

SUMMARY PLAN DESCRIPTION

MEDICA 401(k) MATCHED SAVINGS PLAN

Updated as of September 1, 2022

Important Note

This booklet is called a Summary Plan Description (“SPD”) and is intended to provide a brief description of the Plan’s features. Complete details of the Plan are contained in the Plan document. If there is a difference between this booklet and the Plan document, the Plan document (available in your Human Resources Department) will govern. The information provided on taxes is general in nature and may not apply to your personal circumstances. You should consult a tax advisor for more information.

Plan Highlights

The following information contains highlights of the Plan.

Please read the entire Summary Plan Description for more details.

Joining the Plan

If you are an eligible employee and are classified as a regular employee (scheduled to work at least 20 hours per week), you may begin participating in the Plan as soon as administratively possible following the later of (i) your date of hire or (ii) the date you attain age 18.

Saving is easy

Your contributions to the Plan are made through the convenience of automatic payroll deductions. You may contribute from 1% to 75% of your eligible pay as Pre-Tax and/or Roth Contributions.

If you were hired or rehired on or after January 1, 2015, forty-five (45) days following the date you first become eligible to participate, unless you otherwise elect, you will automatically be enrolled in the Plan with a Pre-Tax Contribution rate of 5% of pay. In addition, you may elect to have your contribution percentage automatically increase over time.

In certain circumstances, you may elect to have benefits earned under another eligible retirement plan transferred or rolled over to your account under this Plan. You may also roll over funds held in a conduit Individual Retirement Account ("IRA") that consists solely of amounts rolled over from an eligible retirement plan.

Company contributions

The Company intends to match a percentage of your Pre-Tax and/or Roth Contributions each payroll period. The Company may also make an Employer Annual Contribution on your behalf at the end of each Plan Year.

Managing your investments

The Plan offers a range of investment options so you can put your money to work in a number of ways.

Flexibility

You may change the investment of your account balance at any time. You may also change the amount you are contributing to the Plan at any time.

Vesting

Your Pre-Tax Contributions, Roth 401(k) Contributions, any Rollover Contributions you may have made (including Roth 401(k) Rollover Contributions), and any Company Matching Contributions made on your behalf are always 100% vested. This means you have full ownership of such contributions. However, the extent to which you are vested in any Employer Annual Contributions made on your behalf will generally depend on your years of vesting service under the Plan.

Accessing your account

In certain circumstances, the Plan allows you to borrow against your vested account balance. The Plan also allows withdrawals under certain limited circumstances.

Leaving the Company

When you leave the Company, your vested account balance will be paid to you or you may elect to have your vested account transferred to an eligible IRA or to another eligible retirement plan. If your vested account balance exceeds \$5,000, you may also elect to defer distribution of your vested account.

Contact information

If you have any questions about the Plan, you may call the Medica Benefits Department at 1-952-992-3888 or John

Hancock at 1-800-294-3575. Please see the page entitled "Other Important Facts."

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Introduction

Chances are, you're hoping for a long and fulfilling retirement. But a significant part of how rewarding your retirement experience will be depends on how well you have planned for it.

It's not easy to save for the future. Planning to save and actually doing it are two different things. Often the "doing" is the most difficult. Through the Medica 401(k) Matched Savings Plan (the "Plan"), Medica Services Company LLC (the "Company") to add to your long-term retirement savings.

You may make Pre-Tax and/or Roth Contributions to the Plan. The Company intends to match a percentage of your contributions and also may make an additional contribution at the end of each year. Your Plan account has the potential to grow faster than saving outside the Plan because your Pre-Tax and/or Roth Contributions, any Company contributions made on your behalf and any earnings in your account are not subject to current income taxes until they are paid to you from the Plan. Qualified distributions of Roth contributions and related earnings are also not subject to applicable federal and state income taxes.

Contacting John Hancock Retirement Plan Services (Website and Phone Service)

To help with your retirement planning, many features of the Plan are available to you by contacting John Hancock Retirement Plan Services LLC ("John Hancock") via the Internet (myplan.johnhancock.com) or over an automated telephone system (800.294.3575). Whenever you are instructed to contact John Hancock, you may do so:

- 24 hours a day, seven days a week, via the Internet at myplan.johnhancock.com or an automated telephone system at 800.294.3575.
- 8 AM to 10 PM Eastern Time ("ET") on any business day the New York Stock Exchange ("NYSE") is open ("NYSE business day") by calling 800.294.3575 to speak with a Participant Service Representative.

You may obtain information about your Plan account, request an account statement, select/change a beneficiary(ies) for your account, initiate and/or process a loan or distribution from the Plan, make changes to your contribution percentage and investment elections, request an age 59½ withdrawal, rollover withdrawal or distribution by contacting John Hancock.

NOTE: *The Participant Service Center maintains a Spanish language line which is available from 10:00 AM through 6:00 PM (ET) on NYSE business days. The Spanish language line can be reached at 888.440.0022. A translation service is also available for other languages by request from 9:00 AM through 8:00 PM (ET) on NYSE business days. A TDD service is also available for the hearing-impaired. The TDD number is 800.695.8119 and is available from 9:00 AM through 8:00 PM (ET). Participants may also leave messages twenty four hours a day, seven days a week.*

You will receive separate instructions to access Plan information by contacting John Hancock. However, you should contact your Human Resources Department if you have any questions about using this service.

