



Salina Regional Health Center

401(k) Plan Highlights

The Salina Regional Health Center (SRHC) 401(k) Retirement Plan is a retirement savings plan designed to help you attain your financial goals for retirement. The Plan offers you the opportunity to save and invest through voluntary salary contributions. Read on to learn more about how the Plan can help you prepare and be ready for the retirement you want. If there are any discrepancies between this document and the Plan Document or Summary Plan Description, the Plan Document and/or Summary Plan Description will govern.

Eligibility	<p>You are eligible to enroll in the Plan on the first day of the month after completing 60 days of service.</p> <p>You will be automatically enrolled to contribute 3% of compensation unless you select a different contribution amount within 30 days of your eligibility date.</p>								
Your Contributions	<p>In 2019, the before-tax contribution maximum is between 1% and 100% of your compensation or \$19,000, whichever is less for all retirement contributions.</p> <p>Participants turning age 50 or older in 2019 may contribute an additional \$6,000.</p>								
Before-Tax and Roth Contributions	<p>You may designate your 401(k) elective deferrals as traditional or Roth contributions or a combination of the two. Roth contributions are made with after-tax dollars whereas traditional voluntary contributions are made on a before-tax basis. In no event can the amount contributed be in excess of the Internal Revenue Code annual limit.</p>								
Employer Contributions	<p>Your employer matches 50% of your contribution up to the first 6% of included compensation pay. You are eligible for this Employer Match contribution into the Plan the first of the month following your completion of the following criteria:</p> <ul style="list-style-type: none"> • Attained age 18 or older • Completed 12 months of service • Making pretax salary deferral contributions to the Plan <p>Your Plan contributes an annual Employer Basic contribution of 2.0% of included compensation (2.5% for employees with 10+ years of credited service) contributed annually. You are eligible for the Employer Basic contribution into the Plan the January 1 or July 1 following your completion of the following criteria:</p> <ul style="list-style-type: none"> • Attained 18 or older • Completed one year of service • Completed at least 1,000 hours during the Plan year 								
Vesting Schedule	<p>The value of Employer Matching and Employer Basic contributions to the Plan, and any earnings they generate, are vested as follows:</p> <table border="1" data-bbox="305 1682 894 1843"> <thead> <tr> <th>Years of Service</th> <th>Vested Percentage of Employer Contributions</th> </tr> </thead> <tbody> <tr> <td>1 year</td> <td>0%</td> </tr> <tr> <td>2 years</td> <td>0%</td> </tr> <tr> <td>3 years</td> <td>100%</td> </tr> </tbody> </table>	Years of Service	Vested Percentage of Employer Contributions	1 year	0%	2 years	0%	3 years	100%
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<p>Plan Fees Recordkeeping or Administrative Fees</p>	<p>You will be charged a total of 0.1938% for every dollar you invest annually in the Plan. This fee is a combination of 0.16% for Empower Retirement administrative fees and 0.0338% for other administrative fees. The annual fee of 0.1938% will be assessed on a monthly basis at 0.0162% for each dollar invested. Administrative fees include recordkeeping and trustee/custodial services that cover the cost of administering and servicing the Plan.</p>
<p>Investment Options and Fees</p>	<p>Many investment options are available through your Plan. Each option is explained in further detail in your Plan's fund data sheets available at empowermyretirement.com or by calling the client service center at 866-467-7756.</p> <p>Each investment option pays an investment management fee and pays for other operating expenses. These fees are deducted by each investment option's management company before the daily price or performance is calculated. Fees pay for portfolio management, trading and other similar expenses.</p> <p>Funds may impose redemption fees on certain transfers, redemptions or exchanges if assets are held for less than the period stated in the fund's prospectus or other disclosure documents. Asset allocation funds are generally subject to a fund operating expense at the fund level as well as the prorated fund operating expenses of each underlying fund in which they invest. For more information, please refer to the fund's prospectus and/or disclosure documents.</p>
<p>Withdrawals Permitted</p>	<p>Qualifying distribution events are as follows:</p> <ul style="list-style-type: none"> • Retirement • Age 59½ distributions • Permanent disability (as defined by Internal Revenue Code and Plan provisions) • Severance of employment (as defined by Internal Revenue Code provisions) • Attainment of age 70½ • Death (your beneficiary receives your benefits) <p>Ordinary income tax will apply to each distribution. Distributions received prior to you reaching age 59½ may also be assessed a 10% early withdrawal federal tax penalty. Refer to your Summary Plan Description for more information about distributions.</p>
<p>Rollovers</p>	<p>Approved balances from a 401(a), 401(k), 403(b) or governmental 457(b) plan or an Individual Retirement Account (IRA) may be rolled over to the 401(k) Plan depending on the terms of the Plan. As with any financial decision, you are encouraged to discuss moving money between accounts, including rollovers, with a financial advisor and to consider costs, risks, investment options and limitations prior to investing.</p>
<p>Beneficiary</p>	<p>You must select a beneficiary for your account. You can view or change your beneficiary information at any time by logging in to your account at empowermyretirement.com. You should check this information periodically to make sure it is up to date.</p>
<p>Empower Retirement Contact Information</p>	<p>Online: empowermyretirement.com Phone: 866-467-7756</p>

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