



# Taking Care of You

Retirement Savings Plan Handbook 2022

# *retirement savings plan benefits*

This Handbook is the Summary Plan Description (SPD) for the 403(b) Retirement Savings Plan (a defined contribution plan for caregivers who work in the not-for-profit companies of INTEGRIS Health), and the 401(k) Retirement Savings Plan (a defined contribution plan for caregivers who work in the for-profit companies of INTEGRIS Health). Except where specifically noted, the provisions of both plans are the same.

This Handbook describes the main features of each Plan. It is written in plain language to help you understand how the Plans work. The details of the Plans are contained in official Plan documents that govern the Plans. These documents are on file in the Human Resources Department and are available for your review.

If there is any conflict or inconsistency between the information in the SPD and the official Plan documents, the official Plan documents will always govern. Under no circumstances can the terms of a Plan be changed by anything that any person tells you (whether spoken or written) about any Plan.

This Handbook is also intended to fulfill certain disclosure requirements of the Employee Retirement Income Security Act of 1974 (ERISA), as amended.

Although INTEGRIS Health currently intends to continue the Plans indefinitely, it reserves the right to change or terminate the Plans at any time, for any reason.

Your participation in these Plans is not a guarantee or contract of employment.



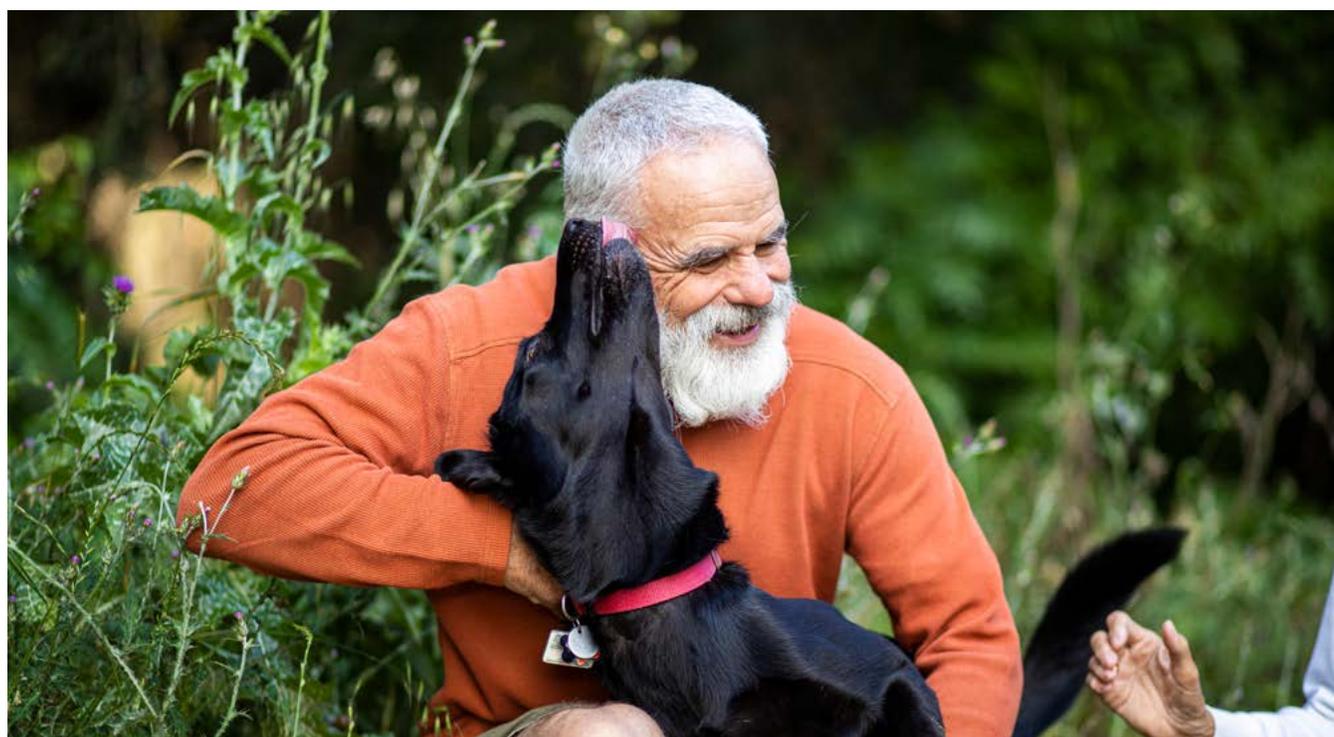
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# retirement savings plan

## Introduction to the Retirement Savings Plan

Every day you invest time and effort in supporting the best patient care. You focus on the lives of others. It is important to take care of yourself as well. That includes preparing yourself for a financially secure future.

The Retirement Savings Plan (RSP) helps you prepare for the future. You and INTEGRIS Health work together to save for retirement.

- **INTEGRIS Health contribution.** INTEGRIS Health will make an annual contribution to your account if you meet certain criteria (see [page 6](#)).
- **Caregiver savings.** You can elect to save up to 100% of your pay up to the annual IRS maximum. Your savings are automatically deducted from your paycheck.
- **INTEGRIS Health matching contributions.** In addition to your savings, INTEGRIS Health adds 50% of the first 5% of your pay that you save. Matching contributions are not taxable until they are withdrawn.

### One Name for Two Plans

“Retirement Savings Plan,” the RSP, means either the 403(b) Retirement Savings Plan for INTEGRIS Health or the 401(k) Retirement Savings Plan for INTEGRIS Health – whichever applies to you.