NOTE ALSO: *The Plan Administrator must have your current contact information in order to provide you with important plan information and/or to make a payment to you from the Plan. It*

is your responsibility to keep the Company (if you are an active employee) or John Hancock (if you terminate employment) advised of any changes to your contact information (for example, any change in your address). Your failure to do so may result in the Plan's inability to pay to you any benefits to which you are entitled, and may also, as a result, subject you to subsequent tax penalties. This also applies to your beneficiary after your death, and/or alternate payee.

Joining the Plan

Eligibility

Generally, you are eligible to participate in the Plan if you are (i) an employee of the Company or an affiliate, (ii) classified as a regular employee, and (iii) scheduled to work at least 20 hours per week. You may begin participating in the Plan as soon as administratively possible following the later of (i) your date of hire, or (ii) the date you attain age 18.

NOTE: *If you are an otherwise eligible employee, but you are not classified as a regular employee scheduled to complete at least 20 hours of service per week, you must have attained age 18 and completed a 12-month period of employment with the Company during which you are credited with at least 1,000 "hours of service" in order to be eligible to participate in the Plan. The first 12-month period will begin on your date of hire. If you complete less than 1,000 hours in that 12-month period, you will be required to complete at least 1,000 hours of service in any following Plan Year in order to participate in the Plan. For example, an intern or temporary employee not anticipated to perform 1,000 hours of services would need to satisfy these criteria.*

For purposes of the Plan, an "hour of service" includes all hours actually worked, plus most paid nonworking hours such as vacation, sick days, and the like. However, no more than 501 hours of service will be credited to you for any single continuous period during which you are not actually working. If you are not paid on an hourly basis, you will be credited with 190 hours of service for each month for which you are paid or entitled to payment from the Company.

Certain employees and individuals are not eligible to participate. These include leased employees, non-resident aliens, chaplains (unless the terms of employment agreement specifically provides for the inclusion in the Plan), employees whose services are performed, or whose principal base of operations is outside the continental United States (including Alaska or Hawaii), volunteers (even if otherwise considered employees), employees covered by a collective bargaining agreement (unless the terms of the bargaining agreement otherwise provides), and other individuals who for any period are classified by the Company as independent contractors (even if that classification is later changed); all of these categories are not eligible to participate in the Plan.

You should contact your Human Resources Department if you have any questions concerning your eligibility to participate in the Plan or the calculation of your hours of service.

Enrollment

If you are initially hired or rehired on or after January 1, 2015, forty-five (45) days following the date you initially become eligible to participate in the Plan, you will automatically be enrolled in the Plan with a Pre-Tax contribution rate of 5%. A written confirmation of your automatic enrollment will be mailed to you.

If you wish to contribute more or less than 5% of your pay, or if you do not wish to contribute at all, you must contact John Hancock within forty-five (45) days following your date of participation in the Plan to make your election. Otherwise, the automatic 5% deferral rate will apply. You may change your deferral rate at anytime.

Please contact John Hancock to select your beneficiary under the Plan. If you are married and wish to name someone other than your spouse as your beneficiary, you may do so only with your spouse's written and notarized consent. If you do not contact John Hancock to select a beneficiary, your beneficiary will be your surviving spouse, or, if none, your surviving children and grandchildren (by right of representation), or, if none, your surviving parents, or, if none, your surviving brothers and sisters (and their issue, by right of representation), or, if none, your estate.

NOTE: *This automatic default deferral percentage does not apply to you if you were initially hired or rehired before January 1, 2015.*

Military Service

If you leave employment for certain periods of military service and are reemployed, you will be eligible to receive service credit, make contributions and receive Company contributions for those periods of qualified military service in accordance with the rules under the Uniformed Services Employment and Reemployment Rights Act of 1994. In addition, any amounts paid to you by the Company as "differential wage payments" may be treated as "pay" under the Plan. You should contact your Human Resources Department if you have any questions regarding this provision.

Savings Highlights

Your Pre-Tax and/or Roth Contributions

You may contribute to the Plan from 1% to 75% of your “eligible pay” as Pre-Tax and/or Roth Contributions. For Plan purposes, “eligible pay” includes your earnings from the Company, including any amounts deferred under a salary reduction agreement through this Plan and/or a cafeteria (Code Section 125) plan maintained by the Company. Eligible pay, does not, however, include reimbursements or other expense allowances (e.g., automobile allowance), imputed income attributable to employer-provided life insurance, payments or contributions to any program of deferred compensation, pension, profit-sharing, insurance, or other employee benefit plan, stock options, stock appreciation rights or cash payments in lieu thereof, merchandise or service discounts, non-cash employee awards, and benefits in the form of property or the use of property or other similar fringe benefits and any compensation received before you become eligible to participate in the Plan. In addition, under the federal tax laws, for 2023, eligible pay in excess of \$330,000 may not be taken into account for Plan purposes. This limit will be periodically adjusted by the Internal Revenue Service (“IRS”).

