

ORLANDO
HEALTH®

Health Central
Hospital

ORLANDO
HEALTH®

Health Central Park
A Nursing Rehabilitation Center

Committed to Making a Difference Tomorrow and Today

*Orlando Health
Retirement Savings Plan*

**Welcome to Fidelity Investments®:
A guide to the transition ahead**

At Orlando Health, we're committed to offering you resources to help you map out your retirement goals—and along with Fidelity, we're here to help you through every step in your journey.



This notice is to inform you that the Health Central Employee Retirement Savings Plan will be merging with the Orlando Health Retirement Savings Plan and will be transferring from VALIC to Fidelity Investments.





Get ready for the changes ahead

Starting November 16, 2017, the Health Central Employee Retirement Savings Plan (the “Health Central Plan”) will be merging with the Orlando Health Retirement Savings Plan (the “Orlando Health Plan”). Fidelity Investments® is the service provider for your Orlando Health Plan.

Your retirement savings plan is an important benefit, so you need the right information, resources, and support to help you make decisions with confidence. With more than 65 years of financial services experience, Fidelity can help you put a plan in place that balances the needs of your life today with your retirement vision for tomorrow.

Use this guide as a resource to help you take an active role in your retirement planning.

- Review the key transition dates and take note of services that may be temporarily unavailable during the transition.
- Discover new services and features available in the Orlando Health Plan.
- Explore how your current investment lineup may change as a result of the transition and key dates for when you need to make investment decisions.

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We are pleased to announce an exciting change in the Health Central Employee Retirement Savings Plan. Fidelity Investments will be the provider of recordkeeping services for your workplace savings plan. Together with Fidelity, we will offer a new level of service and commitment to help you prepare for retirement. Once the Plan's transition to Fidelity is complete, you will have access to Fidelity's Spanish-speaking representatives to help you with your workplace savings needs. The Spanish phone line, **800-587-5282**, will be available beginning October 16, 2017, 8:30 a.m. to 8:30 p.m. Eastern time, Monday through Friday.

(Español)

Estamos muy contentos de anunciar un cambio interesante en el Health Central Employee Retirement Savings Plan. Fidelity Investments será el proveedor de servicios de mantenimiento de registros para su plan de ahorros del lugar de trabajo. Junto con Fidelity, vamos a ofrecer un nuevo nivel de servicio y compromiso para ayudarle a prepararse para la jubilación. Una vez que la transición del plan de Fidelity sea completo, usted tendrá acceso a los representantes de habla hispana de Fidelity para ayudarle con sus necesidades del plan de ahorros del lugar de trabajo. La línea telefónica en español, **800-587-5282**, estará disponible a partir 16 de octubre, 2017, de 8:30 a.m. a 8:30 p.m. hora del Este de los Estados Unidos, de lunes a viernes.

A Special Note for Former Employees, Alternate Payees, and Plan Beneficiaries:

If you are a former employee, alternate payee, or beneficiary with an account balance in the Plan, some of the information enclosed may not apply to you. However, you will be affected by the upcoming transition, so please read this material carefully.





Transition Highlights

At Orlando Health, we believe in offering a strong benefits program. Together with Fidelity, we'll provide a new level of service and commitment to help you prepare for retirement.

Reduction in Fees	A fixed per-participant fee will be reduced from \$53 (\$13.25 quarterly) to \$37 (\$9.25 quarterly).
Revised Investment Lineup	The investment options offered by the Orlando Health Plan provide a diverse selection that covers all of the major asset classes—stocks, bonds, and short-term investments. You will have the opportunity to choose your investments for the Orlando Health Plan beginning October 16, 2017.
Rebalance Notification Service	Get notified via email anytime your account's investment mix strays from your original strategy.
NetBenefits® Website: netbenefits.com/orlandohealth	Access to Fidelity's comprehensive website dedicated to retirement planning. Here is where you will manage your account, make decisions on your investment choices, and find interactive tools and calculators to help you better prepare to meet your retirement savings goals. See the Tools and Resources section of this guide (page 20) for more details.
Beneficiary Designations	Choose your beneficiaries. Beneficiary information currently on file at VALIC will not transfer to Fidelity. You can designate your beneficiaries on NetBenefits® at www.netbenefits.com/orlandohealth . With Fidelity's Online Beneficiaries Service, you can designate your beneficiaries, receive instant online confirmation, and check your beneficiary information beginning October 16, 2017.
Plan Enrollment through Fidelity	If you are not yet enrolled, now is a great time to consider saving for your retirement. Beginning the week of December 3, 2017, you will be able to enroll in the Orlando Health Plan through Fidelity Investments.
Fidelity Retirement Planners	Fidelity Retirement Planners will be available on-site at Orlando Health locations on an ongoing basis. They can help with retirement planning and asset allocation and answer any questions you have about the Orlando Health Plan.
Outstanding Loans	Any outstanding loan balances at VALIC will transfer to Fidelity. If you are currently an active team member, you will continue to repay your loan(s) via payroll deduction. ^{1,2} If you are a former team member, a separate notice will be sent to you with instructions to setup the ACH service with Fidelity.
Model Portfolio Recordkeeping Service (MPRS)	A new investment management service is available to you in the Orlando Health Plan. The asset allocation of each model portfolio is constructed and managed at the discretion of your Plan's named fiduciary. Model portfolios are composed of some or all of the Plan's investment options and are a method of allocating your account among the Plan's investment options. ³

¹ Loan repayments received during the blackout period will be invested in the Fidelity Money Market Trust Retirement Money Market Portfolio until the blackout period ends. At that time, loan repayments and any associated earnings will be posted to your account according to your investment elections on file with Fidelity. If you do not have any elections on file, your loan repayments and any associated earnings will be invested in a T. Rowe Price Retirement Fund corresponding to your age and anticipated retirement date.