- Eligible caregivers of not-for-profit entities can participate in a Plan that complies with Section 403(b) of the Internal Revenue Code. This is the 403(b) Retirement Savings Plan.
- Eligible caregivers of for-profit entities can participate in a Plan that complies with Section 401(k) of the Internal Revenue Code. This is the 401(k) Retirement Savings Plan.
- All caregivers will have the annual INTEGRIS Health contribution added into the 401(k) plan.

Except where specifically noted, the provisions of both Plans are the same.

If you are unsure which Plan you participate in, contact your INTEGRIS Health Human Resources Department.

## How to Participate

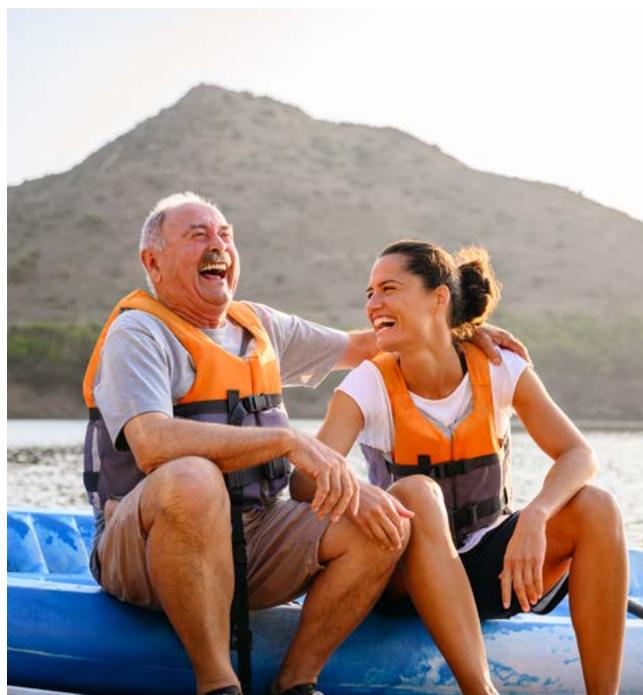
Full-time, regular part-time, and occasional part-time caregivers are eligible to participate in the RSP. Your participation generally becomes effective with the first payroll period after your enrollment is processed, or as soon as administratively possible.

## How to Find Information about the RSP

You can find information about the RSP on the INTEGRIS Health benefits website at [www.integriskbenefits.com](http://www.integriskbenefits.com), or by going directly to Fidelity’s website at [www.NetBenefits.com](http://www.NetBenefits.com) and logging in to your account. There you can find tutorials, webinars, and planning tools to help you with your savings and retirement goals.

## How You Enroll

Enrollment in the RSP is easy. If you have not enrolled within 30 days of your hire or rehire date, you will be automatically enrolled in the RSP at a contribution rate of 3% of your eligible earnings. If you do not wish to contribute to the RSP, you must change your contribution rate to 0% within 30 days. If you have not previously enrolled and would like to participate, you can log on to [www.NetBenefits.com](http://www.NetBenefits.com) to enroll. If you prefer to talk to a retirement services specialist, call the Fidelity Retirement Services Center at 1-800-343-0860.



### Managing Your Account Is Easy

To register your account you will need to log in to Fidelity Investments at [www.NetBenefits.com](http://www.NetBenefits.com). To better protect your account and your personal information Fidelity will have you verify your identity and provide your contact information. During this registration process you may be asked to take an additional security step in order to authenticate your account. Once registered you have access to your account 24 hours a day, seven days a week.

You can stop, start, increase or decrease your payroll deduction at any time by logging in to your account on NetBenefits or by calling the service center at 1-800-343-0860. Your savings rate change becomes effective after updated information is provided to INTEGRIS Health from Fidelity, usually for the pay period following the requested change.

You can also select the investments that are used for your account by logging in to your account on NetBenefits or by calling the service center. Your investment election is usually effective the work day following the date of your election if your election is registered with Fidelity before the close of the U.S. financial markets.

**Internet account access:** You can enroll, view account balances, make exchanges between investment options, change investment contributions, track your current contributions, request a loan, and obtain information about funds easily through the Fidelity website. Visit [www.NetBenefits.com](http://www.NetBenefits.com) to access useful retirement planning tools.

**Automated phone service:** If you do not wish to register your account online, you can call Fidelity and speak with a phone representative to enroll, manage your contributions, or change your investments. You may still do this even if you have registered your account. The phone number is 1-800-343-0860. You will be required to verify your identity before the service representative will be able to assist you.

**Fidelity Consultants:** When you need a retirement specialist to answer your detailed RSP questions or to help you develop a plan to achieve your retirement goals, you can call a live agent at 1-800-343-0860. Agents are ready to answer you questions Monday through Friday from 7:00 a.m. to 11:00 p.m. Central Time.

## Contributions to Your Account

### INTEGRIS Health Contribution

INTEGRIS Health will make a contribution to your 401(k) account each year, provided that you:

- Work at least 1,000 hours in the year (January 1 – December 31)
- Are employed on the last day of the year (December 31) or terminate employment due to retirement, disability, or death.

The amount of the contribution depends on your years of service at the end of the year.

Years of Service	Amount of INTEGRIS Health Contribution
0 to 4 Years	3% of Pay
5 to 14 Years	4% of Pay
15 to 19 Years	5% of Pay
20 Years and More	6% of Pay



## *Your Savings*

Through your contributions to your RSP account you can save tax dollars now by making tax-deferred (pre-tax) contributions and/or save tax dollars later by making Roth (after-tax) contributions.

