



Retirement Plan through Fidelity

Banner Health partners with Fidelity Investments to offer you retirement plan options. You can enroll or change your election at any time by contacting Fidelity.

401(k)

The Banner Health 401(k) Plan is a great way to save money on a pre-tax and Roth post-tax basis for your retirement. You may contribute up to 100% of your eligible compensation taking into consideration the IRS annual allowable limits. The first 4% of your contributions must be on a pre-tax basis, then any additional contribution may be pre-tax, Roth post-tax or both. Your 401(k) can be passed on to your heirs, so don't forget to designate a beneficiary when you enroll.

You are eligible to participate in the 401(k) if you are a regular full-time, part-time, per-diem or flat-rate team member.

401(k) Employer Match

After your one-year anniversary, Banner will match your 401(k) pre-tax contributions, dollar for dollar, up to 4% of your eligible compensation. The match is not included in your annual contributions limit.

The employer match is calculated and deposited to your account every pay period. However, Banner will evaluate your earnings and contributions from the prior calendar year to determine what the employer match would've been had the calculation been done on a full-year basis. Banner will make a true-up matching contribution during the first quarter to reconcile the difference if you meet certain eligibility and timing requirements. When calculating the true-up match, Banner will consider the earnings and contributions for the pay periods during which you were eligible for the match.

ASK ALEX

ENROLL NOW

Contact Fidelity

Phone: **800-343-0860** (for English) or **877-297-3017** (for Spanish)

Website:
**[netbenefits.com/
BannerHealth](https://netbenefits.com/BannerHealth)** or
netbenefits.com/easy

403(b)

As a registry (**Banner Staffing Services**) team member, the Banner Health 403(b) Plan allows you to save money on a pre-tax and/or Roth post-tax basis for your retirement. You may contribute up to 100% of your eligible compensation taking into consideration the IRS allowable annual limits. Your 403(b) can be passed on to your heirs, so don't forget to designate a beneficiary when you enroll.

ASK ALEX

ENROLL NOW

Investing

You can invest all contributions, including any matching contributions and rollovers, in your choice of available investment funds. If you do not specify the investment funds when you enroll, your contributions will be defaulted into a target date fund appropriate for your retirement age.

Before investing in any mutual fund, please carefully consider the investment objectives, risks, charges and expenses. For this and other information, call or write Fidelity for a free prospectus. Read it carefully before you invest.

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