



## Coming soon—your new Baptist Health 401(k) Plan through Fidelity Investments®

As announced in your Baptist Health Benefits Guide, a new Baptist Health 401(k) Plan will soon be available through Fidelity Investments®. Beginning in January 2022, all future employee and matching contributions will be directed to the new Baptist Health 401(k) Plan. Your account balances and outstanding loans in the Thrift and/or Retirement Accumulation Plan (RAP), if applicable, will remain. These changes are being made to help improve the benefits offered to employees while keeping Baptist Health's nonprofit status.

The Baptist Health 401(k) Plan through Fidelity will continue to offer:

- A consistent lineup of investment options.
- The Fidelity NetBenefits® website and mobile app to easily access and manage your account.
- Online planning tools, videos, and workshops to help you make decisions for your future.
- Help and investment advice from Fidelity's experienced phone representatives.
- Consultations with a dedicated Fidelity representative who can help you plan for your financial goals.
- Investor centers where you can meet with local professionals trained to provide investment help. Investor Center products and services are offered beyond your employer-sponsored retirement Plan.

The Baptist Health employer match will be enhanced to a Safe Harbor match and most other Plan provisions will not be changing as part of this transition. You will not need to re-enroll to participate in the new 401(k) Plan; your employee contribution elections in the Thrift Plan will transfer to the new 401(k) Plan. Loan repayments to the Thrift Plan and/or RAP will not be affected as part of this transition. If you have an existing RAP balance or RAP account at Fidelity, the Plan name will be changed to the Baptist Health 401(k) Plan.

Watch for important transition details and commonly asked questions to be provided as we move to the new 401(k) Plan. You can also visit [www.netbenefits.com/baptist](http://www.netbenefits.com/baptist) and select the Tools & Resources tab for updates. We will let you know when the transition is complete in January 2022.

We're excited about the changes ahead and the new Baptist Health 401(k) Plan through Fidelity. If you have any questions, please call the Fidelity Retirement Service Center at 800-343-0860.

Investing involves risk, including risk of loss.