provided in Treasury Regulations and the IRS Code) or restrict, directly or indirectly, the benefit provided to any participant before the amendment. No amendment can cause or permit any portion of the trust fund to revert to or become the property of OhioHealth.

No Oral Modification or Amendment

The Retirement Savings Plan may not be modified or amended by representations, oral or otherwise, that may be made to you concerning the plan. Accordingly, you should not consider the plan to have been amended based on statements made by a supervisor or human resources representative, for instance. If you believe you have received information that is contrary to the terms of the plan or this Summary, please contact OhioHealth for clarification or confirmation.

Termination

OhioHealth may discontinue its matching contributions and the ARC and/or terminate or partially terminate the respective plan and trust. If the plan is terminated, you will become fully vested in your account under the plan.

Upon final termination of the trust, the plan administrator will direct the trustee to distribute all assets remaining in the trust, such distribution to commence as determined by the administrator and subject to any restrictions under applicable law. Until the plan administrator so directs, the trustee will continue to administer the trust in accordance with the provisions of the plan and trust document, and will make distributions in the event of disability, death, or other termination of employment as provided in the plan. In the event the plan administrator has not, within a reasonable time after such termination, given the trustee the directions provided in this section, the assets then remaining in the trust will be distributed in such manner as may be directed by a judgment or decree of a court of competent jurisdiction.

Before distributing a participant's account, the trustee may deduct all expenses properly chargeable against the plan, and will then distribute applicable accounts to the participant in accordance with the value of the interests of such participants as of the distribution date. Distribution of the accounts to every participant or beneficiary will be in cash or in the assets in which the plan may be invested.

Merger

This plan and trust may be merged or consolidated with, or its assets and/or liabilities may be transferred to any other plan or trust, only if the benefits that would be received by a participant of this plan, immediately after such transfer, merger or consolidation (if the plan had then terminated), are at least equal to the benefits the participant was entitled to immediately before the transfer, merger or consolidation (if the plan had then terminated).

[How to Use This Guide](#)
[Introduction](#)
[Highlights of the Plan](#)
[Participating in the Plan](#)
[Reemployment](#)
[Plan Contributions](#)
[Investing Your Account](#)
[When Your Account Can Be Paid](#)
[Payment Form](#)
[Distributions While You Are Employed](#)
[Filing a Claim](#)
[When Benefits May Not Be Paid](#)
[Important Tax Information](#)
[Amendment, Termination or Merger](#)
[Plan Sponsor and Plan Administrator](#)
[More About The Plan](#)
[Your Rights as a Plan Participant](#)

Plan Sponsor and Plan Administrator

OhioHealth Corporation (403(b) Plan) and OhioHealth Star Corporation (401(k) Plan) are the plan sponsor and plan administrator for the respective plans. The plan administrator has the authority to interpret all plan provisions and to exercise discretion where necessary or appropriate in the interpretation and administration of the plan. These responsibilities include determining eligibility for benefits, maintaining all individual and plan records, filing plan information and tax returns and reports, authorizing payments, and delegations of certain authority, including authority to make final determinations regarding claims. OhioHealth also may hire outside professionals to assist with plan administration.



[How to Use This Guide](#)
[Introduction](#)
[Highlights of the Plan](#)
[Participating in the Plan](#)
[Reemployment](#)
[Plan Contributions](#)
[Investing Your Account](#)
[When Your Account Can Be Paid](#)
[Payment Form](#)
[Distributions While You Are Employed](#)
[Filing a Claim](#)
[When Benefits May Not Be Paid](#)
[Important Tax Information](#)
[Amendment, Termination or Merger](#)
[Plan Sponsor and Plan Administrator](#)
[More About The Plan](#)
[Nonassignment of Benefits](#)
[Top-Heavy Rules for the 401\(k\) Plan](#)
[No Guarantee of Employment](#)
[Benefits Not Insured](#)
[Administration of the Plan](#)
[Your Rights as a Plan Participant](#)

More About The Plan

Nonassignment of Benefits

Neither you nor your beneficiaries may transfer or assign any interests you or they may have in your account. As an example, in general, you cannot use your account as collateral for a loan except for a loan from the plan. You cannot sell your account or give it away or otherwise transfer your account. The account belongs to you. Additionally, creditors may not interfere with your account in any way. The only exception to these general rules on assigning your account is as it relates to a qualified domestic relations order (QDRO).

