Taking Care of Your Financial Future.

Augusta Health™

AUGUSTA HEALTH RETIREMENT PROGRAM

As previously announced, the Augusta Health Care Retirement Savings Plan & 403(b) Plan (the “Plans”) will move from Empower to Fidelity Investments® effective October 1, 2026.

If you are a former team member, an alternate payee, or a beneficiary you may have a balance in the Plans. Please review to learn how the upcoming changes may affect you.

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Transition Highlights

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Be Aware of Key Dates	There will be a blackout period – a period of time when you will be unable to access your account. To help you plan ahead, see the *Blackout Notice & Key Dates* section, on page 4.
Review How Your Money Will Transfer	The investment options in the Plans will not change because of this transition. See the *How will my money transfer?* section, on page 5.
Register For “Get Ready for the Move” Workshop	Fidelity will be holding virtual sessions to deliver the “Get Ready for the Move” workshop. Attend a workshop to learn more about the important changes to the Plans and get answers to your questions. See the *Have Questions?* Section on page 7 to learn how to register.

What do I need to do after the transition?

Designate Your Beneficiary	Beneficiary information currently on file with Empower WILL NOT be transferred to Fidelity. Once the transition is complete, log on to NetBenefits® or call Fidelity to designate your beneficiary. With Fidelity’s Online Beneficiaries Service, you can designate your beneficiaries, receive instant online confirmation, and check your beneficiary information virtually any time.

What do I need to do after the transition? (continued)

Review Outstanding Loans	All outstanding loan balances in the Plans will transfer to Fidelity. The terms of your loan will not change, however if your payment frequency changes, a new payment schedule will be provided as a result of the transition. Once the transition is complete, loans will be repaid through ACH payments from your chosen bank account. All team members with an outstanding loan will receive information from Fidelity in October on how to establish your ongoing payments with Fidelity.
Review Installment Payments	If you are currently receiving installment payments or required minimum distributions (RMDs) from your Plans at Empower, these payments will be transferred to Fidelity. If your installment payment or RMD is scheduled to be paid to you during the blackout period, it will be processed at Empower in advance of the blackout period. If you receive your payment via ACH, it is important that you provide your bank information to Fidelity when the blackout period has ended.

What's new?

Fidelity NetBenefits Website and Mobile App	Access Fidelity's comprehensive NetBenefits® website or app dedicated to retirement planning at www.netbenefits.com or download the NetBenefits app from your phone's app store. You can manage your account, make investment choices, and find interactive tools to help you better prepare to meet your retirement savings goals. Once the transition is complete, you will be notified by Fidelity and can log on to your account. If you have a username and password for other accounts at Fidelity, you can use that same information to access your Augusta Health Plan accounts. Otherwise, you will need to register for your account.
Auto Enrollment	If you aren't yet contributing to the 403(b) Plan, you will be automatically enrolled at 1%. In addition, you will be automatically invested in the T. Rowe Price Retirement Fund I Class and the Annual Increase Program, which increases your contribution amount each year.[1]

[1]You have the right to unenroll by calling Fidelity at 800-343-0860.

What's staying the same?

Payroll Contributions	All pretax and Roth contributions deducted from your pay in effect before September 23, 2026 will transfer to Fidelity and continue.
Matching & Non-Elective Contributions	Augusta Health will continue to match your eligible contributions at 50% up to 6% and non-elective contributions will continue to be provided for eligible team members.
Vesting	You are always 100% vested in your own contributions. Company match and non-elective contributions will continue to be fully vested after 3 years of service.

Blackout Notice & Key Dates

Important notice regarding your Plans' transition to Fidelity

To ensure that all information is transferred accurately from your current Plan accounts at Empower to your new Plan accounts at Fidelity, there will be a period of time when you will be unable to direct or diversify investments in your individual accounts or obtain a loan or distribution from the Plans.

