



# CEDARS-SINAI HEALTH SYSTEM DEFINED CONTRIBUTION RETIREMENT PLAN

## SUMMARY PLAN DESCRIPTION

Generally, as of Jan. 1, 2016



# BENEFIT RESOURCES

## FOR INFORMATION ABOUT...

## CONTACT...

- General benefit questions

### MBC HR Employee Benefits Helpdesk

Phone: 888-302-3941  
Email: [MBC.cshs@milliman.com](mailto:MBC.cshs@milliman.com)

- DB Plan

### Cedars-Sinai Retirement Helpline

Phone: 866-296-5034  
Web: [Cedars-Sinai-MyRetirement.com](http://Cedars-Sinai-MyRetirement.com)

- DC Plan
- 403(b) Plan

### Voya Financial

Voya Financial office at Cedars-Sinai Medical Center  
Ray Charles Cafeteria, Suite 1631A

Phone: 310-423-0974 (CSMC campus office)  
800-584-6001 (Voice response)

Web: [Cedars-Sinai.BeReady2Retire.com](http://Cedars-Sinai.BeReady2Retire.com)  
[voyaretirementplans.com](http://voyaretirementplans.com)

App:



iTunes



Google Play

- Where to request U.S.-issued marriage and birth records

### CDC Vital Statistics

Web: [cdc.gov/nchs/w2w](http://cdc.gov/nchs/w2w)

- Government-provided retirement benefits

### Social Security

Phone: 800-772-1213  
Web: [socialsecurity.gov](http://socialsecurity.gov)  
Estimates: [socialsecurity.gov/estimator](http://socialsecurity.gov/estimator)

- Government-provided medical benefits for retirees

### Medicare

Phone: 800-633-4227  
Web: [medicare.gov](http://medicare.gov)

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## WHAT'S INSIDE

This summary plan description summarizes the benefits provided under the Defined Contribution Retirement Plan (DC Plan). (There is a separate summary for the Defined Benefit Retirement Plan (DB Plan) and the 403(b) Plan.)

This summary plan description covers:

- Eligibility and enrolling.
- DC Plan benefits.
- Claims and appeals.
- Taxes on benefits.
- Legal information and your rights.

This summary plan description summarizes your retirement benefits under the DC Plan. The official plan document provides more complete details of the Cedars-Sinai Health System Defined Contribution Retirement Plan. If there is any conflict between the statements in this booklet and the plan document, the terms of the plan document will govern all rights and obligations of participants, beneficiaries, plan fiduciaries and the organization. The plan administrator has sole discretion to interpret and apply the terms and conditions of the plan described in this booklet. These interpretations and decisions on all matters arising under the plan are final and binding on all parties. Cedars-Sinai reserves the right to amend (or even terminate) these benefits, for any reason, anytime, without prior consent by employees, former employees, their dependents or beneficiaries. Neither this booklet nor any of the organization's policies or benefit programs should be considered a contract for purposes of employment or payment of compensation or benefits.

# CEDARS-SINAI RETIREMENT BENEFITS

Statistics show that most people live, on average, about 20 years after retiring at 65. That means while you are working, it's wise to save enough to cover expenses for at least 20 years of retirement ...if not more!

Cedars-Sinai offers several retirement plans to help you accumulate retirement income:

- **Your Choice Retirement Program** — Unlike most employers, Cedars-Sinai gives employees a choice between two retirement plans — either:
  - A traditional pension plan (the DB Plan), or
  - An account balance-type savings plan (the DC Plan).

You have the opportunity to choose the plan you want after the calendar quarter in which you meet the one-year of eligible service requirement (described on page 3), as long as you are an Eligible Employee. You will have 30 days to make your election. Before your 30-day election period, a Choice Retirement Program packet will be mailed to your home address. If you do not make a choice between the DB Plan and DC Plan by the end of the 30-day election period, you will automatically be enrolled in the DC Plan.

**Changing Plans** — Once you begin participating in the DB Plan or DC Plan, you may choose to switch to the other plan ONCE while employed at Cedars-Sinai. To compare the benefit you would receive under each plan, and to switch plans, you can use the online Choice Modeling Tool by going to [Cedars-Sinai-MyRetirement.com](http://Cedars-Sinai-MyRetirement.com).

**Keep in mind that benefits do not transfer between the DB and DC Plans.** For example, if you are in the DB Plan and switch to the DC Plan, you'll have a benefit in both plans. You only earn a benefit under the plan when you are actively participating in that plan. Also, if you switch plans, your years of service for vesting counts under both the DB and DC Plans.

No matter which retirement plan you choose, Cedars-Sinai pays for this program, not you.

Additional information regarding the Choice Retirement Program and participation timeframes are available through the Benefits Portal at [Cedars-Sinai.MyBenefitChoice.com](http://Cedars-Sinai.MyBenefitChoice.com). (See the Benefit Resource page.)

- **403(b) Plan** — Cedars-Sinai sponsors a 403(b) Plan. The 403(b) Plan gives you the opportunity for tax-deferred savings and investment. You can start saving in the 403(b) Plan anytime; there is no waiting period. Once you become a participant in either the DB Plan or DC Plan, you also become eligible to receive a matching contribution in the 403(b) Plan. Keep in mind that you must contribute to the 403(b) Plan in order to receive the Cedars-Sinai matching contribution.

In addition, the government-sponsored Social Security program is designed to provide about a third of your retirement income and Medicare helps pay for medical care starting at age 65.

- **Social Security** — 6.2% of your pay (to the annual IRS-set compensation limit\*) goes to Social Security. Cedars-Sinai contributes the same amount to Social Security on your behalf.

\* \$127,200 in 2017.

- **Medicare** — 1.45% of your pay goes to Medicare. Cedars-Sinai contributes the same amount to Medicare on your behalf.

## HOW THE DC PLAN WORKS

This plan is called a defined contribution plan because the amount that Cedars-Sinai contributes to your account is defined in the DC Plan. (See Quarterly Basic Contribution.) A defined contribution plan is like a savings account, where your account grows with contributions from Cedars-Sinai and investment returns. If you are a DC Plan participant on the last day of a calendar quarter (or you die or retire during the quarter) Cedars-Sinai will make a contribution on your behalf for that quarter. The amount is based on your years of eligible service and pay during that quarter.

You may invest your account in any combination of the investment options available under the DC Plan. Each business day that the trustee (Voya Financial) and the New York Stock Exchange are open for business, your account receives applicable investment gains and losses.

DC Plan benefits are portable. When you leave Cedars-Sinai, you can take the vested portion of your account balance with you.

