

403(b) Notification to Eligible Employees

Automatic deferrals. The HRHS 403(b) Savings Plan includes an automatic enrollment feature known as an Eligible Automatic Contribution Arrangement ("EACA"). Under the EACA provisions of the Plan, **if you are a Full or Part Time employee and do not complete and return an Account Maintenance and Opt Out Form**, then the Employer will automatically withhold a portion of your eligible compensation from your pay each payroll period and contribute that amount to the Plan as a Regular 403(b) deferral (the automatic amount is described below). If you wish to defer the automatic deferral amount, then you do not need to complete a salary deferral agreement. However, you may choose a different amount (including zero). You may make this election by submitting an Account Maintenance and Opt Out Form to Human Resources with the deferral procedures of the Plan.

Application of automatic deferral provisions. The automatic deferral provisions are effective as of January 1, 2018. If you were a Participant as of the effective date of the automatic deferral provisions, then the automatic deferral provisions apply to you unless, on the effective date, you have a salary deferral in excess of the automatic deferral percentage. If you become a Participant on or after the effective date of the automatic deferral provisions, then these provisions will automatically apply to you.

Automatic deferral amount. The automatic deferral amount is based on your years of service as of January 1st of each year as outlined below:

Years of Service	HRHS Match Level	Automatic Deferral / Maximum of Employer Match Contribution
Less than 10 years	25%	4%
10-20 years	40%	5%
20+ years	50%	6%

If your salary deferrals are automatically suspended under the terms of the Plan (e.g., to qualify for a hardship distribution), then your deferral agreement that was in place prior to the suspension will continue in effect after the suspension.

Limited right to withdraw automatic deferrals. For a limited time, if your Employer automatically enrolled you and you did not want to participate in the Plan, you may elect to have the Plan distribute to you all of your prior automatic deferrals (adjusted for any earning or losses). You may make this election on the form provided to you by the Plan Administrator. You must make this election no later than 90 days after the first automatic deferral is taken from your compensation. If you elect to withdraw your automatic deferrals, then the entire amount will be subject to income taxes; but you will not be subject to the 10% premature distribution penalty tax, even if you receive the distribution prior to age 59 1/2. Also, if you withdraw your prior automatic deferrals, then you will forfeit any matching contributions related to those deferrals. If you take out automatic deferrals, then the Employer will treat you as having chosen to make no further contributions until you subsequently complete an Account Maintenance and Opt Out Form.

Vesting: The following is a general explanation of the vesting provisions of the Plan.

100% vested contributions: You are always 100% vested (which means that you are entitled to all of the amounts) in your accounts attributable to the following contributions:

- Your 403(b) salary deferrals including catch-up contributions
- Rollover contributions

Vesting schedules: Your "vested percentage" for certain Employer contributions is based on vesting Years of Service. This means at the time you stop working, your Employer Match balance attributable to contributions subject to a vesting schedule is multiplied by your vested percentage. The result, when added to the amounts that are always 100% vested as shown above, is your vested interest in the Plan, which is what you will actually receive from the Plan.

Matching Contributions: Your "vested percentage" in your account attributable to matching contributions is determined under the following schedule. You will always, however, be 100% vested if you are employed on or after your Normal Retirement Age (age 65). You will qualify for the employer match and receive a year of vested service if you work 1,000 hours in a calendar year.

- 0% in year one of vested service
- 50% in year two of vested service
- 100% in year three of vested service

Administrative procedures: The amount you elect to defer will be deducted from your pay in accordance with a procedure established by the Administrator. You may elect to defer your salary as of your entry date or on each pay period. Such election will become effective as soon as administratively feasible. Your election will remain in effect until you modify or terminate it. You are permitted to revoke your salary deferral election any time during the Plan Year. You may make any other modification as of each payroll period or in accordance with any other procedure that your Employer provides. Any modification will become effective as soon as administratively feasible after received by the Administrator.

If you decide to stop any automatic election that is in effect, or to subsequently start or change your salary deferral, you must complete the Account Maintenance and Opt Out Form and return it to Human Resources.

Contact Lincoln Financial Customer Service at 800.234.3500 or lfg.com to make changes to your investment option or to review and update your beneficiary designation.

Investments: Right to direct investment/default investment. Default investment for automatic enrollment deferral is the target date fund based on age and expected date of retirement. You have the right to direct the investment of your "directed accounts" in any of the investment choices explained in the investment information materials provided to you. We encourage you to make an investment election to ensure that amounts in the Plan are invested in accordance with your long-term investment and retirement plans.