



The 403(b) Plan for the Employees of Central Maine Healthcare Plan Highlights

Welcome to the 403(b) Plan for the Employees of Central Maine Healthcare (the Plan)! It's easy to get caught up in the present, but it's also important to look ahead. Start investing in your future—and yourself—today with help from the Plan and our service provider Fidelity Investments.

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 Your Central Maine Healthcare 403(b) Plan

Eligibility	You are immediately eligible to enroll in the Plan
Automatic Enrollment	You will be enrolled in the Plan at a pretax contribution rate of 2.5% during your new hire orientation. You can choose a higher deferral rate if you prefer. If you do not wish to contribute to the Plan, you may opt out. Unless you direct otherwise, your contributions will be invested in a Fidelity Freedom® Fund - Class K6 based on your date of birth and expected retirement date assuming retirement at age 65. You can change your contribution rate, select other available investment options, or opt out of the Plan at any time.
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.
Annual Increase Program	You can choose to increase your retirement savings plan contributions automatically each year through the Annual Increase Program. You choose the amount of the increase from .5% to 10% and the effective date. You can opt out of the program at any time.
Employer Contributions	If you are FT/RPT at CMH, CMMC, CMCH, Rumford Hospital or Bridgton Hospital, CMH will match 100% of the first 2.5% you contribute to the Plan.
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 .

Vesting	<p>You are always 100% vested in your own contributions to your Plan account, as well as any earnings on them.</p> <p>Employer contributions will be fully vested when you have completed 4 years of service.</p> <table border="1" data-bbox="407 262 810 548"> <thead> <tr> <th>Years of Service</th> <th>% Vested</th> </tr> </thead> <tbody> <tr> <td>0-1</td> <td>20%</td> </tr> <tr> <td>1-2</td> <td>40%</td> </tr> <tr> <td>2-3</td> <td>60%</td> </tr> <tr> <td>3-4</td> <td>80%</td> </tr> <tr> <td>4+</td> <td>100%</td> </tr> </tbody> </table>	Years of Service	% Vested	0-1	20%	1-2	40%	2-3	60%	3-4	80%	4+	100%
Years of Service	% Vested												
0-1	20%												
1-2	40%												
2-3	60%												
3-4	80%												
4+	100%												
Loans	<p>Although your Plan account is intended for the future, you may borrow from your account for any reason. You may have a maximum of one loan on your account at any time. Log on to NetBenefits for more details or to request a loan.</p>												
Withdrawals	<p>Withdrawals from the Plan are generally permitted when you attain age 59½, terminate your employment, retire, become permanently disabled, or have severe financial hardship as defined by the Plan.</p>												
Rollovers	<p>You are permitted to roll over eligible pre-tax contributions from another 401(k), 403(b), or governmental 457(b) retirement plan account, or eligible pre-tax contributions from conduit or non-conduit individual retirement accounts (IRAs). Be sure to consider all your available options and the applicable fees and features of each before moving your retirement assets.</p>												
Online Beneficiary Designation	<p>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.</p>												
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 at Work 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	<p>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.</p>												

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 403(b) Plan for the Employees of Central Maine Healthcare and the Plan Document will govern in the event of discrepancies.

The Plan is intended to be a participant-directed plan as described in Section 404(c) of ERISA, which means that fiduciaries of the Plan are ordinarily relieved of liability for any losses that are the direct and necessary result of investment instructions given by a participant or beneficiary.

The third-party trademarks and service marks appearing herein are the property of their respective owners.

Fidelity Brokerage Services LLC, Member NYSE, SIPC, 900 Salem Street, Smithfield, RI 02917

©2018. All rights reserved.

775330.2.84