

THE GREAT RIVER HEALTH 401(K) PLAN (91918)

Key Plan Details

When can I enroll in the Plan?

There is no waiting period. You can enroll in the Plan at any time.

If you have not enrolled in the Plan within 90 days from your date of hire, you will be automatically enrolled in the Plan at a contribution rate of 6% of your pretax eligible compensation.

Based on your date of birth and assuming a retirement age of 65, you will be invested in the State Street Target Retirement Fund Class K, with a corresponding target retirement date. 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.

We encourage you to take an active role in the Plan and to choose a contribution rate and investment options that are appropriate for you. If you do not wish to contribute to the Plan, you must change your contribution rate to 0% within the first 90 days of your date of hire. You may change your contribution rate at any time online, or by calling the Fidelity Retirement Service Center at 1-800-343-0860.

You will also be enrolled in the Annual Increase Program. This program increases your contributions 1% annually, up to a maximum of 10%, help to ensure continued progress toward meeting your future goals. You can opt out of the Annual Increase Program at any time online, or by calling the Fidelity Retirement Service Center at 1-800-343-0860.

How do I enroll in the Plan?

Enroll online at any time, or by calling the Fidelity Retirement Service Center at 1-800-343-0860.

When is my enrollment effective?

Your enrollment becomes effective once you elect a deferral percentage, which initiates deduction of your contributions from your pay. These salary deductions will generally begin with your next pay period after we receive your enrollment information, or as soon as administratively possible.

How much can I contribute?

Through automatic payroll deductions, you may contribute between 1% and 100% of your eligible compensation as pretax contributions. Sign up online by accessing the “Contribution Amount” section under “Quick Links” on NetBenefits®, or by calling the Fidelity Retirement Service Center at 1-800-343-0860.

What is the Roth contribution option?

A Roth contribution to your retirement savings 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. Through automatic payroll deduction, you may contribute between 1% and 100% of your eligible compensation as designated Roth contributions, up to the annual IRS dollar limits. Starting in 2026, if your FICA wages from the prior calendar year with your current employer exceeded \$150,000, any age 50 catch-up contributions to the Plan must be made as Roth contributions. If your FICA wages were \$150,000 or less, you can designate your catch-up contribution to be pretax or Roth.

Find more information online within the "Plan & Learn" drop down and "Learn" section of NetBenefits®.

What catch-up contribution can I make?

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 contribution, you may make an additional catch-up contribution each pay period. The maximum annual catch-up contribution is \$8,000. Going forward, catch-up contribution limits will be subject to cost-of-living adjustments (COLAs) in \$500 increments.

Starting in 2026, if your FICA wages from the prior calendar year with your current employer exceeded \$150,000, any age 50 catch-up contributions to the Plan must be made as Roth contributions. If your FICA wages were \$150,000 or less, you can designate your catch-up contribution to be pretax or Roth.

Starting in 2025, the SECURE 2.0 Act increases the limit for you if you have attained age 60, 61, 62, or 63 in a given calendar year. The limit for 2026 is \$11,250.

What is the IRS contribution limit?

The IRS contribution limit for 2026 is \$24,500.

Does the organization contribute to my account?

Great River Health helps your retirement savings grow by matching your contributions.

Great River Health will match 100% of each pretax or Roth dollar you contribute on the first 5% of pay that you defer to your plan.

All pretax contributions (matching and nonmatching) and associated earnings are subject to taxes upon withdrawal.

When am I vested?

You are immediately 100% vested in your own contributions to the Great River Health 401(k) Plan, as well as in any of the Employer's matching contributions and any earnings on them.

What are my investment options?

To help you meet your investment goals, the Plan offers you a range of options. You can select a mix of investment options that best suits your goals, time horizon, and risk tolerance. The many investment options available through the Plan include conservative, moderately conservative, and aggressive funds. A complete description of the Plan's investment options and their performance, as well as planning tools to help you choose an appropriate mix, are available online.

What if I don't make an investment election?

