

A Small Step Goes a Long Way – Enroll Today!

Congratulations for participating in a valuable benefit for your financial future! Your VantageCare Retirement Health Savings (RHS) Plan is designed to help you and your love ones pay for future health-care costs through a tax-advantaged saving and investment vehicle. It is sponsored by your employer and administered by ICMA-RC.

Your ability to cover medical expenses is key to a comfortable and secure retirement. Your RHS account gives you a head start on covering future health-care costs, including gaps that Medicare does not cover. In fact, Medicare covers only roughly half of a typical retiree's medical expenses. Out-of-pocket health care expenses, such as premiums, deductibles, co-payments, and non-covered expenses, average a several thousand dollars per year in retirement and have risen at a rate higher than inflation.

RHS offers you a number of benefits, including tax-deferred accumulation of earnings and, when account assets are used to pay tax qualified medical benefits for you, your spouse and/or your dependents, the additional benefit of tax-free withdrawals.

As the financial provider that administers your plan, ICMA-RC can help you every step of the way.

Sincerely,
ICMA-RC



WHAT YOU NEED TO DO:

Please complete and return the enrollment form to your employer.

See contact information on page 2 if you have questions.



About ICMA-RC

Founded in 1972, ICMA-RC is a non-profit independent financial services corporation focused on providing retirement plans and related services for over a million public sector participant accounts and thousands of retirement plans. ICMA-RC's mission is to help build retirement security for local and state government employees. The organization's mission is delivered through our RealizeRetirement® approach in which ICMA-RC representatives actively engage participants in their retirement programs, help them build their assets base toward a stated objective, and help them realize their retirement goals through a comprehensive retirement planning strategy.

All of ICMA-RC's retirement programs, administrative services and educational tools have been developed specifically for public sector retirement plan administrators and participants. For more information, visit www.icmarc.org.

The information provided is general to RHS plans and subject to change. For more information specific to your plan, participants should refer to their plan summary and/or statement.

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Plan Highlights

Review this summary information to understand how a typical RHS plan works.

- **Joining the Plan** - Your employer determines eligibility
- **Contributions** - Your employer determines contribution details
- **Investments** - You control, choosing from available funds
- **Reimbursements** - You must request for medical expenses that qualify under IRS and plan rules
- **After Your Death** - Assets may transfer to eligible survivors

PARTICIPATION

Participation is mandatory for eligible employees. Eligibility is defined by your employer.

To enroll or to update your dependents, complete the *VantageCare RHS Plan Employee Enrollment/Change Form* and return it to your benefits office.

CONTRIBUTIONS

Contributions can be made by you, your employer, or both of you. Your employer defines the contribution types, amount, and frequency for the eligible group(s).

Tax Benefits

Your RHS plan helps you save with tax advantages.

- Your contributions, if applicable, are made pre-tax, which reduces your current taxable income.
- Earnings build up tax-deferred within your account.
- Distributions for qualifying expenses, including for a surviving spouse and dependents, are made tax-free.

INVESTMENTS

At enrollment, a diversified target-date fund based on your age or another default investment option is selected for you. However, you can make changes at any time. You control how contributions and associated earnings are invested, choosing from all available options.

Investment changes can be made online by logging into your account at www.icmarc.org, or by calling Investor Services at 800-669-7400.

REIMBURSEMENTS

To request reimbursements, you must:

A. Be eligible for benefits. You are generally eligible:

- at normal retirement; or
- at separation from service; or
- if you become totally and permanently disabled; or
- upon death

B. Have qualifying benefits, which generally include all medical expenses under IRS rules (IRC Section 213), other than direct long-term care, plus non-prescription medications as allowed under IRS guidance. Typical examples, which apply to benefits for you, your spouse, or dependents, include:

- Medical Insurance Premiums
- Medical Out-of-Pocket Expenses
- Medical Part B Insurance Premiums
- Medical Part D Insurance Premiums
- Medicare Supplemental Insurance Premiums
- Prescription Drug Insurance Premiums
- COBRA Insurance Premiums
- Dental Insurance Premiums
- Dental Out-of-Pocket Expenses
- Vision Insurance Premiums
- Vision Out-of-Pocket Expenses
- Qualified Long-Term Care Insurance Premiums
- Non-Prescription Medications allowed under IRS guidance

For more information, view IRS Publication 502—www.irs.gov/publications/p502.

