HIGHMARK. HEALTH

Effective Jan. 1, 2022, the administration for this Plan has transitioned to Alight Solutions. Therefore, the contact information within this document is no longer applicable, and you should instead contact the Retirement Service Center or access your new retirement benefits website as noted below.

Highmark Health Retirement Service Center

1-833-964-3015

Representatives are available between 8 a.m. and 8 p.m. Eastern time, Monday through Friday.

www.upointhr.com/highmarkhealth

403(b) Retirement Savings Plan
For Employees of
West Penn Allegheny Health System

Summary Plan Description as in Effect 1/1/2018

INTRODUCTION

While we all might have different plans for retirement, we share one goal for life after work - financial security. Sooner or later we will be faced with a very important question: Will I have enough income to retire comfortably?

The Retirement Savings Plan for Employees of West Penn Allegheny Health System (the "Savings Plan") is intended as a tax-advantaged method of helping you save for your retirement. This Savings Plan allows you to make tax-advantaged contributions from your regular compensation, invest those contributions as you choose among the investment funds offered under the Savings Plan and take the contributions (as adjusted for your investment experience) into retirement.

This booklet is a Summary Plan Description that summarizes the Savings Plan as in effect on and after January 1, 2018. If the information contained in this booklet and the official plan documents differ, the plan document provisions always govern.

This booklet describes the provisions of the Savings Plan that apply to eligible employees of the Employer (1) whose employment is governed by a collective bargaining agreement that provides for participation in the Savings Plan, or (2) who elected to continue to be eligible for the Savings Plan through December 31, 2020. An employee was given the opportunity to make the election described in item (2) because he or she was a grandfathered employee who satisfied one of the following conditions as of Dec. 31, 1998:

- an active participant in the former Suburban General Hospital pension plan who elected to remain in that plan's final average pay benefit; or

- an active participant in the former Western Pennsylvania Hospital pension plan who elected to remain in that plan's final average pay benefit structure.

The Savings Plan is frozen to all contributions on and after December 31, 2017 for all other participants not described in (1) or (2) above.

BASIC FACTS ABOUT THE SAVINGS PLAN

Plan Name - The formal name of the "Savings Plan" is the:
"Retirement Savings Plan for Employees of West Penn Allegheny Health System."

Plan Type - The Savings Plan is a qualified, employer-sponsored defined contribution plan that provides for tax deferred annuities and custodial accounts under Section 403(b) of the Internal Revenue Code of 1986, as amended (the "Code").

Plan Sponsor - The name and address of the Savings Plan sponsor is West Penn Allegheny Health System (the "Employer"), c/o HR Services, Allegheny Health Network/Highmark Health, 120 Fifth Avenue, Suite 441, Pittsburgh, PA 15222.

The telephone number is 844.242.4748, Option 1.

Plan Administrator – The Employer is the Plan Administrator. The Plan Administrator, at the address above, is the designated agent for legal processes.

Plan Sponsor EIN - The employer identification number is 25-0969492.

Plan ID Number - For recordkeeping and administrative purposes, the Plan Sponsor has assigned the plan number 002 to the Savings Plan.

Active Fund Sponsor and Custodian - The name and address of the active Fund Sponsor and Custodian of the Savings Plan's assets is:

Fidelity Investments Tax-Exempt Service Company
P.O. Box 770002
Cincinnati, OH 45277

Frozen Fund Sponsor and Custodian (as of 12/31/17) - The name and address of the frozen Fund Sponsor and Custodian of the Savings Plan's assets is:

TIAA
P.O. Box 1268
Charlotte, NC 28201-1268

No contributions were made to TIAA accounts after the last paycheck in 2017. Before 2018, both TIAA and Fidelity were active Fund Sponsors.