**Tax-deferred** contributions are deducted from your paycheck before taxes. This can be beneficial to an investor because making tax-deferred contributions lowers your taxable income, reducing the income taxes you owe today. You will then pay taxes on your contributions and any earnings when you take a distribution of your account.

**Roth (after-tax)** contributions are deducted from your paycheck after taxes. With a Roth contribution you pay income taxes now on the contributions that you make — but later your contributions and earnings are withdrawn tax free, if you meet the criteria for a qualified withdrawal. A qualified withdrawal is one that is taken at least five tax years after your first Roth contribution and after you have attained age 59½, become disabled, or die.

Your biweekly savings and yearly accumulation are shown on your pay advice.

FICA taxes are withheld and paid to the Social Security Administration on your contribution so that Social Security benefits are not affected when you retire. Regulations do not permit lump-sum additions to your RSP account, other than from rollover additions and similar transfers of existing qualified accounts.



### What is Pay?

Pay for the Retirement Savings Plan includes salary, overtime, bonuses, commissions, premiums, and other special adjustments.

### An Example of How Your Savings Impacts Your Take-home Pay

Let's compare the effect of saving on a tax-deferred basis with saving on a Roth after-tax basis in the example below. The example is Jane Smith, who earns \$45,000 and saves 5% of her pay.

### Limits on Your Savings

The federal government limits your annual RSP savings. The government may adjust the limit each year.

The 2022 calendar-year savings limit is \$20,500 for participants younger than age 50. Individuals who are age 50 and older at any time in the calendar year can increase their contributions through a special "catch-up" provision. This provision gives participants age 50 and older an opportunity to build up their retirement savings quicker. If you qualify, you will be able to save an additional amount as determined each year by the IRS. The 2022 catch-up limit is an additional \$6,500. Announcements are made at the end of each year to let you know the limits for the upcoming year.

In addition, the law limits the total amount of money that can be contributed annually for an individual to any combination of plans like this one.

Federal requirements also limit the amount highly compensated caregivers, as defined by the IRS, can contribute to the RSP. You will be notified if any of these limits affect you.

### Budget Your Savings Carefully

You can save up to 100% of your pay in 1% multiples, up to regulatory limits described previously, and up to a maximum RSP payroll deduction that permits deductions for other financial obligations, such as premium amounts for other benefits.

As the year progresses, add your YTD savings from your pay advice (not the match) to the product of your biweekly RSP deduction multiplied by the number of remaining pay periods. If the amount is greater than the annual dollar limit, you may want to reduce your biweekly rate of savings so you do not exceed the limit. Also, if you receive a pay increase during the year, your savings rate may need to be adjusted to allow for the extra amount of biweekly savings.

<i>Example*</i>		
	<i>Tax-deferred RSP Savings (Saving 5% of Pay)</i>	<i>After-Tax Roth Savings (Saving 5% of Pay)</i>
<b>Jane's Annual Pay</b>	<b>\$ 45,000</b>	<b>\$ 45,000</b>
<i>Minus Tax-deferred Savings</i>	<i>\$ 2,250</i>	<i>\$ 0</i>
<b>Taxable Income</b>	<b>\$ 42,750</b>	<b>\$ 45,000</b>
<i>Minus</i>		
<i>Federal Income Tax</i>	<i>\$ 4,472</i>	<i>\$ 4,862</i>
<i>State Income Tax</i>	<i>\$ 1,898</i>	<i>\$ 2,028</i>
<i>Social Security Tax and Medicare</i>	<i>\$ 3,432</i>	<i>\$ 3,432</i>
<i>Minus Roth after-tax Savings</i>	<i>\$ 0</i>	<i>\$ 2,250</i>
<b>Take-Home Pay</b>	<b>\$ 32,948</b>	<b>\$ 32,428</b>

\*This is an example that may or may not reflect your circumstances. Your tax amounts will depend on your individual tax status and financial situation. The example is based on the 2021 tax rate for a single individual living in OK.

## Matching Contributions

When you participate in the RSP, your account is automatically credited with matching contributions from INTEGRIS Health. Matching contributions and yearly accumulation are shown on your pay advice. For every dollar you save, up to 5% of your pay, INTEGRIS Health adds a 50% matching contribution to your account. This means you could have as much as 2.5% of your pay added to your retirement savings every year through matching contributions.

### An Example of How Matching Contributions Work

If your annual pay is \$45,000 and you save 10% of your pay to the RSP in the year:

INTEGRIS Health matches the first 5% of the 10% (\$4,500) you elect to contribute ( $\$45,000 \times 2.5\%$  equals \$1,125) for a total of \$5,625 ( $\$4,500 + \$1,125$ ) contributed to your account.



## Vesting

You are always the sole owner of the contributions you make to the RSP, including any rollover contributions. You also own any investment earnings from these contributions.

You gain ownership of INTEGRIS Health contributions – or become “vested” – after three years of Vesting Service.

You also become vested, regardless of service, if while employed:

- You die,
- You become totally and permanently disabled,
- You reach your 65th birthday, or
- The RSP is terminated.

### About Vesting Service

Vesting service generally is your total period of employment with INTEGRIS Health. Special rules may apply during certain periods of absence, such as approved leaves or if your employment ends and you are later rehired.

**For Rehires:** If your employment with INTEGRIS Health ends and you are re-employed by INTEGRIS Health within one year, the period of your absence will count toward Vesting Service credit as if you never left.

If you are vested and are re-employed at INTEGRIS Health more than one year\* after your employment ends, you will retain all your previous Vesting Service.

If you are not vested when your employment ends, you will begin earning Vesting Service again when you return. You will also retain your previously credited Vesting Service so long as you have not been away for more than five years. (If you have been away for more than five years you will not retain previously credited Vesting Service.) You will become vested when all of your periods of Vesting Service total three years.

