



RETIREMENT SAVINGS

Save for retirement through the Carespring Health Care Management LLC Savings & Retirement Plan easily, regularly, and automatically. Take a look and see what a difference enrolling in the plan could make in achieving your goals.

PLAN HIGHLIGHTS

PLAN FEATURE	WHAT THIS MEANS TO YOU
ELIGIBILITY	After working six (6) months and you are at least age 21, you may enroll in the Plan at any time. You will be allowed to enter the plan on the first day you have met the 6 month eligibility requirement provided you are employed and are not a non-resident alien. If rehired and you had already met the 6 months, you will be auto enrolled at approximately 30 days.
ENROLLMENT	Unless you choose to opt out of the plan, you will be automatically enrolled once you have met the eligibility requirements. It is your responsibility to opt out if you do not want to participate in the plan.
EMPLOYEE CONTRIBUTIONS	Through automatic payroll deductions you may contribute between 1% and 90% of your 401k eligible compensation on a pre-tax basis.
IRS CONTRIBUTION LIMITS	If you are under age 50, you are subject to the IRS contribution limit for this year, if you will be at least age 50 during this year, your Plan may allow you to defer an additional amount as catch-up contributions.
VESTING SCHEDULE	You are always 100% vested in your employee deferral contributions, as well as any rollovers into the plan. The Vesting Schedule is based on years of service with Carespring, and NOT years of participation in the Plan. Vesting of employer contributions is as follows: 25%-1 st Year; 50%-2 nd Year; 75%-3 rd Year; 100%-4 th Year
AUTOMATIC CONTRIBUTION AGREEMENT	The Plan includes a feature known as an Automatic Contribution Arrangement (ACA). Under the ACA provisions of the Plan, the Employer will automatically withhold 3% of your compensation from your pay each payroll period, and contribute that amount to the Plan as a salary deferral on your behalf. You have the ability to increase or decrease your contribution or opt out at any time.
EMPLOYER DISCRETIONARY MATCH	Carespring will match 5% on the 1 st 3% you defer. This is a discretionary match by Carespring, and subject to the Vesting Schedule.
BENEFICIARY DESIGNATIONS	If you have not already selected your beneficiaries, or if you have experienced a life-changing event such as marriage, divorce, birth of a child, or a death in the family, it is time to consider your beneficiary designations. Please update and maintain your beneficiaries on the John Hancock participant site: myplan.johnhancock.com
INVESTMENT OPTIONS	To help you meet your investment goals, the Plan offers you a range of options. You can select a mix of investment options that best suits your goals, time horizon, and risk tolerance. The investment options available through the Plan include conservative, moderately conservative, and aggressive funds. A complete description of the Plan's investment options and their performance, as well as planning tools to help you choose an appropriate mix are available on line at myplan.johnhancock.com . The Plan also offers a default Target Date fund option – The Vanguard Target Retirement Funds – which offers a blend of stocks, bonds, and short-term investments within a single fund. The Target Date funds have an asset allocation based on the number of years until the fund's target retirement date, which is based closely on the participant's date of birth.
WITHDRAWALS	Withdrawals from the Plan are generally permitted in the event of termination of employment, retirement, disability, or death. Your Plan may allow for additional types of withdrawals. Please refer to your Summary Plan Description for further details. Keep in mind that withdrawals are subject to income taxes and possibly to early withdrawal penalties issued by the IRS. The taxable portion of your withdrawal that is eligible for rollover into an individual retirement account (IRA) or another employer's retirement plan is subject to 20% mandatory federal income tax withholding, unless it is directly rolled over into an IRA or another employer's plan. Be sure you understand the tax consequences and your Plan's rules for distributions before you initiate a distribution. You may want to consult your tax consultant about your situation.
ACCOUNT ACCESS	You can access your account online through John Hancock at myplan.johnhancock.com . You may also call John Hancock Participant Services at 1-800-294-3575 to speak with a representative or use the automated voice response system 24 hours a day, 7 days a week. This includes modifying or opting-out of the Automatic Contribution Arrangement.

NEXT STEPS

1. Enroll online today. Go to myplan.johnhancock.com and click on "First Visit? Register Here". Use your social security number and date of birth to begin the registration process. Access to the site will not be available until you receive your Enrollment Kit in the mail from John Hancock. This is approximately 45 days before your 6 month anniversary.
2. Decide how much to invest and enter your contribution per pay period – 10% is often a good start. Elective deferral contributions are subject to the annual IRS dollar limit, or your Plan's limit, if less.
3. Select how you want to invest your contributions among the investment options available in the Plan. Investment performance and fund descriptions are available online or over the phone.