C. Complete the *VantageCare RHS Plan Reimbursement Request Form* and submit it to Meritain Health, ICMA-RC's third-party claims processor. (For your initial claim, you must also complete the *VantageCare RHS Plan Benefit Eligibility Form*.)

The following insurance premiums are NOT eligible for reimbursement:

- Pre-taxed
- Life insurance
- Accidental, Death and Dismemberment (AD&D)
- Cancer policies and similar fixed-indemnity policies

AFTER YOUR DEATH—Surviving Spouse and/or Dependents

In the event of your death:

- Your account will be transferred to your surviving spouse and/or surviving eligible dependents.
- If no spouse or eligible dependents survive you, your remaining account assets will revert to your employer.

You should always refer to your employer's plan summary for the most current plan features.

ENROLLING IN YOUR RHS PLAN

Review this information to help guide your investment decisions.

HOW TO INVEST

As you choose your investments, consider the following:

Determine your risk level — how much investment risk you need to consider taking, and are comfortable taking. Use this to help you decide the approximate percentage of your money that should be in stock funds vs. bond funds vs. lower-risk options such as a money market funds.

Consider a level of risk that is most likely to allow you to meet your long-term goals but also that you can maintain, especially during rough stretches.

Be diversified. Own different types of investments. This does not ensure against losses, but can help you manage risk.

To help guide your risk and diversification decisions, see the following pages:

- Take a look at the historical risk and return of different mixes of stocks and bonds. Higher-risk options like stocks have provided higher returns but also much steeper losses during certain time periods. But even low-risk options still have risk; they will be more likely to lose money to inflation over time.
- Review the different investment options and services available to you.

AVAILABLE INVESTMENT OPTIONS

Consider the following options to help you build a diversified portfolio with an appropriate overall level of risk.

Simplify and diversify with one fund. Target funds invest in a variety of individual stock and bond funds and may be appropriate if you are looking to simplify your investment decisions while still being diversified. Consider a:

