

YOUR RETIREMENT PLANS

401(k) RETIREMENT SAVINGS PLAN:

Allows teammates to save and invest a portion of their paycheck on a pretax or Roth after-tax basis. Federal and state income taxes on pretax savings, as well as investment earnings, are deferred until the dollars are withdrawn at retirement. Atrium Health also makes contributions to the 401(k) plan.

HEALTH SAVINGS ACCOUNT (HSA):

Includes contributions from both teammates and Atrium Health. Funds from the HSA are used to pay for eligible healthcare expenses. This includes prescription medications, vision and dental expenses, office visits, deductibles and co-insurance. HSA contributions and earnings are not taxed when the dollars are deposited or when the teammate takes them out for healthcare-related expenses. Teammates can invest money in their HSA, similar to the 401(k) plan, once the account balance reaches \$1,000.

ADVANTAGE RETIREMENT PLAN:

Works similarly to the 401(k) plan in that savings and earnings grow tax-free until dollars are withdrawn at retirement. The ADVANTAGE plan should be utilized as an additional pretax retirement plan to supplement the 401(k) plan.

CONTRIBUTIONS

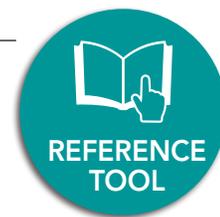
Atrium Health will help you fund your retirement by contributing dollars to your 401(k) and HSA accounts.

TEAMMATE CONTRIBUTION:

	401(k) Plan	HSA	ADVANTAGE
Limit	Up to 75% of eligible compensation (\$19,000 max in 2019)	\$3,500 – Single \$7,000 – Family (Includes teammate and Atrium Health contribution)	Up to 100% of eligible compensation (\$19,000 max in 2019)
Pretax	Yes	Yes	Yes
Roth / After-tax	Yes	Yes	No
Catch-Up	\$6,000 (at age 50 for 2019)	\$1,000 (at age 55 for 2019)	\$6,000 (at age 50 for 2019)
Earnings	Not taxed until distribution	Not taxed if used for qualified health expenses	Not taxed until distribution

ATRIUM HEALTH CONTRIBUTION:

	401(k) Plan	HSA	ADVANTAGE
Total Atrium health 401(k) Contribution 7% – 8%	Basic: 2% of eligible pay Matching: Up to 4% Performance-Based: 1 - 2% based on Atrium Health performance and teammate years of service	Annual: \$100 for teammate only \$350 family coverage Matching: \$250 for teammate only \$750 family coverage LiveWELL Incentive up to: \$750 for teammate \$1,050 for family	No Atrium Health contribution
Vesting	Basic: 100% after 3 years Matching: Immediate 100% Performance-Based: Immediate 100%	Immediate 100%	Immediate 100%



401(k) RETIREMENT SAVINGS PLAN

ELIGIBILITY

Teammates who are at least 18 years of age and work at least 16 hours per week are eligible to participate in the 401(k) plan after three months of service. PRNs are eligible to receive Basic and Performance-Based contributions.

BENEFITS INCLUDE

- After three months of service, you automatically will be enrolled in the 401(k) Retirement Savings Plan at a pretax contribution rate of 3% of eligible compensation.
- These contributions will be matched by Atrium Health based on how much you contribute.
- Atrium Health matches your contribution on each paycheck in which you make a contribution – up to limits determined by the IRS.

CONTRIBUTIONS

Teammates have the potential to receive 7 - 8% in Atrium Health contributions.

BASIC

- Atrium Health will contribute 2% of your pay to your account, regardless of whether you save through the plan.
- Contribution made annually.

MATCHING (Teammates have the potential to receive up to 4%)

- Total maximum match is 4%. In order to receive the full 4% match, you must save 6% of your pay through the plan.
- When you save through the plan, Atrium Health will match 75% of the first 4% of pay that you save and 50% of the next 2% of pay that you save, making the total maximum match 4% of your pay.

PERFORMANCE-BASED (Teammates have the potential to receive 1 - 2%)

- This contribution is based on system performance, similar to the Atrium Health Performance Plus Incentive program.
- When Atrium Health meets certain performance targets, your account can receive an additional contribution, based on your service as shown below.
- Contribution made annually.

If you have:	Based on System Performance, your account receives:
Less than 10 years	1% of pay contribution
10 - 19 years	1.5% of pay contribution
20 or more years	2% of pay contribution

Eligibility for Basic and Performance-Based contributions:

You must complete 1,000 hours of service in a designated 12-month period to meet eligibility for basic and performance-based contributions. You will become a participant on the last day of the month during which the 12-month period is completed. To receive basic or performance-based contributions for a calendar year, you must complete 1,000 hours of service during the year and be employed with Atrium Health on the last day of the year (except for participants who complete 1,000 hours of service and terminate employment on or after normal retirement date or because of death or permanent disability).

PRETAX CONTRIBUTIONS

This retirement savings option allows you to contribute pretax dollars.

ROTH AFTER-TAX CONTRIBUTIONS

This retirement savings option allows you to contribute Roth after-tax dollars.