*\*Two years if your absence is due to pregnancy, birth of your child, or caring for a child that was just placed with you for adoption.*

**For Leaves of Absence:** Absence during approved leaves also counts toward Vesting Service.

### **Forfeiture and Restoration of INTEGRIS Health Contributions**

When you leave employment with INTEGRIS Health, you can receive a distribution of your vested account balance from the RSP. You will forfeit any unvested amounts when the earlier of the following occurs: You take a full distribution of your vested amount, or you have a five year break in service.

If you return to INTEGRIS Health within five years from the date your employment ends and have not taken a full distribution, the forfeited funds will be restored to your account.

### ***Rollover Contributions***

If you participated in another employer's savings plan, you may be able to move your money from the former plan to this one. This can be accomplished by a "rollover" of your prior savings.

You can rollover amounts from any type of plan, including other 401(k) plans, 403(b) plans, Individual Retirement Accounts (IRAs) and some other types of programs.

Your former employer may be able to send the funds directly to Fidelity for the INTEGRIS Health Retirement Savings Plan. You may initiate the rollover into the INTEGRIS Health plan online through NetBenefits once you register your account, or you can contact Fidelity at 1-800-343-0860 to request a form. There is no charge for accepting your rollover from another plan.

You might also receive distribution of funds from a previous employer's 403(b) or 401(k) plan. If you receive a distribution, you must deposit the money in the INTEGRIS Health Retirement Savings Plan or in another tax-deferred program such as an IRA within 60 days of receipt to maintain the tax-deferred status of the distribution. Otherwise, the money cannot be rolled over, and you will owe income tax and possibly a penalty on the full amount of the distribution.

If you choose to take a distribution from another plan at any time during your employment with INTEGRIS Health, you can request a rollover of all or part of your distributed amount. Rollover contributions are not matched by INTEGRIS Health.

## ***What the Plan Costs***

### ***Recordkeeping Fees***

A recordkeeping fee of \$12.75 per quarter will be deducted from the revenue sharing credit that you receive each quarter. This fee is used to cover administrative fees such as compliance testing, investment fund changes, communication, etc.

### ***Loan Fees***

If you apply for a loan, you pay a \$25.00 loan initiation fee. There is also a loan recordkeeping fee of \$12.00 per quarter. This fee will appear on your quarterly statements. (See the section called *Loans and Withdrawals* on [page 12](#) for more information.)

### ***Fidelity Personalized Planning and Advice***

If you elect to enroll in Fidelity's Personalized Planning and Advice program you will be charged a quarterly fee based on the market value of your RSP account balance.

### ***Other Fees***

If you invest in certain funds, you may be required to keep invested monies in the funds for a certain period of time. If you sell those funds prior to the required period, you will pay a short-term trading fee. Contact Fidelity for more information. Redemption restriction information is identified in fund prospectuses.

Fidelity or the fund manager for each investment fund also collects certain allowed fund management fees that are identified in the fund prospectuses. These fees will reduce your earnings in the funds in which you are invested. These fees can be used only for the benefit of RSP members and to pay RSP expenses that are not paid directly by INTEGRIS Health.

## Investing Your Savings

Your retirement savings grow as you add money and as INTEGRIS Health makes contributions. And, because all RSP money is invested, your savings can grow even more. How much your money grows depends on your choice of investment options.

### Investment Options

The RSP offers a variety of investment funds. You have the flexibility to select from investment options that range from more conservative to more aggressive, making it easy for you to develop a well-diversified investment portfolio. For information on the funds that are available, login to [www.NetBenefits.com](http://www.NetBenefits.com) or contact Fidelity. The available funds are authorized by the Retirement Committee and may change from time to time.

### Managing Your Investment

You can invest in any or all of the funds in whole percentages. For example, you can direct 20% of your contributions to one fund, 46% to a second, and 34% to a third fund. Any investment combination is acceptable as long as the percentages add up to 100%.

Remember, you don't have to invest in all of the funds. And, as your needs change, you can change your choices any time you like. See [page 10](#) for possible redemption fees.

### If You Do Not Make an Investment Election

If Fidelity Investments does not receive a valid investment fund election from you, your account will be invested automatically in the Fidelity Balanced Fund-Class K.

You can change your investments within the RSP online or by contacting Fidelity. You control the investment of both your future contributions and your current balances.

**Investment of future contributions** – You decide how the amounts that are going into your account each pay period will be invested. You can change your investment choices for these future contributions whenever you like by contacting Fidelity. (If you take a loan from the RSP, your loan repayments will be invested in the same funds you choose for your future contributions.)

**Reallocating your current balance** – You can also reallocate – or make changes in – the way your current balance is invested. You can reallocate the investment mix of your current account balance at any time.

**Rollover balance** – If you have rolled over money into your RSP account, you must make your initial investment choices at the time of the rollover. Thereafter, your

rollover is included in your current balance, and you can reallocate your investment mix as often as you like by logging in to your account on NetBenefits or by contacting Fidelity.

If you have balances in both the 403(b) and 401(k) RSP, you must make separate investment elections for each Plan. Changes you make in one Plan do not affect your account in the other Plan.

The value of your RSP account, including all contributions and any earnings and losses, is determined at the end of each business day based on the fair market value of the investment funds you select. This is called “daily valuation.”

To help you keep track of your investments and how they are performing, you will receive a statement each quarter. The statement will provide information on all activity in your account during the quarter, your gains or losses in each investment option, administrative fees, total and vested values of your accounts, and news about the RSP. You can get similar information between reports by accessing your account online.

