

Take **action** on your retirement plan

Pocono Health System

403(b) Defined Contribution Plan

Pocono Health System Defined Contribution Plan (a 403(b) plan) affords you an opportunity to help accumulate money for a more secure retirement. You contribute pretax dollars automatically by convenient payroll reduction, which might lower current income taxes. You may also make after-tax contributions to a Roth account in the plan by convenient payroll deduction. Your accounts benefit from the opportunity for tax-advantaged growth.

This is not your plan document. The administration of each plan is governed by the actual plan document. If discrepancies arise between this summary and the plan document, the plan document will govern.

Eligibility

Participation in the 403(b) plan is open to: Employees of Lehigh Valley Hospital - Pocono that are part of a collective bargaining unit (union). The plan does not allow participation by:

- Non-union employees
- Leased employees

To participate in the employer contributions (non-elective, enhanced and matching) portion of the plan, employees must have:

- Attained age 21
- One year of service requirement during a 12-month computation period, as defined by the plan

You are eligible to participate in the employer contributions portion of the plan on the first day of the month next following the date in which the eligibility requirements are met.

Enrolling is easy! Here's how ...

Simply decide how much you want to save and how you want to invest contributions to your account. There are three convenient ways to enroll:

- **Online** – lvhn.corebridgefinancial.com
- **By phone** – Call our Enrollment Center at 1.888.569.7055
- **In person** – Your financial professional can meet with you and walk you through the enrollment process

If you are a new employee and wish to participate in the plan, please input access code 708670150, when prompted, during enrollment. If you are an existing employee who wishes to add Roth contributions, please refer to access code 708670155.

Your contributions (subject to plan terms)

Through payroll deduction, your plan allows you to make pretax contributions up to the maximum allowed by the Internal Revenue Code. An Internal Revenue Service (IRS) dollar limit also applies. The dollar limit \$24,500 for 2026.

If you have an existing qualified retirement plan (pretax), qualified retirement plan (after-tax), 403(b) tax-deferred arrangement, deferred compensation plan or non-profit plan account with a prior employer or hold a traditional IRA account, you can transfer or roll over that account into the plan on becoming a participant in the plan.

Catch-up contributions

- You might be eligible to contribute up to an additional \$8,000 in 2026 if you are age 50-59 or 64+
- You might be eligible to contribute up to an additional \$11,250 in 2026 if you are age 60-63.
- Catch-up contribution eligibility is determined by your age as of 12/31/2026.

See your Benefits Administrator for more details.

Employer contributions

The plan also provides for Pocono Medical Center to make contributions.

Pocono Medical Center will make matching contributions equal to 100% of your contributions up to 3% of eligible compensation. The match benefits all eligible employees.

Pocono Medical Center will also make a non-elective contribution to the plan on your behalf subject to the plan's eligibility and entitlement requirements. Pocono Medical Center will have the right to vary the contribution rate from plan year to plan year.

Additionally, Pocono Medical Center will offer an enhanced employer contribution to the plan for longer service employees based on age and service, subject to the plan's eligibility and entitlement requirements. For more information regarding this contribution source, please review your plan's Summary Plan Description.

In order to receive employer non-elective and employer enhanced contributions, participants must work 1,000 hours and be employed on the last day of the plan year. Participants who terminate due to early or normal retirement, disability or death, as defined by the plan, will not be required to satisfy the work last day requirement.

Pretax or Roth contributions

You have a choice regarding your elective contributions. You can direct all of your contributions to a traditional pretax account, to a Roth account or to a combination of the two. Contributions to a Roth account are after-tax. Regardless of your election, you are subject to the annual contribution limits detailed previously.

Like a Roth IRA, a designated Roth 403(b) account offers a way to set aside after-tax money and, when you retire, make tax-free withdrawals of principal, interest and earnings if certain conditions are met. This added benefit allows you to:

- Contribute more than to a Roth IRA
- Roll over the account to other Roth accounts or Roth IRAs

If you split your contributions between your pretax and after-tax accounts the type of contribution (i.e., percent of pay or dollar amount) must be the same.