² *You could lose money by investing in a money market fund. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Fidelity Investments and its affiliates, the fund's sponsor, have no legal obligation to provide financial support to money market funds and you should not expect that the sponsor will provide financial support to the fund at any time.*

³ Model portfolios are constructed and managed at the discretion of your Plan's named fiduciary. Fidelity is not involved in the construction and management of the model portfolios. Fidelity provides recordkeeping services for the model portfolios and distributes model portfolio information as directed by your employer. Fidelity is not affiliated with your Plan's named fiduciary.

What happens to my loan?

Active Team Members

Any outstanding loan balances in the Health Central Plan will transfer to the Orlando Health Plan at Fidelity. Loan payments will continue to be repaid via payroll deduction.

You may have a maximum of one loan in the Orlando Health Plan. If you currently have more than one loan in your Health Central Plan, all loans will transfer, but you will need to repay any loans before a new loan can be taken on your account.

Terminated or Retired Team Members

Any outstanding loan balances in the Health Central Plan will transfer to the Orlando Health Plan at Fidelity. Terminated or retired team members with a loan outstanding must establish the Automated Clearing House (ACH) service with Fidelity in order for payments to be made from your personal bank account. You will receive additional information from Fidelity in December on how to establish ACH payments.

Outstanding loans will be reamortized to a monthly payment amount based on the outstanding balance as of November 14, 2017. The term of your loan will not change.





Blackout Period

To ensure that all information is transferred accurately from your current Health Central Plan account at VALIC to your new Orlando Health Plan account at Fidelity, there will be a period of time when you will be unable to direct or diversify investments in your individual accounts, obtain a loan, or a distribution from the Health Central Plan. This period during which you will be unable to exercise these rights otherwise available under the Health Central Plan is called a blackout period. Whether or not you are planning retirement in the near future, we encourage you to carefully consider how this blackout period may affect your retirement planning, as well as your overall financial plan.

The blackout period for the Health Central Plan is expected to begin on November 7, 2017, and is expected to end during the week of December 3, 2017. During these weeks, you can determine whether the blackout period has started or ended by contacting the Fidelity Retirement Service Center at **800-343-0860**, Monday through Friday, from 8 a.m. to midnight Eastern time.

During the blackout period, you will be unable to direct or diversify the assets held in your Plan account. For this reason, it is very important that you review and consider the appropriateness of your current investments in light of your inability to direct or diversify those investments during the blackout period. For your long-term retirement security, you should give careful consideration to the importance of a well-balanced and diversified investment portfolio, taking into account all your assets, income, and investments.

If you have any questions concerning this blackout, you should contact the Fidelity Retirement Service Center at **800-343-0860**.

If you have any questions or if you would like to make any changes to your account at VALIC before the start of the blackout period, please go online at www.valic.com or call **800-44-VALIC** before the transaction dates listed on the next page.

Please note, your contribution rate at Health Central as of November 10, 2017, will continue and transfer to Fidelity. You will not be able to make changes to your contribution rate until the blackout period has ended. Going forward, all contribution elections will be made through Fidelity.





Activity Calendar

KEY DATES*	PLAN ACTIVITY/ACTION STEPS
Beginning October 16, 2017	<p>ELECTION WINDOW</p> <p>Choose your investment options and designate your beneficiaries for your Orlando Health Plan.</p> <p>As part of the transition, you have an opportunity to direct how you want to invest your assets when your Health Central Plan account transfers to the Orlando Health Plan at Fidelity on November 16, 2017. The investment choices you make will be effective for your current account balances and future contributions to the Orlando Health Plan and will be in effect at the time the transition is complete. To make your investment choices, log on to NetBenefits® at www.netbenefits.com/orlandohealth or call the Fidelity Retirement Service Center at 800-343-0860, Monday through Friday, from 8 a.m. to midnight Eastern time.</p> <p>If you do not elect your investment options prior to the account transfer, your current account balances with VALIC and future contributions will be directed to the Orlando Health Plan's default investment option, a T. Rowe Price Retirement Fund. Review the "Default investment option" section beginning on page 16 to learn more.</p> <p>Information regarding each investment option's risk, as well as its strategy and objective, including a prospectus or fact sheet, if available, can be obtained on NetBenefits®. Please consider all investment information before choosing your investments.</p> <p>You can also designate your beneficiaries online for the Orlando Health Plan at Fidelity during the election window. Your beneficiary elections on file at VALIC will not transfer to Fidelity. If no beneficiary elections are on file at the time of your death, the default beneficiary designation under the Orlando Health Plan (i.e., your spouse if you are married; your estate if you are not married at the time of your death) will apply.</p>
October 31, 2017 at 4 p.m. ET	<p>Last day for VALIC to receive all required paperwork in good order to process a loan or distribution before the blackout period begins. Please allow enough time to request, receive, complete, and return the paperwork to VALIC before this deadline.</p>
November 7, 2017 at 4 p.m. ET	<p>BLACKOUT PERIOD BEGINS</p> <p>This is the last day at VALIC to:</p> <ul style="list-style-type: none">▶ Change how contributions will be invested at VALIC.▶ Request an exchange between investment options.▶ Check your account balance.▶ Process a loan or distribution.
November 10, 2017 at 4 p.m. ET	<p>This is the last day to make changes to your contribution rate at Health Central. After this date, contribution changes will be unavailable until the blackout period has ended. Going forward, all contribution elections will be made through Fidelity.</p>
November 14, 2017 at 4 p.m. ET	<p>Your account balances at VALIC are valued at the close of the market.</p>
November 16, 2017	<p>Your account balances are scheduled to transfer to Fidelity based on the elections you made during the election window. If no elections were made, your balance will be transferred to a T. Rowe Price Retirement Fund. Please review the "Default investment option" section beginning on page 16 to learn more.</p>