# ELIGIBILITY AND ENROLLMENT

## Eligible Employees

All Cedars-Sinai employees are eligible to participate, except:

- Employees who are actively participating in the DB Plan.
- Leased or contract employees, or independent contractors.
- Physicians-in-training.
- Per diem employees hired after June 30, 1989.
- Employees who are classified as non-benefited employees.
- Certain executives, faculty members and chairs who participate in the grandfathered executive retirement plan.

## How eligible service is used

Eligible service is used to determine:

- When you can start participating. See [Starting Participation And Enrollment](#).
- When your account becomes vested (yours to keep). See [Vesting](#).
- The DC Plan contribution rate. See [How Your Plan Account Grows](#).

## Starting Participation and Enrollment

- Once you complete one-year of eligible service, you are enrolled in the plan unless you instead choose to participate in the DB Plan by making a Choice Election. **1 year of eligible service** means a 12 consecutive month period in which you are credited with at least 1,000 hours. The first one-year period is counted from your hire date to your one-year anniversary. If you haven't completed one-year of eligible service on your first anniversary, the next period is counted on a calendar year basis (Jan. 1-Dec. 31), starting with the calendar year in which your anniversary date falls.

Eligible service includes:

- **Paid hours** — Hours you are paid or entitled to be paid, such as paid time off (vacation, holiday and sick leave). If you are not paid or entitled to be paid for at least 1,000 hours in the applicable 12-month period, you will not be eligible to become a DC Plan participant, and accordingly, you will not be eligible for DC Plan benefits.
- **Service with an organization that became part of Cedars-Sinai** — Employees of organizations or companies that are acquired by Cedars-Sinai and who are employed by such entity as of the date of the acquisition may receive eligibility and vesting service credit (but not for determining the employer contribution rate) for paid hours from these organizations before the date of acquisition. Please contact the [plan administrator](#) for additional details if you are affected by this.

If you elect the DC Plan within your 30-day election period (or you are defaulted into the DC Plan), you will participate in the DC Plan on the first day of the calendar quarter on or after you meet the one-year eligible service requirement. For most employees, that will be the quarter that begins after your first anniversary.

### CHOICE WINDOW AND PARTICIPATION TIMEFRAMES

If your first year anniversary* is between:	You become eligible:	Your choice window is:	Contributions/accruals to the plan of your choice start:
Jan. 2–April 1	April 1	April 1–April 30	April 1
April 2–July 1	July 1	July 1–July 31	July 1
July 2–Oct. 1	Oct. 1	Oct. 1–Oct. 31	Oct. 1
Oct. 2–Jan.1	Jan. 1	Jan. 1–Jan. 31	Jan. 1

\*Provided you are an eligible employee and have met the eligible service requirement, as described above.

For example, Marcy is a full-time management assistant with a hire date of May 18, 2016. She is credited with least 1,000 hours from her hire date to her May 18, 2017 one-year anniversary. She is eligible to participate as of the first day of the next calendar quarter, or July 1, 2017. Marcy receives a DB/DC Choice packet in late June. Her choice period is July 1–July 31. Marcy chooses the DC Plan in her choice window timeframe. Contributions to the DC Plan are calculated as of July 1, 2017.

If you leave Cedars-Sinai before you become a participant, and you are rehired, your prior service will be recognized for eligibility purposes under the plan.

If you leave Cedars-Sinai after becoming a DC Plan participant (or if you separated from service prior to the entry date but otherwise satisfied all participation requirements) and later return to Cedars-Sinai employment, you will start participating immediately on the date that you are rehired.

If you cease being in the eligible class of employees, your participation in the DC Plan will stop as of that date.

# CONTRIBUTION — HOW YOUR DC PLAN ACCOUNT GROWS

Cedars-Sinai makes a basic contribution each calendar quarter to your DC Plan account. This contribution is made after the end of each calendar quarter for each eligible participant. Your account is credited with any investment earnings. Your account may also include several other types of contributions, as described below. You will receive the contribution if you are a DC Plan participant (see [Eligible Employees](#)), and you **must** be an active employee on the last day of the applicable quarter, unless you die or retire during the quarter.

## Quarterly Basic Contribution

Each quarter, Cedars-Sinai makes a contribution to your DC Plan account equal to your quarterly pay\* **multiplied** by your contribution rate.

CONTRIBUTION SCHEDULE	
Years of eligible service	DC Plan contribution rate
1-4	3.0% of pay*
5-9	4.0% of pay
10-14	5.5% of pay
15-19	8.0% of pay
20 or more	11.0% of pay

**\*Pay Defined** — To calculate Cedars-Sinai's DC Plan contribution, the DC Plan uses your total wages (as reportable on your W-2 form) plus any pretax contributions you make — for instance, pretax healthcare premiums, 403(b) Plan contributions or transportation benefits — up to IRS limits (\$270,000 in 2017; adjusted periodically for inflation). Pay also includes differential wage payments for qualified military service (see [Military Leave Rights](#)). As of July 1, 2016, pay excludes any supplemental retirement allowances and payments from the Cedars-Sinai Health System 457(f) Plan.

Once you complete 1,000 hours of service in a plan year (i.e. a year of service), you will be credited with an additional year of service as of the first day of the calendar quarter in which you complete 1,000 hours. If this happens, you might get a mid-year increase in your contribution rate. For example, if you have four years of service at the end of 2016 and you earn 1,000 hours of service as of Aug. 2017, your contribution rate increases from 3.0% to 4.0% as of the calendar quarter beginning July 1, 2017.

Contact the plan administrator for an explanation of what happens if you switch status from eligible to non-eligible, or vice-versa.

## Example: Quarterly Basic Contribution

Maria has nine years of eligible service and earns \$40,000 per year. To calculate how much Cedars-Sinai contributes to Maria's DC Plan account in each calendar quarter:

- Use the contribution rate that corresponds to her years of eligible service in the DC Plan (nine years of eligible service = 4%).
- Use Maria's quarterly pay (\$10,000).
- Multiply Maria's quarterly pay times her contribution rate.

YEAR 1		
Quarter 1	$\$10,000 \times 4\% =$	\$400
Quarter 2	$\$10,000 \times 4\% =$	\$400
Quarter 3	$\$10,000 \times 4\% =$	\$400
Quarter 4	$\$10,000 \times 4\% =$	\$400
Annually	$\$40,000 \times 4\% =$	\$1,600

## Forfeiture Contributions

If you leave Cedars-Sinai before becoming 100% vested in your account (see [Vesting](#)), you will forfeit the unvested portion of your account balance. At the end of each calendar year, any forfeited amounts may be used to pay any plan administrative expenses and/or will be included as part of Cedars-Sinai's quarterly contributions to the DC Plan.