This time, during which you will be unable to exercise your rights otherwise available under the Plans, is called a "blackout period." The blackout period will begin at 4:00 p.m. Eastern time (ET) on September 23, 2026 and is expected to end the week of October 18, 2026. During this time, you can determine whether the blackout period has started or ended by contacting Empower at P.O. Box 173764, Denver, CO 80217 or calling 866-467-7756.

Because you will be unable to direct or diversify your Plan balances during the blackout period, it is very important that you review and consider the appropriateness of your current investments. For your long-term retirement security, you should consider the importance of a well-balanced and diversified investment portfolio, taking into account all your assets, income, and investments.

You should be aware that there is a risk to holding substantial portions of your account in the securities of any one company, as individual securities tend to have wider price swings, up and down, in short periods of time, than investments in diversified funds. Stocks that have wide price swings might have a large loss during the blackout period, and you would not be able to direct the sale of such stocks from your account during the blackout period.

Whether or not you are planning retirement in the near future, we encourage you to carefully consider how this blackout period may affect your retirement planning and your overall financial plan. If you have any questions concerning this notice, you should contact Augusta Health HR by email at humanresources@augustahealth.com or by calling 540-332-4700.

Key Dates*

A move like this takes time. We'll do the heavy lifting for you – transferring your account balances, your contribution rate and investment elections, and any loans you may have. However, there will be a short blackout period when you will not be able to make changes to your accounts while they're being transferred to Fidelity. Review the dates below for more information.

BROKERAGE RESTRICTION BEGINS	**September 10, 2026 at 4:00 p.m. ET** This is the last day to process exchanges between the retirement plan accounts and the brokerage accounts, place trades (buys or sells) within the brokerage accounts or sell any ineligible securities at Empower. Log on to participant.empower-retirement.com or call 866-467-7756 to make any desired changes with Empower before this deadline.
BLACKOUT PERIOD BEGINS	**September 23, 2026 at 4:00 p.m. ET** This is the last day to: • Change your contribution rate or enroll in the 403(b) Plan. • Request an exchange (transfer) between investment options. • Change how your future contributions will be invested. • Request a loan or distribution. • Check your account balance. Log on to participant.empower-retirement.com or call 866-467-7756 to make any desired changes with Empower before this deadline.

Key Dates* (Continued)

ASSET TRANSFER	**September 30, 2026 at 4:00 p.m. ET** Your account balances are valued.
	October 1, 2026 Your account balances are scheduled to transfer to Fidelity. See the *How will my money transfer?* section below.
BLACKOUT PERIOD ENDS	**During the week of October 18, 2026** You will be notified and will have full access to your accounts at Fidelity. You may manage your accounts online through Fidelity NetBenefits® at www.netbenefits.com or by calling Fidelity at 800-343-0860.

*The timing of the plan changes and transition period, including any asset reallocations, described within this brochure depends on a variety of factors, which may include: the timing and accuracy of the transfer of data, receipt of instructions, and receipt of assets. Changes in any of these factors may result in changes to the timing of the delivery of services, the transition period, and/or the dates on which, and thus the prices at which, assets in your account are sold and/or reinvested.

How will my money transfer?

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

The Plans give you a choice of investment options that allow you the flexibility to build your own strategy to meet your financial needs.

The investment options available in the Plans will not be changing as part of the transition. Your investments as of September 30, 2026 will transfer to the same investments at Fidelity (called a reregistration, or in-kind transfer) and will remain invested in the market during the transition. Changes could occur during the transition period that could result in changes to the asset transfer strategy described here.

For an explanation of your rights to direct investments, any Plan restrictions, and a description of the types of fees and expenses associated with your Plan accounts, refer to the Participant Disclosure Notice.

The Plans are intended to be participant-directed plans as described in Section 404(c) of ERISA, which means that fiduciaries of the Plans are ordinarily relieved of liability for any losses that are the direct and necessary result of investment instructions given by a participant or beneficiary.