Activity Calendar *(continued)*

KEY DATES*	PLAN ACTIVITY/ACTION STEPS
<p>Week of December 3, 2017</p>	<p>BLACKOUT PERIOD ENDS</p> <p>The blackout period is expected to end, and the Fidelity Retirement Service Center and NetBenefits® website will open for all Orlando Health Plan services.</p> <ul style="list-style-type: none"> ▶ On NetBenefits® you can: <ul style="list-style-type: none"> - Review your account balances. - Request changes to your account. - Enroll or change your deferrals in the Orlando Health Plan. - Access investment option descriptions. - Research investment performance. - Request a loan or distribution. ▶ Call 800-343-0860 to speak with a Fidelity representative who can answer your questions and walk you through any transaction you want to make in your account. ▶ Designate your beneficiaries. Beneficiary information currently on file at VALIC will not transfer to Fidelity. You can designate your beneficiaries on NetBenefits® at www.netbenefits.com/orlandohealth.
<p>January 2018</p>	<p>Final account statement from VALIC will be mailed to you.</p>
<p>January 2018</p>	<p>First quarterly statement is available from Fidelity. You will receive one combined statement for all Orlando Health Plans in which you are enrolled.</p> <ul style="list-style-type: none"> ▶ Compare Fidelity's statement with your final account statement from VALIC, and contact Fidelity with any questions. ▶ Quarterly statements for the Orlando Health Plan are also available online through NetBenefits®.

**The timing of the Plan changes and transition period described in this brochure depends upon the timing and accuracy of a variety of factors that may include the transfer of data, receipt of instructions, and receipt of assets. Changes in any of these factors may result in changes to the timing of the delivery of services, the transition period, and/or the dates on which, and thus the prices at which, assets in your account are sold and/or reinvested.*





Election Window Action Steps

Choose your investment options and designate your beneficiaries beginning October 16, 2017.

Step 1: Log on to Fidelity NetBenefits®

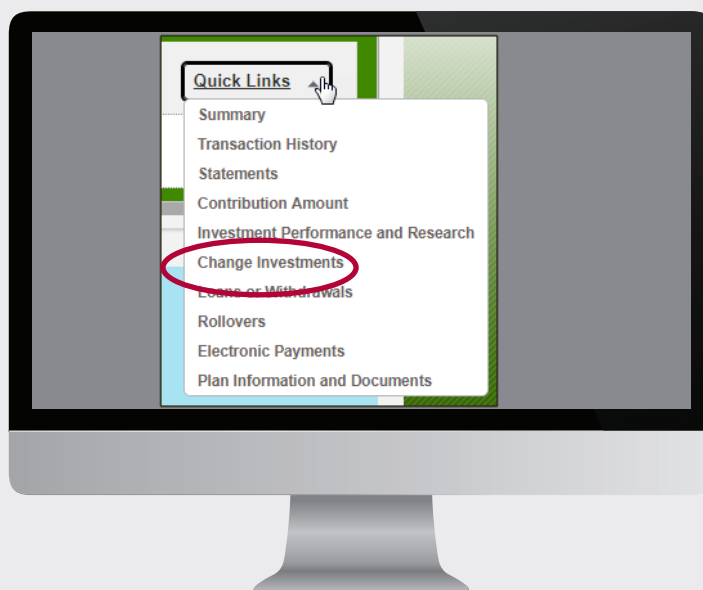
- Beginning October 16, 2017, log on to NetBenefits® at www.netbenefits.com/orlandohealth. If you have a username and password for other accounts at Fidelity, you can use that information to access your Orlando Health Plan account.
- If you do not have a Fidelity username and password, you can access NetBenefits® at www.netbenefits.com/orlandohealth. Click **Register** at the top of the screen and follow the step-by-step instructions to set up your account. You will be asked for the last four digits of your Social Security Number, your name, and your date of birth.

Username ? Password ? Log in Remember Me Register

Screenshots are for illustrative purposes only.

