

THE MEDSOL 401(K) PLAN (91946): Key Plan Details

When can I enroll in the Plan?

There is no waiting period. You can enroll in the Plan at any time.

How do I enroll in the Plan?

Enroll online at any time on www.netbenefits.com, the [NetBenefits® Mobile App](#), or by calling the Fidelity Retirement Benefits Line at 800-835-5095.

What is the Roth contribution option?

A Roth contribution to your retirement savings 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. Through automatic payroll deduction, you can contribute between 0% and 75% of your eligible pay as designated Roth contributions, up to the annual IRS dollar limits. Find more information online within the “Library” section of NetBenefits.

How much can I contribute?

Through automatic payroll deduction, you may contribute between 0% and 75% of your eligible contributions. In addition, you can automatically increase your retirement savings plan contributions each year through the Annual Increase Program. Sign up online by accessing the “Contribution Amount” section on NetBenefits, the NetBenefits Mobile App, or by calling the Fidelity Retirement Benefits Line at 800-835-5095.

What is the IRS contribution limit?

The IRS contribution limit for 2024 is \$23,000.

When is my enrollment effective?

Your enrollment becomes effective once you elect a deferral percentage, which initiates deduction of your contributions from your pay. These salary deductions will generally begin with your next pay period after we receive your enrollment information, or as soon as administratively possible.

Does the Employer contribute to my account?

Medical Solutions helps your retirement savings grow by matching your contributions.

Upon completing 6 months of service and 500 hours, Medical Solutions will match 100% of the first 3% of pay you contribute, and 50% of the next 2% of your pretax contributions to your plan.

All pretax contributions (matching and nonmatching) and associated earnings are subject to taxes upon withdrawal.

How do I designate my beneficiary?

If you have not already selected your beneficiaries, or if you have experienced a life-changing event such as a marriage, divorce, birth of a child, or a death in the family, it's time to consider your beneficiary designations. Fidelity's Online Beneficiaries Service, available on NetBenefits and the NetBenefits Mobile App, offers a straightforward, convenient process that takes just minutes. To make your elections, click on the "Profile" link, then select "Beneficiaries" and follow the online instructions.

What are my 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 many 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 online.

What are the single fund solution options in my plan?

If the idea of getting professional help to manage your investments appeals to you, your plan offers Target Date Funds. With Target Date Funds, the investment mix of stocks and bonds automatically becomes more conservative as the target retirement date approaches. Principal invested is not guaranteed at any time, including at or after the fund's target date. Choose the fund that represents your anticipated year of retirement.

What are the managed account options in my plan?

Fidelity® Personalized Planning & Advice ("The Service") Medical Solutions has teamed up with Fidelity to offer a valuable managed account service that lets you delegate the day-to-day management of your workplace savings plan account to professional investment managers. Fidelity's experienced professionals evaluate the investment options available in your plan and identify a model portfolio of investments appropriate for an investor like you. The service then invests your account to align with this model portfolio and provides ongoing management of your account to address changes in the markets, your plan's investment lineup, and changes in your personal or financial situation. With a managed account, you can take advantage of Fidelity's resources and experience to help ensure that:

- Your investments are managed through the ups and downs of the market.
- You're keeping your accounts aligned with your goals through annual reviews and check-ins.
- Your account is actively managed to create an opportunity for long-term gains while managing the risk associated with investing.

To see if Personalized Planning & Advice is right for you, go online where you can easily enroll in The Service and learn more.

Fidelity Representatives are available to answer any questions you may have about this managed account service. Call 866-811-6041 for more information.

What if I don't make an investment election?

We encourage you to take an active role in the MedSol 401(k) Plan and choose investment options that best suit your goals, time horizon, and risk tolerance. If you do not select specific investment options in the Plan, your contributions will be invested in the JPMorgan SmartRetirement® Fund Class R5 with the target retirement date closest to the year you might retire, based on your current age and assuming a retirement age of 65, at the direction of Medical Solutions.

If no date of birth or an invalid date of birth is on file at Fidelity, your contributions may be invested in the JPMorgan SmartRetirement® Income Fund Class R5. More information about the JPMorgan SmartRetirement® Fund Class R5 options can be found online.

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.

What catch-up contribution can I make?

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 contribution, you may make an additional catch-up contribution each pay period. The maximum annual catch-up contribution is \$7,500. Going forward, catch-up contribution limits will be subject to cost of living adjustments (COLAs) in \$500 increments.

When am I vested?

You are always 100% vested in your own contributions to the MedSol 401(k) Plan. Any employer match contributed to the MedSol 401(k) Plan will also be 100% vested.

Can I take a loan from my account?

Loans are not available in this Plan.

Can I make withdrawals?

Withdrawals from the Plan are generally permitted when you terminate your employment, retire, reach age 59½, become permanently disabled, have severe financial hardship, as defined by your plan.

When you leave Medical Solutions, you can withdraw contributions and any associated earnings or, if your vested account balance is greater than \$7,000, you can leave contributions and any associated earnings in the Plan. After you leave Medical Solutions, if your vested account balance is equal to or less than \$1,000, it will automatically be distributed to you. However, if your vested account balance is greater than \$1,000 but not more than \$7,000, you will be notified that your entire vested account balance will be transferred to an Individual Retirement Account (Rollover IRA), unless you request either a cash distribution or a rollover distribution of your choice.

Learn more about and/or request a withdrawal on NetBenefits, the NetBenefits Mobile App, or by calling the Fidelity Retirement Benefits Line at 800–835-5095.

Can I move money from another retirement plan into my account in the MedSol 401(k) Plan?

You are permitted to roll over eligible pretax contributions from another 401(k) plan, Roth 401(k) plan, 401(a) plan, 403(b) plan, Roth 403(b) plan, a governmental 457(b) retirement plan, or a Roth 457(b) retirement plan account or eligible pretax contributions from conduit individual retirement accounts (IRAs). A conduit IRA is one that contains only money rolled over from an employer-sponsored retirement plan that has not been mixed with regular IRA contributions.

Additional information can be obtained on NetBenefits, the NetBenefits Mobile App, or by calling the Fidelity Retirement Benefits Line at 800-835-5095.

Be sure to consider all your available options and the applicable fees and features of each before moving your retirement assets.

Where can I find information about exchanges and other plan features?

Learn about exchanges, withdrawals, and more online. In particular, you can access a withdrawal modeling tool, which shows the amount of federal income taxes and early withdrawal penalties you might pay, along with the amount of earnings you could potentially lose by taking a withdrawal. Additional information can be obtained on NetBenefits, the NetBenefits Mobile App, or calling the Fidelity Retirement Benefits Line at 800-835-5095.

Additional Important Information

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

Investing involves risk, including risk of loss.

Fidelity[®] Personalized Planning & Advice at Work is a service of Fidelity Personal and Workplace Advisors LLC and Strategic Advisers LLC. Both are registered investment advisers, are Fidelity Investments companies and maybe referred to as "Fidelity," "we," or "our" within. For more information, refer to the Terms and Conditions of the Program. When used herein, Fidelity Personalized Planning & Advice refers exclusively to Fidelity Personalized Planning & Advice at Work. **This service provides advisory services for a fee.**

This information provides only a summary of the main features of the MedSol 401(k) Plan and the Plan Document will govern in the event of discrepancies.

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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