



Quick Enrollment Guide

Special Healthcare Alternative Retirement Plan (SHARP)

Welcome to the Special Healthcare Alternative Retirement Plan (SHARP)!

MUHA values you as an employee and wants to help you create a healthier retirement.

Simple Steps to Get Started

Register Your Account Today

Visit **MillimanBenefits.com** (choose English or Spanish), select Create an Account and follow the prompts to register. Registering is the No. 1 step you can take to protect your retirement money and avoid delays when trying to access your account or withdraw funds.

Choose Your Investments

Pick the investments that suit your investment style and time until retirement.

Name a Beneficiary

Designate or update the individuals or entities you want to receive your account balance in the event of your death. If naming an individual, you'll need your beneficiary's Social Security number. To name your beneficiary, click on Beneficiaries under the Profile icon at the top right of the screen at **MillimanBenefits.com**.

Need Help?

Call the Benefits Service Center at (866) 767-1212 or use Web Chat on **MillimanBenefits.com**. Representatives are available Monday through Friday from 8 a.m. to 8 p.m. Eastern time.

Plan Details

Eligibility

You are immediately eligible to participate in the plan.

Roll It Over

KEEP ALL OF YOUR RETIREMENT ACCOUNTS IN ONE SPOT

A rollover means transferring your money from one retirement account into another retirement account. Combining your accounts will make it easier to track your savings, monitor your investments and more accurately predict if you are on track to meet your retirement savings goals.

Begin the process by logging in to your account on **MillimanBenefits.com**, click on Account Details at the top of the page, and then select Contributions from the left menu under Account Activity. Just follow the steps to create a rollover form. Be sure you know the approximate amount you will be rolling over.

Employer Contributions

Your employer may elect to make a discretionary non-elective contribution on a per pay period basis. While subject to change, this amount is currently 5.15% of pay up to annual IRS compensation limits.

Vesting

Vesting means gaining ownership. You'll become vested in employer contributions over time according to the chart below.

Years employed	Vested %
Less than 2	0%
2	25%
3	50%
4	75%
5	100%

You will automatically become 100% vested when you reach age 60, in the event of your death or if you become permanently disabled while still employed.

Investments

You have the right to direct the investment of any contributions to the plan. The plan offers a stable value fund option and Vanguard Target Retirement funds, which are target date funds. Target date funds are designed to take the confusion out of investing. They provide diversified investment mixes that are based on your age. With this age-based investment strategy, you pick the fund that is closest to your retirement date. Your allocation will automatically adjust over time, becoming more conservative as you get closer to retirement.

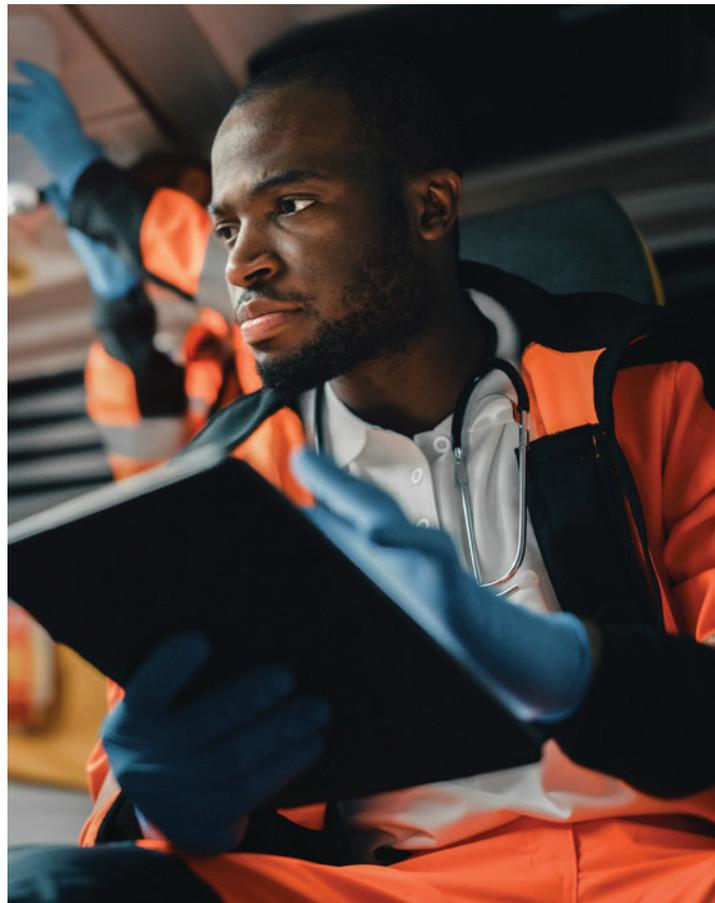
If you do not make any investment elections, your existing account balance and any future contributions to the plan will be automatically invested in the plan's Qualified Default Investment Alternative (QDIA), the Vanguard Target Retirement fund that is closest to the year you turn age 65. See the attached QDIA Notice for more information. You can make changes to your investments at any time.