Step 2: Access the investments for your Orlando Health Plan accounts

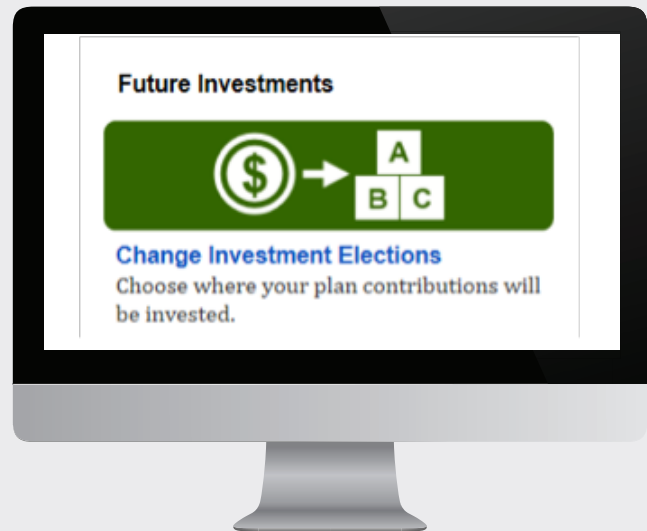
After logging on, click on the green bar that displays your account balance. Select **Change Investments** from the *Quick Links* menu for the Orlando Health Plan to make your elections.



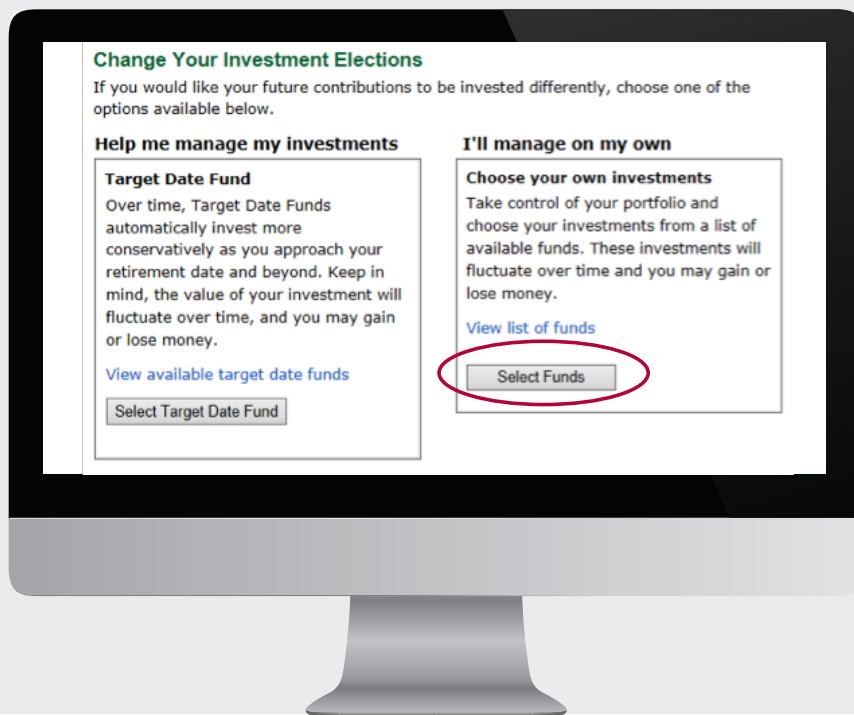


Step 3: Choose your investment elections for the asset transfer and future contributions

When you are ready to make your elections, choose the **Future Investments** option under the *Change Investments* tab.



Then, choose **Select Funds** in the *Choose your own investments* box.



All screenshots are for illustrative purposes.

Select the investments in which you want to invest (total must equal 100%), then click **Next**.

You may be asked to select a delivery option for prospectus delivery. Either indicate you have received the prospectus in the past 30 days or click **View** to review the prospectus for the options you have chosen online. To continue, click **Next** at the bottom of the screen.

Review your investment elections and click **Submit**. You may wish to print a copy of the confirmation screen for your records.



Step 4: Designate your beneficiaries

Your beneficiary elections on file at VALIC will not transfer to Fidelity. Click **Profile** at the top of the home page.



Then choose **Beneficiaries**. The system will guide you through the process to designate your beneficiaries for the Plan.





Attend a Workshop and/or Help Desk

Attend a workshop to learn more about the important changes, and get answers to your questions. Fidelity will be on-site to deliver the “Get Ready for the Move to Fidelity” workshop.

Fidelity Retirement Planners will also be available for Help Desk sessions. Help Desk sessions do not require an appointment and are for team members who prefer walk-in support for quick Plan- or transition-related questions.

Register for a Workshop:

Visit www.netbenefits.com/orlandohealth and click the **Meet** link near the bottom-right corner of the home page. Or call the dedicated Retirement Planners at **800-642-7131**.

Who You Will Meet

Fidelity will pair you with a representative who can help you now and at every stage of your life:



**Gene
Varela**

Gene Varela, a Fidelity director, retirement planner, has more than 20 years with the company. He was previously an account executive at Fidelity's Orlando, Florida, Investor Center. A Chartered Retirement Planning CounselorSM, investment advisor representative, registered securities representative, and licensed insurance representative, Gene holds a bachelor's degree in Economics from the City University of New York, Brooklyn College.