NOTE: *You may elect to participate in the “Managed Savings” feature of the Plan. If you elect to participate in this feature, your rate of Pre-Tax Contributions must be below 25% and will then increase each year, in 1% increments, until you reach a maximum Pre-Tax contribution percentage of 25%. The automatic escalation of your Pre-Tax Contributions will take effect on the anniversary of the date you originally enrolled in the feature. You should contact John Hancock if you are interested in participating in the Plan’s “Managed Savings” feature.*

NOTE ALSO: *As part of your deferral election, you may elect to participate in the managed accounts feature of the Plan (“John Hancock Personalized Retirement Advice”, previously known as “OnTarget”). John Hancock Personalized Retirement Advice includes an automatic contribution deferral increase feature in addition to the managed accounts option. You should contact John Hancock if you are interested in participating in John Hancock Personalized Retirement Advice. .*

The federal tax laws also limit the amount you can contribute to the Plan as Pre-Tax and Roth Contributions each year. The combined Pre-Tax and Roth contribution limit is \$22,500 for 2023. This limit is adjusted annually. You should be aware that the annual dollar limit is an aggregate limit that applies to all deferrals you may make under this Plan or other cash or deferred arrangements (including other 401(k) plans and 403(b) plans). Generally, if your total Pre-Tax and Roth Contributions under all cash or deferred arrangements for a calendar year exceed the annual dollar limit, the excess must be included in your income for the year of the deferral and, if the excess is not returned to you by the following April 15th, again when it is later distributed to you. For this reason, it is desirable to request the return of any excess deferrals.

If you have an excess deferral in any year, you must decide which plan or arrangement you would like to return the excess. If you decide that the excess should be distributed from this Plan, you must communicate this in writing to your Human Resources Department no later than the March 1st following the close of the calendar year in which such excess deferrals were made. However, if the entire dollar limit is exceeded in this Plan or any other plan maintained by the Company, every effort will be made to return the excess deferral and any earnings to you by April 15th.

NOTE: Other requirements under the federal tax laws may limit the total amount that may be allocated to your account in any year, or the total Pre-Tax and Roth Contributions which may be made by certain higher-paid employees. These limits could require you to reduce your contribution percentage or the total you have contributed for the year. You will be advised if you are subject to such limitations.

Your Catch-Up Contributions

If you are age 50, or will be age 50 by the end of the calendar year, you may be eligible to make a Pre-Tax and/or Roth “Catch-Up” Contribution for the year. The combined maximum Catch-Up Contribution is \$7,500 for 2023. This limit is adjusted annually. If you are interested in making a Catch-Up Contribution, you should contact your Human Resources Department. However, you should be aware that any intended Catch-Up Contribution will be treated as a regular Pre-Tax and/or Roth Contribution until your total Pre-Tax and/or Roth 401(k) Contributions for the year reach the maximum limit permitted under the Plan.

Rollover Contributions

In certain circumstances, you may elect to have benefits earned under a qualified plan (such as a 401(k) plan), a 403(b) plan or a governmental 457 plan (excluding, however, any after-tax contributions, but including any Roth 401(k) Rollover Contributions) transferred or rolled over to your account under this Plan. In general, you may also roll over funds held in a conduit IRA that consists solely of amounts rolled over from an eligible retirement plan (as described above).

You should contact John Hancock if you are interested in making a Rollover Contribution.

Retirement Savings Potential

Traditionally, many people save on an after-tax basis. Remember, when you make Pre-Tax and/or Roth Contributions to the Plan, the Company makes Company Matching Contributions as well. The Company will match 100% of the first 3% of your eligible pay that you contribute to the Plan, and it matches 50% of the next 2% (the fourth and fifth percentages) of your eligible pay that you contribute to the Plan. To receive the maximum Company Matching Contribution, you need to contribute at least 5% of your pay each payroll period during the year.

The Company contributes the Company Matching Contribution after each payroll period (the Company is not required to make the contributions this frequently, but it is the Company’s practice). If you do not make any Pre-Tax and/or Roth Contributions during the Plan Year, you will not receive any Company Matching Contributions for that year. If you contribute Pre-Tax and/or Roth Contributions for only part of a Plan year or contribute less than 5% of your eligible pay for part of the Plan Year, you will not receive the maximum Company Matching Contribution available under the Plan.

The following example illustrates the difference in spendable income that may be obtained by making the Pre-Tax Contributions. As Roth Contributions are made on an after-tax basis, the difference in spendable income will be the same as though you saved on a traditional, after-tax basis.

	TRADITIONAL SAVINGS METHOD	MEDICA 401(k) MATCHED SAVINGS PLAN
Example *	After-Tax/Roth	Pre-Tax
Annual eligible pay	\$40,000	\$40,000
Pre-tax savings	-0	-2,000
Adjusted gross pay	=40,000	=38,000
Federal & State taxes	-8,000	-7,600
Social Security taxes	-3,060	-3,060
Net pay	=28,940	=27,340
After-tax savings	-2,000	-0
Spendable income	=26,940	=27,340
Difference in spendable income		\$400

* This example assumes that you earn \$40,000 a year, save 5% of your eligible pay on a pre-tax basis, are in a 20% tax bracket, and have Social Security taxes withheld using an estimated rate of .0765. Taxes will be assessed when you receive a distribution from the Plan.

Company Matching Contributions

Remember, when you make Pre-Tax and/or Roth Contributions to the Plan, the Company contributes as well. The Company believes this Plan is important for your future retirement security. Therefore, each payroll period, the Company intends to match 100% of the first 3%, and 50% of the next 2%, of your eligible pay you contribute to the Plan as Pre-Tax and/or Roth Contributions. If you do not make any Pre-Tax and/or Roth Contributions during a Plan Year, you will not receive any Company Matching Contributions for that year.

