Augusta Health Care 403(b) Plan and Augusta Health Care Retirement Savings Plan Highlights

It's easy to get caught up in the present, but it's also important to look ahead. Start investing in your future with help from Augusta Health and Fidelity.

Accessing your account



Access your Plan account online at **www.netbenefits.com.** Download the NetBenefits® app to access your account on your mobile device.



Fidelity is here to help! If you have questions, call **800-343-0860** Monday through Friday, 8:30 a.m. to 8:30 p.m. Eastern time (excluding most holidays).

Key Features of Your Augusta Health Retirement Plans	
Augusta Health Care 403(b) Plan Eligibility and Automatic Enrollment	You are immediately eligible to enroll in the plan. You can enroll on Fidelity NetBenefits® at www.netbenefits.com or by calling Fidelity at 800-343-0860. If you do not enroll in the Augusta Health Care 403(b) Plan within 35 days from your date of hire, you will be automatically enrolled at a 1% pretax contribution rate. Your contributions will be invested in the Plan's default funds, the T. Rowe Price Retirement Fund I Class. Target Date Funds are an asset mix of stocks, bonds and other investments that automatically becomes more conservative as the fund approaches its target retirement date and beyond. Principal invested is not guaranteed. Your contribution rate will automatically increase by 1% each year, up to a maximum rate of 75%. We encourage you to choose a contribution rate and investment options that are appropriate for you. If you don't want to contribute to the Plan, you must change your contribution rate to 0% within the first 35 days of your date of hire. You can change your contribution rate, select other available investment options, or opt out of the Plan at any time.
Augusta Health Care Retirement Savings Plan Eligibility	You are immediately eligible to participate in the Augusta Health Care Retirement Savings Plan. We encourage you to take an active role in the Plan and to choose investment options that are appropriate for you. You may update your elections online at any time.
Your Contributions	You can contribute from 1%–75% of your eligible base pay as pretax, Roth, or after-tax contributions, or a combination, up to the annual IRS dollar limits in the Augusta Health Care 403(b) Plan. Employee contributions are not allowed into the Augusta Health Care Retirement Savings Plan.
Roth Contributions	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.
Annual Increase Program	You can choose to increase your retirement savings plan contributions automatically each year through the Annual Increase Program.

Key Features of Your Augusta Health Retirement Plans	
Contribution Limits	Annual retirement plan contribution limits, including catch-up contribution limits, are available at **www.irs.gov**.
Catch-up Contributions	If you have reached age 50 or will reach age 50 during the calendar year January 1–December 31 and are making the maximum plan or IRS pretax and/or Roth contribution, you may make an additional "catch-up" contribution. Annual retirement plan contribution limits, including catch-up contribution limits, are available at **www.irs.gov**.
Employer Contributions	Augusta Health will match 50% of the first 6% of pretax contributions you make to the Augusta Health Care 403(b) Plan. Employer contributions are made to the Augusta Health Care Retirement Savings Plan.
Vesting	You are always 100% vested in your own contributions to your Plan account, as well as any earnings on them. Employer contributions will be fully vested when you have completed 3 years of service.
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.** The Plan also offers a self-directed brokerage option, Fidelity BrokerageLink®, which lets you invest in a broad range of investment options beyond the investments available in the Plan.
Loans	Although your Plan account is intended for the future, you may borrow from your account. 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 pretax, Roth or after-tax contributions from another 401(k), 403(b), or governmental 457(b) retirement plan account, or eligible pretax contributions from conduit or non-conduit individual retirement accounts (IRAs). 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 NetBenefits at **www.netbenefits.com** and select the *Profile & Settings* icon to designate your beneficiary online.
Fidelity® Personalized Planning & Advice*	Take the time and stress out of managing your own investments with access to a team of professionals that will help you create a plan and stay on track to retirement. Fidelity® Personalized Planning & Advice provides active retirement account management. This means that Fidelity's team of investment professionals invest, monitor, and rebalance your account as needed to adjust to changes in the market, or changes to your situation.
One-on-one consultations	Fidelity Workplace Financial Consultants are licensed professionals and can help with enrollment, asset allocation, retirement planning, and other questions you have about the Plan. Call 800-642-7131 weekdays from 8:30 a.m. to 8 p.m. ET to speak with a consultant or schedule a complimentary appointment. You can also schedule appointments online at **fidelity.com/schedule.**

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.

The Plans are intended to be a participant-directed plan as described in Section 404(c) of ERISA, which means that fiduciaries of the Plan are ordinarily relieved of liability for any losses that are the direct and necessary result of investment instructions given by a participant or beneficiary.

Investing involves risk, including risk of loss.

This document provides only a summary of the main features of the Augusta Health Care 403(b) Plan and Augusta Health Care Retirement Savings Plan, and the Plan Documents will govern in the event of discrepancies.

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BrokerageLink includes investments beyond those in your plan's lineup. You should compare investments and share classes that are available in your plan's lineup with those available through BrokerageLink, and determine the available investment and share class that is appropriate for your situation. The plan fiduciary neither evaluates nor monitors the investments available through BrokerageLink. It is your responsibility to ensure that the investments you select are suitable for your situation, including your goals, time horizon, and risk tolerance.

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