**Angela
Casale**

Angela Casale, a Fidelity retirement planner, has more than 10 years with the company. She was previously a relationship manager at Fidelity's Greenville, South Carolina, Investor Center. An investment advisor representative and registered securities representative, Angela holds a bachelor's degree in Marketing from Florida State University and a master's degree in Business Administration from Clemson University.



Workshop & Help Desk Schedule

Register for a Workshop:

Visit www.netbenefits.com/orlandohealth and click the **Meet** link near the bottom-right corner of the home page. Or call the dedicated Retirement Planners at **800-642-7131**.

TUESDAY, OCTOBER 17, 2017	
7 a.m.–8 a.m.	Help Desk
8 a.m.–9 a.m.	<i>Get Ready for the Move to Fidelity</i> workshop
9 a.m.–10 a.m.	Help Desk
Location: Health Central Park 411 N. Dillard Street Winter Garden, FL 34787 Auditorium	

THURSDAY, OCTOBER 19, 2017	
7 a.m.–4 p.m.	Help Desk
Location: Health Central Park 411 N. Dillard Street Winter Garden, FL 34787 Auditorium	

SATURDAY, OCTOBER 21, 2017	
9 a.m.–10 a.m.	Help Desk
10 a.m.–11 a.m.	<i>Get Ready for the Move to Fidelity</i> workshop
11 a.m.–Noon	Help Desk
Location: Health Central Hospital 10000 West Colonial Drive Ocoee, FL 34761 Garden Level - Bradford Room	

MONDAY, OCTOBER 23, 2017	
7:30 a.m.–9 a.m.	Help Desk
9 a.m.–10 a.m.	<i>Get Ready for the Move to Fidelity</i> workshop
10 a.m.–11 a.m.	Help Desk
Noon–2 p.m.	Help Desk
2 p.m.–3 p.m.	<i>Get Ready for the Move to Fidelity</i> workshop
3 p.m.–4:30 p.m.	Help Desk
Location: Health Central Hospital 10000 West Colonial Drive Ocoee, FL 34761 Garden Level - Bradford Room	

TUESDAY, OCTOBER 24, 2017	
4 p.m.–6 p.m.	Help Desk
6 p.m.–7 p.m.	<i>Get Ready for the Move to Fidelity</i> workshop
7 p.m.–8 p.m.	Help Desk
Location: Health Central Hospital 10000 West Colonial Drive Ocoee, FL 34761 Garden Level - Bradford Room	





Investment Options

Before investing in any mutual fund, consider the investment objectives, risks, charges, and expenses. Contact Fidelity for a prospectus or, if available, a summary prospectus containing this information. Read it carefully.

Overview

The new investment lineup will be structured in two groups or tiers. The approaches vary and are intended for investors with different levels of investment experience. They are also dependent on the level of involvement you want in managing your investment mix. Remember, any of the investment options offered by the Orlando Health Plan are available to you at any time, so you can choose options from each tier to create an asset allocation that best fits your needs.

Fund descriptions for all of the options in the Orlando Health Plan are available in the enclosed **Investment Options Guide**. More detailed information will be available on NetBenefits® at www.netbenefits.com/orlandohealth beginning October 16, 2017.

For an explanation of your rights to direct investments, any Plan restrictions, and a description of the types of fees and expenses associated with your Orlando Health Plan account, refer to the enclosed **Participant Disclosure Notice**.

Tier 1: Target Retirement Date Funds

Target Retirement Date Funds are designed for investors expecting to retire around the year indicated in each fund's name. The investment risk of each fund changes over time as the funds' asset allocations become more conservative. The funds are subject to the volatility of the financial markets, including equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in index-based, small-cap, and foreign securities. Principal invested is not guaranteed at any time, including at or after the target dates.

Tier 2: Core Investment Options

This tier is for investors who are interested in actively managed funds. You can choose from investment options representing a variety of investment styles offered through several investment companies. These options allow you the flexibility to build an investment strategy to meet your needs—both long- and short term. The options have different strategies and goals and invest in specified types of investments, including international and domestic stocks, bonds, and short-term investments.

Model Portfolio Recordkeeping Service (MPRS)

Your Plan offers you the option of selecting a model portfolio. Model portfolios are preselected asset allocation strategies designed to meet specific investment objectives. The asset allocation and changes to the model portfolio are determined by your Plan's named fiduciary. If you choose to enroll in a model portfolio, your existing account balance and any future contributions will be invested according to the allocation of the model portfolio you select. You may unenroll or change your model portfolio at any time.