### Deciding How to Invest Your Savings

Effective planning for retirement requires more than simply signing up for payroll deductions. You need to consider a number of questions. Your answers will help determine the strategy most likely to achieve your retirement goals. Visit Fidelity at [www.NetBenefits.com](http://www.NetBenefits.com) or call Fidelity at 1-800-343-0860 to receive help with deciding how to invest your savings.

The Plan also offers **Fidelity Personalized Planning and Advice**, an investment service that lets you delegate the management of your RSP account to professional investment managers. Experienced professionals evaluate the investment options available and identify a model portfolio of investments appropriate for you. Fidelity Personalized Planning and Advice is a fee based service designed for investors who feel they don't have the expertise to thoroughly evaluate plan investment options, determine an appropriate investment allocation, and monitor and change holdings over time. To enroll you can call 1-866-811-6041.

### Participant Revenue Credit

In addition to your investment earnings, a quarterly revenue credit may be allocated to your account based on the investments you held during the prior quarter. The credit represents the allocation of a portion of the revenue associated with the funds, based in part on your average daily balance in the funds. Revenue credits may help reduce your overall net cost to invest through the Plan.

## Loans and Withdrawals

The purpose of the RSP is to help you save for retirement. However, in some situations you may need part of your money before you retire. You can request a loan or a withdrawal from your account.

- Loans are temporary withdrawals from your account that you must repay. When you take an RSP loan, you are really borrowing money from yourself at a reasonable rate of interest, and then paying both principal and interest to yourself instead of to some other lender.
- Withdrawals are permanent distributions from your account. They are carefully regulated by the government and are restricted to certain purposes as required by regulations. Withdrawals are subject to income taxes and possible additional penalty taxes.



### Taking a Loan from the Plan

You can take two types of loans from the Plan:

- A **home purchase loan** must be used to buy your principal residence. You can take from five to ten years to repay a home purchase loan.
- A **general-purpose loan** can be used for anything you choose. You can take from one to five years to repay this type of loan.

You can have only one outstanding loan of each type (a home purchase or general purpose) at any time.

#### Consider Borrowing from Other Resources

You should consider that the amount of your loan is not invested until it is repaid to your account. This means that your retirement account is not growing and potentially earning interest during that period. If you need a loan, look at all of your borrowing alternatives before you borrow from your retirement savings.

When you take a loan from the RSP you pay it back with after tax dollars. If you borrow money you had saved on a pre-tax basis, you will pay taxes on the portion of your paycheck that goes to repay your loan, and again when you pay the taxes that are due when you finally withdraw your money.

#### How Much Can You Borrow?

- The **minimum** loan is \$1,000.
- The **maximum** amount for loans from the RSP is defined by federal regulations. You can borrow the **lesser** of:
  - 50% of your *vested caregiver* and INTEGRIS Health match account balance (the INTEGRIS Health Contribution is not available for loans); or
  - \$50,000 *minus* the highest outstanding loan balance you had during the previous 12 months.
- Loans are made in \$100 multiples. For example, if you need \$2,850, you could choose a loan amount of \$2,800 or \$2,900.

## Applying for a Loan

You can request a loan online at [www.NetBenefits.com](http://www.NetBenefits.com) or by contacting a Retirement Specialist at 1-800-343-0860. Each time you take a loan, you must pay a \$25 loan initiation fee. There is also a loan recordkeeping fee of \$12.00 each quarter. Both fees will be deducted from your account and will appear on your quarterly statement.

## Repaying Loans

Your loan interest rate is determined at the time you apply for the loan. The interest rate will be 1% above the prime rate as reported in the Wall Street Journal on the last business day of the month prior to the month in which your loan is processed. The interest rate in effect at the time of your loan application will be fixed for the duration of your loan.

You repay your loan, including principal plus interest, in equal installments by payroll deduction unless you are an occasional part-time caregiver. Deductions are taken over the length of time approved for the loan. The money deducted from your check to repay your loan will be deposited into your RSP account. Loan payments for occasional part-time caregivers are made by electronic drafts from your bank account. Payments are invested in the same proportions and funds that you have chosen for your caregiver contributions.

If you take an unpaid leave of absence from work while you have an outstanding loan, the term of your loan will be extended for the length of your leave (to a maximum of three months), and the interest on your unpaid balance forgiven for that period. (If your leave is due to military service and you retain employment rights under the law, the repayment period of the loan will be extended for the number of months that you are on military leave and special interest rate provisions may apply.)

If the extension causes your loan to exceed the maximum repayment time, your loan will be re-amortized when you return to keep your repayment within the time limit.

Once you pay off a loan, you can take another loan of the same type (home purchase or general purpose) 30 days after the final payment is credited to your account.

You can pay back your loan early. For instructions on how to prepay, call Fidelity and speak to a Retirement Services Specialist. There is no prepayment penalty.

## Repaying Your Loan if You Leave INTEGRIS Health

If you leave INTEGRIS Health, your loan balance will become due and payable to your account after 90 days, unless you make arrangements with Fidelity to continue loan payments to them after you leave INTEGRIS Health. Contact Fidelity at 1-800-343-0860 for more information. If you do not repay the outstanding balance, the amount may become taxable, and be subject to penalties.

## Taking Withdrawals from the Plan

To ensure that your savings are used for retirement income, the government regulates how and when you can permanently withdraw money from your account.