BASIC FACTS CONTINUED

Who is responsible for Administration of the Savings Plan?
The Employer has responsibility for the day-to-day administration of the Savings Plan. The Employer has sole discretion to determine the eligibility of each employee to participate in the Savings Plan and to receive benefits and the amount of benefits to be provided under the Savings Plan. The Employer is also responsible for maintaining records to ensure the effective administration of the Savings Plan including hiring outside companies to assist.

What is Compensation? For purposes of the Savings Plan, your "Compensation" means the amount you earn as wages from the Employer as defined by the Internal Revenue Code. This includes:

- your salary reduction contributions to the Savings Plan
- any pre-tax salary reduction contributions you make to pay for your portion of health (medical, dental and vision) insurance premiums
- pre-tax contributions you make to the healthcare and dependent care flexible spending accounts
- contributions to a transportation incentive program
- contributions to a deferred compensation plan under Section 457 of the Internal Revenue Code

Compensation does not include:

- any amount you earn in excess of the applicable IRS limit ($275,000 in 2018)
- severance payments

What does funding mean? All of the contributions (both from the Employer, if applicable, and your own) made under the Savings Plan are transferred by the Employer to the Fund Sponsor. Contributions for any payroll period will be paid to the Fund Sponsor as soon as practical but in no event later than the date required by law. The Fund Sponsor will hold all contributions in trust for you.

What does "plan year" mean? The plan year is the 12-month period beginning on January 1st and ending on December 31st.

Taxation - You pay no federal income tax on contributions to the Savings Plan until they are distributed to you.

ELIGIBILITY

Eligible Employees - All collectively bargained employees of the Employer with the exception of the following are eligible to participate in the Savings Plan immediately upon employment.

- Canonsburg Ambulance
- Wexford H&W Pavilion Maintenance Workers
- AVH Maintenance Workers
- SGH Maintenance Workers

You can obtain a list of participating unions and/or a copy of the applicable collective bargaining agreements from the Plan Administrator.

Additionally, certain non-collectively bargained employees who elected to continue to be eligible for the Savings Plan will be eligible to participate through December 31, 2020. An employee was given the opportunity to make the election because he or she was a grandfathered employee who satisfied one of the following conditions as of Dec. 31, 1998:

an active participant in the former Suburban General Hospital pension plan who elected to remain in that plan's final average pay benefit; or

an active participant in the former Western Pennsylvania Hospital pension plan who elected to remain in that plan's final average pay benefit structure.

EMPLOYEE AND EMPLOYER CONTRIBUTIONS

Salary Reduction Contributions - As a participant in the Savings Plan, you make contributions each pay on a pre-tax basis. You may designate, as your salary reduction contributions, a percentage of your pay up to the lesser of 80% of Compensation or the limitations described below. Your salary reduction contributions will be deducted each payroll period.

You will always be one hundred percent (100%) vested in your salary reduction contributions.

The Internal Revenue Code imposes limitations on the maximum salary reduction contributions that you may make to the Savings Plan (together with certain other similar plans of any employer plans in which you participate). The limitations are shown below:

EMPLOYEE AND EMPLOYER CONTRIBUTIONS

Year	All Participants	Participants Age 50 or Older-Additional Catch-Up
2018	$18,500	$6,000

If you change jobs and have made contributions to more than one employer's plan, similar to this Savings Plan, it is important to call the HR Services Center at 844.242.4748, Option 1 with the details. The limits shown above apply to all of your contribution including contributions to another employer's plan during the current plan year (other than a 457(b) plan).

If you are age 50 or older by December 31st of the plan year, you are eligible to contribute an additional “catch-up contribution” as shown above.

In addition to the limits above, you are also limited, per the Internal Revenue Code, to a maximum contribution from both employee and employer (if applicable) sources of $55,000 (for 2018) or 100% of your compensation.

Highly Compensated Employee - If you earn $120,000 or more in 2018, the IRS considers you highly compensated. If contributions made by highly compensated employees exceed the IRS mandated limit compared to non-highly compensated employees, the Employer may have to reduce or refund your contributions to ensure compliance.

