



The Central Maine Medical Center 457 Plan Plan Highlights

The Central Maine Medical Center 457 Plan is a nonqualified plan under federal tax law and IRS regulations. It allows eligible employees to save for the future, above and beyond the limits in place for your 401(k)/403(b) Plan.

Accessing your account

Access your Plan account online at www.netbenefits.com/atwork or call **800-343-0860** to speak with a Fidelity representative Monday through Friday, 8:00 a.m. to midnight Eastern Time (excluding most holidays). You can also use the automated voice response system, virtually 24 hours, 7 days a week.

Download the NetBenefits® app from the App Store®, Google Play™ Store, or Windows Store to access your account on your mobile device.

Key Features of Central Maine Medical Center 457(b) Plan

Eligibility	You are immediately eligible to enroll in the Plan. You can enroll in the plan online at www.netbenefits.com/atwork or by calling the Fidelity Retirement Service Center at 1-800-343-0860 .
Your Contributions	You can contribute from 1%–100% of your eligible base pay as pre-tax contributions up to the annual IRS dollar limits. Contribution elections can be made in 0.5% increments. Alternately, you can select an annual dollar amount to be contributed to the Plan from \$1 to \$18,500. The annual dollar amount you select will be divided by 26 for your bi-weekly contribution.
Contribution Limits	The IRS contribution limit for 2018 is \$18,500. If you have reached age 50 or will reach 50 during the calendar year and are making the maximum plan or IRS pre-tax contribution, you may make an additional “catch-up” contribution each pay period. The maximum annual catch-up contribution for 2018 is \$6,000.
Investments	The Plan offers you a range of options to help you meet your investment goals. You can select a mix of investment options that best suits your goals, time horizon, and risk tolerance. Complete descriptions of the Plan’s investment options and their performance, as well as planning tools to help you choose an appropriate mix, are available online at www.netbenefits.com/atwork . If you do not choose an investment option for your account your contributions will be directed to a Fidelity Freedom® Fund- Class K6 based on your date of birth and expected retirement date assuming retirement at age 65.
Online Beneficiary Designation	It’s important to designate a beneficiary for your Plan account. Log on to www.netbenefits.com/atwork , select <i>Profile</i> , then <i>Beneficiaries</i> and follow the steps to designate your beneficiary online.

Vesting	You are always 100% vested in your own contributions to your Plan account, as well as any earnings on them.
Loans	Loans are not available through the 457(b) Plan.
Withdrawals	<p>When you separate from employment you will make an election of how you wish to receive payment from the plan. You can choose from a one-time lump sum payment to be made at that time or deferred to a later date- but no later than April 1 following the year you will reach age 70.5.</p> <p>You may also choose to receive annual installment payments over a period of 2 to 15 years commencing no later than April 1 following the year you will reach age 70.5.</p>
Rollovers	You are permitted to roll over eligible pre-tax contributions from another non-governmental 457(b) retirement plan account. Be sure to consider all your available options and the applicable fees and features of each before moving your retirement assets.
Portfolio Advisory Service at Work (PAS-W)	<p>PAS-W is a managed account service available within the Plan. PAS-W lets you delegate the day-to-day management of your plan account to professional investment managers. Fidelity's experienced professionals evaluate the investment options available in your Plan and design a portfolio of investments for you. The service then provides ongoing management of your account.</p> <p>To find out more, log on to netbenefits.fidelity.com/pas. Call 866-811-6041 with any questions you have. Fidelity Portfolio Advisory Service <i>at Work</i> is a service of Strategic Advisers, Inc., a registered investment adviser and a Fidelity Investments company. This service provides discretionary money management for a fee.</p>
One-on-one consultations	Fidelity Retirement Planners are available and can help with enrollment, asset allocation, retirement planning and other questions you have about the Plan. Call 800-642-7131 to schedule a complimentary appointment or register online at getguidance.fidelity.com .

Fidelity is here to help! If you have questions, call 800-343-0860. Para español, llame al 800-587-5282.

Investing involves risk, including risk of loss.

This document provides only a summary of the main features of the Central Maine Medical Center 457 Plan for the Employees of Central Maine Healthcare and the Plan Document will govern in the event of discrepancies.

This plan is an unfunded, nonqualified plan, and no funded account has been established for you. Any account is only a recordkeeping account that records your deferred compensation and any notional earnings applicable to your deferred compensation. In the event of a bankruptcy or insolvency, you would be an unsecured, general creditor of the employer or service recipient. For more information on the plan, please refer to the plan documents.

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