Your Orlando Health Plan Investment Lineup

INVESTMENT OPTION	TICKER SYMBOL	GROSS EXPENSE RATIO AS OF AUGUST 15, 2017
TIER 1: TARGET RETIREMENT DATE FUNDS		
T. Rowe Price Retirement Balanced Fund	TRRIX	0.57%
T. Rowe Price Retirement 2010 Fund	TRRAX	0.59%
T. Rowe Price Retirement 2015 Fund	TRRGX	0.62%
T. Rowe Price Retirement 2020 Fund	TRRBX	0.66%
T. Rowe Price Retirement 2025 Fund	TRRHX	0.69%
T. Rowe Price Retirement 2030 Fund	TRRCX	0.72%
T. Rowe Price Retirement 2035 Fund	TRRJX	0.74%
T. Rowe Price Retirement 2040 Fund	TRRDY	0.76%
T. Rowe Price Retirement 2045 Fund	TRRKX	0.76%
T. Rowe Price Retirement 2050 Fund	TRRMX	0.76%
T. Rowe Price Retirement 2055 Fund	TRRNX	0.76%
TIER 2: CORE INVESTMENT OPTIONS		
MetLife Stable Value Option	N/A	0.44%
PIMCO Real Return Fund Institutional Class	PRRIX	0.64%
Fidelity® Government Income Fund	FGOVX	0.45%
Dodge & Cox Income Fund	DODIX	0.43%
Vanguard Total Bond Market Index Fund Admiral Shares	VBTLX	0.05%
Vanguard Institutional Index Fund Institutional Shares	VINIX	0.04%
AMG Managers Montag & Caldwell Growth Fund Class I	MCGIX	0.88%
Vanguard Windsor™ II Fund Admiral™ Shares	VWNAX	0.25%
Vanguard Mid-Cap Index Fund Institutional Shares	VMCIX	0.05%
Vanguard Mid-Cap Growth Fund Investor Shares	VMGRX	0.36%
American Century Mid Cap Value Fund R6 Class	AMDVX	0.66%
Vanguard Small-Cap Growth Index Fund Institutional Shares	VSGIX	0.06%
Vanguard Small-Cap Value Index Fund Institutional Shares	VSIIY	0.06%
Lazard Emerging Markets Equity Portfolio Institutional Shares	LZEMX	1.09%
Vanguard Developed Markets Index Fund Admiral Shares	VTMGX	0.07%
American Funds EuroPacific Growth Fund® Class R-6	RERGX	0.50%

The Orlando Health Plan is intended to be a participant-directed plan as described in Section 404(c) of ERISA, which means that fiduciaries of the Plan are ordinarily relieved of liability for any losses that are the direct and necessary result of investment instructions given by a participant or beneficiary.

The above listed funds do not have any short-term redemption fees.



Make your investment elections*

Beginning October 16, 2017, you need to make investment elections for your Orlando Health Plan with Fidelity. The investment elections you make will apply to your current account balances and future contributions, and will be in effect at the time the transfer is complete. To make your investment elections, call **800-343-0860** or log on to NetBenefits at www.netbenefits.com/orlandohealth.

If you do not choose any investment options during the election window beginning on October 16, your current account balances with VALIC and any future contributions will be invested in a T. Rowe Price Retirement Fund that has a target retirement date closest to the year you might retire and assumes a retirement age of 65.

**The timing of the Plan changes and transition period described in this brochure depends upon the timing and accuracy of a variety of factors that may include the transfer of data, receipt of instructions, and receipt of assets. Changes in any of these factors may result in changes to the timing of the delivery of services, the transition period, and/or the dates on which, and thus the prices at which, assets in your account are sold and/or reinvested.*

Default investment option*

If no investment elections are made during the election window beginning on October 16, your current account balances and future contributions with VALIC will be invested in a T. Rowe Price Retirement Fund that has a target retirement date closest to the year you might retire and assumes a retirement age of 65.

Please use the guidelines in the table below to determine in which T. Rowe Price Retirement Fund your current account balances and future contributions will be invested if no investment elections are made.

DATE OF BIRTH	FUND NAME	TARGET RETIREMENT DATE
Before 1943	T. Rowe Price Retirement Balanced Fund	Retired before 2008
1/1/1943 – 12/31/1947	T. Rowe Price Retirement 2010 Fund	2008–2012
1/1/1948 – 12/31/1952	T. Rowe Price Retirement 2015 Fund	2013–2017
1/1/1953 – 12/31/1957	T. Rowe Price Retirement 2020 Fund	2018–2022
1/1/1958 – 12/31/1962	T. Rowe Price Retirement 2025 Fund	2023–2027
1/1/1963 – 12/31/1967	T. Rowe Price Retirement 2030 Fund	2028–2032
1/1/1968 – 12/31/1972	T. Rowe Price Retirement 2035 Fund	2033–2037
1/1/1973 – 12/31/1977	T. Rowe Price Retirement 2040 Fund	2038–2042
1/1/1978 – 12/31/1982	T. Rowe Price Retirement 2045 Fund	2043–2047
1/1/1983 – 12/31/1987	T. Rowe Price Retirement 2050 Fund	2048–2052
1/1/1988 and later	T. Rowe Price Retirement 2055 Fund	2053 and beyond

The target retirement timeline and retirement age were selected by the Retirement Committee acting as an ERISA fiduciary.

Default beneficiary information

In the event of your death, if no beneficiary designations are on file at Fidelity, Fidelity will make every effort to research any past elections that were made with Health Central. If no beneficiary designations can be found, the Orlando Health Plan guidelines provide that, upon a Plan participant's death, any assets in the Plan will be transferred to a beneficiary account for the spouse of the participant. If the participant is not married at the time of their death, then the account will be transferred to the participant's estate.

We highly encourage you to make your beneficiary designations in the Orlando Health Plan beginning October 16, 2017, so your assets will be distributed accurately, based on your wishes, in the event of your death.



