

Frequently Asked Questions (FAQs)

Genesis Health System Retirement Plans merging into the respective Trinity Health Plans, effective July 1, 2025

Genesis Health Plans		Trinity Health Plans
Genesis Employer Contribution Plan (the "Genesis Health 401(k) Plan")	▶	Trinity Health 401(k) Retirement Savings Plan (the "Trinity Health 401(k) Plan")
Genesis Health System Retirement Savings Plan (the "Genesis Health 403(b) Plan")	▶	Trinity Health Corporation ERISA 403(b) Retirement Plan - Frozen (the "Trinity Health ERISA 403(b) Plan")
Genesis Health System Deferred Compensation Plan (the "Genesis Health 457(b) Plan")	▶	Trinity Health 457(b) Deferred Compensation Plan (the "Trinity Health 457(b) Plan")

1. Does my account at Transamerica have to move to Fidelity?

- Yes. The balances under the Genesis Health Plans listed above will merge into the respective Trinity Health Plans at Fidelity Investments, effective July 1, 2025.

2. Why is my account at Transamerica moving to the Trinity Health Plans at Fidelity?

- Trinity Health acquired Genesis Health on March 1, 2023, and colleagues of Genesis Health became participants in the Trinity Health 401(k) Retirement Savings Plan administered with Fidelity on Jan. 1, 2025. Also, the Genesis Health Plans were frozen to new participants and to all future contributions, effective Jan. 1, 2025; in other words, no new participants and no future contribution were permitted to the Genesis Health Plans after Dec. 31, 2024.
- The transition of existing account balances under the Genesis Health Plans into the Trinity Health Plans will help participants consolidate their accounts under one common recordkeeper. Additional benefits include but are not limited to:
 - The NetBenefits® website and mobile app to easily access and manage your account.
 - Online planning tools, videos, and workshops to help you make decisions for your future.
 - Assistance and investment advice from Fidelity's experienced phone representatives.
 - Fidelity BrokerageLink® for access to additional investment choices beyond those available in the Trinity Health 401(k) and Trinity Health ERISA 403(b) Plan lineups.
 - In-person consultation with a dedicated Fidelity representative who can help you plan for your financial goals.

3. Will there be a Blackout Period?

- Yes. There will be a period of time during which you will not have access to your current retirement Plan account(s). This period of time is necessary to allow time for Transamerica to prepare its records for the transition to Fidelity and then for Fidelity to reconcile these records to establish your account(s) on its system.
- The Blackout Period begins Monday, June 23, 2025 at 4 p.m. Eastern and will conclude the week of July 20, 2025. (For balances held in the Schwab Personal Choice Retirement Account (PCRA), the Blackout Period begins Monday, June 16, 2025 at 4 p.m. Eastern and will end the week of July 20, 2025).
- During the Blackout Period, you will be unable to initiate any transactions which include changes to your investments, request distributions, etc.

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4. How will my account balance be invested during the Blackout Period?

Your account balance will remain invested in your investment allocation in effect under the Genesis Health Plans as of June 23, 2025, at 4 p.m. Eastern until the liquidation date of June 30, 2025. Liquidated amounts will then be wired and transferred as of July 1, 2025, to the designated investment funds under the Trinity Health Plans according to the investment mapping schedule shown in the Transition Brochure (also available on the Trinity Health Genesis Transition Website at <https://www.trinity-health.org/my-benefits/retirement/genesis-health>).

5. Can I make changes to my account?

- Yes. You can make changes to your Transamerica account up until the beginning of the Blackout Period which starts June 23, 2025, at 4:00 pm Eastern (or June 16, 2025, at 4 p.m. Eastern for PCRA balances).
 - You may make changes by contacting Transamerica prior to the Blackout Period as follows:
 - Log into your account at www.transamerica.com/portal
 - Call the Transamerica Service Center at 1-800-755-5801.