What does the Company Matching Contribution mean to you? Go back to the \$40,000 a year example. The \$2,000 is 5% of \$40,000. If you earn the \$40,000 and you contribute 5% each payroll period for a total of \$2,000, the Company will make a Company Matching Contribution of \$1,600 to your Account. (The Company Matching Contribution represents 100% of the first 3% of your eligible pay that you contribute [\$1,200] plus 50% on the next 2% of your eligible pay that you contribute [\$400] for a total of \$1,600.) If you contribute 3% each payroll period throughout the Plan Year, you will receive a Company Matching Contribution of \$1,200. If you contribute 10% for the first half of the Plan Year and 0% (nothing) for the remainder of the Plan Year, you will receive a Company Matching Contribution of \$800 (assuming you earn \$20,000 in the first half of the year). This is because the Company makes the Company Matching Contribution each payroll period and you did not make Pre-Tax and/or Roth Contributions for the second half of the Plan Year.

You should be aware; however, that Company Matching Contributions on behalf of certain higher-paid employees may be subject to limitations under the federal tax laws. These limitations could reduce the Company Matching Contribution you receive under the Plan. You will be informed if you are affected by these limits.

Company Matching Contributions are excluded from your income for Social Security (FICA and Medicare) and income tax purposes. Company Matching Contributions (adjusted for investment gains and losses) will be subject to income tax when distributed.

Employer Annual Contributions

At the end of a Plan Year, the Company may also make an additional contribution to the Plan on your behalf. If you meet the eligibility requirement described below, the Employer Annual Contribution made on your behalf will equal a specified percentage of your eligible pay as determined by your years of service as follows:

<u>Years of Service as of 12/31 of a Year</u>	<u>Percentage of Eligible Pay</u>
Less than 5 years	1.25%
5-9 years	2.00%
10-14 years	3.25%
15 or more years	3.75%

NOTE: For Plan Years beginning on or after January 1, 2023, the minimum Employer Annual Contribution is \$1,000 if you were eligible to participate in the Plan for the full Plan Year (and prorated if you became a participant after the first day of the Plan Year).

For this purpose, you will be credited with a year of service for each full 12-month period, as measured from your date of hire, and any 12-month anniversary of that date, during which you are credited with at least 1,000 hours of service.

Once again, under the federal tax laws, eligible pay in excess of \$330,000 for 2023, and as periodically adjusted by the IRS, may not be taken into account when allocating such contribution. In addition, if you became eligible to participate in the Plan in the middle of a Plan Year, your share of any Employer Annual Contribution for that year will be based only on the eligible pay you receive after you become eligible to participate.

You will be eligible to share in any Employer Annual Contribution made for a Plan Year only if you are employed by the Company on the last day of the Plan Year. You do not have to make Pre-Tax and/or Roth Contributions to share in any Employer Annual Contribution made for a Plan Year.

While it is the Company's intention to make a contribution each Plan Year, the contribution is technically "discretionary". This means it is possible that the Company might change the Employer Annual Contribution for any Plan Year (including reducing or eliminating the contribution).

For information regarding the vesting of any Employer Annual Contributions you receive, please see "Vesting" on page 13.

Employer Discretionary Contributions

The Company may make an employer discretionary contribution on your behalf. You will be notified if you meet the eligibility for an employer discretionary contribution.

Managing Your Investments

You work hard for your money. One of the advantages of the Plan is that it lets your money work hard for you. The Plan provides you with a range of investment options. The Plan permits you to invest your account in either the individual investment options or in one of the *Portfolios* Asset Allocations (collectively referred to as “standard investment options”) available under the Plan. Your initial investment election(s) must be made among the available individual investment options in 1% increments. Any subsequent changes may be made in 1% increments by contacting John Hancock. Alternatively, you may invest your entire account in any one of the *Portfolios* Asset Allocations (“*Portfolios*”). You may not invest in both individual investment options and a *Portfolio*. Different standard investment options may be offered from time to time and you will be informed in advance of any changes. If you do not specify how contributions to your account are to be invested, they will automatically be invested in the Plan’s default fund.

If you are automatically enrolled in the Plan, any contribution made on your behalf will be designated for investment in the Plan’s default fund selected by the Committee. However, you may select any of the other available investment options, and you may subsequently elect to change your investment election(s), by contacting John Hancock.

Additional information concerning the available standard investment options is provided separately. You will receive the most recent prospectus for any mutual fund option you initially select. Additional copies are available by contacting John Hancock. You should be aware that the terms of any such prospectus may limit your investment election(s) with respect to the underlying mutual fund option.

In addition to the standard investment options offered under the Plan, you may also invest in a brokerage account through TD Ameritrade Retirement Services™ (“TD Ameritrade”), subject to rules and procedures established by the Plan Administrator. For additional information regarding the brokerage account feature, please see the Brokerage Account Fact Sheet at the end of this booklet. You may obtain a brokerage account application, and related materials, by contacting John Hancock.

NOTE: *In addition to the investment options described above, the Plan offers “John Hancock Personalized Retirement Advice” (previously known as “OnTarget”), a managed account program. If you elect to participate in John Hancock Personalized Retirement Advice, the investment manager appointed under the program will make investment elections on your behalf. Please refer to the John Hancock Personalized Retirement Advice Investment Advisory Agreement, available by contacting John Hancock, for fee information and other details regarding participating in the managed account program.*

NOTE ALSO: *The Plan is intended to constitute a Plan described in Section 404(c) of the Employee Retirement Income Security Act of 1974 ("ERISA"). Section 404(c) is a provision providing special rules for participant-directed plans, like ours, that permit participants to exercise control over the assets in their accounts. If a Plan complies with Section 404(c), the Plan's fiduciaries will not be liable for poor investment performance or losses resulting directly from participant-directed investment decisions. This means you are responsible for your investment decisions under the Plan.*

You have the right to receive the following information upon request:

- 1 A description of the annual operating expenses of each standard investment option and the aggregate amount of such expenses expressed as a percentage of average net assets.
- 2 Copies of any prospectuses, financial statements and reports and other information furnished to the Plan relating to each such investment option.
- 3 A semi-annual listing of assets comprising the portfolio of each standard investment option, the value of such assets (or the proportion of the investment option which it comprises) and, with respect to each asset which is a fixed rate investment contract issued by a bank, savings and loan association or insurance company, the name of the issuer of the contract, the term of the contract and the rate of return of the contract.
- 4 Information concerning the value of shares or units in each investment option, as well as the past and current investment performance of each investment option.
- 5 Information concerning the value of shares or units in each investment option held in your account.

