

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



*United We Plan  
for Retirement*

<p><b>When and how do I enroll, choose or change my investment elections, elect my beneficiaries, or change my contribution rate?</b></p>	<p>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 <b>NetBenefits.com/OhioHealth</b> or by calling <b>800.343.0860</b>. You have a variety of investment options available through the Plan, and you should select investments based on your personal situation.</p>																																																
<p><b>How much can I contribute?</b></p>	<p>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 <b>NetBenefits.com/OhioHealth</b> and clicking <i>Contribution Amount</i>, or by calling <b>800.343.0860</b>.</p>																																																
<p><b>Does OhioHealth contribute to my account?</b></p>	<p>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.</p> <p>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.</p> <table border="1" data-bbox="730 722 1367 1174"> <thead> <tr> <th colspan="4">OhioHealth Matching Contributions</th> </tr> <tr> <th>You contribute</th> <th>+</th> <th colspan="2">OhioHealth contributes</th> </tr> <tr> <td></td> <td></td> <th>&lt; 20 years of service</th> <th>20+ years of service</th> </tr> </thead> <tbody> <tr> <td>1%</td> <td>+</td> <td>0.5%</td> <td>0.5%</td> </tr> <tr> <td>2%</td> <td>+</td> <td>1%</td> <td>1%</td> </tr> <tr> <td>3%</td> <td>+</td> <td>1.5%</td> <td>1.5%</td> </tr> <tr> <td>4%</td> <td>+</td> <td>2%</td> <td>2%</td> </tr> <tr> <td>5%</td> <td>+</td> <td>2%</td> <td>2.5%</td> </tr> <tr> <td>6%</td> <td>+</td> <td>2%</td> <td>3%</td> </tr> </tbody> </table> <table border="1" data-bbox="1434 841 1969 1133"> <thead> <tr> <th colspan="2">Annual Retirement Contribution</th> </tr> <tr> <th>Age + Service</th> <th>Annual Retirement Contribution (ARC)</th> </tr> </thead> <tbody> <tr> <td>Less than 40 points</td> <td>2% of pay</td> </tr> <tr> <td>40–59 points</td> <td>3% of pay</td> </tr> <tr> <td>60–79 points</td> <td>4% of pay</td> </tr> <tr> <td>80+ points</td> <td>5% of pay</td> </tr> </tbody> </table>	OhioHealth Matching Contributions				You contribute	+	OhioHealth contributes				< 20 years of service	20+ years of service	1%	+	0.5%	0.5%	2%	+	1%	1%	3%	+	1.5%	1.5%	4%	+	2%	2%	5%	+	2%	2.5%	6%	+	2%	3%	Annual Retirement Contribution		Age + Service	Annual Retirement Contribution (ARC)	Less than 40 points	2% of pay	40–59 points	3% of pay	60–79 points	4% of pay	80+ points	5% of pay
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<p><b>When do I become vested in contributions to my account that are made by OhioHealth?</b></p>	<p>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.</p>																																																
<p><b>Can I move money from a former employer's plan into my account?</b></p>	<p>You are permitted to roll over eligible contributions from another workplace account. Please contact Fidelity at <b>800.343.0860</b> 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.</p>																																																
<p><b>Is there assistance available to help me with my OhioHealth Retirement Savings Plan?</b></p>	<p><b>To meet</b> with a Workplace Financial Consultant, call <b>800.642.7131</b> to schedule a complimentary, one-on-one consultation. <b>For Web-based</b> tools, resources, and online account management, go to <b>NetBenefits.com/OhioHealth</b>.</p>																																																