Taking Your Money Out

If you leave or retire, you will be able to take a distribution 90 days following your severance of employment. You may take a lump sum distribution to yourself or roll it into another eligible retirement plan or IRA. You may also leave the money in the plan if your balance is \$5,000 or more. Consider your distribution options carefully as taxes and penalties may apply.

What Is Withdrawal Lock?

Withdrawal Lock is a security feature that "locks down" your account to prevent unauthorized withdrawals. This feature is automatically applied to your account when you register. You'll get a special code in the mail, which you'll need to unlock your account when you're ready to withdraw funds. Keep this code in a safe place! If you lose the code, you'll experience delays when trying to withdraw your money.



Financial Wellness Center

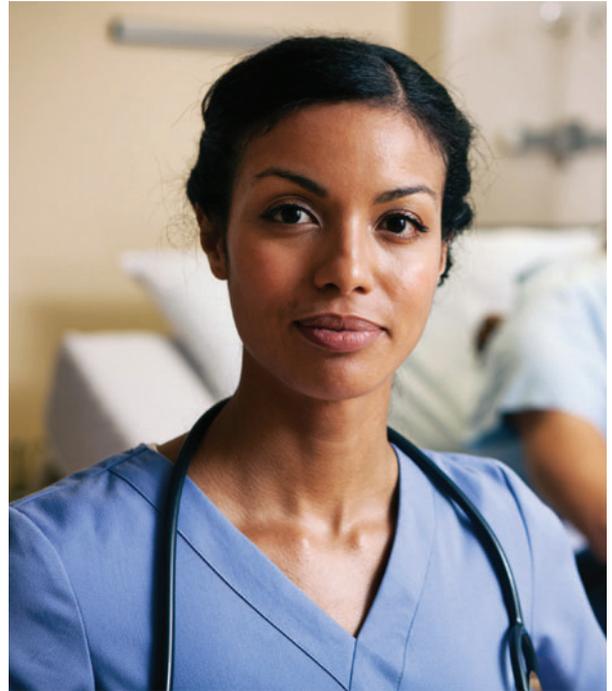
Take advantage of the free resources on [MillimanBenefits.com](https://www.millimanbenefits.com). You'll find articles, calculators and videos to help you make the most of your plan. Learn saving basics, explore age-based checklists and use the tools to run your numbers. To access these resources, click on the Financial Wellness link at the top of the page.

Access When You Need It

- Information about your account is updated daily and you can access it through the plan's secure website, **MillimanBenefits.com**. You can monitor your investments and request transactions at any time. Milliman will summarize your activity in a quarterly statement. Your statement will be provided electronically or mailed to you, depending on your contact information on file.
- You can change the way you receive your statement at **MillimanBenefits.com** by going to Personal Information under the profile icon at the top of the web page.

On the Go?

Download the Milliman Mobile Benefits App from the App Store or Google Play.



It's time to RISE above!

Get your RISE Score™
on MillimanBenefits.com.

**The goal — retire with enough money.
How will you get there?**

Your Retirement Income Security Evaluation Score (RISE Score) measures how prepared you are for retirement.

Your score is expressed as a single number, like a credit score, that helps you assess how well you are doing. The higher your score, the more likely you'll be able to achieve a healthy financial outcome.



This brochure is intended to provide a brief review of certain key aspects of the Plan. If there are any discrepancies between the contents of this brochure and the Plan Document, the terms of the Plan Document shall govern.