

## **Bristol Hospital & Health Care Group 403(b) Plan (“Plan”) Automatic Contribution Arrangement (“ACA”) Annual Notice for Plan Year beginning January 1, 2017**

Bristol Hospital & Health Care Group 403(b) Plan makes it easy to save for retirement through the automatic enrollment program. This notice gives you important information about the following topics:

- Whether the Plan’s automatic enrollment feature pertains to you;
- What amounts will be automatically taken from your pay and contributed to your Plan account;
- How your Plan account will be invested; and
- How you can change your contributions.

If you have not made an affirmative contribution election and you were automatically enrolled into the Plan, then a minimum of 3% of your eligible pay is taken from your pay each pay period on a before-tax basis and contributed to the Plan. Unless you choose otherwise, your initial minimum before-tax contribution rate will increase by 1% annually, until it reaches a plan-specified maximum of 10%, at which point these automatic annual contribution increases will stop.

You can choose to contribute more, less, or even nothing, by following the instructions in the “Resources” section below. There are limits on the maximum amount you can contribute to the Plan. To learn more about these limits or the Plan’s definition of eligible pay, you can review the section of your Summary Plan Description (“SPD”) that describes contributions.

**This Plan has a Qualified Default Investment Alternative (“QDIA”). If you were defaulted into the Plan’s QDIA Fund and have not made an investment choice, you will find additional information in the enclosed QDIA notice.** You can change how your Plan account is invested among the Plan’s available investment funds by following the instructions in the “Resources” section below. To learn more about the Plan’s investment funds you can review the section of the Plan’s SPD that explains investments.

### **Resources**

You can change your contribution level, change your investments, get daily investment performance information, and perform many other transactions at [www.prudential.com/online/retirement](http://www.prudential.com/online/retirement), or by calling Prudential’s toll-free phone number **1-877-PRU-2100** (1-877-778-2100) Monday through Friday from 8 a.m. to 9 p.m., ET.

You can also find out more about the Plan in the Plan’s SPD.

If you have any questions about how the Plan works, your rights and obligations under the Plan, or if you would like a copy of the Plan’s SPD or other Plan documents, please contact the Plan Administrator at:

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