You can make two types of withdrawals before retirement:

- **In-service withdrawals while working at INTEGRIS Health after age 59-½.** You can withdraw vested portions of your account in any amount and for any purpose once you reach age 59-½. Your withdrawals will be subject to ordinary income tax.
- **Hardship withdrawals.** Before you reach age 59-½, you can withdraw from your contributions only when a financial hardship arises. The government defines “financial hardship” as an immediate and heavy financial need for you, your spouse, your dependents, or a named beneficiary due only to one of the following conditions:
  - Payment of medical expenses;
  - Costs directly related to the purchase of the principal residence (excluding mortgage payments);
  - Payment of tuition and related educational fees for the next 12 months of post high-school education;
  - Payment to prevent eviction from the principal residence or foreclosure on the mortgage of the principal residence;
  - Payment of funeral expenses for an immediate family member
  - Payment of expenses related to the repair of casualty damages to the primary residence; or
  - Payment of expenses and losses (including loss of income) you incurred on account of a disaster to your principal residence or principal place of employment so long as they are in FEMA declared disaster area.

You must have used up all other sources of income before you can take a withdrawal to meet these hardship needs. If you are eligible for a loan from the RSP, you must borrow the maximum allowable from your account before you will be considered for a hardship withdrawal.

The minimum amount of hardship withdrawal is \$500. The withdrawal cannot be more than the amount needed to meet the expense. The law also restricts what parts of your account can be withdrawn, and in what order.

### *Tax Impact of Withdrawals*

If you take a withdrawal, the Internal Revenue Service will consider your withdrawal to be taxable income. Depending on the situation, federal law may require automatic tax withholding of a portion of your withdrawal, and you may be required to complete a form that would authorize tax withholding of up to 20%. Your state income tax laws may also require tax withholding. You may also owe an early payout penalty tax of 10%. This additional tax generally does not apply if payment is made:

- After you reach age 59-½;
- Because of total and permanent disability;
- Because of termination of employment at or after age 55;
- As required by a Qualified Domestic Relations Order (QDRO) as part of a divorce settlement;
- To meet medical expenses that qualify as deductible medical expenses on your income tax return; or
- To a spouse or beneficiary after your death.

The Plan is required to provide you with a special tax notice before you take a withdrawal or distribution. This notice is described under “Taxes and the Lump-Sum Payment” on [page 15](#).

## *Receiving Payment from the Plan*

The fully vested portion of your savings is payable to you in a single lump sum after your employment ends for any reason, including retirement.

If the value of your vested account is more than \$1,000 when your employment ends, you can choose to:

- Receive payment right away after your termination date;
- Authorize direct rollover of your vested account's value into another qualifying plan or IRA; or
- Leave your savings invested in the Plan until you later request payment or you reach age 72 (whichever comes first). In this case, you continue to choose how the money in your account is invested.

When you terminate employment with INTEGRIS Health, if the value of your RSP account is less than \$1,000, and you do not either take a cash distribution or rollover your funds to another plan, your account will be automatically distributed to you. Fidelity processes these automatic distributions annually, and you will receive a notification letter 45 days before the distribution date so that you have time to change how that will be distributed to you. If you do not take action at that time a distribution will be made and taxes will apply. We are required by federal law to withhold 20% for federal taxes if payment is made directly to you. State withholding taxes may also apply. A 10% early withdrawal penalty may also apply if you are less than age 59-½.

If you continue working beyond age 65, you can continue participating in the Plan and defer taking a distribution for as long as you remain an active caregiver.

Tax laws are complicated and change frequently. Make sure you receive accurate, current information. Consult a qualified tax expert before receiving payment from this Plan.

### ***Requesting Payment of Your Benefits***

To have the value of your account distributed to you once you become eligible, you may initiate the distribution online by logging in to your account on NetBenefits, or calling Fidelity and speaking to a Retirement Services Specialist.

Please note that if you choose to withdraw your funds upon leaving INTEGRIS Health, whether by rollover or cash distribution, it is advised that you wait until your final checks have been processed and all contributions have been posted to your account. Typically, that period is two weeks, but will be based upon your last day and your final check.

If you are eligible for a final INTEGRIS Health contribution, you will have to request an additional distribution after the contribution posts in January of the year following your termination.

### ***Taxes and the Lump-Sum Payment***

If you receive a lump-sum payment from the RSP, you will owe income taxes on the distribution of your tax-deferred account and the contributions you received from INTEGRIS Health. Special tax rules may apply to the withdrawal of your Roth after-tax account. By law, 20% must be withheld from the taxable amount if it is made payable to you. Some states also have mandatory withholding requirements. You may also have to pay a 10% penalty tax if you are taking an early payout (prior to your retirement). The penalty tax does not apply in the event of your death, disability, termination of employment after age 55, or if you withdraw the money while you are still in service but after you reach age 59-½.

You can avoid immediate withholding and the penalty tax if you rollover your account directly into an Individual Retirement Account (IRA) or another employer's qualified plan. Check with the receiving IRA provider or savings plan sponsor for "direct rollover" instructions.

If you have not fully repaid a loan that you took from the RSP, the amount you owe will be considered in default and reported as taxable income. To avoid this situation, you can either repay your outstanding loan balance after you terminate employment, or you can continue to pay off your loan by having payments deducted from your bank account. Contact Fidelity at 1-800-343-0860 for more information.

Before you take a distribution or withdrawal from the RSP, federal law requires that a special tax notice explaining the taxability of your payment must be provided to you. You must receive this notice no more than 90 days before your request for a distribution or withdrawal is processed.

In addition, when you receive payment from the RSP, you will receive information to help you with filing your income tax forms.

## ***Additional Information about the Retirement Savings Plan***

### ***Plan Amendments and Termination***

INTEGRIS Health plans to continue offering the RSP. However, the Plan could be changed, suspended, terminated or amended at any time if circumstances make it impossible or inadvisable to continue.

