

Don't miss out on **FREE** money!

The LCMC Clinics 401(k) Plan matches your contributions.

Easy today.

Get started in 60 seconds with **EasyEnroll**.

Smart going forward.

Choose a savings approach that suits you today—and adjust it any time to fit your changing needs.



Enroll now:
NetBenefits.com/Easy
877-895-5986

EasyEnroll: Text Start to 343898



See the reverse side to learn more about the features and benefits of your LCMC Clinics 401(k) Plan.

Eligibility	All employees are eligible to contribute, including PRN staff. You can enroll in the Plan after receiving your first paycheck.	
Enrollment	To enroll in the Plan, log on to Netbenefits.com/atwork .	
Contributions	2025 Employee Contributions IRS Limit: \$23,500 Catch-up Limit (age 50 and up): \$7,500 Higher Catch-up Limit (age 60-63): \$11,250	<ul style="list-style-type: none"> Through automatic payroll deduction, you may now contribute up to 75% of your eligible pay on a pretax and/or Roth after-tax basis up to the IRS limit. Depending on your age or other factors, you may be able to make "catch-up" contributions. (Please refer to your Plan's Enrollment Guide for more information.) In addition, you can automatically increase your retirement savings plan contributions each year through the Annual Increase Program.
	Employer Contributions	<ul style="list-style-type: none"> ✓ The LCMC Clinics 401(k) Plan will match your contributions 100% up to 3% and 50% on the next 2% of pay that you defer to the Plan.
Vesting	Employee Contributions	You are always 100% vested in your own contributions to the LCMC Clinics 401(k) Plan.
	Employer Contributions	You are always 100% vested in your employer's contributions to the LCMC Clinics 401(k) Plan.
Loans	Although your plan account is intended for the future, you may borrow from your account for any reason.	
Withdrawals	<p>Withdrawals from the Plan are generally permitted when you terminate your employment, reach age 59½, become permanently disabled or have severe financial hardship, as defined by your plan.</p> <p>When you leave the LCMC Clinics 401(k) Plan, you can withdraw contributions and any associated earnings from the Plan. Or, you can leave contributions and any associated earnings in the Plan.</p>	

Investing involves risk, including risk of loss.

Message and data rates may apply. Get details at <https://digital.fidelityinvestments.com/smsee>.

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.

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