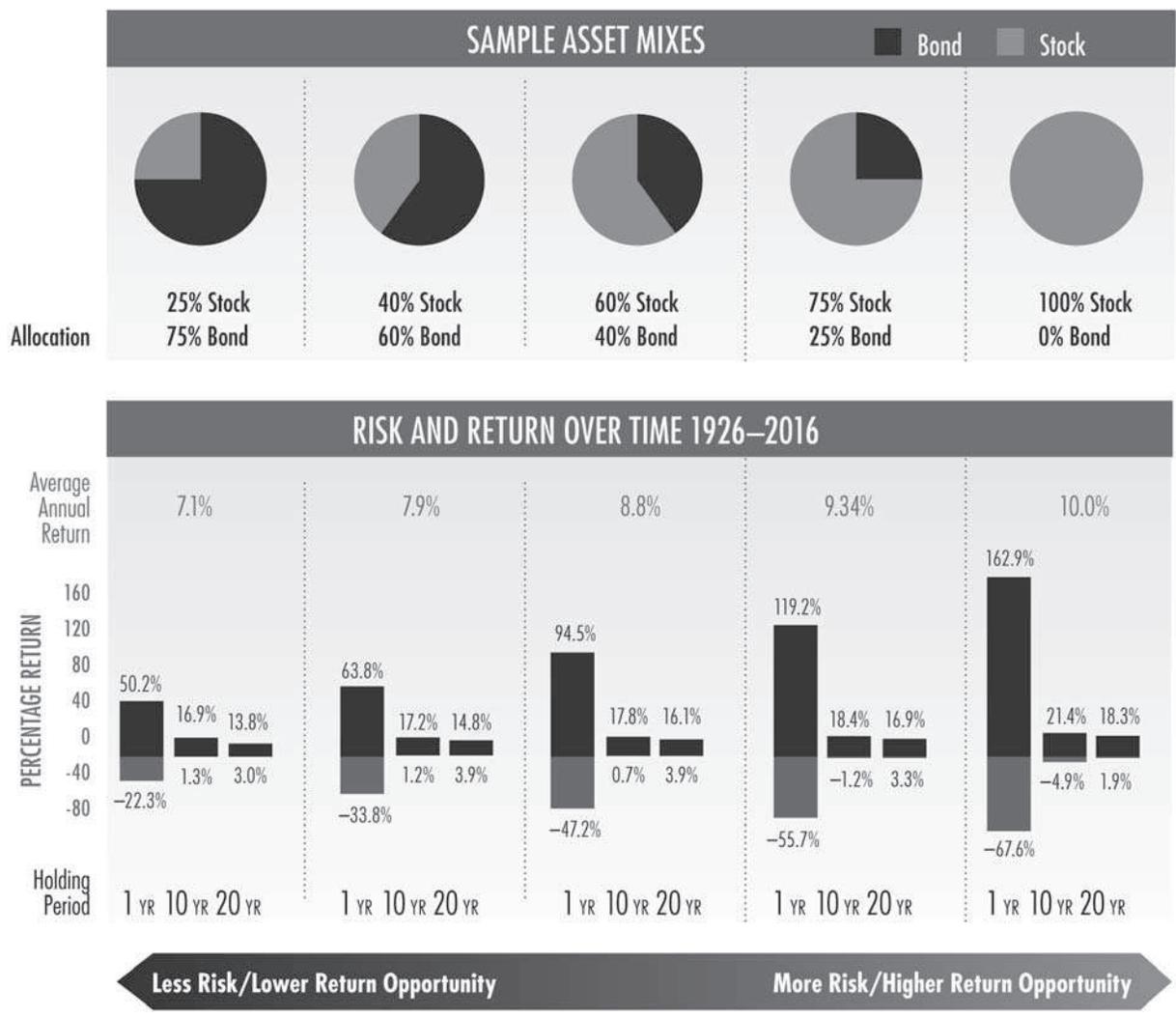
- Target-date fund with the year in the fund name that closely matches the year you expect to begin withdrawals. Target-date funds are designed to gradually reduce risk over time.¹
- Target-risk fund that has a defined range of risk that is designed to be reduced over time.

At enrollment, a diversified target-date fund based on your age or another default investment option is selected for you. However, you can make changes at any time. Please see the *Notice Regarding Default Investments* in this packet for more information.

Build your own investment portfolio. If you are comfortable picking and choosing from different funds, this option provides the most flexibility and control.

¹ A target-date fund is not a complete solution for all of your retirement savings needs. An investment in the fund includes the risk of loss, including near, at or after the target date of the fund. There is no guarantee that the fund will provide adequate income at and through an investor's retirement. Selecting the fund does not guarantee that you will have adequate savings for retirement.

Use the chart below to help guide your asset allocation decisions. It shows the performance of different stock and bond portfolios since 1926, including ranges of annual returns over one, five, and 10 year periods. (For example, 10 year periods run from 1926 to 1935, 1927 to 1936, and so on.) Notice the tradeoff between potential risk and reward.



Average Annual Returns and Range of Returns (1926–2016)

Source: Morningstar Direct

Performance figures were calculated using historical returns of the Standard & Poor's 500 Index and U.S. Long-Term Government Bonds. The past performance shown is no guarantee of future results.

VANTAGECARE RETIREMENT HEALTH SAVINGS PROGRAM

QUESTIONS AND ANSWERS FOR EMPLOYEES

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Tax benefits related to the VantageCare Retirement Health Savings (RHS) Program are based on federal tax laws. Most states do not tax RHS contributions, but benefits may be subject to state and local taxes. Check with your benefits office and/or a qualified tax professional to learn more.

ICMA-RC's VantageCare Retirement Health Savings (RHS) Program helps you build assets for medical expenses before you leave service on a tax-free basis. Retirees are increasingly responsible for growing medical costs, including out-of-pocket expenses associated with Medicare. The RHS program enables you to prepare in advance for these costs.

CONTRIBUTIONS

Q1: How do I know the specific rules for my RHS account?

A plan summary of the RHS plan provided by your employer contains information on the specific features of your plan: the employee group(s) covered by the plan, the types of contributions available to you, and the types of medical expenses covered by the program.

