

BAYCARE CLINIC 401(K) RETIREMENT SAVINGS PLAN
Contract Number – BAY
Plan Document Summary
Prepared as of April 11, 2025

This Plan Document Summary (“Summary”) is intended to provide you with a high-level overview of the major features of your plan based on the most recently drafted plan document in our files. The Summary is not intended to replace your plan document or Summary Plan Description (SPD). If this Summary describes any provisions of your plan that have not been adopted (including provisions in an amendment to the plan that has not been signed), those provisions will not be operational until the plan or amendment has been signed and dated. Finally, if the provisions described in this Summary and the plan document or SPD conflict, the provisions of the plan document and SPD govern.

EMPLOYER/PLAN INFORMATION
[AA §1 / AA §2 / AA §5 / AA §7]

EFFECTIVE DATE OF PLAN:

- **Plan restatement/amendment effective:** April 9, 2025
- **Original effective date:** January 1, 1999

PLAN NUMBER: 001

EMPLOYER INFORMATION

Name: BAYCARE CLINIC, L.L.P.
Address:
1035 KEPLER DRIVE
GREEN BAY, WI 54311
Phone: 920-490-9046
EIN: 39-1943214

PARTICIPATING ERs: Yes

- BayCare Health Systems, L.L.C.

PLAN ADMINISTRATOR: Plan Administrator is Employer

ENTITY TYPE: Partnership/LLP

ER TAX YEAR END: 12-31

PLAN YEAR: Calendar Year

TRUSTEE:

Associated Trust Company, N.A.

COMPENSATION
[AA §5]

TOTAL COMPENSATION: W-2 Compensation

Deferrals	ER Contributions	Match
PLAN COMPENSATION: Total Compensation with following exclusions: <ul style="list-style-type: none">• Amounts received from non-signatory Related Employer• Premiums paid for Life Insurance in excess of \$50,000, automobile allowances, anniversary gifts, gift cards, Christmas bonuses, tuition reimbursement, and moving expenses shall be excluded. COMPENSATION PERIOD: Plan Year COMPENSATION ONLY WHILE PARTICIPANT: Yes	PLAN COMPENSATION: Total Compensation with following exclusions: <ul style="list-style-type: none">• Amounts received from non-signatory Related Employer• Premiums paid for Life Insurance in excess of \$50,000, automobile allowances, anniversary gifts, gift cards, Christmas bonuses, tuition reimbursement, and moving expenses shall be excluded. COMPENSATION PERIOD: Plan Year COMPENSATION ONLY WHILE PARTICIPANT: Yes	PLAN COMPENSATION: Total Compensation with following exclusions: <ul style="list-style-type: none">• Amounts received from non-signatory Related Employer• Premiums paid for Life Insurance in excess of \$50,000, automobile allowances, anniversary gifts, gift cards, Christmas bonuses, tuition reimbursement, and moving expenses shall be excluded. COMPENSATION PERIOD: Plan Year COMPENSATION ONLY WHILE PARTICIPANT: Yes

EXCLUDED EMPLOYEES
[AA §3]

Deferrals	ER Contributions	Match
Following Employees excluded: <ul style="list-style-type: none">• Collectively Bargained EEs• Nonresident Aliens with no U.S. source income• Leased EEs• Other: Employees of Aurora Medical Group	Following Employees excluded: <ul style="list-style-type: none">• Collectively Bargained EEs• Nonresident Aliens with no U.S. source income• Leased EEs• Other: Employees of Aurora Medical Group	Following Employees excluded: <ul style="list-style-type: none">• Collectively Bargained EEs• Nonresident Aliens with no U.S. source income• Leased EEs• Other: Employees of Aurora Medical Group

MINIMUM AGE AND SERVICE
[AA §4-1 and §4-3]

Deferrals	ER Contributions	Match
Minimum Age: Age 18 Minimum Service: Completion of 1 hours during first 1 months or one Year of Service Year of Service: 1,000 HOS Computation Period: Shift to Plan Year	Minimum Age: Age 18 Minimum Service: Completion of 1 hours during first 1 months or one Year of Service Minimum Service: PRN Employees and Student Interns must meet a Year of Service. Year of Service: 1,000 HOS Computation Period: Shift to Plan Year	Minimum Age: Age 18 Minimum Service: Completion of 1 hours during first 1 months or one Year of Service Minimum Service: PRN Employees and Student Interns must meet a Year of Service. Year of Service: 1,000 HOS Computation Period: Shift to Plan Year

ENTRY DATES
[AA §4-2]

