

KOOTENAI HEALTH RETIREMENT PROGRAM HIGHLIGHTS

Kootenai Health sponsors the following two plans that make up our Retirement Program. Fidelity is the Record Keeper for the plans. You will receive an enrollment kit mailed to your home. Enrollment can be completed online at www.netbenefits.com/kootenaihealth or by calling Fidelity at 1-800-343-0860. If you do not enroll or opt out within 30 days, you will be auto enrolled with a 3% contribution to the 457 Plan.

457 Employee Investment Deferral Plan: Plan # 93346									
Eligibility:	<ul style="list-style-type: none"> ▪ You may enroll any time after receiving your first paycheck – either by phone or through the website. ▪ Completion of 12 months of continuous employment is required before receiving matching dollars through the Defined Contribution Plan. 								
Deferrals:	<ul style="list-style-type: none"> ▪ You may contribute on a pre-tax or a Roth (after-tax) basis. ▪ You may contribute from 1% to 75% of your earnings 								
Vesting (ownership):	<ul style="list-style-type: none"> ▪ Vesting in your own deferral dollars is 100%. ▪ Upon leaving Kootenai Health, your vested amount belongs to you. 								
Defined Contribution Plan: Plan # 93347									
Eligibility:	<ul style="list-style-type: none"> ▪ Completion of 12 months of continuous employment 								
Fixed Contribution (employer match):	<ul style="list-style-type: none"> ▪ The match will begin on the first paycheck following completion of one year of service and will be made on each paycheck thereafter. ▪ Kootenai Health will match a percentage of each dollar contributed by the employee, up to a maximum of 6% of income. The match increases with years of service (see chart below). <table border="1" style="margin-left: auto; margin-right: auto;"> <tbody> <tr> <td>1 – 10 years of service</td> <td>50% match, to a maximum of 3% of income</td> </tr> <tr> <td>10-15 years of service</td> <td>66% match, to a maximum of 4% of income</td> </tr> <tr> <td>15-20 years of service</td> <td>83% match, to a maximum of 5% of income</td> </tr> <tr> <td>20 + years of service</td> <td>100% match, to a maximum of 6% of income</td> </tr> </tbody> </table>	1 – 10 years of service	50% match, to a maximum of 3% of income	10-15 years of service	66% match, to a maximum of 4% of income	15-20 years of service	83% match, to a maximum of 5% of income	20 + years of service	100% match, to a maximum of 6% of income
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Defined Contribution:	<ul style="list-style-type: none"> ▪ An annual contribution made to an eligible employee’s account, currently equal to two percent (2%) of eligible income. ▪ To receive the defined contribution, an employee must be actively employed in a benefit eligible position on December 31st. The defined contribution will be made in the first quarter of the following year. 								
Vesting (ownership):	<ul style="list-style-type: none"> ▪ Vesting in the Defined Contribution Plan is based on a vesting schedule. Vesting occurs on the anniversary date of employment and begins at two years of service at 20%. An additional 20% is vested each year until fully vested after 6 years. 								
Investments:	<ul style="list-style-type: none"> ▪ The investment options in the plan give you a choice of mutual funds that cover the major asset classes: stocks, bonds and short-term investments. These investment options give you the flexibility to build your own strategy. There are also target date funds, if you prefer a hands-off approach to investing. 								

For Retirement Planning Guidance – Call Fidelity at 1-800-603-4015 or schedule an on-site appointment with Cody Maschmeier by calling 1-800-642-7131 or registering online at getguidance.fidelity.com