CATCH-UP CONTRIBUTIONS

This retirement savings option allows you to contribute additional pretax or Roth after-tax dollars if you are age 50 or older in the current calendar year.

HOW MUCH CAN I CONTRIBUTE?

- You may contribute between 1% and 75% of your eligible compensation, up to the annual IRS contribution limit of \$19,000 in 2019.
- If you are age 50 or older you may be able to make "catch-up" contributions to your 401(k) account of up to \$6,000 in 2019, in addition to the \$19,000 limit.



401(k) RETIREMENT SAVINGS PLAN

VESTING

Vesting means the value of retirement plan contributions and earnings that belong to you.

BASIC CONTRIBUTION

- You will be 100% vested in basic contributions made by Atrium Health after three years of credited service.

MATCHING & PERFORMANCE-BASED CONTRIBUTIONS

- You are automatically 100% vested in your contributions, as well as matching and performance-based contributions made by Atrium Health.
- This means the value of your contributions and earnings and the value of the matching contributions and earnings are yours when you end employment, regardless of years of service.
- Performance-Based contributions are only available if you actively are employed at year-end.

ROLLOVERS

- The plan allows rollovers.
- You can roll over account balances from other eligible retirement plans including IRAs.
- You are 100% vested in any rollover contributions.
- When you leave Atrium Health, you may roll over your account balances to an outside eligible retirement plan or IRA.

LOANS

- You may borrow from your account and pay yourself back through payroll deductions on an after-tax basis with interest. You may have only one loan outstanding at any one time.

WITHDRAWALS

Hardship withdrawals are available for emergencies as defined by the plan.

Limited to the following:

- Secondary Education Expenses
- Medical Expenses
- Prevention of Eviction
- Home Purchase

In-service withdrawals are available for teammates age 59 1/2 years or older.

DISTRIBUTIONS

This refers to withdrawing money from your account and can be requested upon retirement, when you leave Atrium Health or become disabled. The plan document and IRS rules govern when you or your beneficiaries must begin receiving a distribution.



HEALTH SAVINGS ACCOUNT (HSA)

ELIGIBILITY

Teammates who are eligible for the LiveWELL Health Plan can establish their HSA account on the first of the month following 30 days of employment.

The Health Savings Account (HSA) is yours to save for current and future healthcare-related expenses, such as your deductible, co-insurance or prescription drugs. This account is set up in your name and funded by Atrium Health and you.

HSAs share similar characteristics to retirement plans in that:

- Contributions can be made pretax via payroll deduction and one time after-tax contributions directly to your account
- Account balances can be invested
- Contributions grow tax-free, year after year
- Account balance is portable, you take it when you leave Atrium Health
- HSA withdrawals are not taxed when used for medical expenses or premiums
- Immediate 100% complete ownership

	Maximum Contribution*
Teammate-Only Plans	\$3,500
Family Plans	\$7,000

The maximum IRS contribution for the year includes the sum of all teammate and employer contributions, including incentives. Teammates age 55 or older are allowed an additional "catch-up" contribution of \$1,000.

ATRIUM HEALTH ANNUAL CONTRIBUTION

To help fund your account, you will receive an annual contribution of:

- \$100 for Teammate-Only Plan
- \$350 for Family Plans
- Teammates in positions with annual base salaries less than \$30K will receive an additional HSA contribution of \$200

The annual contribution is deposited into your account after your coverage becomes effective.

ATRIUM HEALTH MATCHING CONTRIBUTION

If you choose to contribute to your HSA, Atrium Health will make matching contributions dollar for dollar up to:

- \$250 for Teammate-Only Plan
- \$750 for Family Plans

The matching contributions are made dollar for dollar based on your contributions.



ADVANTAGE RETIREMENT PLAN ACCOUNT

ELIGIBILITY

Teammates who are at least 18 years of age are eligible to participate in the ADVANTAGE plan upon hire including PRN teammates.

- Provides an additional savings plan where you can make additional pretax contributions after taking full advantage of the 401(k) and HSA plans.
- This plan is available to our PRN teammates who are not eligible to contribute to the 401(k) Retirement Savings Plan.
- Contributions are automatically deducted before you pay current income taxes.
- Investments grow tax-deferred and are taxed only when you take a distribution.
- You may contribute a dollar amount between \$1.00 and any dollar amount of your eligible pay, up to the annual IRS contribution limit of \$19,000 in 2019.
- Catch-up contributions are allowed for teammates who will be age 50 & older in the current calendar year.
- The plan features immediate 100% vesting.
- Teammates can participate in both the 401(k) and the ADVANTAGE plans.
- Atrium Health does not make matching contributions to this plan.

KEY BENEFIT, 401(k) AND RETIREMENT CONTACTS

Questions About	Web Address / Email Address	Contact
401(k) Plan and ADVANTAGE Plan	AtriumHealth.org/Retirement	Empower Retirement 866-247-0970
Health Savings Account	MyHealth.BankofAmerica.com	Bank of America 866-731-4206
Atrium Health Benefits	Email: HRBenefitsOnline@AtriumHealth.org	704-631-0263