You may obtain a copy of the prospectus, which contains important information regarding each investment option, information on the current price of each investment option and the other information listed above by contacting John Hancock at 800.294.3575. For Additional information, contact the Plan Administrator at 952.992.3888.

For more information about your investment options, including fees and expenses, please consult the underlying prospectus(es).

Risk of Loss

The Plan allows you to direct the investment of your account. Your account is subject to investment risk. As with all market-based investments, earnings are not guaranteed and you could lose money. You have the entire responsibility for all consequences of your investment directions under the Plan. Investing in the investment options involves risks. As with any investment, the past performance is not a guarantee or indicator of future results.

Flexibility

Changing Contributions and Investments

Nearly everyone's personal financial situation is likely to change over the years. Because of this, the Plan offers you the flexibility to change the amount of your contributions or to stop your contributions entirely. In addition, the Plan permits you to change your investment elections.

Contributions

You may elect to change how much of your eligible pay you contribute as Pre-Tax and/or Roth Contributions, from 1% to 75% (in 1% increments), by contacting John Hancock. Your contribution change will be effective as soon as administratively possible following your election. Of course, you may also elect to stop contributing at any time. If you elect to stop contributing, your contributions will cease as soon as administratively possible following your election. If you do choose to stop contributing, you may begin making contributions again, as soon as administratively possible thereafter, by contacting John Hancock.

Investments

You may change your investment election(s) for future contributions allocated to your account, and/or your investment election(s) for your existing account balance, by contacting John Hancock. Investment election changes made and confirmed before 4:00 PM ET on any NYSE business day will generally be effective as of the close of that day. A change confirmed on or after 4:00 PM ET, or on weekends or holidays, will generally be effective as of the close of the next NYSE business day. In the event the NYSE closes prior to 4:00 PM ET on any business day, a change made and confirmed before the time the NYSE closes will generally be effective as of the close of that day. A change made or confirmed on or after such closing time will generally be effective as of the close of the next NYSE business day. In the event an investment option does not have sufficient liquidity to meet same day redemption requests, your change will be effective as soon as administratively possible thereafter. If you do not make a valid investment election, your account will automatically be invested in the default fund selected by the Committee.

NOTE: There may be limitations on your ability to direct your account. Investment options may impose trading restrictions or fees to prevent certain trading, such as moving quickly into and out of an investment option. In addition, under the Plan the Committee may adopt any rule that (i) is not in conflict with the Plan, (ii) is necessary for administering the Plan, or (iii) is carrying out the provisions of the Plan. Under this authority, the Committee may impose such investment and trading restrictions as it deems appropriate to achieve the goals of the Plan. These trading restrictions may temporarily restrict your ability to direct or diversify the assets in your account, to obtain a loan, or to obtain a distribution. Such a trading restriction is an integral part and incorporated into the Plan. A trading restriction may also mean a fee will be charged to your account or your investment direction will not be implemented or will be delayed. In some instances, your ability to make additional investments in an investment option may be suspended or terminated. Please review the prospectus for each investment option to determine the restrictions and fees (if any) the investment option may impose. You may obtain a copy by contacting John Hancock at 800.294.3575.

Written confirmation will be mailed to you for each change of your contribution percentage and/or your investment election(s). If you change your investment election(s) with respect to future contributions and your existing account balance among the individual investment options, you will receive separate confirmation(s). A confirmation statement will be mailed within two business days of your transaction. You should expect to receive the confirmation within five to seven business days, depending on the U.S. Postal Service. If you fail to receive a confirmation within seven business days, please contact John Hancock by phone and speak with a Participant Service Representative.

If you establish a brokerage account, you may change your investment election with respect to the brokerage account by (1) calling the TD Ameritrade automated Interactive Voice Response phone system, (2) calling a TD Ameritrade licensed broker, or (3) accessing the TD Ameritrade Web site. Please see the Brokerage Account Fact Sheet at the end of this booklet for further details.

Transaction Fees Paid From Your Account

Whenever you take a distribution, withdrawal or loan, or whenever you provide a domestic relations order for review and qualification, or if you invest in a brokerage account, fees may be taken directly from your account. These fees may include the following:

- Non-periodic distribution fee (for processing a lump sum distribution, a partial distribution and an in-service withdrawal).
- Periodic payment distribution fee (for processing an installment payment and a required minimum distribution).
- Hardship withdrawal fee (for review and processing of a hardship withdrawal request).
- Loan set up fee (for review and processing of a loan request).
- Loan maintenance fee (for on-going administration of an approved loan).
- Loan repayment insufficient funds fee (for processing a returned check and an ACH debit denial).
- Qualified Domestic Relations Order fee (for review and qualification of a domestic relations order).
- Fees associated with your brokerage account.

Applicable fees also apply to the account of each alternate payee and each beneficiary.

