



**METHODIST**

## Methodist Health System 401(k) Plan Highlights

Welcome to the Methodist Health System 401(k) Plan (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 with help from the Plan and Fidelity.

### KEY FEATURES OF THE METHODIST HEALTH SYSTEM 401(K) PLAN

<b>Eligibility</b>	You can enroll in the Plan at any time.
<b>Automatic Enrollment</b>	<p>If you do not enroll in the Plan or elect to opt out after 35 days, you will be automatically enrolled at a 3% pre-tax contribution rate. Your contributions will be invested in the Plan's default fund, one of the BlackRock LifePath® Index Retirement Fund Class K Shares.</p> <p>Target Date Funds are an asset mix of stocks, bonds and other investments that automatically becomes more conservative as the fund approaches its target retirement date and beyond. Principal invested is not guaranteed.</p> <p>Your contribution rate will automatically increase by 1% each year, up to a maximum rate of 10%.</p> <p>We encourage you to choose a contribution rate and investment options that are appropriate for you. If you don't want to contribute to the Plan, you must change your contribution rate to 0%. You can change your contribution rate, select other available investment options, or opt out of the Plan at any time.</p>
<b>Your Contributions</b>	<p>You can contribute from 1%–100% of your eligible base pay as pre-tax or Roth contributions, or a combination, up to the annual IRS dollar limits.</p> <p>A Roth contribution to your Plan allows you to make after-tax contributions and take any associated earnings completely tax-free at retirement, as long as the distribution is a qualified one. A qualified distribution, in this case, is one that is taken at least five tax years after your first Roth 401(k) contribution and after you have attained age 59½, or become disabled or die.</p>
<b>Annual Increase Program</b>	You can choose to increase your retirement savings plan contributions automatically each year through the Annual Increase Program.
<b>Employer Matching Contribution</b>	Methodist Health System will match 100% of the first 6% of pre-tax and/or Roth contributions you make to the Plan.

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<b>Employer Base Contribution</b>	<p>Methodist Health System will also make an annual Base contribution to your Plan account based on the following years of service:</p> <ul style="list-style-type: none"> <li>• Less than one year of service at end of Plan year: no contribution.</li> <li>• 1-5 years of service at end of Plan year: 1% of eligible compensation.</li> <li>• 6-15 years of service at the end of Plan year: 2% of eligible compensation.</li> <li>• 16 or more years of service at the end of the Plan year: 3% of eligible compensation.</li> </ul> <p>A year of service is equal to 1,000 hours worked in that year and you are still eligible to receive the base contribution even if you are not actively contributing to the Methodist Health System 401(k) Plan.</p> <p>To be eligible for the base contribution: You become a participant for the base contribution as of January 1 of the year you have completed one year of service and worked 1,000 hours during that year and attained age 21. Once you are a "base participant", you are eligible to receive an annual base contribution if you work 1,000 hours in the calendar year and are still employed on the last day of the year. In the year of termination of employment, if you are age 55 or older, the hours and last day of the year employment requirements do not apply.</p>
<b>Contribution Limits</b>	<p>The IRS contribution limit for 2026 is \$24,500.</p>
<b>Catch-up Contributions</b>	<p>If you have reached age 50 or will reach 50 during the calendar year January 1–December 31 and are making the maximum plan or IRS pretax and/or Roth contribution, you may make an additional "catch-up" contribution. Catch-up contributions will begin once you reach the maximum pretax and/or Roth IRS contribution limit. The maximum annual catchup contribution for 2026 is \$8000.</p> <p>If you are aged 60 to 63, your catch-up contribution limit increases to \$11,250 in 2026. In the year after turning age 63, your catch-up limit returns to the regular catch-up limit.</p> <p>Starting in 2026, if you earn greater than \$150,000, any age 50 catch-up contributions must be designated as Roth contributions. If you earn \$150,000 or less, you can designate your catch-up contribution to be pretax or Roth.</p>
<b>Investments</b>	<p>The Plan offers you a range of options to help you meet your investment goals.</p> <p>You can select a mix of investment options that best suits your goals, time horizon, and risk tolerance. Descriptions of the Plan's investment options and their performance are available online at <a href="http://www.netbenefits.com/atwork">www.netbenefits.com/atwork</a>.</p>

## Vesting

You are always 100% vested in your own contributions to your Plan account, as well as any earnings on them.

A year of vesting for employer contributions is a year in which you work 1,000 hours. Employer contributions will vest according to the following schedule:

Years of Service	% Vested
0	0%
1	0%
2	100%

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<b>Loans</b>	The Plan does not allow loans.
<b>Withdrawals</b>	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. Refer to the <i>Summary Plan Description</i> or call Fidelity for more details.
<b>Rollovers</b>	You are permitted to roll over eligible pretax 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). Rollovers from Roth and after-tax sources are allowed. Be sure to consider all your available options and the applicable fees and features of each before moving your retirement assets.
<b>Online Beneficiary Designation</b>	It's important to designate a beneficiary for your Plan account. Log on to NetBenefits at <a href="http://www.netbenefits.com/atwork">www.netbenefits.com/atwork</a> to designate your beneficiary online.
<b>One-On-One Consultations</b>	Fidelity Workplace Financial Consultants are licensed professionals and can help with enrollment, asset allocation, retirement planning and other questions you have about the Plan. Call <b>800-642-7131</b> weekdays from 7 a.m. to 8 p.m. CT to speak with a consultant or schedule a complimentary appointment. You can also schedule appointments online at <a href="http://www.fidelity.com/schedule">www.fidelity.com/schedule</a> .

## Accessing Your Account



Access your Plan account online at [www.netbenefits.com/atwork](http://www.netbenefits.com/atwork). Download the NetBenefits® app to access your account on your mobile device. The NetBenefits app is available in Spanish—just update your language preferences in the app.



Fidelity is here to help! If you have questions, call **800-343-0860** Monday through Friday, 8:30 a.m. to 8:30 p.m. Eastern time (excluding most holidays).

Para español, llame al **800-587-5282**.



***Before investing in any mutual fund, consider the investment objectives, risks, charges, and expenses. Contact Fidelity for a prospectus or, if available, a summary prospectus containing this information. Read it carefully.***

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.

Investing involves risk, including risk of loss.

This document provides only a summary of the main features of the Methodist Health System 401(k) Plan, and the Plan Document will govern in the event of discrepancies.

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