## Rollover Contributions

Moving money from a previous employer's tax-favored retirement plan to another tax-favored plan or account is called a rollover. If you are eligible to receive a lump-sum distribution from a previous employer, you can roll over that money to the DC Plan, and continue to defer taxes on that money. A rollover account is made up of any rollover contributions and earnings (or losses) on that money.

The DC Plan will accept rollovers from the following types of plans: 401(a) retirement plans, individual retirement arrangements (IRAs) subject to certain requirements, individual retirement annuities and annuity plans.

You can roll over your money as soon as you are hired; you don't have to wait until you enroll in the DC Plan. If you are interested, you can get more information and a Rollover Form from Voya Financial.

Phone: 800-584-6001

## Previous Types of Contributions

These contributions are no longer made to DC Plan accounts. However, if you are a long-service employee, you may see the following types of contributions on your quarterly benefit statement:

- **Matching Account Contributions** — Before Jan. 1, 2003, Cedars-Sinai made matching contributions to the DC Plan. If this applies to you, you will see a reference to a match account contribution on your statement. As of Jan. 1, 2003, matching contributions are made to the 403(b) Plan. The 403(b) summary plan description will provide you with information about any matching contribution that is made on your behalf to the 403(b) Plan.
- **Supplemental Contributions** — Before 2013, a supplemental contribution to the DC Plan may have been made on behalf of certain eligible participants.

## Limits on Employer Contributions

The IRS limits the amount of money an employer can contribute to your account each year. The annual limit is the lesser of \$54,000 in 2017 or 100% of your pay for that year. The limit is indexed for inflation and could increase in the future.

In addition, the IRS limits the amount of pay that can be used to calculate retirement plan contributions. For 2017, any pay over \$270,000 is not included. The limit is indexed for inflation and could change in the future.

## Benefit Statements

You will receive a benefit statement for each quarter you are a participant. In addition, you may access your statement online through the Voya Financial web site, as described below. Please note that the DC Plan contribution reflected in a benefit statement is the contribution that was made on your behalf for the prior quarter. For example, the second calendar quarter benefit statement will reflect the DC contribution that was made on your behalf for the first quarter. The third quarter benefit statement will reflect DC contribution that was made on your behalf for the second quarter, etc.

You can see and print a copy of your most recent benefit statement (and, as available, older statements) whenever you want by accessing the Voya Financial website (see the Benefit Resource section of this SPD) or call their interactive phone system to request statement at 800-584-6001.

## Vesting

Vested means that you have a nonforfeitable right to your account in the DC Plan. If you leave Cedars-Sinai before you are vested, you will not be entitled to any portion of your account balance. However, if you leave after you are partially or fully vested, you have a right to take the vested portion of your account balance.

You will become partially or fully vested in your account (and investment earnings on that money) according to the following schedule. A year of eligible service for vesting means each calendar year (Jan. 1-Dec. 31) that you are credited with at least 1,000 hours, starting with the calendar year in which you are hired. Hours include hours that you are paid or entitled to be paid, such as paid time off (vacation, holiday and sick leave).

VESTING SCHEDULE	
Years of eligible service	Percent vested
Less than 2	0%
2	25%
3	50%
4	75%
5 or more	100%

You automatically become 100% vested when you attain age 65 if you're still working for Cedars-Sinai, or if your Cedars-Sinai employment ends before age 65 as a result of your death.

You can see the vesting status of your DC Plan, including any supplemental and matching accounts on your quarterly statement (from Voya Financial) or online at [Cedars-Sinai.BeReady2Retire.com](http://Cedars-Sinai.BeReady2Retire.com).

## Breaks in Service

If you leave Cedars-Sinai before you are 100% vested, the non-vested portion of your account balance will be forfeited.

If you subsequently return to work at Cedars-Sinai, the DC Plan may count your previous service. The break in service rules determine whether your previous (or pre-break service) is counted in calculating your vesting service and your quarterly basic contribution rate after your rehire date:

- If you were 0% vested when your Cedars-Sinai employment ended, and you have more than five consecutive one-year breaks in service. If you are rehired by a Cedars-Sinai employer, you do not receive credit for your previous eligible service. That previous service and nonvested portion of your account for that period is permanently forfeited.
- If you were 0% vested when your Cedars-Sinai employment ended, but you have five (or fewer) consecutive one-year breaks in service. If you are rehired, by a Cedars-Sinai employer, you will receive credit for your previous eligible service. This means that your previous service will count for vesting purposes, and the forfeited portion of your account that you earned before your break, will be restored.

- **If you were fully (or partially vested, 25% — 75%) when your Cedars-Sinai employment ended**, the eligible service you earned during your previous employment will count toward vesting and determine your contribution rate. See below to determine how the unvested portion of your prior account balance will be treated.
- A one-year break in service means a calendar year in which you complete 500 or fewer hours. If you have any questions about how a break in service may apply to you, contact the DB Plan Retirement Service Center.

### Forfeiture Restoration

- If you were partially vested and took a distribution of the vested portion of your account when you left Cedars-Sinai, and you are later rehired, the forfeited portion of your account will be restored if you repay the amount of the distribution that you received. Please contact the plan administrator for repayment details.
- If you were partially vested, and did not take a distribution of the vested portion of your account, and you are later rehired, the non-vested (or forfeited) portion of your account balance will be restored even if you had five (or more) consecutive one-year breaks in service.

**BREAK IN SERVICE SUMMARY TABLE**

If you left Cedars-Sinai with this vested percent and had this many consecutive one-year breaks in service	Are your years of eligible service from Cedars-Sinai previous employment counted if you are rehired? (for vesting and determining your contribution percentage rate)	What happens to the non-vested portion of your account balance when you leave Cedars-Sinai?
0% vested More than 5 consecutive one-year breaks in service	No	Forfeited
0% vested five (or fewer) consecutive one-year breaks in service	Yes	Restored
25% to 75% vested Any number of consecutive one-year breaks in service	Yes	Restored — If your vested account balance was not distributed and you are subsequently rehired  Forfeited — If vested account balance was distributed and distribution is not repaid if you are subsequently rehired
100% vested Any number of consecutive one-year breaks in service	Yes	N/A



# HOW YOUR ACCOUNT GROWS — INVESTMENTS

Your plan account may grow through investment earnings. Keep in mind your account could also decrease, depending on investment performance.

## Investment Fund Options

The Cedars-Sinai Board of Directors' Pension Investment Committee selects the investment options for the DC Plan that reflects the DC Plan investment policy. The Committee reviews fund performance, and from time to time may add, change or replace investment options.

