



Participant Disclosure Notice

This Participant Disclosure Notice is being provided to you as required by federal law because you are or will be eligible to participate or have a balance in the OhioHealth Retirement Savings Plan [403(b)/401(k)] transitioning to Fidelity Investments, and the MedCentral Employees' Retirement Plan [403(b)] available at Fidelity for individual contract exchanges for individual transfer of assets only, (the "Plans") and have the right to direct investments.

Inside, you will find:

- Information about managing your Plan accounts.
- Certain Plan information including an explanation of the right to direct investments, any Plan restrictions, and a description of the types of fees and expenses associated with a Plan accounts.
- Various details about the Plans investment options, including short-term trading fee information, which are contained in the enclosed materials.

Please review this material carefully. Please keep this information in mind when managing or monitoring any account you may have in the Plans.

Starting December 7, 2015, you can go online at netbenefits.com/ohiohealth or call the Fidelity Retirement Service Center at (800) 343.0860 to obtain additional information for any of these new products and services available in your Plans. Please refer back to this Important Plan Information on NetBenefits® when managing or monitoring your account.

Note: The first time you log on to Fidelity NetBenefits® at netbenefits.com/ohiohealth, you will need to register and set up a username and password to access your account. If you already have a username and password for a Fidelity site (including NetBenefits from a previous employer), you do not need to register again.

Helping You Manage Your Plan Accounts

This Participant Disclosure Notice (the “Notice”) includes important Plan and investment-related information. Additional tools and other resources are available through your Plans website. Your workplace savings plan is an important benefit, and you’ll want to monitor your account periodically to help keep your savings plan on track.

Accessing Your Plan Account Statements

If you have Plan accounts, one way to monitor your retirement savings is to periodically review your account statement. Your statement will also display any Plan administrative or individual fees described in this Notice that have been deducted from your Plan accounts. Remember, on Fidelity NetBenefits, you may do the following:

- Access your online Fidelity statement, which is continuously available, by logging on to the website, selecting your Plans name, and clicking *Online Statement* in the View menu on the Plan summary page.
- Print your Fidelity statement. Keep in mind you may obtain a paper version (free of charge) by calling your Plans toll-free number.
- Change the way Fidelity statements are delivered to you by logging on to your account and visiting *Mail Preferences*.

For additional assistance, visit netbenefits.com/ohiohealth and click Register to log on to Fidelity NetBenefits or call the Fidelity Retirement Service Center at **(800) 343.0860**.

Your Communication Preferences

Prefer Email?

Help us to serve you better by providing Fidelity with your email address. Simply visit netbenefits.com/ohiohealth and click Register to log on to Fidelity NetBenefits. In Fidelity NetBenefits access the *Your Profile* link at the top of the page. From there, select the *Email Settings* link to provide your email address and the *Mail Preferences* link to provide consent for Required Disclosures.

Visit netbenefits.com/ohiohealth for information and resources to help you make informed investment decisions, including more detailed information on the Plans investment options.

Certain Plan Information for You to Review

This Participant Disclosure Notice provides certain information about your Plans. Your rights under the Plans are subject to the terms of the Plans. This Notice describes only your Fidelity account within the Plans.

Right to Direct Investments

You have the right to direct your account balance and any future contributions among the Plans investment options, subject to any restrictions. To access your Plan accounts with Fidelity, make any changes to your investment options, direct any future contributions, or seek additional information, log on to netbenefits.com/ohiohealth or call the Fidelity Retirement Service Center at **(800) 343.0860**.

Investment Options

The Plans offer a choice of investment options that allow you to create a diversified portfolio to help you meet your individual needs. The enclosed investment options guide, along with certain information about each of the options is provided in the enclosed Disclosure Comparative Chart.

Fidelity® Portfolio Advisory Service at Work

Strategic Advisers, Inc., a registered investment adviser and Fidelity Investments company, has been appointed to provide discretionary management through Fidelity Portfolio Advisory Service at Work ("PAS-W"). Refer to the Individual Fees and Expenses section for fees associated with this service.

Restrictions

There may be certain restrictions, as summarized below, on how investment directions may be made in the Plans.

- Any frequent trading restrictions imposed by the Plans and/or by the Plans investment options are listed in the enclosed Disclosure Comparative Chart.
- Keep in mind that restrictions are subject to change.

Exercising Voting, Tender and Similar Rights

You have the right to exercise voting, tender, and similar rights related to the Plans investment options you may have in your Plan accounts. You will receive information regarding such rights and how to exercise them at the time of a vote, tender, or other event for mutual funds available in the Plans.

Fees and Expenses

If you have an account in the Plans, it may be subject to the following types of fees and expenses:

- Asset-based fees
- Plan administrative fees and expenses
- Individual fees and expenses

Asset-Based Fees

Asset-based fees reflect an investment option's total annual operating expenses and include management and other fees. They are often the largest component of retirement plan costs and are paid by all shareholders of the investment option. Typically, asset-based fees are reflected as a percentage of assets invested in the option and often are referred to as an "expense ratio." You may multiply the expense ratio by your balance in the investment option to estimate the annual expenses associated with your holdings.

Asset-based fees are deducted from an investment option's assets, thereby reducing its investment return. Fee levels can vary widely among investment options, depending in part on the type of investment option, its management (including whether it is active or passive), and the risks and complexities of the

option's strategy. In some instances, a Plans administrative services may be paid for through offsets and/or payments associated with a Plans investment options.

Plan Administrative Fees and Expenses

Plan administrative fees may include recordkeeping, legal, accounting, trustee, and other administrative fees and expenses associated with maintaining the Plans.

The Plans administrative fees listed below will be deducted from accounts in the Plans. As you review this information, please keep in mind that fees are subject to change.

| Type of Plan Administrative Fee | Amount |
|---------------------------------|--|
| Recordkeeping Fee | \$58 per year (\$14.50 deducted quarterly) per Plan. |

Plan administrative fees which are deducted directly from your account, will be reflected on your Plan account statements.

Individual Fees and Expenses

Individual fees and expenses include those associated with a service or transaction you may select, or an investment option you hold in your account. In some instances, they may be deducted from the accounts of those individuals who utilize the service or engage in the transaction.

If you have an account in the Plans, and you select or execute the following service(s) or transaction(s), the fee(s) outlined below will be deducted from your account. As you review this information, please keep in mind that fees are subject to change.

| Type of Individual Fee | Amount |
|---|--|
| Loan Setup Fee | \$75 per loan |
| Qualified Domestic Relations Order (QDRO) Fee | \$300 for the review of Orders generated via Fidelity's QDRO Center website with no modifications; \$1,200 for the review of Orders not generated via Fidelity's QDRO Center website; \$1,800 for the review of Orders generated for multiple Plans. |
| Overnight Mailing Fee | \$25 per transaction |
| Portfolio Advisory Service <i>at Work</i> | Net advisory fee based on percentage of the average daily balance of eligible assets in your account, per year: .40% for the first \$100,000 .30% for the next \$100,000 to \$250,000 .20% all additional assets over \$250,000 |

Also, please note you may incur short-term redemption fees, commissions, and similar expenses in connection with transactions associated with your Plans investment options.

If any individual fees are deducted directly from your account, they will be reflected on your Plans account statement.

Fidelity Investments Institutional Operations Company, Inc., 245 Summer Street, Boston, MA 02210

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