Employer Matching Contributions - The Employer does not currently make matching contributions to your Retirement Savings Agreement unless you are in the AGH Nurse’s Union (Union A). Please refer to the section pertaining to this later on in this SPD.

Rollover Contributions - You may elect to rollover all or a portion of the funds that you receive in a distribution from another plan, an individual retirement account, or an individual retirement annuity or annuity contract that is eligible for tax-deferred rollover treatment, provided that the rollover is made within 60 days after the date you received the distribution. You are always fully vested in your rollover contributions.

ENROLLMENT and INVESTMENT OPTIONS

Enrollment & Investing - Enrolling in the plan and choosing how you want to have your contributions invested is a two-step process.

Step 1 – Enrolling, Stopping or Changing Your Contributions with Fidelity Investments

Log on to the Fidelity at www.netbenefits.com/atwork or call the Fidelity Retirement Benefits Line at 1.800.343.0860 to enroll in the Plan or to make changes to your contributions.

Step 2 - Allocating your Assets

Contributions will automatically default to the age-appropriate Fidelity Freedom target date fund closest to the year you might retire and assuming a retirement age of 65 Fund unless you elect otherwise.

To help you meet your investment goals, the Plan also offers you a range of options. You can select a mix of investment options that best suits your goals, time horizon and risk tolerance. A complete description of the Plan's investment options and their performance, as well as planning tolls to help you choose and appropriate mix, are available at www.netbenefits.com/atwork.

Reallocating Assets within your frozen TIAA account:

Employees hired prior to 1/1/18 also were eligible to enroll and make contributions to TIAA. You may reallocate your assets at any time by contacting the TIAA National Contact Center at 1.800.842.2829 or by accessing your account on line at www.tiaa.org. You are permitted to take a distribution from your TIAA account if you are over age 59 ½ or have separated from service. You may also take a loan or a hardship distribution, as described below, from your TIAA account.

Other Important Facts

The Plan Administrator can add or subtract Fund Sponsors and/or add or subtract Funding Vehicles from time to time, upon reasonable notice to you. If you want to check on the current list of available investments, please access the Fidelity website for a list of the available funds. The Plan Administrator may from time to time establish rules and regulations governing your investments under the Savings Plan, including the transfer of amounts in your Savings Plan account among the investment funds and/or other investment alternatives. This information will be provided to you through HR Services.

You may change your investment elections within Fidelity or TIAA as frequently as permitted by that Fund Sponsor.

NAMING YOUR BENEFICIARY

Beneficiary - You can name or change your Savings Plan beneficiary at any time by contacting the Fund Sponsor. If you're married, your spouse is the beneficiary unless he/she waives that right by completing the spousal waiver portion of the beneficiary designation form. If you are unmarried, you may choose whomever you want as your beneficiary.

WITHDRAWALS AND LOANS
PRIOR TO TERMINATION OF EMPLOYMENT

Withdrawals are generally subject to federal, state and local income taxes as distributions from the Savings Plan. If you are under age 59½ when you take a withdrawal, you may also be subject to a 10% excise tax. A loan is not a taxable distribution unless you fail to pay it back.

IN SERVICE WITHDRAWALS

As an active employee, when can I withdraw my money from the Savings Plan?
The Savings Plan allows for age 59 ½ withdrawals as well as hardship withdrawals and loans to employees who qualify.

Age 59 ½ Withdrawals - You can withdraw all or any part of your Account if you are 59½ years old, provided you first obtain the written consent of your spouse if you are married and the withdrawal is permitted by the Fund Sponsors. This means you can withdraw your salary reduction contributions, Employer Matching Contributions, and Rollover Contributions (adjusted for investment experience).

You can request an age 59 ½ withdrawal by contacting your Fund Sponsor to obtain the necessary paperwork.