You have the right to direct the investment of plan assets held under the plan on your behalf from an array of investment options through Voya Financial). Cedars-Sinai has an exclusive agreement with Voya Financial to provide investment and trust services for the DC Plan.

The plan administrator will provide you with information on the amounts available for direction, the investment choices available to you, the frequency with which you can change your investment choices and other investment information. At the end of each calendar quarter, you will receive a benefit statement that provides information on your account balance and your investment returns. If you have any questions about the investment of your plan accounts, please contact the plan administrator or other plan representative. Although you have the opportunity to direct the investment of your benefits under the plan, the plan administrator may decline to implement investment directives where it deems it is appropriate in fulfilling its role as a fiduciary under the plan. The plan administrator may adopt rules and procedures to govern participant investment elections and directions under the plan.

Upon request you can receive: a list of expenses that reduce the rate of return for each designated investment option, a schedule of the underlying assets for each designated investment option, unit values and performance for each designated investment option and the value of your account. The Plan's Administrator is responsible for providing participants with this information. To obtain this information you must call Voya Financial at 800-584-6001 or go online at [Cedars-Sinai.BeReady2Retire.com](http://Cedars-Sinai.BeReady2Retire.com).

If you fail to designate how your account will be invested, the Pension Investment Committee has designated a default investment for the DC Plan. Absent the proper affirmative investment direction by you, the trustee will deposit contributions made to the trust on your behalf into the default investment. Even if your account is invested in the default investment, you have the continuing right to direct the investment of your account in one or more of the investment choices available to you.

## Opportunities for Investment Education and Financial Planning Tools

Voya Financial's onsite representatives can provide basic investment education so you can select funds appropriate for your age, investment goals and risk tolerance. Schedule an appointment by contacting:

Voya Financial office at  
Cedars-Sinai Medical Center: 310-423-0974

You can also use the Voya Financial website to learn about investing — including personalized investment education through

their Online Resource Center. The website also has online calculators and tools to help you with retirement and other financial planning.

**Voya Financial website:** [Cedars-Sinai.BeReady2Retire.com](http://Cedars-Sinai.BeReady2Retire.com)

## Making Informed Choices

To help you make informed choices, you can obtain the following information at [Cedars-Sinai.BeReady2Retire.com](http://Cedars-Sinai.BeReady2Retire.com) or the CSMC onsite Voya Financial office:

- Using online investment education materials and tools.
- Using online financial planning materials and tools.
- Prospectuses or trust profiles, financial statements, annual operating expenses and other reports related to investment alternatives.
- A list of the underlying assets in each of the investment funds, the value of each holding, a description of all investments.
- Obtaining valuation and performance information (overall and individualized) and any transaction fees.

## Self-Directed Brokerage Account

As a supplemental investment option for experienced investors, the plan offers a self-directed brokerage account (SDBA) through TD Ameritrade.

This program provides access to a wider range of mutual funds across the potential risk and reward spectrum — from aggressive international growth to conservative bond funds. Choose from several thousand mutual funds, including those from leading mutual fund families such as Fidelity, Janus, Vanguard and American Century. Some of these funds are available with no transaction fees.

To participate, you must have at least \$5,000 in your account and make an initial minimum deposit of \$2,500. The maximum that may be transferred is 50% of your total balance.

While participating in this program, you pay an annual \$50 maintenance fee (taken from your account) plus any applicable brokerage fees for buying and selling mutual funds that charge a transaction fee. Be sure to read the TD Ameritrade brochure and fee schedule for details about the program. These can be obtained at [Cedars-Sinai.BeReady2Retire.com](http://Cedars-Sinai.BeReady2Retire.com) or at the Voya Financial office at Cedars-Sinai Medical Center.

## Changing Investments

You may transfer money among investment options anytime, subject to Voya Financial's Excessive Trading policy. The fastest way to make changes is online at [Cedars-Sinai.BeReady2Retire.com](http://Cedars-Sinai.BeReady2Retire.com) or by calling Voya Financial National Customer Service (interactive telephone system) at 800-584-6001.

Asset transfers usually take effect the next day, after the close of the New York Stock Exchange. Exceptions are described in the investment prospectus.

## Limited Plan Liability for Your Investment Elections

The DC Plan is intended to comply with Section 404(c) of the Employee Retirement Income Security Act of 1974 (ERISA) and its accompanying regulations. To comply with Section 404(c) of ERISA, the plan must permit participants to choose from a broad range of investment alternatives and must provide participants with certain information about the investment alternatives and the operation of the plan. As long as the plan complies with Section 404(c) of ERISA, you have the responsibility to decide how your plan account is invested. The parties responsible for the plan (the fiduciaries of the plan), including Cedars-Sinai, the plan administrator and the trustee, will not be liable for any losses that result from your investment decisions and instructions. If you have questions regarding investment decisions or strategies with respect to the investment of your plan benefits, you should consult an investment advisor.

## Fees Charged to Your Account

If you invest your account in mutual funds, you may be charged an investment management fee in order to pay for the investment and administrative services that you receive (such as investment expertise from the fund managers, your statements, Voya Financial assistance, etc.). These fees vary from fund to fund and are disclosed in Voya Financial's enrollment materials and on Voya Financial's website at [Cedars-Sinai.BeReady2Retire.com](http://Cedars-Sinai.BeReady2Retire.com)

The investment management fee is expressed as a percentage, which is deducted from the investment returns of the fund.

### Fee Example

For example, mutual fund A has an 8% investment gain for the year. Its investment management fee of 1% is subtracted from the 8% gain, resulting in a 7% net return of gain for the investor.

The investment returns shown on your DC Plan statement are after all investment management fees are deducted.

Furthermore, some investment options have an additional administrative fee assessed on a quarterly basis. There is also an annual fee for using the [Self-Directed Brokerage Account](#).

Contact the Voya Financial office at Cedars-Sinai Medical Center (310-423-0974) or [Cedars-Sinai.BeReady2Retire.com](http://Cedars-Sinai.BeReady2Retire.com) for the fees for each fund.

In reviewing and selecting investment funds for the DC Plan, the Pension Investment Committee of Cedars-Sinai's Board of Directors, takes into account a fund's investment management fee.

## Expenses Paid by Cedars-Sinai

Cedars-Sinai pays other related expenses, such as:

- A fee to Voya Financial for onsite enrollment and education from Voya Financial representatives, and other services provided by Voya Financial.
- Retaining an investment consultant to support the Pension Investment Committee in reviewing and overseeing plan assets, fund performance and selection of new funds.
- Preparing communication materials for promoting the plan, educating employees and announcing updates to the plan or investment options.