Q2: What types of contributions will be made to my RHS plan?

Your employer determines the contribution type(s) available to your plan, which may include:

- ▶ **Employer contribution** of a fixed percentage or dollar amount or a discretionary amount that may vary from year-to-year.
- ▶ **Mandatory contributions of accrued leave** (e.g., sick or vacation) on a pre-determined schedule.
- ▶ **Mandatory contributions of employee compensation.**

Both employee and employer contributions are not subject to FICA (Social Security or Medicare) or income tax.

Mandatory employee contributions of accrued leave and compensation are always 100% vested. Employer contributions may be subject to a vesting schedule.

Always refer to the RHS plan summary provided by your employer for specific and most current information pertaining to your plan.

Q3: Are there limits to the amount of contributions that may be made in a given year?

Contributions can be made in any combination as allowed by your employer's plan. Your employer may provide specific limits for different types of contributions.

Q4: How are my RHS contributions coordinated with Section 457 and 401 plans?

Contributions to RHS are not coordinated with and do not offset contributions that may be made to Section 457 and 401 plans, unless your employer has made a specific provision in regard to these plans. However, since pre-tax RHS contributions are not considered gross compensation for Form W-2 purposes, they may lower the base on which the contributions to a 457 or 401 plan are calculated,

depending upon the terms of your employer's 457 or 401 plan.

Q5: Are contributions made to the account included in "pensionable" compensation?

The definition of compensation covered by your employer's pension plan will need to be examined to determine whether any RHS contribution types (employer and mandatory pre-tax) are considered part of compensation on which pension benefit calculations are made.

PLAN INVESTMENTS

Q6: How will my RHS assets be invested?

The investment funds available to RHS participants include actively managed funds, model portfolio funds, index funds, cash management, and target-date funds. Upon initial enrollment in the RHS Program, your investment allocation is automatically established as an age-based target-date fund or another default fund selected by your employer. You may subsequently change the investment allocation for future contributions or existing balances at any time through Account Access (www.icmarc.org/login), or an ICMA-RC Investor Services Representative.

MEDICAL BENEFITS

Q7: At what point will I be eligible for medical benefits?

Your employer's plan determines the benefit eligibility criteria for participating employees, as outlined in the RHS plan summary provided by your employer. For example, your plan might specify "retirement" as the time for benefit eligibility. Alternatively, a combination of separation from service and a specific age can be chosen. When you satisfy the criteria, you will be eligible for medical benefits. At that time, your employer will notify ICMA-RC of your eligibility and, before beginning to receive benefits, you must complete the *VantageCare RHS Plan Employee Benefit Eligibility Form*, automatically sent to you as part of your Welcome package by the third-party administrator and also available from your employer or ICMA-RC.

You will then be able to submit reimbursement requests directly to the third-party claims administrator on the *VantageCare RHS Plan Benefits Reimbursement Request Form*, automatically sent to you as part of your Welcome package by the third-party administrator and also available from your employer or ICMA-RC. Medical expenses incurred before you are eligible for RHS benefits will not be reimbursed.

Q8: What medical expense payments will be covered?

When your employer adopted the RHS Plan, the medical benefits that are offered to participating employees were selected. Your plan may allow reimbursement for only one type of expense or for any combination of eligible medical costs. The qualifying medical costs allowed by your plan are outlined in the RHS plan summary provided by your employer.

Information about what constitutes a qualifying medical expense can be found in IRS Publication 502, *Medical and Dental Expenses*, available on the IRS website at www.irs.gov. Generally, the expenses permitted are all expenses “paid for diagnosis, cure, mitigation, treatment, or prevention of disease, and for treatments affecting any part or function of the body” other than direct long-term care expenses. Qualified long-term care insurance premiums are allowable expenses under the RHS plan.

Note that your RHS account can also be used to pay for qualifying medical expenses incurred by your spouse and dependents, if covered by your RHS plan.

Q9: Who are my dependents?