VALIC Fixed-Interest Option

As part of the transition, the VALIC Fixed-Interest Option will transition to a new option over the next five years. If you currently have a balance in the VALIC Fixed-Interest Option, effective November 14, 2017, 20% (one-fifth) of the balance will be transferred to your Orlando Health Plan account at Fidelity based on the investment elections you made during the election window.

EXISTING INVESTMENT OPTION WITH VALIC AS OF 4 P.M. EASTERN TIME NOVEMBER 14, 2017	WILL TRANSFER TO THESE INVESTMENT OPTIONS IN YOUR ORLANDO HEALTH PLAN ACCOUNT AT FIDELITY ON NOVEMBER 16, 2017
VALIC Fixed-Interest Option	<ul style="list-style-type: none"> <li data-bbox="797 732 1463 831">▶ 20% – Participant’s investment mix on file with Fidelity. If no investment mix on file, then to an age-based default T. Rowe Price Retirement Date Fund. <li data-bbox="797 831 1463 884">▶ 80% – Frozen VALIC Fixed-Interest Option

The VALIC Fixed-Interest Option will be “frozen” in the Orlando Health Plan at Fidelity. This means no new contributions or exchanges will be allowed into or out of the option. Interest will continue to be posted to your account on a monthly basis based on your balance in the VALIC Fixed-Interest Option, and you will be able to move your money out of the option to other investment choices offered through the Orlando Health Plan at any time.

All future contribution elections that are currently directed to the VALIC Fixed-Interest Option will be directed to the participant’s investment mix on file with Fidelity.

Over the next four years, the remaining balance in the VALIC Fixed-Interest Option will be transferred to the team member’s investment mix on file with Fidelity. The method to be used is shown in the chart below. The transfer will occur on an annual basis until the full remaining balance is transferred in 2021. You will receive notification of the upcoming annual transfer each year.

YEAR	PORTION OF BALANCE TO BE TRANSFERRED
2017	One-fifth of your balance in the option as of November 14, 2017
2018	One-fourth of your balance in the option as of the transfer date
2019	One-third of your balance in the option as of the transfer date
2020	One-half of your balance in the option as of the transfer date
2021	Full remaining balance will be transferred and the VALIC Fixed-Interest Option will be removed from the Plan



Frequently Asked Questions

Q1: What do I have to do regarding this transition?

A1: Your account balance will automatically transfer; however, there will be an election window for you to make investment elections in the Orlando Health Plan at Fidelity. Your balance at VALIC will be transferred to your account at Fidelity based on these elections. If no elections are made, your balance will be transferred to a T. Rowe Price Retirement Fund based on your date of birth and expected retirement date, assuming retirement at age 65.

During the election window, you should also make your beneficiary designations for your account at Fidelity. Beneficiary information on file at VALIC will not transfer to your Orlando Health Plan account at Fidelity.

Q2: Will the amount I am now contributing continue?

A2: Yes. Your current deferral elections will be transferred to Fidelity and your contributions will continue.

Q3: What will happen to my loan?

A3: We anticipate that all loans that are currently at VALIC will transfer to Fidelity. You will continue to make payments to your loan uninterrupted by the transition.

Q4: Are the employer contributions changing?

A4: No. The employer contributions that Orlando Health makes on your behalf will not change as a result of this transition.

Q5: Will my vesting remain the same?

A5: Yes. Health Central team members will receive credit for all service at Health Central as they transition to the Orlando Health Plan. Vesting will not be reduced as a result of the transition.

Q6: Will my beneficiary information transfer?

A6: Your beneficiary information on file at VALIC will not transfer to Fidelity. It is important to make your beneficiary designations at Fidelity during the election window.

Q7: Are the investment options changing?

A7: The investment lineup in the Orlando Health Plan will be available to all Health Central team members as they transition. The investment lineup of the Orlando Health Plan and the Health Central Plan are similar. Both plans, for example, use the same target date fund series. Several of the funds in the Orlando Health Plan have lower expenses than their counterparts in the Health Central Plan.

Q8: Who can I contact if I don't know what investments to choose?

A8: Once the election window begins, if you would like assistance in making your elections, or advice on which investments may be right for you, Fidelity Retirement Planners will be available to meet with you in person. You will also be able to contact the Fidelity Retirement Service Center and a Fidelity Representative will assist you.

Q9: Can I opt not to move to Fidelity?

A9: It is not possible to opt out of this transfer if you are an active team member. If you are no longer working for Orlando Health or are otherwise eligible to take a distribution from your account, you may choose to withdraw or roll over your account to another financial provider prior to the transfer to Fidelity. Keep in mind that a withdrawal may have tax implications, including possible early withdrawal penalties. You may wish to consult a tax advisor prior to making any distributions from your account. You can change your deferral and investment elections prior to the blackout period and once the transition is complete.

Important Information Regarding the Transfer of the VALIC Fixed-Interest Option to Fidelity

The VALIC Fixed-Interest Option is a unique investment that is only available on the VALIC platform. Unlike the other investment options in the Health Central Plan, VALIC places certain restrictions on how and when money can be removed from this investment. More specifically, VALIC requires that when a plan is moved off the platform, the assets must be transferred out over a five-year period.