While some employers pass along these types of costs to employees, Cedars-Sinai pays them — as an added benefit to employees who participate in the DC Plan.

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## Don't know who to ask?

See [Benefit Resources](#) at the beginning of this document for where to go for DC Plan services or questions.

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# WHEN YOU MAY TAKE YOUR ACCOUNT

You may request a distribution of your vested account balance:

- **After leaving Cedars-Sinai employment** — You may request that your vested account balance be distributed to you. If your employment ended because of your death, your beneficiary may request a distribution.
- **Working at Cedars-Sinai and reaching age 65** — If you attain age 65 and continue working at Cedars-Sinai, you may withdraw all or a portion of your account balance.
- **In-Service Withdrawals** — The DC Plan does not permit hardship withdrawals or loans. However, in-service withdrawals are permitted once you attain age 65.

# YOUR BENEFIT UPON LEAVING CEDARS-SINAI

Your eligibility for contributions ends on the last day of your employment. You **must** be employed on the last day of the calendar quarter in order to receive the basic contribution for that quarter — unless you terminate your employment on or after age 65, or die. If you are less than 100% vested in your account, you will forfeit the nonvested portion of your account balance, unless you have attained age 65 or die (in which case your account becomes 100% vested).

## Plan Benefits Are Portable

Your vested account balance is portable. That means you can take it with you if you leave Cedars-Sinai.

- **If your vested account balance is more than \$1,000, you can leave your account balance in the DC Plan** and continue investing in the available funds and receive quarterly statements. Your money stays in the DC Plan until you request a distribution as follows:
  - If you leave before age 65, you must take your benefit by age 65.
  - If you leave after age 65, you may take your benefit immediately, unless you elect to defer distribution of your benefit. Deferred distributions must begin by April of the year following the year that you attain age 70½.
- **If your vested account balance equals or is less than \$1,000, you cannot leave your account balance in the DC Plan.** You may request a rollover to an Individual Retirement Arrangement (IRA) or Roth IRA or to another employer's retirement plan or a distribution paid directly to you. However, if you don't request a rollover by the deadline in the distribution packet, Voya Financial will send you a check equal to your total vested account balance (valued as of the date of distribution), less the 20% mandatory withholding for federal income tax.

## Keeping Tabs on Your Benefit

If you leave your vested account balance in the DC Plan, you need to keep your current address on file with Cedars-Sinai and Voya Financial so that you will continue to receive quarterly statements. When you're ready to have your vested account distributed to you, contact Voya Financial.

## Applying For Benefits

### Where to apply

Contact: Voya Financial

Phone: 800-584-6001

Voya Financial will provide signature-ready distribution forms (based on information from your phone call) and details on your payment options as well as how each option is taxed.

If you are under age 65 when you request your distribution, Voya Financial will need to verify that your Cedars-Sinai employment has ended before it can process your distribution. Once it has received confirmation of your termination date, your vested account balance will be rolled over (per your request) or paid out to you.

## Your Distribution Options

All benefits from the DC Plan are paid as a single lump sum, valued as of the date of distribution. You have the following options:

- Roll over your distribution to your Cedars-Sinai 403(b) Plan account or to an Individual Retirement Arrangement (IRA) or Roth IRA.
- Roll over your distribution to your new employer's retirement plan (if permitted by your new employer).
- Have your distribution paid directly to you, less the 20% mandatory withholding for federal income tax; if you are under age 59½, a 10% early withdrawal penalty tax may apply.

# WHAT HAPPENS IF YOU DIE BEFORE YOUR ACCOUNT IS DISTRIBUTED

If you die as an active employee or before your account is distributed to you, it will be payable to the beneficiary that you have designated with Voya Financial for your DC Plan account.

## Payment Options

All benefits from the DC Plan are paid as a single lump sum, valued as of the date of distribution.

**A beneficiary who is your spouse** may have your account balance:

- Rolled over to an IRA or Roth IRA or to another employer's qualified retirement plan that will accept it.
- Paid directly to your spouse, subject to ordinary income taxes.

**Any non-spouse beneficiary** may have your account balance:

- Rolled over by a direct trustee-to-trustee transfer to an inherited IRA or Roth IRA (an inherited IRA or Roth IRA is established specifically for non-spouse beneficiary rollovers). A non-spouse beneficiary may not roll over a lump-sum death benefit that has been paid directly to them or to another type of IRA or retirement plan.
- Paid directly to your beneficiary, and subject to ordinary income taxes. Distributions to a non-spouse beneficiary paid in a lump sum are subject to a mandatory federal 20% withholding requirement.

## When the Benefit Will Be Paid

The benefit to be paid to your beneficiary will be distributed as soon as possible after your beneficiary requests a payment. Your beneficiary may defer distribution to a later date and leave the money in the DC Plan, but no longer than described below.

**Your spousal beneficiary** may leave your account balance in the DC Plan until whichever is later:

- Dec. 31 of the fifth anniversary of your death.
- Dec. 31 of the year you would have attained age 70½.

**Your non-spouse beneficiary** may leave your account balance in the DC Plan until Dec. 31 of the fifth anniversary of your death.

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## When no beneficiary is designated

If you do not have a valid DC Plan beneficiary listed for your account at Voya Financial when you die (or if the person(s) you named are no longer living), your account will be paid in the following order:

- Your spouse
- Your descendants per stirpes (lawful issue and adopted), or
- Your estate.

You can update your beneficiary(ies) anytime.\* Go online to [Cedars-Sinai.BeReady2Retire.com](https://cedars-sinai.beReady2Retire.com), sign in, click Personal Information, click Add/Edit Beneficiary in the menu to designate a beneficiary, or you may add or change your beneficiary designation. If you also participate in the 403(b) Plan, you can add/change your beneficiary(ies) by selecting the 403(b) Plan on the website after you sign in, and following this same steps described in the prior sentence.

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\* Your spouse, by law, is automatically your DC Plan beneficiary. If you want to change to a non-spouse beneficiary, your spouse must consent to your non-spouse designation. To change to a non-spouse beneficiary, you must complete the Beneficiary Change form that is available online from the MBC HR Employee Benefits Help Desk. See the Benefit Resource page.

# BENEFIT CLAIMS AND APPEALS

## Benefit Application and Appeal Procedures

To apply for benefits, you must contact Voya Financial, as listed in the table below. They will outline the procedure and provide the necessary forms. See the [Applying For Benefits](#) section of this summary for details about when benefits will be paid, how they will be paid, etc.

