

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

The LCMC 403(b) Plan matches eligible 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

Call: 877-895-5986

Enroll: Text Start to 343898



See the reverse side to learn more about the features and benefits of your LCMC 403(b) Plan.

Eligibility	All employees are eligible to contribute, including Limited Benefits and 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 Lifetime catch-up \$3,000 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 (Excludes Limited Benefits and PRN staff)	<ul style="list-style-type: none"> ✓ LCMC Health will match the contributions of Full and Part time employees by 50% up to 4% of pay that is deferred to the Plan. ✓ On top of matching your savings, LCMC Health will make an additional 2% contribution to the plan, on your behalf, regardless of your deferral percentage. ✓ On an annual basis, LCMC Health may also make an additional contribution at its discretion.
Vesting	Employee Contributions	You are always 100% vested in your own contributions to the LCMC 403(b) Plan.
	Employer Contributions	LCMC contributions will vest after 3 years of eligible service.
Loans	Although your plan account is intended for the future, you may borrow from your account for any reason.	
Withdrawals	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.	
	When you leave LCMC Health, you can withdraw contributions and any associated earnings from the Plan. Or, you can leave contributions and any associated earnings in the Plan.	

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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