Your Plan at a Glance

Your OhioHealth Retirement Savings Plan is an important part of your overall benefits program—and may help provide better financial health. We encourage you to become familiar with your Plan by reviewing the highlights in this brochure.

If you have any questions, Fidelity Investments has knowledgeable representatives familiar with your Plan. Whether you're just starting out or you are more advanced in your career, OhioHealth and Fidelity encourage you to take advantage of this exceptional opportunity to help save and invest.

Have Questions?

A variety of resources and tools are available to provide answers and help you learn more about planning for your future.

For Web-based tools, resources, and online account management, go to NetBenefits.com/OhioHealth.

To speak with a customer service representative, call **800.343.0860**.

To meet with a Workplace Financial Consultant, call **800.642.7131** to schedule a complimentary one-on-one consultation.

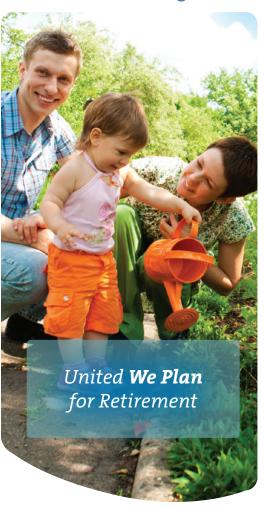
United **We Plan** for Retirement

Investing involves risk, including risk of loss.

This document provides only a summary of the main features of the OhioHealth Retirement Savings Plan, and the Plan document will govern in the event of any discrepancy.

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The OhioHealth Retirement Savings Plan





The OhioHealth Retirement Savings Plan at a Glance



When and how do I enroll, choose or change my investment elections, elect my beneficiaries, or change my contribution rate?	There is no waiting period. You can enroll in the Plan at any time, choose or change your investment elections, elect your beneficiaries, or change your contribution rate by logging in to Fidelity NetBenefits® at NetBenefits.com/OhioHealth or by calling 800.343.0860 . You have a variety of investment options available through the Plan, and you should select investments based on your personal situation.					
How much can I contribute?	Through automatic payroll deduction, you can contribute up to 100% of your eligible pay on a tax-deferred or Roth basis, up to the annual IRS dollar limits. In addition, you can automatically increase your contributions each year through the Annual Increase Program. You can sign up by logging in to NetBenefits® at NetBenefits.com/OhioHealth and clicking Contribution Amount, or by calling 800.343.0860.					
Does OhioHealth contribute to my account?	OhioHealth helps your retirement savings grow by matching your contributions. OhioHealth will match, on a per pay period basis, 50% up to 2% of compensation for associates with less than 20 years of service, and 50% up to 3% of compensation for associates with 20+ years of service, as shown in the OhioHealth Matching Contributions chart below.					
	If you meet the eligibility requirements, you will also receive an Annual Retirement Contribution (ARC) to your Plan account. The amount you receive is based on your years of service and age on December 31 in the year you earned your contribution. As the points increase, so does the ARC as shown in the Annual Retirement Contribution chart below.					
	OhioHealth Matching Contributions					
	You contribute	+	OhioHealth contributes			
			< 20 years 20+ years of service		Annual Retirement Contribution	
	1%	+	0.5%	0.5%	Age + Service	Annual Retirement Contribution (ARC)
	2%	+	1%	1%	Less than 40 points	2% of pay
	3%	+	1.5%	1.5%	40-59 points	3% of pay
	4%	+	2%	2%	60-79 points	4% of pay
	5%	+	2%	2.5%	80+ points	5% of pay
	6%	+	2%	3%		
When do I become vested in contributions to my account that are made by OhioHealth?	You are immediately 100% vested in your own contributions to the Plan and any earnings on them. You will become 100% vested in your matching contributions after three years of service at OhioHealth, with at least 1,000 hours of service each year. ARC is also 100% vested after three years of service of 1,000 hours or more per year.					
Can I move money from a former employer's plan into my account?	You are permitted to roll over eligible contributions from another workplace account. Please contact Fidelity at 800.343.0860 for more information and for help with a rollover. Be sure to consider all your available options and the applicable fees and features of each before moving your retirement assets.					
Is there assistance available to help me with my OhioHealth Retirement Savings Plan?	To meet with a Workplace Financial Consultant, call 800.642.7131 to schedule a complimentary, one-on-one consultation. For Web-based tools, resources, and online account management, go to NetBenefits.com/OhioHealth .					