For example, if you elect a percent of pay in your pretax contribution you must also elect a percent of pay in your after-tax contribution.

In-plan Roth conversion

If you currently have a vested pretax account balance, you are able to convert the account to a Roth account if you wish to do so. This would include any pretax salary deferrals, as well as any employer contributions made to the plan on your behalf. You do not need to meet the eligibility criteria for distributions in order to do this. Please note though that you can only move money that is fully vested. In converting to Roth, you will need to include this amount in your gross income for the year in which the conversion occurred. Switching from pretax to Roth has tax implications that are unique to your current and expected future financial situation in retirement. It is recommended that you consult with a financial professional or a tax advisor to see if this is a good strategy for you.

Fee disclosure information

Obtain specific fee disclosure and fund performance information by going to lvhn.corebridgefinancial.com and clicking on "Fee Disclosure" in the box at the bottom of the screen.

Stop/change contributions

You may change your contribution amount or discontinue contributing to your plan at any time and resume contributing again later, subject to plan provisions and any administrative requirements. In the meantime, your account will continue to grow on a tax-deferred basis.

Vesting

Vesting refers to your “ownership” of a benefit from the plan. You are always 100% vested in employee contributions, and rollover contributions, plus any earnings they generate. Employer contributions to the plan, plus any earnings they generate, are vested as follows:

Years of Vesting Service	Vesting Percentage
0-2	0%
3 or more	100%

One (1) year of vesting service is equal to 1,000 hours in a plan year.

Investment flexibility

You decide how to invest all contributions among the mutual funds and the Fixed-Interest Option* offered under Pocono Medical Center.

Remember, this 403(b) tax deferred savings program represents a long-term investment. Investment values of the mutual funds you choose will fluctuate, and there is no assurance that the objective of any fund will be achieved. Mutual fund shares are redeemable at the then-current net asset value, which may be more or less than the original cost. Bear in mind that investing involves risk, including possible loss of principal.

* Policy Form series GFUA-398, a group fixed unallocated annuity issued by The Variable Annuity Life Insurance Company, Houston, Texas.

Fixed-Interest Option transfer restrictions

Generally, participants may transfer assets from the Fixed-Interest Option into equity options at any time and, after 90 days, from equity options into another fixed-income option such as a money market fund, a stable value fund or certain short-term bond funds, if such are available in the plan.

Tax-free loans

The plan is intended to help you put aside money for your retirement. However, Pocono Medical Center has included a plan feature that enables you to access money from the plan tax-free without permanently reducing your account.

- Loans can be taken from elective deferrals and rollovers.
- The amount the plan can loan to you is limited by rules under the tax law. A loan will be limited to the lesser of \$50,000 or 50% of your vested interest in the plan. If the \$50,000 limit applies, this limit is reduced by the

highest outstanding balance of loans from the plan during the one-year period ending the day before the new loan request is made.

- The minimum loan amount is \$1,000.
- All loans must generally be repaid within five years. A longer term of 15 years may be available if the loan is to be used to purchase your principal residence.
- You can only have one loan outstanding at a time, including loans from legacy vendors.
- You will be charged an interest rate equal to 1% above the prime rate. The interest rate will be fixed for the duration of the loan.
- All active participants must repay loans via payroll deduction. However, should you fall behind on loan payments because you are not receiving regular pay sufficient to satisfy the payroll deduction for the loan payment, you must send in manual loan payments in order to keep your loan in line with your amortization schedule. For per diem employees, participants on unpaid leave of absence, or participants who do not receive a regular paycheck who fall into this category, please contact Corebridge Client Care Center in order to obtain special instructions for making manual loan payments in order to avoid loan default.
- Each loan from a mutual fund account is assessed:
 - A one-time \$50 loan processing fee.
 - A \$30 annual maintenance fee, which is deducted on a quarterly basis and processed pro-rata against all investment options in your account.

If a participant defaults in making loan payments, the outstanding principal and interest will be treated as a taxable event, as required by law.

Unpaid loan amounts will be taxed as ordinary income and may incur a 10% federal early withdrawal penalty if the employee is under age 59½.