Once you are eligible for RHS benefits under the terms of your employer’s plan, your RHS account can be used to pay for qualifying medical expenses incurred by you, your spouse, and eligible dependents. An eligible dependent is (a) the Participant’s lawful spouse, (b) the Participant’s child under the age of 27, as defined by IRC Section 152(f)(1) and Internal Revenue Service Notice 2010-38, or (c) any other individual who is a person described in IRC Section 152(a), as clarified by Internal Revenue Service Notice 2004-79. Dependent eligibility under IRS rules generally includes individuals who are either a “qualifying child” or a “qualifying relative”.

Visit www.irs.gov for more information on the definition of dependent, but generally a qualifying child is any person who meets the following requirements:

- ▶ The person is your child or a descendant of your child, or is your brother, sister, stepbrother, stepsister, or a descendant of any such relative;
- ▶ The person lived with you for more than one-half of the year;
- ▶ The person is under age 19 or under age 24 if a full-time student (age requirements do not apply to individuals that are permanently and totally disabled); and
- ▶ The person did not provide over one-half of his or her own support for the calendar year for which dependency is claimed.

A qualifying relative is any person who meets the following requirements:

- ▶ The person is related to you (see below) or lived with you for the entire year as a member of your household;
- ▶ You provided over one-half of the support for the person for the calendar year for which dependency is claimed; and
- ▶ The person is not a qualifying child of you or any other person.

A person will be considered to be related to you if he or she falls in one of the following classifications:

- ▶ Your son or daughter (or a descendant of either)
- ▶ Your stepson or stepdaughter
- ▶ Your brother, sister, stepbrother, or stepsister
- ▶ Your mother or father (or an ancestor of either)
- ▶ Your stepfather or stepmother
- ▶ Your nephew or niece
- ▶ Your aunt or uncle
- ▶ Your son-in-law, daughter-in-law, father-in-law, mother-in-law, brother-in-law, or sister-in-law

Your RHS account can provide medical expense reimbursements on behalf of your spouse and any person who qualifies as your dependent under these rules even if you cannot or do not claim an exemption for the person on your income tax return. See IRS Publication 502, *Medical and Dental Expenses*, for more information.

Q10: Who will pay medical benefit claims?

You (or your survivor) will make the initial payment for medical expenses that are paid directly to the service or insurance provider. Your employer may also make the initial payment for insurance premiums.

Reimbursement for eligible benefits (whether direct expenses or insurance premiums) will be handled by a third-party administrator (TPA) hired by ICMA-RC. The TPA will reimburse you or your employer on receipt of completed benefit reimbursement forms. An exception to this procedure exists for situations where you have recurring expenses (e.g. insurance payments). In this case, reimbursement can be made on an automatic payment basis to you after the appropriately completed request is filed with the TPA. In situations where your employer pays insurance premiums on your behalf, your employer may request reimbursement directly from the TPA by using the appropriate form. An automatic reimbursement can be established for recurring premium payments.

Q11: What is the procedure for reimbursement? How long does it take?

When you become benefit-eligible, your employer notifies ICMA-RC and you notify the third-party claims administrator. You may then submit medical claims for reimbursement on the *VantageCare RHS Plan Benefits Reimbursement Request Form*. The claim is reviewed to ascertain that you are benefit-eligible, that the claim is covered by your RHS balance, and that the expense is covered by your employer's plan. If these conditions are met, the claim is processed and paid. All claims will be paid, suspended, or denied in writing within 30 days. Most claims are paid within 10 days. If claims are denied, there is an appeal process, which ends with a final determination on any denied claim by your employer.

Q12: What if a claim is denied?

If your claim for reimbursement is denied, you will receive a written notice of the denial from the third-party claims administrator. The notice will include

- ▶ The specific reason(s) for the denial
- ▶ Reference to plan rules upon which the denial was based
- ▶ Description of any additional information that might be required and an explanation of why it is needed
- ▶ An explanation of the plan's claim review procedure.

You may appeal a denied claim. Generally, the appeals process will consist of the following steps:

1. You submit a written request for a review of the denied claim to the third-party claims administrator. Your request must be filed within 60 days of your receipt of the denial notice. You may also review documents regarding administration of your employer's plan, and you may submit issues and comments in writing. You are entitled to representation, if you desire, throughout the appeals process.
2. The third-party claims administrator will review your request within 60 days of receipt. Special circumstances can extend this to 120 days; you will receive a notice of extension.
3. You will receive a written summary of the third-party claims administrator's decision regarding your appeal, which will include specific reasons for the decision.
4. If you are dissatisfied with the written decision, you may appeal your claim to your employer.

