



# YOUR RETIREMENT BENEFITS

## FOR INTERMOUNTAIN HEALTH CAREGIVERS



Intermountain is committed to helping caregivers save for a financially secure retirement. We are pleased to offer one of the most competitive and robust retirement programs in the industry. Here's the retirement benefits you will enjoy:

### 401(k) MATCHING CONTRIBUTIONS

In addition to your own contributions, Intermountain will match the money you contribute according to the chart on the right. If you haven't already joined the Intermountain 401(k), now is a great time to start!

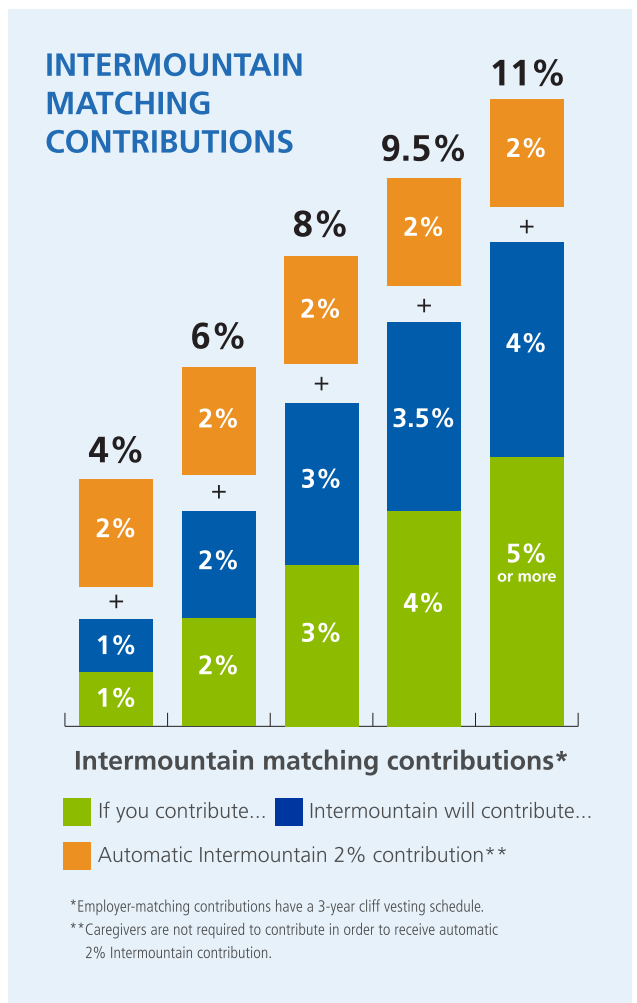
### AUTO 2% INTERMOUNTAIN CONTRIBUTION

Regardless of whether or not you contribute money towards your 401(k), Intermountain will automatically deposit funds equal to 2% of your gross pay\* into your 401(k) on an annual basis. Now that's free money! These funds will be automatically invested in the *moderately aggressive Diversified Portfolio* unless you specify otherwise.

### INVESTING MADE EASY

Upon enrollment in the 401(k), your money will automatically be invested in our *moderately aggressive Diversified Portfolio*. You can change your investment portfolio at any time. Diversified portfolio options range from *conservative* to *aggressive*. Aged-based (target-date) funds are now available too.\*\*

See more on page 2.



# STILL HAVE QUESTIONS?

## CHECK OUT OUR RETIREMENT Q&A BELOW



### HOW CAN I ACCESS MY 401(k) ACCOUNT ONLINE?

T. Rowe Price is the recordkeeper for our retirement savings plans. View and manage your account by visiting [rps.troweprice.com](https://rps.troweprice.com), by calling T. Rowe Price at 800.922.9945 or by downloading the [T. Rowe Price app](#) by scanning the QR code.



### WHEN WILL I BE VESTED IN MY 401(k)?

You are automatically 100% vested in the money that you contribute towards your 401(k). However, Intermountain follows a 3-year cliff vesting schedule for the matching contributions that we deposit into your 401(k) account.

We also follow a 3-year cliff vesting schedule for the automatic 2% Intermountain contribution that we deposit into your 401(k) account. If you leave Intermountain before you have worked three years, you will forfeit that money.\*

### DO I HAVE TO WORK A CERTAIN NUMBER OF HOURS TO BE ELIGIBLE FOR THE 401(K)?

No. You can work as many or as few hours as you would like and you will still be eligible to participate in the 401(k) plan.

### HOW DO I CHANGE MY CONTRIBUTION AMOUNT OR INVESTMENT OPTIONS?

You can change your contribution or investments by clicking on the applicable options under your account dashboard by visiting [rps.troweprice.com](https://rps.troweprice.com). You can also make these changes over the phone by calling T. Rowe Price at 800.922.9945.

### DOES INTERMOUNTAIN OFFER A PENSION PLAN?

Intermountain no longer offers a pension plan for caregivers hired or rehired after April 4, 2020.

### NEED MORE HELP?

AskHR Retirement Benefits experts are available Monday through Friday from 8:00 a.m. to 5:30 p.m. MT.

[AskHR Digital Portal](#) | [askhr@imail.org](mailto:askhr@imail.org) | 833-442-7547

401(k) Match Vesting Schedule		Automatic 2% Contribution	
Credited to your T. Rowe Price account every pay period.		Credited to your T. Rowe Price account every pay period.	
Years employed	Percent vested	Years employed	Percent vested
1	0%	1	0%
2	0%	2	0%
3	100%	3	100%

### WHEN WILL I BE ELIGIBLE TO RECEIVE INTERMOUNTAIN MATCHING CONTRIBUTIONS?

You will begin receiving matching contributions after one full year of employment. Original hire date will be used for Legacy SCL Health caregivers hired before joining Intermountain Health and who have remained employed.

\* The IRS sets annual limits on the amount of pay eligible for 401(k) match and for the automatic Intermountain 2% contribution.

\*\* Other investment options are available for more experienced investors.

† Vested caregivers age 55+ are not required to forfeit these matching funds upon leaving the organization.

\* Automatic Intermountain 2% eligible employers: Intermountain Healthcare (Peaks, Canyons and Desert Regions), SelectHealth, Saltzer Health, and Castel. Classic Air, Tellica, and Ventures are not eligible. Classic Air and Tellica both have different 401(k) match structures from what is shown here.

\* The IRS sets limits on the amount of compensation eligible for retirement plan contributions. In 2023, that level is \$330,000, up from \$305,000 in 2022.