6. Will my investment options change?

- Yes. All account balances will be mapped to investment options available under the Trinity Health Plans. Your account balance under the Genesis Health Plans will be liquidated and reinvested in investment options available under the Trinity Health Plans according to the investment fund mapping schedule. A few investments will map to a target date investment strategy which is the qualified default investment alternative (QDIA) for the Plans. **It is very important that you review and consider the appropriateness of your current investments and make any changes before the Blackout Period begins on June 23, 2025, at 4:00 pm Eastern.** You should consider the importance of a well-balanced investment portfolio.
- Refer to the Transition Brochure or visit the Genesis Health Retirement Plan Transition website to review the investment fund mapping charts. <https://www.trinity-health.org/my-benefits/retirement/genesis-health>

7. Will my years of vesting service transfer from Genesis Health to the Trinity Health Plans?

- Yes. Your balance(s) in the Genesis Health Plan(s) will merge into the Trinity Health Plan(s) at Fidelity. The vesting status of your balances will transfer to the Trinity Health Plan(s) at Fidelity—whether fully vested, partially vested, or non-vested.

8. Will the beneficiary I have listed with Transamerica transfer to Fidelity?

- Yes. However, some beneficiary designations on file with Transamerica may not transfer to Fidelity. **Please review your account(s) after the transition to Fidelity to ensure that your desired beneficiary designation is reflected on your account(s).**
- You will have access to NetBenefits at Fidelity at www.NetBenefits.com to designate your beneficiary after the Blackout Period ends during the week of July 20, 2025.

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9. What will happen if I am enrolled in PortfolioXpress®?

Your current balance(s) will transfer to Fidelity and be mapped according to the investment fund mapping schedule applicable to the plan. Your account will no longer be managed by PortfolioXpress® or any other managed account type 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. **This service provides advisory services for a fee, which will be paid from your account.**

10. What will happen if I am invested in Transamerica's Managed Account?

Your current balances will transfer to Fidelity and be mapped according to the investment fund mapping schedule applicable to the plan. 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. **This service provides advisory services for a fee, which will be paid from your account.**

11. Where can I find information about Fidelity® Personalized Planning & Advice?

Fidelity offers a professionally managed retirement strategy which is personalized for each participant who enrolls in the managed account service. It's a 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. Call **866-811-6041** for more information.

12. What will happen to my loan(s)?

If you currently have an outstanding loan under the Genesis Health Plans, your loan(s) will transfer.

- **If you have an outstanding loan in the Genesis Health 401(k) Plan and you are an active participant in the plan**, your loan will be moved to the Trinity Health 401(k) plan and be re-amortized to a bi-weekly loan repayment cycle and payroll deducted from your bi-weekly paychecks. This transition will not affect the terms or length of your loan.
- **If you have an outstanding loan in the Genesis Health 401(k) Plan and you are a terminated participant in the plan**, your loan will be moved to the Trinity Health 401(k) plan and be re-amortized to a monthly loan repayment cycle. You will need to establish your banking information with Fidelity to continue paying your loan after the transition is complete. This transition will not affect the terms or the length of your loan. If you do not follow the process to set up your loan repayments, you may miss a loan repayment, and your loan may become delinquent.

If you have an outstanding loan in the Genesis Health 403(b) Plan and you are an active or a terminated participant in the plan, your loan will be moved to the Trinity Health ERISA 403(b) Plan and be re-amortized to a monthly loan repayment cycle. You will need to establish your banking information with Fidelity to continue paying your loan after the transition is complete. This transition will not affect the terms or the length of your loan. If you do not follow the process to set up your loan repayments, you may miss a loan repayment, and your loan may become delinquent.