OTHER DISTRIBUTION QUESTIONS

Q13: What happens to my account balance if I leave my job before I am eligible for benefits?

If you leave employment prior to becoming eligible for medical benefits, your account balance will continue to accrue tax-deferred earnings until you reach eligibility as established by your employer. At that point, you can begin using the account for medical expense reimbursements.

If you separate from service prior to becoming benefit-eligible, your employer's plan will specify the time your eligibility will begin (e.g., a specific age).

Q14: When I leave my job, can I roll my RHS account balance into an IRA, another employer's retirement plan, or another RHS account?

Your RHS account must remain in your employer's RHS Plan. Due to IRS requirements, the program does not allow your account to be rolled into any other type of plan, including an IRA, an employer-sponsored retirement account (such as a 457 or 401 plan) or another RHS account with a different employer when you separate from service.

Q15: Are there any emergency withdrawal provisions?

Unlike 457 deferred compensation plans, there are no provisions for withdrawals in the event of a financial hardship. However, if you are otherwise eligible for medical expense reimbursement, you will be able to use RHS assets in the event of a medical emergency or hardship.

Q16: What happens to the account balance when a participant dies?

ICMA-RC must be notified of the death by the filing of the *VantageCare Retirement Health Savings Plan Decedent Information Form*, available from your employer or ICMA-RC. Upon the death of a participant, the RHS account balance will automatically become 100% vested. Remaining account assets will be available to the participant's survivors as follows:

- ▶ **Surviving spouse and/or dependent(s):** Upon the participant's death, remaining assets will be transferred to an account for continuing tax-free use by the surviving spouse and/or dependents ("survivors") for their own qualifying health expenses. If there are assets remaining upon the death of the spouse and all dependents, they will revert to the RHS trust to be used as outlined in the employer's RHS plan.
- ▶ **No surviving spouse or dependent(s):** If the participant is not survived by a spouse or dependents, any remaining assets will revert to the RHS trust to be used as outlined in the employer's RHS plan.

TAXES

Q17: How are payments from RHS accounts treated for tax purposes?

RHS benefits paid in the form of medical expense reimbursements will not be taxed to you, your spouse, or your dependents (whether paid before or after your death). No income tax withholding or reporting is required, and the benefits need not be reported at all by the recipient on his or her income tax return.

SAME-SEX MARRIAGES

Federal law recognizes same-sex marriages and VantageCare Retirement Health Savings (RHS) Programs provide same-sex spouses with the same rights as spouses of the opposite sex including with respect to the following:

Eligible Expenses — Participants may request RHS plan assets for reimbursement of qualifying medical expenses attributable to their spouses.

Survivor Benefits — In the event of a participant's death, his or her spouse is entitled to receive any remaining benefits from the RHS plan account.

Type of RHS Benefit	Income Taxes			FICA	Tax Reporting by
	Is the Benefit Income Taxable?	Is Federal Income Tax Withheld?	Is State/Local Income Tax Withheld?	Is OASDI/HI* Withheld if Applicable?	
Medical benefits paid to employee	No	No	No	No	N/A
Medical benefits paid to spouse/dependents	No	No	No	No	N/A
Excess reimbursements to highly compensated individuals**	Yes - to participant	No	No	No	Employer

* OASDI = Social Security and HI = Medicare

** Reimbursements made to highly compensated individuals may be subject to taxes if the plan discriminates in favor of highly compensated individuals with respect to eligibility or benefits.

ADMINISTRATIVE

Q18: Does ICMA-RC charge a fee for the RHS Program?

An annual account fee of \$25 will be charged to your account (\$6.25 per quarter). If your plan offers certain mutual funds, ICMA-RC may also assess an asset-based fee. All RHS Program fees will be reflected in your quarterly statement, which contains complete and up-to-date fee information.

Note: RHS fees are subject to change with appropriate prior notification.

RESOURCES

Q19: Whom should I contact with questions regarding the RHS Program?

The following outlines whom you should call with questions about your RHS account.