TO APPLY FOR...	CONTACT...
DC Plan Benefits	<b>Voya Financial National Customer Service</b>  Phone: 800-584-6001 Web: <a href="http://Cedars-Sinai.BeReady2Retire.com">Cedars-Sinai.BeReady2Retire.com</a> Address: One Orange Way Windsor, CT 06095

In most situations, receiving a benefit payment is a straightforward administrative process. Cedars-Sinai (as [plan administrator](#)) has delegated responsibility for approving or denying (initial) benefit applications to Voya Financial.

The DC Plan has established procedures in the event you apply for benefits and are notified that you're not eligible, or if you are paid, but you believe the payment is incorrect. If your benefit is denied in whole or in part, the administrator must explain the reason in writing. You can appeal to the plan administrator the decision by following the procedures in this section.

### Timeframe for Initial Decision

When you apply for benefits, the claims administrator will process your application. If your request for benefits is denied, the claims administrator will notify you in writing within a reasonable time of that decision. Generally, you will receive written notification of that decision within 60 days from the date you initially applied for benefits (but no later than 90 days, unless an extension of time is required, in which case you will be notified in writing of the need for an extension, which will not exceed an additional 90 days).

**If your application for benefits is denied in whole or in part, the denial notice will include:**

- Specific reason(s) for the denial and references to plan provisions on which it is based.
- A description of any additional materials or information necessary for you to complete your application and an explanation of why the materials or information is necessary.
- An explanation of the steps you must take should you disagree with the denial and wish to have your benefit application reviewed again (including the time limits for filing an appeal) and a statement of your right to bring an action under the Employee Retirement Income Security Act of 1974 (ERISA), as amended, Section 502(a).

## How to File an Appeal

If you do not agree with the administrator's decision about your plan benefit, you may request that the plan administrator review your application. Send your request to:

Plan Administrator  
c/o MBC HR Employee Benefits Department  
Cedars-Sinai Medical Center  
8700 Beverly Blvd. 50 North Suite 350  
Los Angeles, CA 90048

After you receive the written notice of benefit denial, you have 60 days to send your written request for review by the plan administrator:

Your written request for review must include a request for the plan administrator to review your application for benefits and may include:

- A summary of all the reasons you believe the benefits should be paid, including any documents, records or other information relevant to your claim, whether or not such matters were submitted or considered in the initial decision.
- Any issues, comments, records, documents or other information that you think are pertinent to your claims.

You may request to review and/or copy free of charge, pertinent plan documents, records, and other information relevant to your claim.

## Decision on Appeal

The plan administrator will review your application fairly and fully, and will decide on your claim within 60 days. If the plan administrator needs additional time to decide, you will be notified about the reasons it needs the extension and the date it expects to make a decision. It will be no longer than an additional 60 days. The review will take into account all comments, documents, records and other information you submitted, without regard to whether that information was submitted or considered in the initial benefit determination. The decision on review will be delivered to you no later than five days after the claim determination is made.

If the plan administrator denies your claim, it will send you a written notice stating:

- Specific reason(s) for the denial and references to plan provisions on which it is based.
- A statement that you will be provided, upon request, reasonable access to and free-of-charge copies of all documents, records and other information relevant to your claim.
- A statement regarding your rights to bring an action under ERISA Section 502(a).
- The plan administrator has full discretionary power and authority to interpret the plan document and rules, to determine questions of eligibility, vesting and entitlements and to make findings of fact about all claims for benefits. To the extent permitted by law, the decision of the plan administrator will be final and binding on all parties, except to the extent that a court of competent jurisdiction finds an abuse of discretion.

## Time Limits on Appeal

You must timely exhaust your administrative remedies under the plan before filing a lawsuit against the plan. If you decide to file a lawsuit after exhausting the plan's administrative remedies, you must do so within three years of the day when you knew or should have known of the facts giving rise to the claim. Your time to file a claim may start running earlier if there has been a clear repudiation or denial of the claim by the Employer, the plan administrator, or their agent.

# TAXES ON BENEFITS

In most situations, money in a DC Plan is exempt from taxation — until you take the money from the plan(s). When you receive a distribution from the DC Plan, the payment is taxable at your normal federal income (and state) tax rate. In addition, if you are under age 59½ and receive a distribution, you may owe an additional 10% early withdrawal penalty tax.

This section highlights only the main points about federal taxes on distributions in effect when this summary was published. When you apply for your benefit, you'll receive a special Tax Notice Regarding Plan Payments with more information.

Remember that state income tax laws are not the same as federal income tax laws, so you should check the tax laws of your state. Cedars-Sinai (and its employees) cannot give you income tax advice. You should obtain professional tax advice before arranging to receive a distribution from the DC Plan.

## Lump-Sum Distributions and Mandatory Withholding

When you receive a lump-sum distribution, federal law requires that 20% of the distribution (if that distribution is an eligible rollover distribution that you do not roll into a qualified plan or arrangement) be withheld to cover your federal income tax liability. The 20% is remitted to the U.S. Treasury to cover your federal income tax liability. The tax you actually owe could be either greater than or less than the 20% withheld. If you live in a state that has an income tax, the plan may withhold an additional amount to cover the state income tax.

This 20% federal withholding is mandatory, unless you roll your distribution to another arrangement that accepts rollovers, including:

- Another employer-sponsored qualified plan
- IRA
- 403(b) plan
- Government 457(b) plan, or
- Roth IRA.

Despite the above, a non-spouse beneficiary may only roll over a distribution to an inherited IRA or Roth IRA.

## Rollover Your Distribution

If you roll over your distribution to another employer's plan or a traditional IRA, you may continue to defer income taxes and avoid paying the withdrawal penalty tax. There are generally two ways to roll over your benefit:

- **Direct Rollover** — You may directly roll over all or any portion of your vested account balance that is an eligible rollover distribution (generally a distribution that's not a periodic payment or a required distribution from the DC Plan). A direct rollover is paid directly from the DC Plan to an IRA or to

another employer's plan that accepts rollovers. If you choose a direct rollover, the mandatory 20% withholding doesn't apply. If your direct rollover is to a traditional IRA or Roth IRA or another employer's plan, you are not taxed on the amount rolled over until you withdraw it from the traditional IRA or another employer plan.

- **60-Day Rollover** — If you have an eligible rollover distribution paid directly to you instead of having it paid directly to an IRA or Roth IRA or to another employer's plan, you still have the option to roll over all or a portion of it. However, you must make the rollover within 60 days of the date you received the distribution. The portion of your distribution that is rolled over to a traditional IRA or another employer's plan will not be taxed until you withdraw it from the IRA or the other employer's plan.
- If you choose this option, the mandatory 20% withholding applies to your distribution. However, if you decide within the 60-day period to rollover 100% of your eligible rollover distribution, you have the option of adding an out of pocket amount equal to the mandatory 20% that was withheld from your eligible rollover distribution.

