



Plan Number: 95814-01
Plan Name: WellSpan 403(b) Retirement Savings Plan

RE: Initial Automatic Enrollment Notice

The WellSpan Retirement Savings Plan, (Plan) is continuing to make saving for retirement under the Plan even easier by offering an automatic enrollment feature using established defaults. You can always over-ride the defaults by making your own elections and you have 30 calendar days from your hire date opt-out completely.

If you have not made a different election or opted out, you will be automatically enrolled in the Plan starting with your first paycheck after 30 calendar days from your hire date. This means amounts will be deducted from your pay and contributed to your Plan account. These automatic contributions will be deducted each pay period as described in this notice. But, you can choose to contribute more, less, or even nothing.

FUTURE PAYCHECK CONTRIBUTION INFORMATION

	<u>Paycheck Contribution Option</u>	<u>Contribution Per Paycheck</u>
Before Tax	Scheduled*	4.00%
	Scheduled*	5.00% effective October (the year following your hire date).

*Scheduled Paycheck Contribution: Your Before Tax paycheck contribution will be 4.00% and will increase each year in October up to the maximum of 10.00% per paycheck according to the schedule above.

Your employer has selected the above contribution to be deducted from your paycheck. Paycheck contribution changes will be forwarded to your employer for processing. The actual effective date is dependent upon your employer's payroll cutoff date and the date that you are eligible to participate in the plan. It is your responsibility to ensure that amounts contributed fall within limits under the Plan and the Internal Revenue Code.

This notice gives you important information about some Plan rules, including the Plan's automatic enrollment feature. The notice covers these points:

- Whether the Plan's automatic enrollment feature applies to you
- How much will be automatically deducted from your pay and contributed to your Plan account
- How much the Employer will contribute to your Plan account
- How your Plan account will be invested
- When your Plan account will be vested (that is, not lost when you leave your job), and when you can get your Plan account
- How you can opt out or change your contribution amount

You can find out more about the Plan in another document, the Plan's Summary Plan Description (SPD).

Does the Plan's automatic enrollment feature apply to me?

You will be enrolled in the Plan starting with your first paycheck after the expiration of the 30-day opt-out period. This means money will be automatically deducted from your pay and contributed to your Plan account. If you do not want to be enrolled, you need to change your paycheck contribution within 30 calendar days of the date of this notice by accessing wellspansavings.com with your username and password or calling the Voice Response System at **877-728-9355**. You can always change your paycheck contributions at any time thereafter.

If I do nothing, what will happen?

Contributions will be deducted from your pay if you do nothing. But you are in charge of the amount that you contribute. You may decide to do nothing and become automatically enrolled, or you may choose to contribute an amount that better meets your needs. You can change your paycheck contribution election by accessing wellspansavings.com with your username and password or calling the Voice Response System at **877-728-9355**.

If you want to contribute more to your account than would be provided automatically, there are limits on the maximum amount. These limits are described in the Plan's SPD.

In addition to the contributions taken out of my pay, what amounts will the Employer contribute to my Plan account?

The Employer may make a contribution to your Plan account for the upcoming plan year as follows:

- EMPLOYER CONTRIBUTION
- QUALIFIED NON-ELECTIVE CONTRIBUTIONS
- EMPLOYER MATCH

Please refer to the Contributions section of your Plan's SPD for additional information on the above contributions and any other employer contributions to your Plan account.

How will my Plan account be invested?

The Plan lets you invest your account in a number of different investment funds.

Unless you choose investment fund(s), your Plan account will be invested in the following investment fund:

Investment Fund:	Birth Year
Vanguard Target Retirement Inc Inv	1900 to 1952
Vanguard Trgt Retire 2020 Inv	1953 to 1957
Vanguard Trgt Retire 2025 Inv	1958 to 1962
Vanguard Trgt Retire 2030 Inv	1963 to 1967
Vanguard Trgt Retire 2035 Inv	1968 to 1972
Vanguard Trgt Retire 2040 Inv	1973 to 1977
Vanguard Trgt Retire 2045 Inv	1978 to 1982
Vanguard Trgt Retire 2050 Inv	1983 to 1987
Vanguard Trgt Retire 2055 Inv	1988 to 1992
Vanguard Trgt Retire 2060 Inv	1993 to 1997
Vanguard Trgt Retire 2065 Inv	1998 to 2002
Vanguard Trgt Retire 2070 Inv	2003 or later

You can change how your Plan account is invested, among the Plan's offered investment funds, by calling the Voice Response System or accessing the website.

To learn more about the Plan's investment funds and procedures for changing how your Plan account is invested you can contact the Plan Administrator.

When will my Plan account be vested and available to me?

You will always be fully vested in your contributions to the Plan. You will also be fully vested in contributions if you terminate employment after attaining the Plan's normal retirement age, upon becoming disabled, or as a result of death. If you terminate employment for any other reason, you will be entitled to receive only the vested portion of the Employer contributions under the following schedule:

VESTING SCHEDULE	
Years of Service	Vested Percentage
0 - 3	0%
3 or more	100%

To be fully vested in Plan contributions means that the contributions (together with any investment gain or loss) will always belong to you, and you will not lose them when you leave your job. For more information about years of service, you can review the Plan's SPD.

Even if you are vested in your Plan account, there are limits on when you may withdraw your funds. These limits may be important to you in deciding how much, if any, to contribute to the Plan. In general, amounts accumulated in your account are available after you terminate employment with the Employer. Also, there is generally an extra 10% tax on distributions before age 59 1/2. Your beneficiary can get any vested amount remaining in your account when you die. You can get any amount remaining in your account at age 59 1/2.

You can also borrow certain amounts from your vested Plan account, and may be able to take out certain vested money if you have a hardship. Hardship distributions are limited to the dollar amount of your contributions. They may not be taken from earnings. Hardship distributions must be for a special reason. For example - for qualifying medical expenses, costs of purchasing your principal residence (or preventing eviction from or foreclosure on your principal residence, or repairing qualifying damages to your principal residence, if allowed by your Plan), qualifying post-secondary education expenses, or qualifying burial or funeral expenses, if allowed by your Plan. Before you can take a hardship distribution, you must have taken other permitted withdrawals from qualifying Employer plans.

You can learn more about available withdrawal and distribution options in the Plan's SPD. You can also learn more about the extra 10% tax in IRS Publication 575, Pension and Annuity Income.

Can I change the amount of my paycheck contribution election?

You can always change the amount you contribute to the Plan. If you know now that you want to opt out of automatic enrollment (and you haven't already elected not to contribute), you must elect zero paycheck contributions **for all available contribution sources** within 30 calendar days of the date of this notice. That way, you avoid any automatic contributions.

If you have any questions about how the Plan works or your rights and obligations under the Plan, or if you would like a copy of the Plan's SPD or other Plan documents, please contact the Plan Administrator.

If you have any questions about changing your paycheck contribution election, please contact our Client Service Department at 877-728-9355.

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