YOUR EMPLOYER

- ▶ For information on program specifics (benefit eligibility, eligible medical expenses, contributions, etc.)
- ▶ To enroll
- ▶ To establish benefit eligibility

ICMA-RC (800-669-7400)

- ▶ For all account issues not claim-related
- ▶ With questions regarding your account statement
- ▶ With questions on the posting of your contributions
- ▶ To change personal data (also inform the TPA if you are eligible for benefits)

THIRD-PARTY CLAIMS ADMINISTRATOR (TPA)

- ▶ For all claim-related issues once you are eligible to receive benefits
- ▶ To change personal data if you are eligible for benefits (also inform ICMA-RC)

VANTAGECARE RHS PLAN EMPLOYEE ENROLLMENT/CHANGE FORM INSTRUCTIONS

By completing this form, you will supply the information necessary to begin participation in your employer's VantageCare Retirement Health Savings (RHS) program. You may also use this form to change the information at a later date.

Before you complete this form for enrollment, please read the accompanying literature so that you understand your plan's provisions.

Your employer's plan requires participation for all members of a covered group. To determine whether you are a member of a covered group, please review your employer's RHS Announcement Letter or contact your employer's benefits office.

In order for ICMA-RC to process your enrollment/change efficiently, please complete the form accurately and completely and submit it to your employer. Please be sure to keep a copy for your records of all forms and documentation you submit.

Always review your quarterly statements to confirm the accuracy of your enrollment information. If you discover a discrepancy, contact ICMA-RC Investor Services at 800-669-7400 as soon as possible.

Initial Enrollment/Type of Change

Please check either Initial Enrollment or each Type of Change that you are making in your account information. Keep in mind that once you are enrolled in the plan, you do not have the option of discontinuing your participation.

Please note that you may notify us of many changes in your account information by accessing your account at www.icmarc.org.

If you are eligible to receive benefits from your RHS account, and are making changes to your account information, please also contact Meritain Health, Inc., at 888-587-9441. Address changes are made with ICMA-RC and are forwarded to Meritain Health.

1. Essential Information

Please complete this section carefully. The information you submit will be used to establish your account and to identify the account when you make changes. The employer plan number is available from your employer. If you are reporting a name change, please enter your new name into the "Name" line in Part 1, and provide your employer with any required documentation, which may include a copy of one of the following: Driver's License, Social Security card, marriage certificate or court order.

2. Participant Personal Information

The mailing information provided here will determine the address to which your ICMA-RC RHS account statement will be sent. If you are changing your marital status, you may wish to review your survivor information at this time.

3. Work Information

Please provide your job title and daytime phone number.

4. Survivor Information - IMPORTANT

Upon your death, your account will be transferred to your surviving spouse and/or dependents for tax-free reimbursement of their medical expenses. If you do not have a surviving spouse or dependent(s), your account will return to your employer's RHS trust.

Surviving spouse and/or dependent(s): If a spouse and/or dependent(s) survive you, they will be able to use your remaining account balance for their own medical expenses on a tax-free basis. If your account balance is not fully utilized upon the death of your surviving spouse and all dependents, the account balance will return to your employer's RHS trust.

No surviving spouse or dependents: If there are no surviving spouse and/or dependents upon your death, your remaining account balance will revert to your employer's RHS trust.

Naming your survivor(s):

- Remember that only your spouse/dependents are eligible to use the account for medical expenses if they survive you.
- If you need to designate additional survivors, please do so on a separate sheet of paper.
- Please be advised that the availability of benefits for domestic partners, same-sex spouses, and civil unions varies by state. The tax treatment of RHS reimbursements in these situations may also vary. Please consult your employer and/or tax advisor for more information.

5. Authorized Signatures

Once you have completed this form, sign it, make a copy for your records and submit it to your employer.

Your signature acknowledges that your initial enrollment will result in contributions initially allocated to a diversified target-date fund based on your age or another fund chosen by your employer. All changes to your investment allocation for future contributions and transfers of fund balances may be made through ICMA-RC's self-service phone line, Account Access, or an ICMA-RC Investor Services Representative. State law, local law, or your employer may place restrictions on available investments.