We encourage you to take an active role in the Great River Health 401(k) Plan and choose investment options that best suit your goals, time horizon, and risk tolerance. If you do not select specific investment options in the Plan, your contributions will be invested in the State Street Target Retirement Fund Class K with the target retirement date closest to the year you might retire, based on your current age and assuming a retirement age of 65, at the direction of Great River Health.

If no date of birth or an invalid date of birth is on file at Fidelity, your contributions may be invested in the State Street Target Retirement Fund Class K. More information about the State Street Target Retirement Fund Class K options can be found online.

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.

What are the single fund solution options in my plan?

If the idea of getting professional help to manage your investments appeals to you, your plan offers Target Date Funds. With Target Date Funds, the investment mix of stocks and bonds automatically

becomes more conservative as the target retirement date approaches. Principal invested is not guaranteed at any time, including at or after the fund's target date. Choose the fund that represents your anticipated year of retirement.

[Is there a self-directed brokerage option in my plan?](#)

For those desiring the most investment flexibility and choice, the Plan offers Fidelity BrokerageLink[®], a self-directed brokerage account, which provides you with the opportunity to select from thousands of mutual funds beyond those offered in the standard plan lineup. More information about BrokerageLink[®], including an overview, the commission schedule, and a fact sheet that outlines the Plan-level restrictions and other settings, is available online at NetBenefits. Click on "Quick Links," then select "BrokerageLink."

[Can I take a loan from my account?](#)

Although your plan account is intended for the future, you may borrow from your account for any reason.

Learn more about and/or request a loan online, or by calling the Fidelity Retirement Service Center at 1-800-343-0860.

[Can I make withdrawals?](#)

Withdrawals from the Plan are generally permitted when you terminate your employment, retire, reach age 59½, become permanently disabled, or have a severe financial hardship, as defined by your plan.

When you leave Great River Health, you can withdraw contributions and any associated earnings or, if your vested account balance is greater than \$1,000, you can leave contributions and any associated earnings in the Plan. After you leave Great River Health, if your vested account balance is equal to or less than \$1,000, it will automatically be distributed to you. However, if your vested account balance is greater than \$1,000, but not more than \$7,000, you may be notified that your entire vested account balance will be transferred to an Individual Retirement Account (Rollover IRA), unless you request either a cash distribution and/or a rollover distribution.

Learn more about and/or request a withdrawal online, or by calling the Fidelity Retirement Service Center at 1-800-343-0860.

[Can I move money from another retirement plan into my account in the Great River Health 401\(k\) Plan?](#)

You are permitted to roll over eligible pretax contributions from another 401(k) plan, Roth 401(k)

plan, 401(a) plan, 403(b) plan, Roth 403(b) plan, a governmental 457(b) retirement plan, or a Roth 457(b) retirement plan account or eligible pretax contributions from another conduit individual retirement accounts (IRAs). A conduit IRA is one that contains only money rolled over from an employer-sponsored retirement plan that has not been mixed with regular IRA contributions.

Additional information can be obtained online, or by calling the Fidelity Retirement Service Center at 1-800-343-0860.

Be sure to consider all your available options and the applicable fees and features of each before moving your retirement assets.

How do I designate my beneficiary?

If you have not already selected your beneficiaries, or if you have experienced a life-changing event such as a marriage, divorce, birth of a child, or a death in the family, it's time to consider your beneficiary designations. Fidelity's Online Beneficiaries Service, offers a straightforward, convenient process that takes just minutes. To make your elections, click on the "Profile & Settings" icon in the upper right-hand corner, then select "Beneficiaries" and follow the online instructions.

Where can I find information about exchanges and other plan features?

Learn about loans, exchanges, and more online. In particular, you can access loan modeling tools that illustrate the potential impact of a loan on the long-term growth of your account. You will also find a withdrawal modeling tool, which shows the amount of federal income taxes and early withdrawal penalties you might pay, along with the amount of earnings you could potentially lose by taking a withdrawal. Additional information can be obtained by calling the Fidelity Retirement Service Center at 1-800-343-0860.

Additional Important Information

Before investing in any mutual fund, 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.

Investing involves risk, including risk of loss.

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.

This information provides only a summary of the main features of the Great River Health 401(k) Plan and the Plan Document

will govern in the event of discrepancies.

The Plan is 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.

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