Investment options that are not changing

The current investment options listed below will remain in the Plans. Any balances you have invested in these investment options as of September 30, 2026 will transfer to the same funds (referred to as an "in-kind" transfer). Future contributions will also continue to be invested in these funds.

INVESTMENT OPTION	TICKER
American Funds American Mutual Fund® Class R-6	RMFGX
American Funds Fundamental Investors® Class R-6	RFNGX
BlackRock Mid-Cap Growth Equity Portfolio Institutional Shares	CMGIX
Dodge & Cox Income Fund Class I	DODIX
Fidelity® Growth Discovery Fund	FDSVX
T. Rowe Price Retirement 2015 Fund I Class	TRUBX

INVESTMENT OPTION	TICKER
American Funds EUPAC Fund Class R-6	RERGX
BlackRock High Yield Portfolio Fund Institutional Shares	BHYIX
Dodge & Cox Global Bond Fund Class I	DODLX
Fidelity® Emerging Markets Fund	FEMKX
T. Rowe Price Capital Appreciation Fund	PRWCX
T. Rowe Price Retirement 2020 Fund I Class	TRDBX

INVESTMENT OPTION	TICKER	INVESTMENT OPTION	TICKER
T. Rowe Price Retirement 2025 Fund I Class	TREHX	T. Rowe Price Retirement 2030 Fund I Class	TRFHX
T. Rowe Price Retirement 2035 Fund I Class	TRFJX	T. Rowe Price Retirement 2040 Fund I Class	TRHDX
T. Rowe Price Retirement 2045 Fund I Class	TRIKX	T. Rowe Price Retirement 2050 Fund I Class	TRJLX
T. Rowe Price Retirement 2055 Fund I Class	TRJMX	T. Rowe Price Retirement 2060 Fund I Class	TRLNX
T. Rowe Price Retirement 2065 Fund I Class	TRMOX	T. Rowe Price Retirement Balanced Fund Class I	TRJWX
T. Rowe Price Small-Cap Value Fund I Class	PRVIX	Vanguard Developed Markets Index Fund Admiral Shares	VTMGX
Vanguard Institutional Index Fund Institutional Shares	VINIX	Vanguard Mid-Cap Index Fund Institutional Shares	VMCIX
Vanguard Small Cap Index Fund Admiral Shares	VSMAX	Vanguard Total Bond Market Index Fund Admiral Shares	VBTLX
Vanguard Treasury Money Market Fund Investor Shares^	VUSXX	Victory Sycamore Established Value Fund Class I	VEVIX

^You could lose money by investing in a money market fund. Although the fund seeks to preserve the value of your investment at $1.00 per share, it cannot guarantee it will do so. An investment in the fund is not a bank account and is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor is not required to reimburse the fund for losses, and you should not expect that the sponsor will provide financial support to the fund at any time, including during periods of market stress.

Fidelity BrokerageLink®

The Plans will also offer Fidelity BrokerageLink®, which provides you with an opportunity to invest in a broad range of investment options beyond those offered directly through the Plans.

BrokerageLink includes investments beyond those in your plan's lineup. You should compare investments and share classes that are available in your plan's lineup with those available through BrokerageLink, and determine the available investment and share class that is appropriate for your situation. The plan fiduciary neither evaluates nor monitors the investments available through BrokerageLink. It is your responsibility to ensure that the investments you select are suitable for your situation, including your goals, time horizon, and risk tolerance.

Self-Directed Brokerage transferring to Fidelity BrokerageLink®

When the market closes at 4:00 p.m. ET on September 10, 2026, self-directed brokerage at Empower will no longer be available. As a result, current account balances and future contributions held in self- directed brokerage will transfer to Fidelity BrokerageLink® on or about September 30, 2026. You will receive separate communication with the details on your brokerage account transfer.