Given these restrictions, Orlando Health has spent considerable attention developing a transition plan that allows team members to:

- Have continued access to any assets invested in this option for distributions, loans, or changes in investment allocations.
- Continue to see all of their retirement savings on one statement and manage their savings through one website.
- Gradually transition out of the VALIC Fixed-Interest Option.

Below are some frequently asked questions about how the VALIC Fixed-Interest Option transition will take place.

Q1: What do I need to do prior to the transition date?

A1: Currently we anticipate that the Health Central Plan will merge with the Orlando Health Plan on November 16, 2017. Prior to this, we encourage you to log on to your new Fidelity account and set up your new investment election (allocation). If you do not set up a new investment election, your account balance and future contributions will be allocated to a T. Rowe Price Retirement Fund based on your date of birth, expected retirement date, and assuming retirement at age 65. You are encouraged to choose your investment options prior to the plans' merger.

Q2: What will happen to my assets during the transition?

A2: When the plans merge, assets from all of your funds, excluding the VALIC Fixed-Interest Option, will be transferred from VALIC to Fidelity and invested according to your investment elections. In addition, 20% of your balance in the VALIC Fixed-Interest Option will be transferred from VALIC to Fidelity and invested according to your investment elections.

The remaining 80% of your balance will remain invested in the VALIC Fixed-Interest option. You will see this 80% balance represented on the Fidelity website and quarterly statement as "Frozen VALIC Fixed-Interest Option." (The term "Frozen" refers to the fact that no new monies can go into that option. It does not mean you cannot take money out. See the next question for more information.)

Q3: How and when will the remaining 80% be transferred to Fidelity?

A3: The 80% balance will be gradually transferred out of the VALIC Fixed-Interest Option and into your investment elections over the next four years: one-quarter of your remaining balance will be transferred in 2018, one-third in 2019, one-half in 2020, and the remainder in 2021. *Important: Interest on your balance in the VALIC Fixed-Interest Option will continue to be posted to your account monthly.*

Q4: Will I be able to take distributions and loans on my full VALIC Fixed-Interest Option balance after the transition?

A4: Yes. If you are eligible for a distribution or a loan, you will still have access to 100% of your Fixed-Interest assets for purposes of distributions and loans, regardless of how they are invested.

Q5: How will I manage my savings after the transition?

A5: Once the transition is complete, you will no longer use the VALIC website. You will be able to view and manage all of your retirement savings from the Fidelity website, www.netbenefits.com/orlandohealth.

Q6: Can I transfer money out of the Frozen VALIC Fixed-Interest Option?

A6: Yes. In addition to having full access to your funds for distributions, you will also have the ability to move your money out of the Frozen VALIC Fixed-Interest Option into other investment choices offered through the Orlando Health Plan (with limited exceptions) at any time.

Q7: Can I transfer money into the Frozen VALIC Fixed-Interest Option?

A7: No. New monies cannot be transferred into the Frozen VALIC Fixed-Interest Option.

Q8: Can I opt out of the transition of the VALIC Fixed-Interest Option?

A8: No. The VALIC Fixed-Interest option is a proprietary investment option that is available only on the VALIC platform. Therefore, after the five-year period, all assets must be removed from the VALIC Fixed-Interest Option.



Tools and Resources

It all starts on NetBenefits® at [NetBenefits.com/orlandohealth](https://netbenefits.com/orlandohealth)

Once your account is set up, it's time to make sure your investment strategy is on track. From practical education to easy-to-use tools, you'll enjoy access to Fidelity's innovative resources and insights to help you make informed decisions.

IF YOU WANT HELP WITH:	TAKE THESE STEPS:	USE THIS ONLINE RESOURCE:
Taking Control of Your Financial Future	Answer just a few questions and you'll be able to: <ul style="list-style-type: none"> ▶ Estimate how much income you may have—or need—in retirement ▶ Receive tips to help you get or stay on track ▶ Create a retirement plan in minutes 	Planning & Guidance Center
Financial Learning Resources	Articles, infographics, videos, and more—to suit your interests and skill level.	Library
Saving for Retirement	See how increasing your contributions may help your money grow over time.	Contribution Calculator
	See how your pretax contribution might affect your take-home pay.	Take-Home Pay Calculator
Saving and Spending	Understand how much you may need to save and what your options are for investing.	College Planner
	Easily monitor all of your Fidelity and non-Fidelity online financial accounts in one secure place.	Full View
	See how your savings and spending compare using a simple rule of thumb.	Savings and Spending Checkup
Investing Strategies	Determine how to invest your savings among stocks, bonds, and short-term investments.	Determine Your Asset Mix Worksheet
	Build a portfolio for your retirement income.	Fidelity Income Strategy Evaluator®

IMPORTANT: The projections or other information generated by Fidelity's Income Strategy Evaluator® and Planning & Guidance Center Retirement Analysis tools regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. Results may vary with each use and over time.

Investing involves risk, including risk of loss.

For a mutual fund, the expense ratio is the total annual fund or class operating expenses (before waivers or reimbursements) paid by the fund and stated as a percentage of the fund's total net assets. Expense ratios change periodically and are drawn from the fund's prospectus. For more detailed fee information, see the fund prospectus or annual or semiannual reports.

This document provides only a summary of the main features of the Orlando Health Plan, and the Plan document will govern in the event of any discrepancies.

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