

**HEMECENTRIS HEALTHCARE, LLC  
401(K) PROFIT SHARING PLAN AND TRUST  
ANNUAL NOTICE**

**INTRODUCTION**

This Notice contains information related to the HomeCentris Healthcare, LLC 401(k) Profit Sharing Plan and Trust (the "Plan") for the plan year beginning on 08/08/2018 and ending on 12/31.

The automatic enrollment and qualified default investment alternative (QDIA) features apply to the Plan. This Notice gives you important information about these Plan features and how they will affect you. For further information about the Plan, please see your copy of the Plan's Summary Plan Description (SPD). If you need a copy of the SPD, would like a copy of other Plan documents, or if you have any further questions on the information contained in this Notice, please contact the plan administrator at:

HomeCentris Healthcare, LLC  
Address: 10 Crossroads Drive, Suite 110, Owings Mills, Maryland 21117  
Phone number: 410-486-5330

**AUTOMATIC ENROLLMENT**

The eligible automatic contribution arrangement (EACA) provisions apply to the Plan. This type of automatic enrollment allows the plan administrator to enroll certain employees in the Plan who have not previously elected to participate in the Plan.

**Do the Plan's automatic enrollment features apply to me if I have already made a deferral election?**

No, if you have already made a deferral election that amount will continue to be withheld from each of your paychecks until you make a new election.

**What happens if I do not make a deferral election by the thirty (30) day period following your receipt of the election form?**

If you are eligible to make elective deferrals and you do not make a deferral election by the thirty (30) day period following your receipt of the election form, the plan administrator will begin deducting automatic deferrals from each of your paychecks and will submit those amounts to the Plan (automatic deferrals) on your behalf. An automatic deferral amount of 3% of your compensation will be withheld from each of your paychecks. The automatic deferral amount will be contributed as a pre-tax elective deferral to the Plan.

If you do not wish to have automatic deferrals withheld from each of your paychecks or if you want to change the amount withheld, you must make a deferral election. If automatic deferrals have already started, you may make a deferral election to change the amount being withheld or to stop the deferrals entirely.

**If automatic deferrals are withheld from my paycheck can I take that money out of the Plan right away?**

Yes, you may request that your automatic deferrals and any earnings on those deferrals be distributed to you as long as you make the request in writing within 90 days of when the automatic deferrals were first withheld from your paycheck. Any matching contributions associated with the automatic deferrals that you take from the Plan by the deadline will be forfeited. After that deadline has passed

you will only be able to take the automatic deferrals out of the Plan when elective deferrals can be distributed.

## **ELECTIVE DEFERRALS**

Your elective deferrals are amounts that you chose to (or are assumed to have chosen to) have withheld from your paycheck and contributed to the Plan in your name. Please see the section of your SPD titled "Eligibility for Participation" to determine if you are eligible to make elective deferrals and "Contributions to the Plan" for the type of compensation you may defer into the Plan.

### **How do I make or change my deferral election?**

You may make or change your deferral election by returning a deferral election form to your payroll department.

### **Once I make a deferral election, how often can I change, stop, or re-start the election?**

You may change or re-start your deferral election as of the dates established pursuant to Plan Administrator procedures. You may stop your deferrals at any time.

### **If I make a deferral election is the amount withheld from my paychecks taxed?**

No, the amount you elect to defer into the Plan is not taxed until you take the money out of the Plan.

### **Are there any limits to how much I can defer into the Plan?**

Your elective deferrals are subject to the following limits:

- Your total amount of deferrals cannot be more than \$18,500 (for 2018).
- If you are age 50 or over, you may defer an additional amount, called a "catch-up contribution," of up to \$6,000 (for 2018).

The plan administrator may establish additional rules you will need to follow when making your deferral election. Your deferral election is only effective for compensation you have not received yet. The plan administrator may also reduce or totally suspend your election if they determine that your election may cause the Plan to fail to satisfy any of the requirements of the Internal Revenue Code.

## **PLAN INVESTMENTS**

### **Can I direct how my account balances will be invested?**

Yes, you can direct how your entire account balance will be invested from among the different investments offered under the Plan. You may make or change your investment elections by returning an investment election form or through the Nationwide participant website at [www.nationwide.co/login](http://www.nationwide.co/login) or by calling 1-800-772-2182.

### **How often can I change my investment election?**

Subject to any additional restrictions placed on investment timing by the actual investment, your elections will be subject to such rules and limitations as the Plan Administrator may prescribe.

### **How will my account balances be invested if I do not make an investment election?**

The Plan's default investments are intended to meet the requirements to be a qualified default investment alternative (QDIA). The QDIA is the TIAA-CREF Life Cycle Index Funds based on your date of birth. See the QDIA Notice and enrollment kit for additional details.