Hardship Withdrawals - You may withdraw only your salary reduction contributions if:

- you have an "immediate and heavy financial need"
- the withdrawal is necessary to satisfy that immediate and heavy financial need, and
- you get the written consent of your spouse before the distribution is to be made, if you are married

The meaning of "immediate and heavy financial need" is determined by the Internal Revenue Code and must be strictly enforced. You have an immediate and heavy financial need only if it relates to:

- Expenses incurred or necessary for medical care that would be deductible under Code §213(d) (determined without regard to whether the expenses exceed 7.5% of adjusted gross income);

- Costs directly related to the purchase of a principal residence for the Participant (excluding mortgage payments);

- The payment of tuition and related educational fees for the next year of post-secondary education for the Participant or his spouse, children or dependents (as defined in Code §152, without regard to Code §152(b)(1), §152(b)(2) and §152(d)(1)(B));

- The need to prevent the eviction of the Participant from his principal residence or foreclosure on the mortgage of the Participant's principal residence;

- Funeral expenses for the Participant's deceased parent, spouse, child or dependent (as defined in Code §152, without regard to Code §152(d)(1)(B)); or

- Such other needs as the Commissioner of Internal Revenue may specify as deemed immediate and heavy financial needs.

The amount of the withdrawal permitted will be “necessary” only if it is not in excess of the immediate and heavy financial need (including any amounts necessary to pay any federal, state or local taxes or penalties reasonably anticipated to result on the withdrawal) and that the immediate and heavy financial need cannot be relieved:

- through insurance
- by liquidation of assets reasonably available to you
- by stopping your salary reduction contributions
- by other distributions and/or loans from any other plan maintained by the Employer or any other past or present employer or borrowing from commercial sources on reasonable commercial terms

You can request a hardship withdrawal by contacting your Fund Sponsor to obtain the necessary paperwork.

Loans - If you qualify and get the written consent of your spouse if you are married, you may take out a loan. Loans to a participant cannot exceed the lesser of:

- 50% of your vested account balance minus your current outstanding loan balance or
- $50,000 minus your highest outstanding loan balance during the past 12 months.

All loans must be paid back within five years (unless the loan is to purchase a principal residence in which case the loan can be repaid within ten years). You must pledge your Account balance as security for your loan. Loans will bear a reasonable rate of interest as determined under the Internal Revenue Code rules.

You are permitted a total of two loans (one general-purpose loan and one principal residence loan) at any given time. If you default on either loan, you will not be permitted to take another loan while employed unless the loan(s) in default has been paid back in full.

If you have defaulted on a loan and wish to pay back this loan please contact the Fund Sponsor directly for repayment instructions.

The plan does not permit loans to terminated employees. Loans are only for active employees including employees on a qualified leave of absence. Other than payments on your loans, you will not be permitted to replace any amounts withdrawn from the Savings Plan. Contributions (other than loan repayments) must be made through payroll deduction or from an eligible rollover from either another qualified plan or IRA.

Contact your Fund Sponsor for the appropriate paperwork or to see if a loan is available to you.

DISTRIBUTION UPON TERMINATION OF EMPLOYMENT, DISABILITY, RETIREMENT or DEATH

If I am disabled or no longer an employee, when can I receive the money in my Savings Plan?

You can begin to receive distribution(s) from your vested Account under the Savings Plan as soon as practical if you:

- terminate employment from all employers in the Highmark/AHN enterprise
- retire
- become disabled (and you are receiving LTD or Social Security Disability Benefits)

Optional Forms of payment under the Savings Plan include:

- lump sum distributions (including rollovers) and
- various forms of annuity payments (TIAA only).

What is a lump sum distribution?

This means you can withdraw some or all of your funds from the Savings Plan when you become eligible. You may take either a payment in cash (be aware that federal income tax will be withheld and there is a 10% penalty if you are under age 59 ½) or roll your funds over to another IRA or qualified plan.

What is a rollover?