QUALIFIED DOMESTIC RELATIONS ORDERS

A qualified domestic relations order (QDRO) is a court order assigning part or all of your account to your spouse, former spouse, child or dependent. The order must meet certain requirements to be qualified. Fidelity offers a QDRO Center to assist individuals in the preparation of domestic relations orders. The Fidelity QDRO Center can be accessed at <https://QDRO.fidelity.com>. A fee is assessed for administration but your fees are lower if you use the Fidelity website to generate your QDRO. You may obtain, without charge, a copy of the plan's procedures governing QDROs by contacting Fidelity.

Top-Heavy Rules for the 401(k) Plan

Certain IRS rules apply to 401(k) accounts if the plan is determined to be "top-heavy." The 403(b) plan is not subject to these rules.

A top-heavy plan is one in which more than 60% of the contributions or benefits are attributable to certain key associates, which may include owners, officers and stockholders. The plan administrator is responsible for determining each year if the 401(k) plan is top-heavy.

Remember that all your accounts (other than the ARC and employer match for those participants hired on or after July 1, 2016) are 100% vested and the top-heavy vesting rules will not generally affect the vesting of your account balances under the 401(k) plan.

If the 401(k) plan was determined to be top-heavy, special rules apply to the allocation of the contributions to that plan. These special rules require that only participants who are not key associates will generally receive an allocation equal to 3% of pay or, if less, the greatest percentage allocated to the account of any key associate. All eligible participants would then be entitled to receive a minimum allocation upon completing one hour of service in the top-heavy plan year.

No Guarantee of Employment

Nothing contained in this plan or Summary should be construed as a contract of employment or a guarantee of future employment with OhioHealth or any participating employer.

Benefits Not Insured

Benefits under the plan are not insured by the Pension Benefit Guaranty Corporation. All contributions are credited to your account and if the plan ends, all of the money in your account belongs to you. Your benefit under the plan is determined by the investment performance of your account and is not a specified amount.

[How to Use This Guide](#)
[Introduction](#)
[Highlights of the Plan](#)
[Participating in the Plan](#)
[Reemployment](#)
[Plan Contributions](#)
[Investing Your Account](#)
[When Your Account Can Be Paid](#)
[Payment Form](#)
[Distributions While You Are Employed](#)
[Filing a Claim](#)
[When Benefits May Not Be Paid](#)
[Important Tax Information](#)
[Amendment, Termination or Merger](#)
[Plan Sponsor and Plan Administrator](#)
[More About The Plan](#)
[Nonassignment of Benefits](#)
[Top-Heavy Rules for the 401\(k\) Plan](#)
[No Guarantee of Employment](#)
[Benefits Not Insured](#)
[Administration of the Plan](#)
[Your Rights as a Plan Participant](#)

MORE ABOUT THE PLAN

Administration of the Plan

| Plan Feature | What You Need to Know | |
|--|--|--|
| Names of Plans | The official names are the OhioHealth Retirement Savings Plan 401(k) and the OhioHealth Retirement Savings Plan 403(b). They are referred to in this SPD as the Retirement Savings Plan. | |
| Plan Numbers/ERISA | 401(k): 86604/001 | 403(b): 86603/001 |
| Types of Plans | The Retirement Savings Plans are defined contribution plans. Both the 401(k) and the 403(b) plans are intended to comply with ERISA Section 404(c), as described in the Summary. | |
| Type of Administration | 401(k): Trustee | 403(b): Custodian |
| Company I.D. Number | 401(k): 31-1119936 | 403(b): 31-4394942 |
| Plan Administrators | 401(k): OhioHealth Star Corporation 180 East Broad Street Columbus, Ohio 43215-3707 (614) 533-8888 | 403(b) OhioHealth Corporation 180 East Broad Street Columbus, Ohio 43215-3707 (614) 533-8888 |
| Plan Sponsor | 401(k): OhioHealth Star Corporation 180 East Broad Street Columbus, Ohio 43215-3707 (614) 533-8888 | 403(b): OhioHealth Corporation 180 East Broad Street Columbus, Ohio 43215-3707 (614) 533-8888 |
| Trustee Fidelity Management Trust Company | Fidelity Management Trust Company 245 Summer Street Boston, MA 02110 (800) 343-0860 | Fidelity Management Trust Company 245 Summer Street Boston, MA 02110 (800) 343-0860 |
| Agent for Service of Legal Process | 401(k): OhioHealth Star Corporation 180 East Broad Street Columbus, Ohio 43215-3707 (614) 533-8888 | 403(b): OhioHealth Corporation 180 East Broad Street Columbus, Ohio 43215-3707 (614) 533-8888 |
| | Legal process may also be served upon the respective plan administrators and plan trustees. | |
| Plan Year End for Both Plans | December 31 | |