Despite the above, if you roll your distribution to a Roth IRA, the rollover amount will be taxable income the year of the rollover. Distributions from a Roth IRA will be tax free if certain requirements are met.

## Early Withdrawal Penalty Tax

Your vested account balance will be subject to an additional 10% tax unless one or more of the following situations applies to your distribution:

- You roll over your vested account, as previously described.
- You have attained age 59½ at the time of the payout.
- You leave Cedars-Sinai during the calendar year of your 55<sup>th</sup> birthday.
- You leave Cedars-Sinai because of a disability.
- Your account is paid to your beneficiary because of your death.
- It was used to pay for deductible medical expenses (medical expenses are generally deductible if they exceed 7.5% of your adjusted gross income).
- The distribution is made to an alternate payee under a QDRO (Qualified Domestic Relations Order) related to a divorce settlement.
- It was paid directly to the government for an IRS levy.



# LEGAL AND ERISA INFORMATION

Under the Employee Retirement Income Security Act of 1974, as amended (ERISA), you are entitled to certain information about your benefits. This section includes:

- A summary of your rights under ERISA.
- Other information required by ERISA.
- Additional legal information that affects your benefits and your rights to benefits.

## Administrative Information

PLAN NAME	TYPE OF PLAN	TRUSTEE	PLAN YEAR	PLAN ID NUMBER
Cedars-Sinai Health System Defined Contribution Retirement Plan (DC Plan)	Defined Contribution Retirement Plan	Voya Financial One Orange Way Windsor, CT 06095	Jan. 1-Dec. 31	002
Effective date: Jan. 1, 2000				

### Plan Sponsor

The plan is sponsored by:

Cedars-Sinai Medical Center  
8700 Beverly Blvd.  
Los Angeles, CA 90048  
310-423-5306

Cedars-Sinai Medical Center files required plan information with the Internal Revenue Service and the Department of Labor. If you write to either agency, specify the Employer Identification Number and Plan Identification Number:

- Employer Identification Number — 95-1644600
- Plan Identification Number — 002.

### Participating Employers

The following Cedars-Sinai-affiliated organization also sponsors or participates in the plan:

Cedars-Sinai Medical Care Foundation  
200 N. Robertson Blvd., Suite 107  
Beverly Hills, CA 90211

### Effective Date

This summary plan description describes the terms of the plan generally as of Jan. 1, 2016. If you were employed before Jan. 1, 2016, the summary plan description in effect at the time your employment ended describes your benefits.

### Named Fiduciaries

Cedars-Sinai Medical Center is the named fiduciary of the DC Plan, administration.

The Cedars-Sinai's MBC HR Employee Benefits Department handles administrative tasks on a day-to-day basis with the assistance of Voya Financial and the MBC HR Employee Benefits Help Desk (general benefit questions). No employee in these departments or organizations is a fiduciary with regard to the plan.

### Plan Administrator

The Senior Vice President of Human Resources is the plan administrator of the Cedars-Sinai Health System Defined Contribution Retirement Plan within the meaning of ERISA Section 3(16)(A). The Senior Vice President acts under authority delegated by the Board of Directors of Cedars-Sinai Medical Center. You may contact the plan administrator at this address:

Plan Administrator  
c/o MBC HR Employee Benefits Department  
Cedars-Sinai Medical Center  
8700 Beverly Blvd., 50 North Suite 350  
Los Angeles, CA 90048  
310-423-5306

Legal process may be served on the plan administrator.

### Agent for Legal Service

If you wish to take legal action against the DC Plan, you may have legal process served on:

Cedars-Sinai Medical Center  
Attention: MBC HR Employee Benefits Department  
and General Counsel  
Cedars-Sinai Medical Center  
8700 Beverly Blvd., 50 North Suite 350  
Los Angeles, CA 90048



## How the Plan Is Administered

The plan administrator has the exclusive authority to control and manage plan operation and administration. The plan administrator may designate others to carry out any duty or power that would otherwise be a responsibility of the plan under the DC Plan. The plan administrator may retain actuaries, accountants, consultants, third-party administration service providers, legal counsel or other specialists, as it may deem appropriate and necessary for administration. The plan administrator also has the authority to allocate or delegate its responsibilities.

The plan administrator has the exclusive power, right and authority, in its discretion, to:

- Determine whether you are eligible to be covered in the DC Plan or determine if you or your beneficiary is eligible for a benefit.
- Interpret the DC Plan and any other writings that affect the establishment or operation of the DC Plan, both as to legal importance and as to the application of the provisions of any such documents to the facts of a particular claim for benefits.
- Decide all matters arising under the DC Plan, including the right to remedy possible ambiguities, inconsistencies or omissions.
- Make factual findings and decide conclusively all questions regarding any claim for benefits under the DC Plan.

All determinations by the plan administrator with respect to any matter relating to the DC Plan are conclusive and binding on all persons.

## Discretionary Authority

In exercising discretionary powers under the DC Plan, the plan administrator, and any designees (which include any administrator, record keeper or trustee as claims fiduciary, etc.) have the broadest discretion permissible under ERISA and any other applicable laws to interpret unclear statements, and their decisions constitute final review of your claim. Benefits under the DC Plan are paid only if the plan administrator decides, in its discretion, that you are entitled to benefits or claims payment.

## Amendment and Termination of the Plan

Cedars-Sinai has the exclusive power, right and authority, in its discretion, to amend and/or terminate the DC Plan in any and all respects anytime for any reason. In addition, the Senior Vice President of Human Resources may adopt administrative amendments to the plan (such as legally required amendments, or amendments that do not make material design changes, affect eligibility, or materially change the benefit or contribution formulas).

## Distribution of Assets upon Plan Termination

If the DC Plan is terminated or partially terminated, all affected plan participants will become fully vested as of the termination date, regardless of their length of service at plan termination. DC Plan accounts would be distributed to plan participants or to their beneficiary(ies).

## Plan Funding and Trustee

Participating employers currently pay all of the contributions to the DC Plan, but reserve the right to change funding in the future. All contributions to the DC Plan are held by Voya Financial. The funds received by the vendor are used exclusively for the benefit of you and your beneficiary(ies) and are invested according to your instructions. The vendor is required, by law, to act in good faith for the best interest of you and your beneficiary(ies).