A rollover means you have the option to move your funds to an IRA or to a qualified plan such as to another employer's plan that accepts pre-tax rollovers. Rollovers are not subject to federal income tax (or penalties, if applicable) until you actually begin to receive a distribution from the rollover IRA or qualified plan.

If you do not elect a direct rollover, the Savings Plan is required to withhold federal income tax from the distribution. The IRS allows you 60 days following a distribution to deposit the funds into a qualified plan or IRA.

The following types of payments **cannot** be rolled over:

- beginning in the later of the year in which you retire or the year in which you attain age 70½, a certain portion of your distribution cannot be rolled over because it is a "required minimum payment" that must be paid to the participant
- deemed distributions caused by default on a loan from the Savings Plan prior to age 59½
- hardship withdrawals

What is an annuity?
Annuities are scheduled payments. If you choose an annuity, this benefit will be calculated by the Fund Sponsor based on the timeline you choose. The amount of your annuity benefit is based on your account balance and is determined using actuarial and interest factors prevailing when your distribution starts.

How long can I delay receiving my Savings Plan funds?

You must begin to receive at least a portion of your benefit no later than the first day of April following the later of the calendar year in which you turn age 70½ or the calendar year in which you retire.

Death - In the event of your death, your Savings Plan account must be distributed to your beneficiaries.

- If you are single when you die, your Savings Plan account will be distributed to your designated beneficiary(s).
- If you are married when you die, your Savings Plan account will be distributed to your surviving spouse unless you have provided the required notarized consent which names a different beneficiary.
- In the absence of a beneficiary designation, your Savings Plan account will be paid automatically to your surviving spouse, if any. If you do not have a spouse and fail to designate a beneficiary, then your beneficiary will be the beneficiary designated or otherwise determined under your group life insurance policy provided by the Employer, or if none, to your heirs under the Pennsylvania law of intestate succession.

In the case of your death, your spouse or beneficiary can do a rollover distribution to an IRA or other qualified plan.

Qualified Domestic Relations Orders (QDROs)
For QDRO information please contact the appropriate investment company through HR Services at 844-242-4748, Option 1

"TOP-HEAVY" PROVISIONS

The Internal Revenue Code provides special rules for plans that are top-heavy—that is, plans that provide most of their benefits to certain key employees. It is very unlikely that the plan would ever become top-heavy. If it did, however, certain minimum benefit and minimum vesting requirements would apply.

Matching Contributions - The Employer makes matching contributions to your Savings Plan account if you are a member of the AGH Nurse's Union who is making salary reduction contributions. No other participants are eligible for matching contributions.

The amount of the matching contribution for the AGH Nurse's Union is equal to:

- ***Basic Match:*** One half of your salary reduction contributions up to a maximum salary reduction contribution of 2.5% of Compensation (that is, a maximum Basic Matching Contribution of 1.25% of Compensation). The Basic Matching Contribution is credited each pay period.

- ***Additional Match*:*** If you earn at least 1,000 hours of vesting service during the plan year, have 5 or more years of vesting service under the Retirement Plan for Eligible Represented Employees of West Penn Allegheny Health System and you elect to defer more than 2.5% of your salary to the Savings Plan, you will receive an Additional Matching Contribution determined by using the lesser of the actual percentage that you are deferring to the Savings Plan and the percentage set forth in the schedule below for your years of vesting service:

Additional Match Rate (based on Years of Vested Service (YOVS) in the Retirement Plan)			
Years of Vested Service	**or at the start of your**	**Your deferral amount must be:**	**For an Additional Match of:**
5-9	6th year of vested pension service	3%	0.25%
10-14	11th year of vested pension service	4%	0.75%
15-19	16th year of vested pension service	5.5%	1.50%
20+	21th year of vested pension service	7.5%	2.50%

*The Additional Matching Contribution is credited as soon as administratively possible after the end of the plan year.

CLAIMS PROCEDURE

You may submit a claim for benefits under the Savings Plan to the Plan Administrator for review. In most instances, the Plan Administrator will either approve or disapprove the claim within 60 days after the claim is submitted.