Fidelity® Personalized Planning & Advice

Augusta Health has teamed up with Fidelity to offer a managed account service. It's a new way to help you get, and stay, on course toward your retirement goals. With Fidelity® Personalized Planning & Advice, you get active retirement account management. This means that Fidelity's team of investment professionals invest, monitor, and rebalance your account as needed to adjust to changes in the market, or changes to your situation.

Fidelity® Personalized Planning & Advice at Work is a service of Strategic Advisers LLC, a registered investment adviser and a Fidelity Investments company, and may be 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.**

If you are currently invested in the managed account service at Empower

Your investment options and future contribution investment elections at Empower will transfer to Fidelity and be invested according to how the underlying investment options will transfer (as noted above). **Your account will no longer be managed by any managed account service**. If you would like to continue to have your account professionally managed, you can learn more about and choose to enroll in Fidelity® Personalized Planning & Advice once the transition is complete. **This service provides advisory services for a fee, which will be paid from your account**.

Other Transition Details

Rebalance Notification & Automatic Rebalance	Get notified via email any time your account's investment mix strays from your original strategy. You can also have your account rebalance your assets to stay consistent with the investment strategy you have chosen.
Annual Increase Program	An optional service that helps you keep pace with your goals by increasing your contribution amount each year. You choose the amount of the increase from 1 to 10 percent annually, and the effective date. You may opt out at any time. If you are currently enrolled in the automatic increase program at Empower, your enrollment will continue after the transition to Fidelity.
Account Statements	Your final account statement from Empower will be sent in October. Your first quarterly statement from Fidelity will be available online in January. Compare Fidelity's statement with your final account statement from Empower and contact Fidelity with any questions. Account statements will not be automatically mailed to your home; they will be available on NetBenefits at www.netbenefits.com. To change your mail preferences and request that statements be mailed to your home address, call Fidelity at 800-343-0860 or log on to NetBenefits.

Have questions?

Register for a virtual presentation

Attend the "Get Ready for the Move to Fidelity" workshop to learn more about the important changes to the Plans and get answers to your questions.

WHEN:	Tuesday, September 1, 2026	Tuesday, September 8, 2026
TIME:	12:00 p.m. ET	3:00 p.m. ET
REGISTER:	Visit https://fidlink.info/4bbUzsd or scan the QR Code	Visit https://fidlink.info/4fipGEZ or scan the QR Code

If you are unable to attend a presentation, an on-demand recording of the presentation will be available on the transition site at www.myfidelitysite.com/augustahealth.

Meet with Fidelity

Once the transition to Fidelity is complete, you will have the opportunity to schedule a free consultation with your dedicated Workplace Financial Consultant Nathan Dixon in person, on the phone or virtually on Zoom.

Fidelity Workplace Financial Consultants and Fidelity Retirement Planners can assist team members with their overall financial well-being by reviewing your current retirement savings and asset allocation, discuss retirement planning and providing support for decisions during important life changes.

To schedule an appointment with Fidelity after the transition, visit www.fidelity.com/schedule and search for "Augusta Health" or if it's more convenient, you can call a Fidelity Retirement Planner at 800-343-0860.

Meet with CAPTRUST

For personalized advice on retirement planning, budgeting, or managing debt, Augusta Health staff members can continue to meet with CAPTRUST, the hospital's independent fiduciary advisor. As the fiduciary, CAPTRUST's focus is entirely on providing unbiased guidance that puts your best interests first. Whether you have questions about your investment strategy or college savings, their financial experts are available to help you optimize your benefits.

To schedule an appointment with a CAPTRUST Financial Advisor, call 800-967-9948 or visit CAPTRUST at Work.

Investing involves risk, including risk of loss.

This document provides only a summary of the main features of the Augusta Health Care Retirement Savings Plan & the Augusta Health Care 403(b) Plan, and the Plan documents will govern in the event of any discrepancies.

CAPTRUST and Fidelity Investments are independent entities and are not legally affiliated.

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