Deferrals	ER Contributions	Match
Entry Dates: Each payroll period Timing of Entry Dates: Coinciding with or next following	Entry Dates: Quarterly Timing of Entry Dates: Coinciding with or next following	Entry Dates: Quarterly Timing of Entry Dates: Coinciding with or next following

SALARY DEFERRALS
[AA §6A]

MAXIMUM DEFERRAL AMOUNT: No limit other than 402(g) and 415 limits

AUTOMATIC CONTRIBUTION ARRANGEMENT (EACA): 3% of Plan Compensation

- includes automatic increase of 1%
- but not in excess of 10%

CATCH-UP CONTRIBUTIONS: Yes

FREQUENCY OF DEFERRAL CHANGES: As designated in Salary Reduction Agreement (or other written procedures)

SALARY DEFERRAL ELECTIONS FOR REHIRES: An election to defer ends at termination

ROTH CONTRIBUTIONS: Yes

IN-PLAN ROTH CONVERSIONS: Yes

ADP TESTING METHOD: Prior Year Testing

EMPLOYER CONTRIBUTIONS
[AA §6]

EMPLOYER CONTRIBUTION FORMULA:

- Discretionary contribution with Employee group allocation using following groups:
 - Each participant in his/her own group

ALLOCATION CONDITIONS:

- Employment on last day of Plan Year

EXCEPTIONS: Allocation conditions do not apply upon:

- Death
- Termination of employment due to Disability
- Normal Retirement Age

MATCHING CONTRIBUTIONS
[AA §6B]

MATCHING CONTRIBUTION FORMULA:

- Fixed match equal to 100% of Eligible Contributions

ELIGIBLE CONTRIBUTIONS: Following amounts are eligible for match:

- Pre-tax Salary Deferrals
- Roth Deferrals
- Catch-Up Contributions

LIMIT ON MATCHING CONTRIBUTIONS:

- Eligible Contributions up to 3% of Plan Compensation

PERIOD FOR DETERMINING MATCH: Plan Year

ALLOCATION CONDITIONS:

- No allocation conditions for Matching Contributions

ACP TESTING METHOD: Current Year Testing

SAFE HARBOR CONTRIBUTIONS
[AA §6C]

PLAN IS NOT SAFE HARBOR

AFTER-TAX CONTRIBUTIONS
[AA §6D]

NOT ALLOWED

VESTING
[AA §8]

ER Contributions	Match
Normal Vesting Schedule: 5-year graded	Normal Vesting Schedule: 5-year graded

EXCLUDED SERVICE: All service counts

INCREASE IN VESTING: Vesting increases to 100% upon:

- Death
- Termination of employment due to Disability

SPECIAL VESTING PROVISIONS: Any Eligible Employee who was employed on December 31, 2002 shall be fully Vested for the Match portion of the plan

FORFEITURES:

ER Contributions	Match
• Employer may decide how to use forfeitures	• Employer may decide how to use forfeitures

RETIREMENT AGE AND DISTRIBUTIONS
[AA §7 / AA §9 / AA §10]

NORMAL RETIREMENT AGE: Age 59 1/2

FORM OF DISTRIBUTION:

- Lump sum
- Installments
- Partial lump sum

JOINT AND SURVIVOR ANNUITY RULES: Not subject to QJSA

TIMING OF DISTRIBUTIONS – ABOVE \$5,000: Reasonable time following termination

TIMING OF DISTRIBUTIONS – NOT EXCEEDING \$5,000: Reasonable time following termination

INVOLUNTARY CASH-OUT THRESHOLD: \$5,000

AUTOMATIC ROLLOVER RULES: Do not apply to Cash-Outs less than \$1,000

Deferrals	ER Contributions	Match
In-Service Distributions: <ul style="list-style-type: none">• Age 59½• Hardship• Disability	In-Service Distributions: <ul style="list-style-type: none">• Age 59½	In-Service Distributions: <ul style="list-style-type: none">• Age 59½

ROLLOVER CONTRIBUTIONS: May be distributed at any time

LIMITS ON IN-SERVICE DISTRIBUTIONS:

- Must be 100% vested

ADMINISTRATIVE PROVISIONS
[AA §11 / APPENDIX A / APPENDIX B]

Deferrals	ER Contributions	Match
VALUATION DATE: Daily	VALUATION DATE: Daily	VALUATION DATE: Daily

DEFINITION OF HCE: Top Paid Group Test does not apply

LOANS: Permitted

PARTICIPANT DIRECTION: Allowed from specified Accounts: All Accounts.

PLAN IS INTENDED TO COMPLY WITH §404(c)

ROLLOVERS: Yes

- Allowed prior to becoming a participant? Yes
- Allowed by former Employees? Yes

FAIL-SAFE COVERAGE: Does not apply