For information on these transaction fees, and Plan expenses that may be paid from your account, you should check the Plan's most recent fee disclosure document (and any fee update notices thereto). Fee information may also be obtained by contacting John Hancock.

Accessing Your Account

One of the most commonly asked questions about the Plan is, "Can I get my money out of the Plan?" Since the primary purpose of the Plan is to encourage long-term retirement savings, distribution of your vested account normally cannot be made before your retirement or other termination of employment. However, while you remain employed by the Company, you may borrow from your vested account and withdraw money, if necessary, under certain circumstances. Please note that loans and withdrawals under the Plan may be subject to limitations, in addition to those described below, established by the Plan Administrator in order to anticipate changes in the value of your account due to market fluctuations.

Loans

The Plan allows you to borrow against the value of your vested account balance. It's a way for you to borrow your own money. The interest you pay on your loan goes back into your own Plan account. You can model your repayment schedule and apply for a loan by contacting John Hancock. Loan documentation and processing instructions will be mailed to you.

You may only have two loans outstanding at any time. The interest rate is fixed and will be equal to the Prime Rate (as published in *The Wall Street Journal* as of the last day of the calendar quarter preceding or coinciding with the date that your loan is initiated), plus 1%.

The minimum amount you can borrow is \$1,000. The maximum loan amount available to you will be determined by your vested account balance. You may borrow up to the lesser of (i) 50% of your vested account balance or (ii) \$50,000. This \$50,000 maximum is reduced, however, by the amount of your highest outstanding loan balance for the previous 12-month period.

Loans must normally be repaid through payroll deductions over a period of not more than five years. However, if you're using the loan to purchase your principal residence, the loan can be repaid over a period of not more than fifteen years. Loans may be prepaid in full at any time without penalty. Failure to repay a loan in accordance with its terms will constitute default. If you default on your Plan loan, under the federal tax laws, you will be considered to be in taxable receipt of your unpaid loan balance. As a result, you will have to pay income taxes on the amount of your unpaid loan and, if you are under age 59½, an additional 10% penalty tax. In addition, interest will generally continue to accrue (for purposes of determining your eligibility for any subsequent loan) until the loan is repaid or you separate from service. You should contact your Human Resources Department for additional information regarding the treatment of loans in default.

If you are on an authorized leave of absence without pay or with a rate of pay that is less than your required loan repayment amount, your loan repayment may be suspended for a period equal to the lesser of one year or the duration of the leave of absence. In the event of certain military service, your loan may be suspended for a longer period.

If you stop working for the Company before your loan is repaid, you may be permitted to continue making loan payments, subject to the terms of your loan agreement and promissory note, or you may choose to pay off your loan in full. If you do not continue making loan repayments, or pay off your loan prior to the end of the grace period, as set forth in your loan agreement and promissory note, your loan will default and the outstanding loan balance will be treated as taxable income to you. If you are under age 59½, an additional 10% penalty tax may also apply. Loan repayments may be made by check or via ACH (automated clearing house system for electronic funds transfer).

If you request a distribution from the Plan prior to the end of the grace period and prior to repaying your loan, your outstanding balance will be deducted from your account before it is distributed to you. Once again, that outstanding loan balance will be treated as a taxable distribution to you.

Hardship Withdrawals

Under the Plan, you may be permitted to withdraw a portion of your vested account if you experience one of the following financial hardships:

- purchase of your principal residence;
- payment of unreimbursed medical expenses incurred by you, your spouse or dependents, or to permit you, your spouse or your dependents to obtain medical care;
- payment of tuition and “related expenses” (as defined under federal law) for the next 12 months of post-secondary education (for example, college, graduate school and/or equivalent courses) for you, your spouse, your children or dependents;
- payment to prevent eviction from your principal residence or foreclosure on the mortgage of your principal residence;
- payment of funeral or burial expenses for your deceased parent, spouse, children or dependents (as defined in Section 152 of the Code, without regard to Section 152 (d)(1)(B) of the Code);
- repair damage to the Participant’s principal residence that would qualify for a casualty loss deduction under Section 165 of the Code (determined without regard to whether the loss exceeds ten percent (10%) of adjusted gross income and without regard to whether the loss is as a result of a federally declared disaster); or
- expenses and losses (including loss of income) you (not your spouse or other person) incur due to certain FEMA declared disasters, if your principal residence or principal place of employment at the time of the disaster is located in an area designated by FEMA for individual assistance with respect to the disaster.

You may only withdraw the amount of your Pre-Tax and/or Roth Contributions (including any investment earnings therein) needed to meet your hardship. However, you may elect to increase the amount withdrawn to cover any applicable tax withholding on the withdrawal.

To be approved for a hardship withdrawal, you will have to prove financial hardship, including certifying that you have insufficient cash or other liquid assets reasonably available to meet your need. Consideration will be given to the nature of your financial need, the documentation you provide, and whether you have exhausted other currently available distributions (other than hardship distributions) under all plans of the Company.

The taxable amount you withdraw for financial hardship will be subject to optional federal income tax withholding, and state tax withholding, if applicable. If you are under age 59½, an additional 10% penalty tax may apply.

You may request a hardship withdrawal by contacting John Hancock. You should, however, consult with your tax advisor before exercising this option. You should contact your Human Resources Department and your tax advisor for more information.

Age 59½ Withdrawals

If you have attained age 59½, you may elect to withdraw all or any portion of your vested account balance, subject to rules and procedures as may be established by the Plan Administrator.

