

University Health Retirement Program Plans Comparison



Summary of the University Health 457(b) Deferred Compensation Plan and 403(b) Savings

University Health offers you an opportunity to save for your future by offering more than one voluntary retirement plan: The 457(b) Deferred Compensation Plan and the 403(b) Savings Plan. This flyer is designed to help you understand the provisions of the 457(b) Deferred Compensation Plan and 403(b) Savings Plan. If there are any conflicts between these Highlights and the Plan document, the Plan provisions prevail.

	457(b) Deferred Compensation Plan (Plan #664361)	403(b) Savings Plan (Plan #664365)
Enrollment	<i>Online enrollment available at UHS.beready2retire.com</i>	
Eligible employees	All employees performing services for the System	All employees performing services for the System
Employee contributions	Up to 100% of employee compensation without exceeding annual IRS contribution limits. See voya.com/IRSlimits for current limits.	Up to 100% of employee compensation without exceeding annual IRS contribution limits. See voya.com/IRSlimits for current limits.
Please note: University Health allows you to contribute simultaneously to both the 457(b) Deferred Compensation Plan and the 403(b) Savings Plan.		
Catch-up contributions	Age 50+ catch-up is permitted. The total amount of contributions (normal and catch-up) cannot exceed IRS contribution limits.	Age 50+ catch-up and the 15-year catch-up provision are permitted. The IRS requires a certain ordering of contributions if an employee is entitled to use both the 15-year catch-up and the Age 50+ catch-up in the same year. The 15-year catch-up is used first, then the Age 50+ catch-up.
Exciting News: Effective January 1, 2026, UH will match 50 cents on the dollar, up to 4% of eligible compensation. For employees with 10+ years of service, UH will match dollar for dollar up to 4% of eligible compensation.		
Employer match	For eligible employees, UH will match 50 cents on the dollar, up to 4% of eligible compensation. For employees with 10+ years of service, UH will match dollar for dollar up to 4% of eligible compensation. Eligible employees qualify for the Match Savings Plan on the next January 1st or July 1st following attainment of (i) 21 years of age and (ii) one year of continuous employment with UHS, during which 1,000 hours were worked. Employee must contribute to the 457(b) plan to participate.	Contributions to the 403(b) Plan are not matched.
Employer match vesting	The company match vesting schedule is 100% after reaching 5 years of vesting service. You are credited with one year of vesting service for each year in which you work at least 1,000 hours.	Not applicable. There is no employer match program for the 403(b) Savings Plan.

	457(b) Deferred Compensation Plan (Plan #664361)	403(b) Savings Plan (Plan #664365)
Enrollment	<i>Online enrollment available at UHS.beready2retire.com</i>	
Loans	Loans are not permitted.	Loans are not permitted.
Distributions allowed	Age 70½, severance from employment, death, or retirement	Severance from employment, death, or retirement. The 10% premature distribution penalty tax applies to distributions taken prior to age 59½, unless an IRC exception applies.
In-service withdrawals	Yes – unforeseeable emergencies	Yes – hardship withdrawal Please note: You will be suspended from making contributions to your account for six months following a hardship withdrawal.
Qualified Domestic Relations Order (QDRO)	Yes	Yes

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	Voya Retirement Readiness Services Center	(800) 584-6001 Available Monday–Friday 7:00 a.m. – 8:00 p.m. (Central Time).
	Participant website	UHS.beready2retire.com

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Variable annuities and mutual funds offered under a retirement plan are long-term investments designed for retirement purposes. If withdrawals are taken prior to age 59½, an IRS 10% premature distribution penalty tax will apply, unless an IRS exception applies. Money taken from the plan will be taxed as ordinary income in the year the money is distributed. Account values fluctuate with market conditions, and when surrendered the principal may be worth more or less than its original amount invested. An annuity does not provide any additional tax deferral benefit, as tax deferral is provided by the plan. Annuities may be subject to additional fees and expenses to which other tax-qualified funding vehicles may not be subject. However, an annuity does provide other features and benefits, such as lifetime income payments and death benefits, which may be valuable to you.

For 403(b)(1) fixed or variable annuities, employee deferrals (including earnings) may generally be distributed only upon your: attainment of age 59½, severance from employment, death, disability, or hardship. Note: Hardship withdrawals are limited to employee deferrals made after 12/31/88. Exceptions to the distribution rules: No Internal Revenue Code withdrawal restrictions apply to '88 cash value (employee deferrals (including earnings) as of 12/31/88) and employer contributions (including earnings). However, employer contributions made to an annuity contract issued after December 31, 2008 may not be paid or made available before a distributable event occurs. Such amounts may be distributed to a participant or if applicable, the beneficiary: upon the participant's severance from employment or upon the occurrence of an event, such as after a fixed number of years, the attainment of a stated age, or disability. For 403(b)(7) custodial accounts, employee deferrals and employer contributions (including earnings) may only be distributed upon your: attainment of age 59½, severance from employment, death, disability, or hardship. Note: Hardship withdrawals are limited to: employee deferrals and '88 cash value (earnings on employee deferrals and employer contributions (including earnings) as of 12/31/88).

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