



# Great River Health Retirement Plan Highlights

Welcome to the Great River Health Retirement Savings Plans (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 our retirement service provider, Fidelity Investments®.

Depending on your position, you will be eligible for the Great River Health System Inc. Retirement 401(k) Plan, or the Great River Medical Center 403(b) Plan.

## Enroll Now!

If you haven't joined the Plan, you can enroll on Fidelity NetBenefits® at [www.netbenefits.com/atwork](http://www.netbenefits.com/atwork) 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](http://www.netbenefits.com/easy).



### Key Features of Your Great River Health Retirement Plan

<b>Eligibility</b>	Provided you are at least age 18 you are immediately eligible and can enroll in the Plan at any time.
<b>Automatic Enrollment</b>	<p>If you do not enroll in the Plan or elect to opt out after 90 days, you will be automatically enrolled at a 6% pre-tax contribution rate. Your contributions will be invested in the Plan's default fund, one of the State Street Target Retirement Funds Class K. 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.</p> <p>Your contribution rate will automatically increase by 1% each year, up to a maximum contribution rate of 10%.</p> <p>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%. You can change your contribution rate, select other available investment options, or opt out of the Plan at any time on Fidelity NetBenefits at <a href="http://www.netbenefits.com/atwork">www.netbenefits.com/atwork</a> or by calling <b>800-343-0860</b>.</p>
<b>Your Contributions</b>	<p>You can contribute from 1%–100% of your eligible base pay as pre-tax, Roth, or After-Tax (non-Roth) contributions, or a combination, 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 401(k) contribution and after you have attained age 59½ or become disabled or die.</p>
<b>Employer Contributions</b>	<p>401(k) Plan: Great River Health will match 100% of the first 5% of pre-tax or Roth contributions you make to the Plan.</p> <p>403(b) Plan: Great River Health will match 50% of the first 2% of pre-tax or Roth contributions you make to the Plan.</p> <p>You must work 520 hours during the calendar year to be eligible for matching contributions</p>

<b>Vesting</b>	You are always 100% vested in your own contributions and any employer matching contributions to your Plan account, as well as any earnings on them.
<b>Online Beneficiary Designation</b>	It's important to designate a beneficiary for your Plan account. Log on to <a href="http://www.netbenefits.com/atwork">www.netbenefits.com/atwork</a> . Select Profile, then Beneficiaries and follow the steps to designate your beneficiary online.
<b>Investments</b>	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 <a href="http://www.netbenefits.com/atwork">www.netbenefits.com/atwork</a> . 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.
<b>Loans</b>	Although your Plan account is intended for the future, you may borrow from your account for any reason. Log on to NetBenefits for more details or to request a loan.
<b>Withdrawals</b>	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.
<b>One-on-one consultations</b>	Fidelity Retirement 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 <a href="http://www.fidelity.com/schedule">www.fidelity.com/schedule</a> .

## Accessing your account



Access your Plan account online at [www.netbenefits.com](http://www.netbenefits.com). Download the NetBenefits® app from the App Store®, Google Play™ Store, or Windows 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, 7:30 a.m. to 11 p.m. Central 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.

Investing involves risk, including risk of loss.

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

This document provides only a summary of the main features of the Great River Health Retirement Savings Plans 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 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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