Other requirements and limits must be met prior to borrowing money from your account. For additional information regarding loans, please see your Corebridge On-Site Counselor. Refer to the Summary Plan Description for more details about this participant loan feature.

Withdrawal restrictions

Your plan was established to encourage long-term savings, so withdrawals prior to age 59½ may be subject to federal restrictions and a 10% federal early withdrawal tax penalty.

Generally, depending on plan provisions, you may withdraw your vested account balance if you meet one of the following requirements:

Retirement at the plan's normal retirement age of 65

- Early retirement at age 59½
- Total and permanent disability
- Severance from employment
- In-service withdrawal at age 59½ of your vested employer contributions

Income taxes are payable upon withdrawal. Federal restrictions and a 10% federal early withdrawal penalty may apply if taken before age 59½. Be sure to talk with your tax advisor before withdrawing any money from your plan account.

Can I withdraw money in case of financial hardship?

If you have an immediate financial need created by severe hardship and you lack other reasonably available resources to meet that need, you may be eligible to receive a hardship withdrawal from your voluntary contributions. Other requirements must be met prior to receiving a hardship from your account. For additional information regarding hardships, please see your Corebridge On-Site Counselor. The employee must satisfy the loan requirement before taking a hardship. A hardship may include:

- Purchase of a principal residence.
- College tuition and approved related expenses for you, your spouse or dependents.
- Non-reimbursable medical and/or dental expenses for you, your spouse or dependents.
- Payment to prevent eviction from or foreclosure on your principal residence.
- Payment for burial or funeral expenses for your deceased parent, spouse or children.
- Payment for expenses for the repair of your principal residence.

If you receive a distribution due to a financial hardship, your plan will require you to suspend deferral contributions for six months. Once the six-month suspension period has expired, participants must take action to restart their deferral contributions into the plan.

If you feel you are facing a financial hardship, you should see your Corebridge financial professional for more details.

Administrative fee

The gross annual administrative fee assessed on mutual fund assets in the plan is \$33.40. This may be offset, in whole or in part, by reimbursement received from mutual fund companies. Additionally, mutual fund annual operating expenses apply based on the funds chosen. Mutual fund expenses and fund reimbursements are described in the prospectus.

Account statement

Corebridge sends all participants a comprehensive account statement every calendar quarter. This account statement documents all activity for the preceding period, including total contributions and transfers among investment options.

You can choose to "go paperless" if you wish. Receive secure, paperless, electronic notification when your retirement account statements, transaction confirmations and certain regulatory documents are available online through our secure connection, Personal**Deliver**-®. Managing these items electronically is faster and more secure than paper mail. Simply log in to your account at lvhn.corebridgefinancial.com to sign up for this free service.

Account access

Once enrolled, you can access account information 24 hours a day, seven days a week:

- **Online** – lvhn.corebridgefinancial.com
- **By phone** – 1.800.448.2542

Access account information on your mobile device.

- Corebridge Mobile for iPad®, iPhone® or Android™-based phones

Personal service

For assistance, please visit lvhn.corebridgefinancial.com, call our Client Care Center at 1.800.448.2542 or contact your financial professionals.

Pocono Medical Center

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lvhn.corebridgefinancial.com 1.888.569.7055

We're here to help you take **action**

You can reach out directly to your financial professional.

Important considerations before deciding to move funds either into or out of a Corebridge retirement services account

There are many things to consider. For starters, you will want to carefully review and compare your existing account and the new account, including: fees and charges; guarantees and benefits; and, any limitations under either of the accounts. Also, you will want to know whether a surrender of your current account could result in charges. Your financial professional can help you review these and other important considerations.

Investors should carefully consider the investment objectives, risks, fees, charges and expenses before investing. Read the fund prospectuses carefully before investing. The fund prospectuses contain important information, which can be obtained from your financial professional, at lvhn.corebridgefinancial.com or by calling 1.800.428.2542 and following the prompts.

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Securities and investment advisory services offered through VALIC Financial Advisors, Inc., member FINRA, SIPC and an SEC-registered investment adviser.

VALIC Retirement Services Company provides retirement plan recordkeeping and related services and is the transfer agent for certain affiliated variable investment options.

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