## Financial Records of the Plans

Cedars-Sinai Medical Center keeps financial records for the year on a plan year basis, Jan. 1 to Dec. 31, for the DC Plan.

## Loss or Reduction of Benefits

These situations could cause your benefit to be lost or reduced:

- If your pay or contributions exceed IRS limits, Cedars-Sinai's contributions may be limited.
- If your Cedars-Sinai employment ends before you are 100% vested, you forfeit the non-vested portion.
- Your accounts share in the investment gains and losses of money in the trust fund.
- If you are the subject of a Qualified Domestic Relations Order (QDRO), all or a portion of your benefit could be assigned to another, as described under Assignment of Benefits and QDROs below.
- The DC Plan is a tax-qualified retirement plan. This means that by observing certain rules, Cedars-Sinai and participants receive tax savings and tax deferral. Should the DC Plan lose its tax-qualified status, you, in turn, could lose some or all of the tax-deferred benefits.
- You fail to keep Cedars-Sinai or Voya Financial updated if you change your address.

## Assignment of Benefits and QDROs

Generally, your DC Plan account cannot be assigned to another person. They cannot be sold or used as collateral for a loan and, in most cases, your creditors cannot attach, garnish or otherwise interfere with your DC Plan account.

However, the DC Plan may be legally required to recognize obligations you are liable for as a result of a domestic relations order (DRO) that is determined to be a Qualified Domestic Relations Order (QDRO). Upon receipt of a DRO by the DC Plan, some or all of your DC Plan account could be assigned to another person, such as a former spouse or a dependent if the DRO is determined to be a QDRO. The plan administrator will determine if a DRO it receives is qualified.

The Towers Watson QDRO Service Center is the Cedars-Sinai's Medical Center's resource for all questions relating to QDROs. You may contact the Service Center at 800-481-2661 for questions or for a free copy of the DC Plan's QDRO procedures or to obtain a model QDRO to share with your attorney.

## Military Leave Rights

Federal law gives you certain rights if you leave Cedars-Sinai to serve in any of the United States uniformed services, for active duty or training. To qualify for these rights, you must give Cedars-Sinai advance written or verbal notice of your upcoming leave for military service and you must report back to work within a specified time following the end of your military service, depending upon the length of your military service. If you satisfy USERRA requirements, when you return to Cedars-Sinai employment you may be able to receive DC Plan contributions from Cedars-Sinai for that period.

When you return to Cedars-Sinai employment, your benefits will be reinstated as though you were never gone. Generally, a maximum of five years of military service will receive this treatment, unless service is extended due to a national emergency.

If you die or become disabled while performing qualified military service, your beneficiary will be entitled to the same benefits under the DC Plan that they would have been entitled to had you returned to employment within the period required by law and then died or become disabled.

Any differential military wage payments received from a Cedars-Sinai employer will be included as pay for the purposes of employer contributions. Contact your Human Resources Representative if you need more information about USERRA.

## Top Heavy Provisions

Federal regulations ensure that contributions made to the DC Plan do not favor a select group of employees, known as key employees. If more than 60% of a plan's account balances are to be paid to key employees, the plan is considered top heavy. Although it is not expected that the DC Plan will ever be top heavy, if it does become top heavy, your vesting in the DC Plan may be accelerated and you may be entitled to certain minimum contributions.

## Mergers, Consolidations or Transfers

If the DC Plan is ever merged or consolidated or plan assets are ever transferred to another plan, your benefits are protected. Your benefits under the new plan, if that plan were to terminate immediately after the change, would be at least as much as the amount you would be entitled to receive if the old plan had terminated immediately before the merger, consolidation or transfer.

## Pension Benefit Guaranty Corporation

As this is a defined contribution plan with no guarantee of specific benefits at any particular time, benefits under the plan are not insured by the Pension Benefit Guaranty Corporation (PBGC) should the plan terminate anytime.

## Your ERISA Rights

As a participant in the Cedars-Sinai Health System Defined Contribution Retirement Plan, you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974, as amended (ERISA). ERISA provides that all plan participants are entitled to:

### Receive Information About Your Plan and Benefits

- Examine, without charge, at the plan administrator's office and at other specified locations, such as worksites and union halls, all documents governing the plan, including insurance contracts and collective bargaining agreements, and a copy of the latest annual report (Form 5500 Series) filed by the plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration.
- Obtain, upon written request to the plan administrator, copies of documents governing the operation of the plan, including insurance contracts and collective bargaining agreements, and copies of the latest annual report (Form 5500 Series) and updated summary plan description. The administrator may make a reasonable charge for the copies.
- Receive a summary of the plan's annual financial report. The plan administrator is required by law to furnish each participant with a copy of this summary annual report.
- Obtain a statement telling you whether you have a right to receive a benefit under the DC Plan. If you stop working now. If you do not have a right to a benefit, the statement will tell you how many more years you have to work to get a right to a benefit (become vested). This statement must be requested in writing and is not required to be given more than once every 12 months. The plan must provide the statement free of charge.

### Prudent Actions by Plan Fiduciaries

In addition to creating rights for plan participants, ERISA imposes duties upon the people who are responsible for operation of the employee benefit plan. The people who operate your plan, called fiduciaries of the plan, have a duty to do so prudently and in the interest of you and other plan participants and beneficiaries. No one, including your employer, your union or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a pension benefit or exercising your rights under ERISA.

## Enforce Your Rights

If your claim for a benefit is denied or ignored, in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules.

Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request a copy of plan documents or the latest annual report from the plan and do not receive them within 30 days, you may file suit in a federal court. In such a case, the court may require the plan administrator to provide the materials and pay you up to \$110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the administrator.

If you have a claim for benefits that is denied or ignored, in whole or in part, you may file suit in a state or federal court after exhausting the plans' claims and appeal procedures. In addition, if you disagree with the plan's decision or lack thereof concerning the qualified status of a domestic relations order, you may file suit in federal court.

If it should happen that plan fiduciaries misuse the plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds your claim is frivolous.

### Assistance With Your Questions

If you have any questions about your retirement benefits, ask the appropriate person or organization listed under Benefit Resources at the beginning of this document.

If you have any questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from Cedars-Sinai, contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory or:

Division of Technical Assistance and Inquiries  
Employee Benefits Security Administration  
Department of Labor  
200 Constitution Ave. N.W.  
Washington, DC 20210

If you are in Los Angeles, the regional office is:

Employee Benefits Security Administration  
Los Angeles Regional Office  
1055 East Colorado Blvd., Suite 200  
Pasadena, CA 91106  
Phone: 626-229-1000  
Fax: 626-229-1098

You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration at 866-444-EBSA (3272).