If the Plan Administrator determines that an extension of time for processing the claim is required, the Plan Administrator may extend the date by which a decision is required to 120 days after the claim is submitted. The Plan Administrator must provide to you written notice of the extension prior to the termination of the initial 60-day period. This explanation will include the special circumstances requiring an extension of time and the date by which the Plan Administrator expects to render a decision.

***Information Provided Upon Denial of Claim* -** You will receive a written notice of the decision on any claim for benefits under the Savings Plan. If the claim is wholly or partially denied, the notice will contain the specific reason or reasons for the denial, reference to the specific plan provisions on which the denial is based, a description of any additional material or information necessary for the Plan Administrator to approve the claim and an explanation of why such material or information is necessary. A description of the plan's review procedures and the time limits applicable to such procedures, including a statement of the claimant's right to bring a civil action under Section 502(a) of the Employee Retirement Income Security Act of 1974, as amended, following the denial of a claim on review.

***Review of Denial of Claim* -** You may request a review by the Plan Administrator of a decision denying a claim in writing within 60 days following receipt of the denial. The claimant shall have the right to request in writing an extension of up to 60 days in order to gather documents and records and/or prepare positions with respect to the appeal and any such request, which is not frivolous, shall be granted by the Plan Administrator. All such reviews shall be decided in writing by the Plan Administrator within 60 days after receipt of the request for review. If the Plan Administrator determines that an extension of time for processing the review is required, the Plan Administrator may extend the date by which a decision is required to 120 days after the request for review is submitted provided that the Plan Administrator provides written notice of the extension to you prior to the termination of the initial 60-day period, including the special circumstances requiring an extension of time and the date by which the Plan Administrator expects to render a decision.

***Review Procedures for Claim* -** In connection with a review of a denied claim for benefits, you will have the opportunity to submit written comments, documents, records, and other information relating to the claim for benefits, and be provided, upon request and free of charge, reasonable access to, and copies of all documents, records, and other information relevant to your claim for benefits.

The review of a denied claim shall take into account all comments, documents, records, and other information submitted by the claimant related to the claim, without regard to whether such information was submitted or considered in the initial review of the claim. If a claim is denied upon review, the written notice of the denial shall specify the specific reason or reasons for the denial, reference to the specific plan provisions upon which the denial is based, and a statement that you are entitled to receive, upon request and free of charge, reasonable access to, and copies of, all documents, records and other information relevant to your claim for benefits.

***Limitation on Claims* -** No legal action with respect to a your claim (or a beneficiary's claim) for benefits under the Savings Plan may be commenced later than one (1) year after the date of the final determination regarding the claim for benefits as provided under this Claims Procedure.

AMENDMENT OR TERMINATION OF SAVINGS PLAN

The Board of Directors of West Penn Allegheny Health System or the Board of Directors of Allegheny Health Network has the right to amend or terminate the Savings Plan at any time or, with respect to amendments, from time to time.

EMPLOYEES' RIGHTS

As a participant in the Savings Plan, you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA). ERISA provides that, as a plan participant, you are entitled to:

Receive Information About Your Savings Plan and Benefits - Examine, without charge, at the Plan Administrator's office and at other specified locations, such as worksites and union halls, all documents governing the plan, including insurance contracts and collective bargaining agreements, and a copy of the latest annual report (Form 5500 Series) filed by the plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Pension and Welfare Benefit Administration.

Obtain, upon written request to the Plan Administrator, copies of documents governing the operation of the Savings Plan, including insurance contracts and collective bargaining agreements and copies of the latest annual report (Form 5500 Series) and updated summary plan description. The administrator may make a reasonable charge for the copies.

Receive a summary of the Savings Plan's annual financial report. The Plan Administrator is required, by law, to furnish each participant with a copy of this summary annual report.