The money you withdraw may be subject to mandatory 20% federal income tax withholding

and state tax withholding, if applicable. It will not, however, be subject to the 10% penalty tax. Qualified distributions of Roth contributions and related earnings are not subject to applicable federal and state income tax withholding. You may request an age 59½ withdrawal by contacting John Hancock. You should, however, consult with your tax advisor before exercising this option.

Withdrawals of Rollover Contributions

You may elect to withdraw all or any portion of your account attributable to any Rollover Contributions and/or Roth 401(k) Rollover Contributions you may have made to the Plan, subject to rules and procedures as may be established by the Plan Administrator. The amount requested may also include any amount needed to pay applicable tax withholding and penalties.

The money you withdraw may be subject to mandatory 20% federal income tax withholding and state tax withholding, if applicable. If you are under age 59½, an additional 10% penalty tax may also apply. Qualified distributions of Roth contributions and related earnings are not subject to applicable federal and state income tax withholding. You may request a rollover contribution withdrawal by contacting John Hancock. You should, however, consult with your tax advisor before exercising this option.

<i>Vesting</i>

Vesting means ownership. You are always 100% vested (in other words, you have complete ownership) in your Pre-Tax and Roth Contributions, any Rollover Contributions (including Roth 401(k) Rollover Contributions) you may have made and any Company Matching Contributions made on your behalf (adjusted for investment gains and losses).

Employer Annual contributions made to your account are subject to a vesting schedule. For such contributions made for Plan Years beginning on and after January 1, 2007, your vested portion depends on your years of vesting service based on the following schedule:

<u>YEARS OF VESTING SERVICE</u>	<u>PERCENT VESTED</u>
<u>Less than 3 years</u>	<u>0%</u>
<u>3 years or more</u>	<u>100%</u>

For such contributions made for Plan Years prior to January 1, 2007, your vested portion depends on your years of vesting service based on the following schedule:

<u>YEARS OF VESTING SERVICE</u>	<u>PERCENT VESTED</u>
<u>Less than 5 years</u>	<u>0%</u>
<u>5 years or more</u>	<u>100%</u>

If you received a Nonvested Pension Contribution when Medica was formed, it is subject to

the 5-year cliff vesting rule in the second table.

You will be credited with a year of vesting service for each 12-month period (as measured from your date of hire and any anniversary of that date) during which you complete at least 1,000 hours of service. You may also receive credit for years of vesting service while employed by: Life Span, Inc. and any of its affiliates (other than Hutchinson Community Hospital), if employed on February 28, 1993; Comprehensive Medical Care, P. A., if employed on January 1, 1994; MEDICA, if employed prior to July 27, 1994; Allina Health System, if employed by it (or any member of its controlled group) prior to the separation of Allina Health System and Medica Health Plans; Patient Choice Healthcare, Inc., if employed prior to March 24, 2004; or Dean Health Plan, Inc. if your date of hire with the Company is December 18, 2022 and you were hired directly from Dean Health Plan, Inc. You should contact your Human Resources Department if you have any questions concerning the calculation of your vesting service.

Leaving the Company

Forfeiture of Nonvested Amounts

If you leave the Company before you are 100% vested in your Plan account, the nonvested portion of your account will be forfeited and used to pay Plan administrative expenses and/or reduce future Company contributions to the Plan for the remaining eligible participants. However, if you return to work for the Company before incurring five consecutive one-year breaks in service, the nonvested balance of your account may be restored in certain circumstances.

For this purpose, you will be considered to have incurred a one-year break in service for each Plan Year during which you fail to complete at least 501 hours of service. However, if you are on a non-paid leave of absence approved by the Company, or if you are absent from work for maternity or paternity reasons, your period of absence may not constitute a break in service. You should contact your Human Resources Department for more details.

Distributions and Taxation

Following your retirement or other termination of employment, distribution of your vested account balance will be made as soon as administratively possible following your request for distribution.

If your vested account balance exceeds \$5,000, you may choose to receive your distribution in the form of a single-sum payment, a partial lump sum payment, or installments, and you may receive it right away, roll your account balance into an eligible IRA or another eligible retirement plan, or you may choose to leave your account balance in the Plan until a later date (subject to the IRS's minimum distribution rules once you attain age 70½).

However, if your vested account balance is \$5,000 or less, unless you make a timely election to roll over your vested account to an eligible IRA or another eligible retirement plan, or elect to have your vested account distributed to you, your vested account will be rolled over to an IRA selected by the Plan Administrator ("John Hancock Transitions IRA").

The John Hancock Transitions IRA is a personal retirement account that is offered by John Hancock Retirement Plan Services, LLC, the same financial services company that administers

the Plan. If your distribution is automatically rolled over to the John Hancock Transitions IRA, you will continue to have the same access to your account information by contacting John Hancock. You should be aware that if your vested account is automatically rolled over to the John Hancock Transitions IRA, your account will be invested under this IRA in an investment product designed to preserve principal and provide a reasonable rate of return and liquidity. Any fees and expenses under the John Hancock Transitions IRA will be charged to your account.

For further information concerning the Plan's automatic rollover provision, the John Hancock Transitions IRA and/or the fees and expenses associated with the John Hancock Transitions IRA, contact the Plan Administrator. The contact information for the Plan Administrator is set forth in the "Other Important Facts" Section of this booklet. However, the above information can also be obtained by contacting John Hancock.

