

Get to know your plan



Saving for retirement is important and the Baptist Health Care Retirement Savings Plan (the “Plan”) is here to help you take an important step.

Eligibility

All Baptist Health Care employees are eligible to participate in the Plan immediately upon date of hire.

Contributions

You may save between 1% and 80% of your eligible pay on a before-tax basis up to the annual IRS limit. Please refer to voya.com/IRSlimits. You can change your contribution rate at any time.

Employer Match

Baptist Health Care Corporation and Affiliates Retirement Savings 403(b) Plan

- Baptist Health Care will match 50% on every dollar you contribute, up to the first 4% of your eligible compensation and an additional 25% on every dollar you contribute on the next 2% of your eligible compensation.

Baptist Health Care Corporation Retirement Savings 401(k) Plan

- Participants employed by Baptist Medical Park Surgery Center will receive a match of 50% on every dollar you contribute, up to the first 2% of your eligible compensation.
- Participants employed by Baptist Health Ventures, Inc. will receive a match of 50% on every dollar you contribute, up to the first 4% of your eligible compensation and an additional 25% on every dollar you contribute on the next 2% of your eligible compensation.

Catch-up contributions

If you will be age 50 or older by the close of the current calendar year and have reached the annual IRS dollar limit, your contributions will automatically continue on a catch-up basis to a higher limit specified each year. These additional contributions are called catch-up contributions. Catch-up contributions are eligible for company matching contributions. See voya.com/IRSlimits for more information.

Automatic account rebalancing

You have the option of having your account automatically rebalanced according to an investment allocation you have on file for future contributions. It's an easy way to keep your portfolio on track.

Automatic contribution rate escalator

You can choose to use the Automatic Rate Escalator to select regularly scheduled increases to your before-tax contribution rate. You are able to pick the percentage of increase and set a maximum contribution rate (Plan maximum is 80%), initial increase date and the frequency of subsequent increases. The frequency options are one-time, quarterly, semi-annually or annually. If you change your contribution rate, it will automatically cancel your rate escalator election.

Rollover contributions

The Plan accepts rollovers. You should consider the benefits of existing and potentially new retirement accounts and any differences in features.

Loans

The Plan allows you to borrow up to 50% of your vested account balance, with a minimum of \$1,000 and a maximum of \$50,000 (subject to Plan rules.) A loan will have an impact on the growth potential of your savings, and you will need to repay the loan amount plus interest through regular payroll deductions. For details, go to the Plan website under *Accounts > Loans & Withdrawals*.

Withdrawal options

The following types of withdrawals are available through the Plan:

- Age 59½
- Hardship
- Rollover Source
- Partial Termination
- Termination/Installment
- Mandatory cash out

Beneficiary designation

It's important to name the individuals or trust who will receive your account in the event of your death. If you are married, your spouse must be named as your primary beneficiary unless he/she consents otherwise and documentation is on file. Don't forget to designate a secondary beneficiary as well. To set up a beneficiary, you will need their name, date of birth and Social Security number (if available).

Log in to your account at **BHCRetire.com**. Choose *My Profile* in the top right hand corner of your retirement account web page and choose *Personal Information* to add/edit your beneficiary or call Voya at **833-VOYA-BHC [869-2242]**.

Account statements

You will receive an email in your secure e-mail box when your quarterly statement becomes available on the Plan website. You have the option to receive a paper statement by going to the Plan website or by speaking to a Voya Customer Service Associate. You can also generate an online statement at any time on the Plan website for the timeframe you elect.

Go green with e-delivery

Want to eliminate some of the paper delivered to your physical mailbox? Choosing e-Delivery is a simple and secure way to get your Plan statements and correspondence.

Your Plan documents are available to you online 24/7. To "go green" with e-Delivery, log on to your account at **BHCRetire.com** and select *My Profile*. Follow the instructions to update your communication preferences to *paperless*.

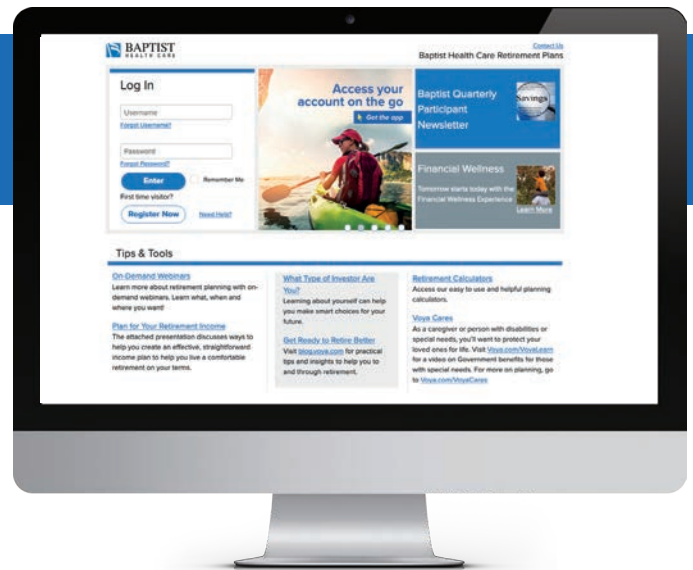
Local Plan representative*

Kathryn Oswald

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Account Access

- Access your account and retirement planning information online at **BHCRetire.com**
- Access and manage your account on-the-go. Search "Voya Retire" in your favorite app store.
- Call the Voya Service Center at **833-VOYA-BHC [869-2242]** (TDD: 800.579.5708). Associates are available Monday through Friday, 7 a.m. to 7 p.m., CT, excluding stock market holidays.



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This guide is a brief, non-technical description of certain provisions of the Baptist Health Care. It is not intended to be a complete statement of plan provisions. If a description in this summary differs from the Plan document, the Plan document prevails.

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942518_1021 WLT 250010172 © 2021 Voya Services Company. All rights reserved. CN1857791_1123

