



Enloe Medical Center Retirement Savings and Defined Contribution Plan Highlights

Welcome to the Enloe Medical Center Retirement Savings Plan (the Plan)! It's easy to get caught up in the present, but it's also important to look ahead. Start investing in your future—and yourself—with help from the Plan and Fidelity.

Enroll Now!

If you haven't joined the Plan, you can enroll on Fidelity NetBenefits® at www.netbenefits.com or call a Fidelity representative at **800-343-0860**. To use the EasyEnroll feature and enroll in the Plan in just 60 seconds, go to www.netbenefits.com/easy.

Key Features of Your Enloe Medical Center Retirement Savings and Defined Contribution Plan	
Eligibility	You can enroll in the Retirement Savings Plan at any time. Your enrollment will be effective once you elect a percentage of your pay to be directed to the Plan.
Automatic Enrollment and Auto Increase	<p>If you do not enroll in the Plan or elect to opt out after 35 days from your date of hire, you will be automatically enrolled at a 5% pre-tax contribution rate. Your contributions will be invested in the Plan's default fund, one of the T. Rowe Price Retirement Funds, which are Target Date Funds. Target Date Funds are an asset mix of stocks, bonds and other investments that automatically become more conservative as the fund approaches its target retirement date and beyond. <i>Principal invested is not guaranteed.</i></p> <p>Employees contributing 9% or less will have their contribution rate automatically increase on their anniversary date by 1% each year, up to a maximum of 10%.</p> <p>If you do not want to contribute to the Plan, you must change your contribution rate to 0%. You can change your contribution rate, select other available investment options, or opt out of the Plan at any time by calling 800-343-0860.</p>
Your Contributions	<p>You can contribute from 1%–65% of your eligible base pay as pre-tax or Roth contributions, or a combination of both, up to the annual IRS dollar limits.</p> <p>A Roth contribution to your Plan allows you to make after-tax contributions and take any associated earnings completely tax-free at retirement, as long as the distribution is a qualified one. A qualified distribution, in this case, is one that is taken at least five tax years after your first Roth 403(b) contribution and after you have attained age 59½, or become disabled or die.</p>
Annual Increase Program	Instead of waiting to have your contributions automatically increased as mentioned above, you can choose to proactively increase your retirement savings plan contributions each year through the Annual Increase Program.
Employer Contributions	After 1 year of service, during which you work at least 1,000 hours, Enloe Medical Center will match 50% of the first 6% of pay that you defer to the Retirement Savings Plan. In addition, Enloe will make a Base Contribution equal to 3% of your eligible compensation. The Base Contribution is made to your account even if you are not contributing to the Retirement Savings Plan. Matching and Base Contributions are directed to the Defined Contribution Retirement Plan.
Contribution Limits	<p>The IRS contribution limit for 2024 is \$23,000. Annual 403(b) plan contribution limits, including catch-up contribution limits, are available at www.irs.gov.</p> <p>If you have reached age 50 or will reach 50 during the calendar year January 1– December 31 and are making the maximum plan or IRS pre-tax contribution, you may make an additional “catch-up” contribution each pay period. The maximum annual catch-up contribution for 2024 is \$7,500.</p>

Investments	The Plan offers you a range of options to help you meet your investment goals. You can select a mix of investment options that best suits your goals, time horizon, and risk tolerance. Descriptions of the Plan's investment options and their performance are available online at www.netbenefits.com .										
Defined Contribution Plan Vesting Schedule	<p>You are always 100% vested in your own contributions to your Plan account, as well as any earnings on them.</p> <p>Contributions from Enloe Medical Center will be fully vested when you have completed three years of service. <i>Note: a year of service for vesting purposes is defined as a year in which you worked 1,000 hours.</i></p> <table border="1"> <thead> <tr> <th>Years of Service</th> <th>% Vested</th> </tr> </thead> <tbody> <tr> <td>0</td> <td>0%</td> </tr> <tr> <td>1</td> <td>0%</td> </tr> <tr> <td>2</td> <td>0%</td> </tr> <tr> <td>3+</td> <td>100%</td> </tr> </tbody> </table>	Years of Service	% Vested	0	0%	1	0%	2	0%	3+	100%
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Loans	Although your Plan account is intended for the future, you may borrow from your Retirement Savings Plan account for any reason. Log on to NetBenefits for more details or to request a loan.										
Withdrawals	Withdrawals from the Plan are generally permitted when you attain age 59½, terminate your employment, retire, become permanently disabled, or have severe financial hardship as defined by the Plan. Refer to the Summary Plan Description or call Fidelity for more details.										
Rollovers	You are permitted to roll over eligible pre-tax contributions from another 401(k), 403(b), or governmental 457(b) retirement plan account, or eligible pre-tax contributions from conduit or non-conduit individual retirement accounts (IRAs). Rollovers from Roth and after-tax sources are allowed. Be sure to consider all your available options and the applicable fees and features of each before moving your retirement assets.										
Online Beneficiary Designation	It's important to designate a beneficiary for your Plan account. Log on to www.netbenefits.com . Select the <i>Profile & Settings</i> icon, then <i>Beneficiaries</i> and follow the steps to designate your beneficiary online.										
One-on-one consultations	Fidelity planners are available and can help with enrollment, asset allocation, retirement planning and other questions you have about the Plan. Call 800-642-7131 to schedule a complimentary appointment or register online at www.fidelity.com/schedule .										

Accessing your account



Access your Plan account online at www.netbenefits.com. Download the NetBenefits® app from the App Store® or Google Play™ Store to access your account on your mobile device.



Fidelity is here to help! If you have questions, call **800-343-0860** Monday through Friday, 5:30 a.m. to 9 p.m. Pacific time (excluding most holidays). You can also use the automated voice response system, virtually 24 hours, 7 days a week. Para español, llame al 800-587-5282.

Before investing in any mutual fund, consider the investment objectives, risks, charges, and expenses. Contact Fidelity for a prospectus or, if available, a summary prospectus containing this information. Read it carefully.

Investing involves risk, including risk of loss.

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This document provides only a summary of the main features of the Enloe Medical Center Retirement Savings Plan and the Plan Document will govern in the event of discrepancies.

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