Plan amendments are authorized by written resolution of the Retirement Committee and approved by the Board of Directors of INTEGRIS Health. Plan termination may be authorized by written resolution of the Board of Directors of INTEGRIS Health. You will be notified if you are affected by any change to the RSP.

In the unlikely event that the RSP is fully or partially ended, you will be immediately 100% vested in your entire account balance. (In the event of partial termination, you will be fully vested only if you are affected by the partial termination.) If changes are made to the RSP, you will be notified as required by law.

### ***Investment Decision Responsibility***

The RSP provides a choice of funds for investing your money. You are responsible for choosing your investment funds. No one involved in the administration of the Plan can be held responsible for any losses to your account that are the direct and necessary results of your investment choices.

# administrative information

This section contains administrative information and resources related to the Retirement Savings Plan.

## Claims

Benefits will be paid to you and/or your beneficiary(ies) upon request in accordance with the provisions of the Plan. However, if you think an error has been made in determining your benefits, then you or your beneficiaries may make a request for any Plan benefits to which you believe you are entitled. Your request for Plan benefits will be considered a claim for Plan benefits, and it will be subject to a full and fair review. Any such request should be in writing and should be made to the Plan Administrator.

Send your request to:  
Retirement Committee  
INTEGRIS Health  
c/o Human Resources  
3001 Quail Springs Parkway  
Oklahoma City, OK 73134

If the Plan Administrator determines the claim is valid, then you will receive a statement describing the amount of benefit, the method or methods of payment, the timing of distributions and other information relevant to the payment of the benefit.

If your claim for a Plan benefit or distribution is denied, you will receive a written or electronic notification explaining why your request was denied, the Plan provision on which the denial is based, a description of any additional information needed to process your claim, and an explanation of the appeals procedures. This written or electronic notification must be provided to you within a reasonable period of time, but not later than 90 days after the receipt of your claim by the Plan Administrator, unless the Plan Administrator determines that special circumstances require an extension of time for processing your claim. If the Plan Administrator determines that an extension of time for processing is required, written notice of the extension will be furnished to you prior to the termination of the initial 90-day period. In no event will such extension exceed a period of 90 days from the end of such initial period. The extension notice will indicate the special circumstances requiring an extension of time and the date by which the Plan expects to render the benefit determination.

## Appeals

If your claim for Plan benefits is denied, you can appeal the decision by sending a written request for appeal to the Plan Administrator within 60 days of the date your claim is denied. Your request must include your name, Social Security number and work location, and must state the reasons you believe you are entitled to benefits or payment. You can include any documents or records that will support your appeal. You can inspect any Plan documents that affect your claim. *If you do not send your appeal within the 60-day period, no further action will be taken, and you cannot request an appeal later.*

The Plan Administrator will review your original claim and make a decision within 60 days. If additional time is needed, you will be notified during the initial 60-day period, and the Plan Administrator may take up to an additional 60 days to make a decision.

If the Plan Administrator denies the appeal, you will be notified of the specific reasons and the Plan provisions upon which the decision is based.

If you have a question or need assistance regarding the Retirement Savings Plan, you can also speak to a Retirement Services Specialist by calling Fidelity at 1-800-343-0860 between 7 a.m. and 11 p.m. Central Time, Monday through Friday.

## Additional Information You Should Know

Nothing in this booklet or in the official Plan documents promises or implies a guarantee of continued employment with INTEGRIS Health, nor is there a guarantee that contribution levels will not change in the future.

INTEGRIS Health intends to comply with all applicable laws and regulations. If any provision described in this booklet becomes contrary to such laws or regulations, the provision should be considered changed to the extent necessary to comply with the law.

Each Plan provision is independent and does not affect the validity of any other Plan provision. If any provision is found to be invalid or unenforceable, the remaining Plan provisions remain in effect.

Some situations may affect payment of your benefits:

- To avoid delay of payment to you or your beneficiary, you should keep updated addresses on file with the Plan Administrator.
- Benefits could be delayed if you do not apply for benefits or fail to provide information requested.
- While INTEGRIS Health and the Plan Administrator make every effort to ensure that all records are correct, they reserve the right to correct any error that might occur.
- Benefits paid by the Plans are subject to Internal Revenue Code and other government regulations that may change in the future.

### *Naming a Beneficiary*

When you become a participant in either Plan, you should name a beneficiary who will receive your Plan benefits in the event of your death. Beneficiary designations for the Retirement Savings Plan are maintained by Fidelity. To designate your beneficiaries electronically you will need to register your account on [www.NetBenefits.com](http://www.NetBenefits.com). With electronic set up you can make changes and updates anytime. To request a paper designation form you will need to contact Fidelity at 1-800-343-0860. If you are married, by law your spouse is automatically your beneficiary. If you wish to name someone other than your spouse as your primary beneficiary, you will need to

submit a notarized spousal consent form. This form will be generated online if you are setting up your beneficiaries electronically through your account, and can be printed off. A primary designation that is non spousal will stay “pending” until the notarized consent form is received by Fidelity and is verified to be in good order. If you are not married and have not named a beneficiary your estate is your beneficiary in the event of your death.

You can also name a contingent beneficiary – someone who will receive your Plan benefits if your primary beneficiary dies before you do or if you and your primary beneficiary both die before full payment of your Plan benefit has been made. If this situation occurs and you have not named a contingent beneficiary, your estate is your beneficiary.

