PrairieStar Health Center, Inc. 403(b) Thrift Plan

Plan highlights

Employee contributions

- As an eligible employee at PrairieStar, you may make elective contributions via either a pre-tax deferral or Roth deferral.
- Pre-tax deferral contributions are deducted before you pay current income taxes. Earnings are tax-deferred and are taxed only when you take a distribution.
- Roth deferral contributions are subject to federal income taxes in the year of the elective deferral. However, the Roth elective deferrals and in certain cases, the earnings on the Roth elective deferrals, are not subject to federal income taxes when distributed to you.
- You can contribute elective deferrals up to $18,500 of your compensation for 2018.
- If you are age 50 or older, you may be able to make “catch-up” contributions to your account of up to $6,000 in 2018.
- You are 100% vested in your contributions. This means the value of your contributions and earnings are yours when you leave the company, regardless of when you leave the company.

Automatic deferrals

If you are a new participant, PrairieStar Health Center, Inc. will automatically withhold 3% of your compensation from your pay each payroll period and contribute that amount to the plan as a pre-tax deferral unless you make a different deferral election. This amount will increase in subsequent years by 1%, up to a maximum of 6%. If you were automatically enrolled and you do not want to participate in the plan, PrairieStar Health Center, Inc. can refund your pre-tax deferrals to you within 90 days of the first payroll in which money was deferred, provided you notify PrairieStar within a reasonable period of time prior to the end of the 90-day period.

Normal retirement age

Age 65

Early retirement age

Age 55

Employer contributions

PrairieStar Health Center, Inc. may make a discretionary matching contribution of your elective deferral, up to 6% of your eligible compensation.

PrairieStar Health Center

Vesting

- Your vested percentage for employer matching contributions is based on vested periods of service. You will be credited with a period of service for each 12-month period from the date of hire until the date your employment terminates.

Your vesting percentage is determined under the following schedule:

Periods of service	*Percentage*
1	0%
2	20%
3	50%
4	60%
5	100%

- If you were hired prior to December 1, 2015, your vested percentage for employer matching contributions is subject to a five-year graded vesting schedule: 20% vesting credit for each period of service.
- You will be 100% vested in all of your employer contributions if you are employed on or after your normal retirement age or terminated employment on account of your death or disability.

Investment and account information

You can view your investment choices, make changes to your existing investments and view your account balance at any time by logging on to retire.horacemann.com/pshc.

Withdrawals

- Your plan allows withdrawals from your account prior to termination of employment. Financial hardship withdrawals of elective deferrals are available for emergencies as defined by the plan. You are also eligible to take in-service withdrawals after age 59½. Rollover contributions are available for in-service withdrawals at any time.
- If you have been a participant in the plan for 60 months, you may withdraw from your employer matching contribution account.
- If you are on active military duty, special provisions may apply. Please refer to your plan document.
- Withdrawals can only be made from accounts which are 100% vested.

Rollovers

Rolling account balances into one account can simplify managing your retirement assets. Account balances from another 403(b) plan, a 401(a) plan (including a 401(k) plan), a governmental 457(b) plan and certain IRAs may be rolled over to the 403(b) Thrift Plan for PrairieStar Health Center, Inc. For more information on how to complete a rollover, please contact your adviser at 785-537-0754.

Distributions

You may request a distribution when you retire, leave PrairieStar Health Center, Inc. or become disabled. The plan document and IRS rules govern when you or your beneficiaries must begin receiving a distribution.

Note

This document is intended to provide you with a high-level overview of the features of your plan based on the most recent plan document. This is not intended to replace your plan document or Summary Plan Description (SPD). If the provisions described in this document and the plan document or SPD conflict, the provisions of the plan document and SPD govern.