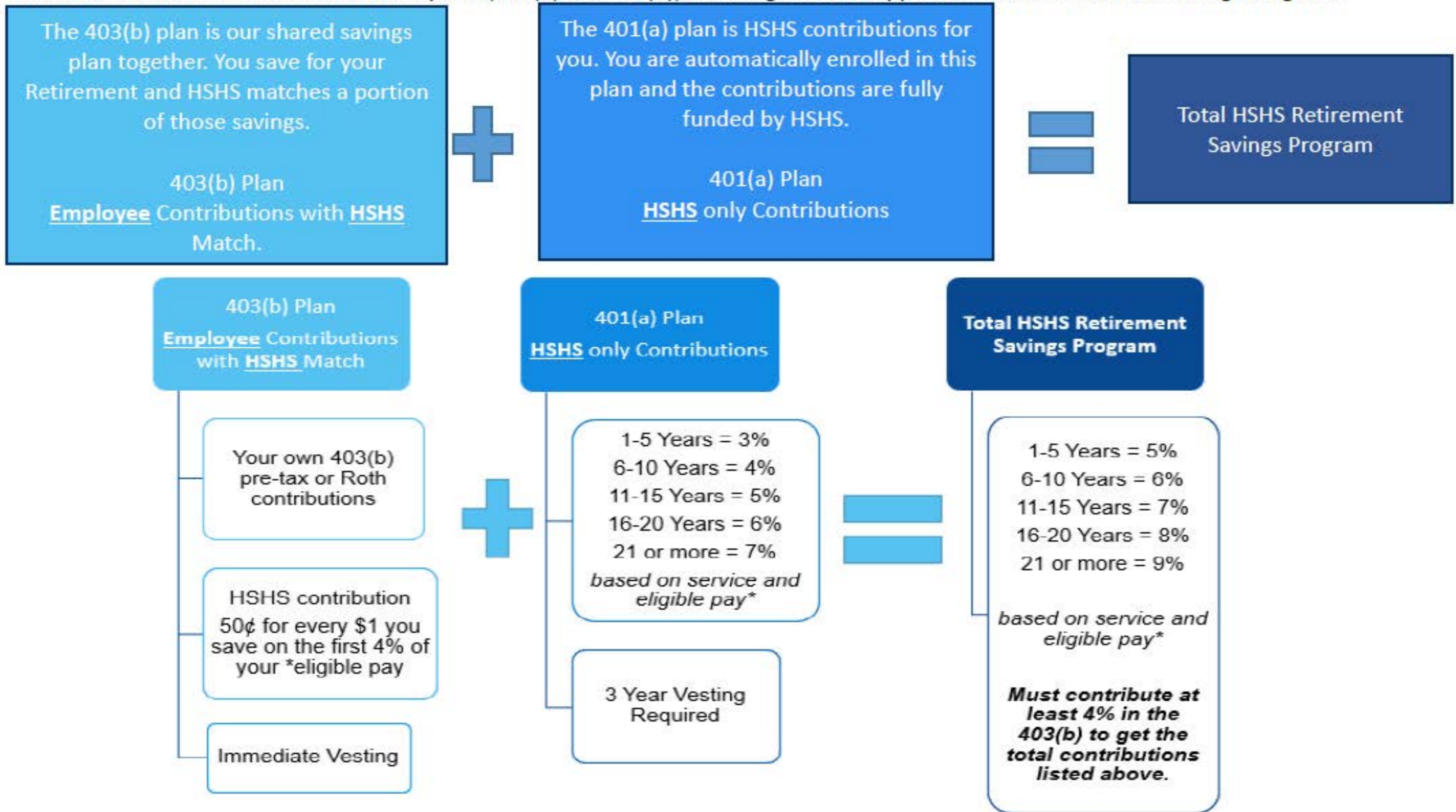


## Understanding the HSHS Retirement Savings Program

The below is an overview on how the two plans (401(a) and 403(b)) work together to support our HSHS Retirement Savings Program.



\*The pay shown on your W-2 statement plus any pre-tax contributions you make for benefits, including the 403(b) plan (subject to IRS limits, \$ 330,000 in 2023). matching contributions from HSHS of 50¢ for every \$1 you save on the first 4% of your eligible pay.

\*To receive a 403(b)-plan matching contribution or the annual employer contribution for a plan year, you must be actively employed by HSHS on December 31 of the plan year and have worked at least 1,000 hours during the plan year (unless you terminate after age 55, die or become disabled)