6. Employer Use Only

Once the participant has completed this form for initial enrollment, please verify his/her eligibility to enroll by signing the form in Section 6 and enter the account information into EZLink. For changes in participant information, please enter the changes into EZLink.

If the participant is eligible to receive benefits from the RHS account immediately upon enrollment (i.e., the participant may use the account for qualifying medical expenses as allowed in Section IX of your RHS Plan Adoption Agreement), please provide the *RHS Employee Eligibility Form* to the employee and enter the benefit eligibility information into EZLink. See Chapter 2 of the VantageCare RHS Employer Manual for information.

Print the EZLink Confirmation Screen for your records.

Retain this form in your employee records.

Privacy Policy Notice

ICMA Retirement Corporation
ICMA Retirement Trust
ICMA-RC Services, LLC

VantageTrust Company, LLC
VantageTrust
VantageTrust II Multiple Collective
Investment Funds Trust ("VantageTrust II")

VantageTrust III Master Collective
Investment Funds Trust ("Vantage Trust III")
Vantagepoint Investment Advisers, LLC
Vantagepoint Transfer Agents, LLC

Our Privacy Policy. Protecting your privacy is important to us. In providing financial services and investment products to you, we collect certain nonpublic personal information about you. Our policy generally is to keep this information strictly confidential, and to use or disclose it as needed to provide services to you, or as permitted or required by law or by you. Our privacy policy applies equally to our former customers and investors, as well as individuals who simply inquire about the services or investments we offer. We may change this privacy policy in the future upon notification to you.

Information We Collect. As noted above, we collect certain nonpublic information about you in order to provide retirement and other financial services and investment products to you. The nonpublic personal information we have about you includes information you give us when you open an account, invest in the VantageTrust Funds, VantageTrust II Funds, or write or call us, such as your name, address and email address, social security number, employment, investment objectives and experience, financial circumstances, and investment transactions and holdings.

Information We Disclose. We disclose nonpublic personal information about you to our affiliates, and to outside firms that help us provide services to you, for use only for that purpose. If you elect to invest in ICMA-RC's Managed Accounts Program or in the VantageTrust Retirement IncomeAdvantage Fund, ICMA-RC will share information necessary to make these products and services available to you with Morningsar Investment Management LLC, a registered investment adviser and a subsidiary of Morningstar, Inc. and Prudential Retirement Insurance and Annuity Company, the third party firms with which ICMA Retirement Corporation has contracted in connection with these products and services, respectively.

[Note: The following applies to all states except California and New York State.]

We may also disclose your email address to social media organizations such as LinkedIn or Facebook to offer targeted information about our products and services.

Additionally, we may disclose nonpublic personal information to nonaffiliated third-party financial institutions with which we have established, or may in the future establish, relationships in order to offer select financial products of interest to our customers.

Currently, ICMA Retirement Corporation has established a relationship with M&T Bank for enrollment and information services in connection with ICMA Retirement Corporation's 457 Deferred Compensation Program in certain jurisdictions [applicable for participants in plans located in Maryland (excluding the metropolitan DC area), Pennsylvania and West Virginia]. ICMA Retirement Corporation also has contracted with Morningstar Investment Management LLC, a registered investment adviser and a subsidiary of Morningstar, Inc. to make available a Retirement Readiness Report to employees of 401 and 457 plan sponsors that elect this optional service for their employees. Before any additional third-party relationships are added, they must be approved by the Board of Directors of the ICMA Retirement Corporation. Once approved, ICMA Retirement Corporation will notify you of any additional third-party relationships in future publications of this privacy policy.

You have the right to stop us from disclosing nonpublic personal information about you to these parties and social media organizations, except as permitted or required by law. To do so, call us at 800-827-2710. If you do not notify us that you wish to block disclosure of this nonpublic personal information, we will allow information to be sent to you from all third-party financial institutions with which we have established relationships and social media organizations.

How We Safeguard Your Information. We restrict access to nonpublic personal information about you to those persons who need to know it or who are permitted or required by law or by you to receive it. We maintain physical, electronic and procedural safeguards to protect the confidentiality of your information.

Some of the funds, services, or products described in this Privacy Policy may not be available to your Plan, and all are subject to change.