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13. Do I need to do anything if I have assets in Schwab Personal Choice Retirement Accounts (PCRAs)

Possibly. If you currently hold investments under PCRA, a type of self-directed brokerage account, your account balances will be invested as follows:

Participants in the Genesis Health 401(k) and 403(b) Plans

- Any account balances held in PCRA under the Genesis Health 403(b) Plan and Genesis Health 401(k) Plan will transfer in-kind, to Fidelity's self-directed brokerage service, Fidelity BrokerageLink®, provided that the fund is eligible to be held on Fidelity's brokerage platform. **Should a fund not be available, you may wish to take action to liquidate the balance and reinvest in the applicable Genesis Health plan core investment lineup by June 16, 2025.** If no action is taken, the balance will be liquidated and the proceeds will be transferred to the BrokerageLink account and invested in the BrokerageLink core position, (i.e., the Fidelity Government Cash Reserves).
- If you have assets in the Genesis Health 401(k) Plan or Genesis Health 403(b) Plan PCRA account at Schwab, you will have a BrokerageLink® account established at Fidelity. You will need to complete enrollment to have full trading access on this platform.

Participants in the Genesis Health 457(b)

- You may wish to take action to liquidate all investments by June 16, 2025.** After June 16, 2025, you will no longer be able to access, direct investments or make changes to your PCRA. If no action is taken, any account balance held under PCRA will be liquidated and the proceeds directed to the Vanguard Federal Money Market Fund Investor Shares at Transamerica prior to the assets moving to Fidelity. Fidelity BrokerageLink is not available in the Trinity Health 457(b) Plan.

Participants in the Genesis Health 401(k) and 403(b) Plans will receive a separate communication with the details on the brokerage account transfer if you are currently participating in the PCRA.

14. Am I required to take any action for my account balance to move from the Genesis Health Plans into the Trinity Health Plans?

No. You do not need to take any actions for your account balance to transfer; however, if you wish to make changes to your investments or initiate any other transaction requests before the Blackout Period begins on June 23, 2025, at 4 p.m. Eastern (or June 16, 2025, at 4 p.m. Eastern for PCRA balances), you must contact Transamerica at 800-755-5801 or log into your account at <https://www.transamerica.com/portal>.

You should review the transition materials carefully for actions that may be needed (or desired) if you have or are participating in the following, for example: an outstanding loan, Schwab PCRA, PortfolioXpress®, or Transamerica Managed Advice.

15. If I already have Trinity Health Plan accounts with Fidelity, will I have access to those Plan accounts during the Blackout Period?

Yes. You will have access to your Trinity Health Plan accounts on NetBenefits to review balances, request changes and initiate transactions, with the exception of new loans.

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16. What should I do after the Blackout Period ends?

- If you do not have a current account with Fidelity, visit www.NetBenefits.com to register your account. Follow these steps to get started:
 - Set up your NetBenefits username and password to access your account. If you have a username and password for NetBenefits or Fidelity.com, you can use that same information to access your account.
 - Update your beneficiary information.
 - Add your preferred email address and elect eDelivery if desired.
 - Review and research your investment options.
 - Go mobile! Download the NetBenefits® mobile app. Text NBapp or NBplay to 343-898.
- If you already have an account with Fidelity NetBenefits, log into your account to review or update your beneficiary information, review your account balance, and review and make changes to your investment allocations.
- If you have an outstanding loan balance, review the *Loans* section to determine whether you need to establish banking information with Fidelity to continue repaying your loan.

17. Are there any fees associated with my new account under the Trinity Health Plans at Fidelity?

- Yes. An administrative fee of \$24 per year (\$6 deducted quarterly) will be deducted from your Trinity Health 401(k) Plan account and Trinity Health ERISA 403(b) Plan account in order to cover administrative expenses.
- You will see this quarterly fee reflected on your September 30, 2025, statement.
- Participants under the Trinity Health 457(b) Plan will be assessed an \$11.50 per quarter (\$46 annual) from to their 457(b) plan account for administrative expenses.

18. Who do I contact with questions?

- Visit the Trinity Health Genesis Retirement transition website, www.trinity-health.org/my-benefits/retirement/genesis-health for up-to-date information regarding the transfer of your account.
- Questions regarding your current account at Transamerica:
 - www.transamerica.com/portal
 - 1-800-755-5801
- Questions regarding your account with Fidelity:
 - www.NetBenefits.com
 - 1-800-343-0860

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