### *Divorce*

If your benefit in the Retirement Savings Plan is involved in a divorce settlement under a Qualified Domestic Relations Order (QDRO), Plan payments may be required to go to an **alternate payee** as designated in the QDRO. As soon as you are aware of any proceedings that may affect your plan benefits you, or your attorney, will need to initiate the QDRO process with the Fidelity QDRO Center at [qdro.fidelity.com](http://qdro.fidelity.com). Here you will find Plan guidelines and procedures, and can prepare a QDRO which meets Plan requirements and can be printed for court approved signatures. If you have any questions contact Fidelity at 1-800-343-0860.

### *Military Service*

If you are absent from work due to service in any branch of the United States Armed Forces and are re-employed under the Uniformed Services Employment and Re-employment Rights Act of 1994, your qualified military service may be considered service with INTEGRIS Health. If you may be affected by this law, ask your Plan Administrator for additional details.

### *Non-Transferability of Benefits*

Your Plan benefits cannot be sold, pledged, garnished, transferred or assigned to your creditors or other claimants by you or your beneficiary. Except for certain payments required under a QDRO (see [page 17](#)) or an enforceable tax levy by the Internal Revenue Service, your benefits will be paid only to you or your beneficiary.

### *Top-Heavy Provisions*

The Plans are tested each year to make sure they comply with federal regulations. Under the Internal Revenue Code, a caregiver benefit plan is considered “top heavy” if “key caregivers” (as defined under the Internal Revenue Code) have earned 60% or more of all accrued benefits. In the unlikely event that the Plan becomes top heavy, special rules regarding minimum benefits, accelerated vesting and amounts considered to be “pay” may apply to some Participants. INTEGRIS Health will notify you if you are affected.



## *Your Rights Under ERISA*

As a Participant in the 403(b) Retirement Savings Plan, and/or the 401(k) Retirement Savings Plan, you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA), as amended:

### *Receive Information about Your Plan and Benefits*

- You can examine, without charge, at INTEGRIS Health Human Resources Customer Service, all documents governing the Plans, including collective bargaining agreements and copies of the latest annual reports (Form 5500 series) filed by the Plans with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration.
- You can receive copies of documents governing the operation of the Plans, including collective bargaining agreements, and copies of the latest annual reports (Form 5500 series) and updated Summary Plan Descriptions for the Plans upon written request to the Plan Administrator. The Plan Administrator may make a reasonable charge for the copies.
- You will automatically receive a summary of each Plan’s annual financial report. The Plan Administrator is required by law to furnish each Participant with a copy of this Summary Annual Report.

### *Prudent Actions by Plan Fiduciaries*

In addition to creating rights for Plan participants, ERISA imposes duties upon the people who are responsible for the operation of a caregiver benefit plan. The people who operate your plans, called “fiduciaries,” 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 benefit or exercising your rights under ERISA.

### *Enforce Your Rights*

If your claim for a 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 your rights. For instance:

- If you request a copy of Plan documents or the latest annual report from the Plan(s) 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 to \$110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the Plan Administrator.
- If you have a claim for benefits that is denied or ignored, in whole or in part, you may file suit in a state or federal court. In addition, if you disagree with a Plan's decision or lack thereof concerning the qualified status of a domestic relations order, you may file suit in a federal court.
- If the Plan fiduciaries misuse any of the 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. If you file a suit, 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 frivolous.

### *Assistance with Your Questions*

If you have any questions about your Plans, you should contact the Plan Administrator. If you have any questions about this handbook or your rights under ERISA, or if you need assistance in obtaining documents from the Plan Administrator, you should contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory or the Division of Technical Assistance and Inquiries, Employee Benefits Security 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 Employee Benefits Security Administration at 1-866-275-7922 or by visiting [www.dol.gov/ebsa](http://www.dol.gov/ebsa).



## General Information

General Information		
Official Plan Names	Plan ID Numbers	Type of Plan
403(b) Retirement Savings Plan for INTEGRIS Health, Inc.	002	Defined contribution plan with 403(b) feature
401(k) Retirement Savings Plan for INTEGRIS Health, Inc.	003	Defined contribution plan with 401(k) feature

### Plan Sponsor and Administrator

INTEGRIS Health sponsors the 403(b) Retirement Savings Plan and the 401(k) Retirement Savings Plan.

The Plan Administrator for the Plans is the INTEGRIS Health Retirement Committee. The Plan Administrator is responsible for the control and management of the Plans. You can contact the Retirement Committee at:

Retirement Committee  
INTEGRIS Health  
c/o Human Resources  
3001 Quail Springs Parkway  
Oklahoma City, OK 73134  
1-405-949-4045 or 1-888-546-8347

### Plan Year

The Plan Year for the 403(b) Retirement Savings Plan and the 401(k) Retirement Savings Plan begins January 1 and ends December 31.

### Employer Identification Number

The employer identification number (EIN) assigned to INTEGRIS Health by the Internal Revenue Service is 73-1192764.

### Plan Trustee

The Plan Trustee receives all contributions from INTEGRIS Health, invests them (according to participants' directions), holds all Plan money in trust, and makes payments and distributions from those assets.

The Plan Trustee for the 403(b) Retirement Savings Plan and the 401(k) Retirement Savings Plan is:

Fidelity Investments  
P.O. Box 770002  
Cincinnati, OH 45277-0090

### Agent for Service of Legal Process

The agent of service of legal process is the Retirement Committee, who may be served at the address listed below.

Chief Human Resources Officer  
INTEGRIS Health  
3001 Quail Springs Parkway  
Oklahoma City, OK 73134  
1-405-949-4045 or 1-888-546-8347

You may also serve legal process on the Plan Trustee.