[How to Use This Guide](#)
[Introduction](#)
[Highlights of the Plan](#)
[Participating in the Plan](#)
[Reemployment](#)
[Plan Contributions](#)
[Investing Your Account](#)
[When Your Account Can Be Paid](#)
[Payment Form](#)
[Distributions While You Are Employed](#)
[Filing a Claim](#)
[When Benefits May Not Be Paid](#)
[Important Tax Information](#)
[Amendment, Termination or Merger](#)
[Plan Sponsor and Plan Administrator](#)
[More About The Plan](#)
[Your Rights as a Plan Participant](#)

Your Rights as a Plan Participant

As a participant in the plan, you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (“ERISA”), as amended. ERISA provides that all plan participants will be entitled to:

- + Examine, without charge, at the plan administrator’s office and at other specified locations, such as worksites, all documents governing the plan, including insurance contracts and a copy of the latest annual report (Form 5500 Series) filed by the plan with the U.S. Department of Labor.
- + Obtain, upon written request to the plan administrator, copies of documents governing the operation of the plan, including insurance contracts and copies of the latest annual report (Form 5500 Series) and updated summary plan description. The plan administrator may make a reasonable charge for the copies.

Also, a benefit statement must generally be provided at least once each calendar quarter to each participant or beneficiary who has the right to direct the investment of assets in his or her account, or upon written request to all other beneficiaries. The statement must indicate, on the basis of the latest information available, the total benefits accrued and the nonforfeitable benefits, if any, that have accrued or the earliest date on which benefits will become nonforfeitable. For the Retirement Savings Plan, the statement must also include the value of each investment to which assets have been allocated determined as of the plan’s most recent valuation date, an explanation of any limitations or restrictions on any right of the participant or beneficiary to direct the investment, and the importance of a well-diversified portfolio.

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

If your claim for a benefit is denied in whole or in part, you must receive a written explanation of the reason for the denial. You have the right to have the plan review and reconsider your claim.

Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request materials from the plan and do not receive them within 30 days, you may file a 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 plan administrator. If you have a claim for benefits which is denied or ignored, in whole or in part, you may file suit in a state or federal court.

[How to Use This Guide](#)
[Introduction](#)
[Highlights of the Plan](#)
[Participating in the Plan](#)
[Reemployment](#)
[Plan Contributions](#)
[Investing Your Account](#)
[When Your Account Can Be Paid](#)
[Payment Form](#)
[Distributions While You Are Employed](#)
[Filing a Claim](#)
[When Benefits May Not Be Paid](#)
[Important Tax Information](#)
[Amendment, Termination or Merger](#)
[Plan Sponsor and Plan Administrator](#)
[More About The Plan](#)
[Your Rights as a Plan Participant](#)

YOUR RIGHTS AS A PLAN PARTICIPANT

Your Rights as a Plan Participant (continued)

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. If you have any questions about your plan, you should contact the plan administrator.

If you have any questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the plan administrator, you should contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory. Or you may contact the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue N.W., Washington, D.C. 20210.

You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.

We hope this Summary gives you an easy-to-understand explanation of the plan. Please keep your copy for future reference. Remember, if there are any differences between the language in this summary and the official plan documents, the information in the official documents will be used in all cases.