Obtain a statement telling you whether you have a right to receive a pension at normal retirement age (age 65) and if so, what your benefits would be at normal retirement age if you stop working under the Savings Plan now. If you do not have a right to a pension, the statement will tell you how many more years you have to work to have a right to a pension. This statement must be requested in writing and is not required to be given more than once every twelve (12) months. The Savings Plan must provide the statement free of charge.

Prudent Actions by Savings Plan Fiduciaries - In addition to creating rights for Savings Plan participants ERISA imposes duties upon the people who are responsible for the operation of the employee benefit plan. The people who operate your Savings Plan, called "fiduciaries" of the Savings Plan, have a duty to do so prudently and in the interest of you and other plan participants and beneficiaries. No one, including your employer, your union, or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a pension or welfare benefit or exercising your rights under ERISA.

Enforce Your Rights - If your claim for a pension benefit is denied or ignored, in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision without charge and to appeal any denial, all within certain time schedules.

Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request a copy of Savings Plan documents or the latest annual report from the Savings Plan and do not receive them within 30 days, you may file suit in a Federal court. In such a case, the court may require the Plan Administrator to provide the materials and pay you up top $110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the administrator. If you have a claim for benefits, which is denied or ignored, in whole or in part, you may file suit in a state or Federal court (please review the Savings Plan's claims procedures described in Part VIII of this booklet for more information regarding the process for claiming benefits under the Savings Plan). In addition, if you disagree with the Savings Plan's decisions or lack thereof concerning the qualified status of a domestic relations order or a medical child support order, you may file suit in Federal court. If it should happen that Savings Plan fiduciaries misuse the Savings Plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor or you may file suit in a Federal court. The court will decide who should pay court costs and legal fees. If you are successful the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds your claim is frivolous.

Assistance with Your Questions - If you have any questions about your Savings Plan, you should contact the Plan Administrator. If you have any questions about this statement or about your rights under ERISA or if you need assistance in obtaining documents from the Plan Administrator, you should contact the nearest office of the Pension and Welfare Benefits Administration, U.S. Department of Labor, listed in your telephone directory or the Division of Technical Assistance and Inquiries, Pension and Welfare Benefits Administration, U.S. Department of Labor, 200 Constitution Avenue N.W., Washington, D.C. 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Pension and Welfare Benefits Administration.

MISCELLANEOUS

This booklet is intended solely for the purpose of providing you with a summary description of the essential features of the Savings Plan. The actual Savings Plan document and other related documents are on file and are available, upon request, for examination by you, your beneficiary or a representative of both of you. In the event of any conflict between any statement in this booklet and any provision of the Savings Plan, the Savings Plan provision will govern. Many of the terms used in this description are taken from, and defined in, the actual Savings Plan document.

Participation in the Savings Plan does not give you the right to be retained in the employment of the Employer nor will it interfere with the right of the Employer to deal with you without regard to the existence of the Savings Plan and without regard to the effect that such treatment might have upon you as a Participant in the Savings Plan.

Your benefits under the Savings Plan may not be assigned, transferred, pledged or otherwise alienated, except as may be required by the terms of a qualified domestic relations order or the terms of a court-ordered offset of your benefits against certain fiduciary-related liabilities. Savings Plan participants and beneficiaries may obtain, without charge, a copy of the Savings Plan's procedures regarding Qualified Domestic Relations Orders (QDROs) from the Fund Sponsors.

The benefits, which are provided under the Savings Plan, are not insured by the Pension Benefit Guaranty Corporation under the provisions of Title IV of ERISA. The Savings Plan is a defined contribution, individual account plan and as such is not eligible for coverage by Title IV of ERISA.

As used in this booklet, the masculine gender shall include the feminine gender and the singular shall include the plural, in all cases where such meaning would be appropriate.

If you have questions about the Savings Plan or your benefits under the Savings Plan, please contact HR Services at 844.242.4748, Option 1.

Notes