NOTE: *Under federal law, distribution of your vested account must be made no later than the April 1 following the year you attain age 70½ or, if later, following the year you terminate employment.*

Whenever you receive a distribution from the Plan, it will normally be subject to income taxes. To provide for the resulting taxes, your distribution may be subject to mandatory 20% federal income tax withholding and may also be subject to any applicable state income tax withholding. However, you may be able to defer income taxes on your distribution by electing to have your distribution paid directly to an eligible IRA or to another eligible retirement plan.

If you are younger than age 59½ when you receive your distribution, any amount you receive may be subject to a 10% federal excise tax (penalty tax) in addition to any applicable federal and state income taxes. However, the 10% penalty tax will not apply to distributions made to your beneficiary in the event of your death or if you transfer your distribution directly to an eligible IRA or to another eligible retirement plan. You may request a distribution following termination of employment by contacting John Hancock.

NOTE: *Qualified distributions of Roth contributions and related earnings are not subject to federal or state taxes. A "qualified distribution" is one that occurs after a five-year period of Roth participation and that either (1) is made on or after the date you attain age 59½, (2) is made after your death, or (3) is attributable to your disability.*

You will be provided with more information concerning your distribution options when you apply for benefits under the Plan. You should contact a tax advisor to determine which option is best for you.

NOTE ALSO: *If you are performing service in the uniformed services described in Section 3401(h)(2)(A) of the Internal Revenue Code, you may be treated as having terminated from employment and thus will be eligible to receive distribution of the portion of your account under the Plan attributable to Pre-Tax and/or Roth contributions. However, you should be aware of the fact that if you elect to receive distribution of your vested account, you may be suspended from making any contributions to the Plan for a period of 6 months. You should contact the Plan Administrator for more information concerning this provision.*

Death Benefit

If you die while employed by the Company, your beneficiary will be entitled to receive the full value of your account. If you die after terminating employment, but before distribution of

your vested account has been made or commenced, the vested balance of your account will be paid to your beneficiary.

You may choose anyone to be your beneficiary under the Plan. You make your designation by contacting John Hancock. However, under federal law, if you are married and wish to name someone other than your spouse as your beneficiary, you may do so only with your spouse's written and notarized consent. (A spouse shall be determined consistent with IRS guidance under Revenue Ruling 2013-17 and Notice 2014-19, based on the information an employee has provided to the Company.) If you fail to designate a beneficiary, or if your designated beneficiary dies before you do, the Plan provides that your beneficiary will automatically be your surviving spouse, or, if none, your surviving children or grandchildren (by right of representation), or, if none, your surviving parents, your surviving brothers or sisters, or, if none, your estate.

Distribution of any death benefit under the Plan will normally be made, in the form of a single-sum payment, as soon as administratively possible following your death.

NOTE: *If you die while performing qualified military service (as defined in Section 414(u) of the Internal Revenue Code), you may be credited with additional vesting service and your spouse or other beneficiary may be entitled to any additional benefits (other than additional allocations) provided under the Plan, as if you resumed employment and then terminated employment as a result of your death. You should contact the Plan Administrator for further information concerning this provision.*

Disability

As mentioned, if you terminate employment with the Company as a result of your "permanent and total disability," you will also be entitled to receive the full value of your Plan account, regardless of your years of vesting service under the Plan. For this purpose, you will be considered "permanently and totally disabled" if you qualify to receive Social Security disability benefits or benefits under the Company's long-term disability plan.

Distributions to persons under the age of 59½ because of disability may qualify for exclusion from the 10% penalty tax previously described.

Claims Procedures

If you believe you are entitled to benefits, or you disagree with a decision regarding your benefits, you should file a claim with the Committee. If you do not file a claim or follow the claim procedures, you are giving up important legal rights.

Steps in Filing a Claim

To file a claim, you must file a written claim with the Committee that complies with the following rules.

- **Time for Filing a Claim.** The Committee must receive actual delivery of your written claim within 1 year after the date you knew or reasonably should have known the facts behind your claim. If your claim is that your investment directions or contribution

elections were not properly followed, this 1-year period is shortened to 30 days.

- **Filing a Claim.** You must file your claim with the Committee. You should include the facts and arguments that you want considered during the claim procedures.
- **Response from the Committee.** Within 90 days of the date the Committee receives your claim, you will receive either a written or electronic notice of the decision or a notice describing the need for additional time (up to 90 additional days) to reach a decision. If the Committee notifies you that it needs additional time, the notice will describe the special circumstances requiring the extension and the date by which it expects to reach a decision. If the Committee denies your claim, in whole or in part, you will receive a notice specifying the reasons, the Plan provisions on which it is based, a description of additional material (if any) needed to perfect your claim, your right to file a civil action under Section 502(a) of ERISA if your claim is denied upon review, and it will also explain your right to request a review.

Steps in Filing Request for Review

To file an appeal, you must file a written appeal with the Committee that complies with the following rules.

- **Time for Filing a Request for Review.** The Committee must receive actual delivery of your written claim within 60 days after the date that you received notice that your claim was denied.
- **Filing a Request for Review.** If the Committee denies your claim, you must file a written request to have the denial reviewed. Your request should include facts and arguments that you want considered in the review. You may submit written comments, documents, records, and other information relating to your claim. Upon request you are entitled to receive free of charge reasonable access to and copies of the relevant documents, records, and information used in the claims process.
- **Response from the Committee on Review.** Within 60 days after the date the Committee receives your request for review, you will receive either a written or electronic notice of the decision or a notice describing the need for additional time (up to 60 additional days) to reach a decision. If the Committee notifies you that it needs additional time, the notice will describe the special circumstances requiring the extension and the date by which it expects to reach a decision. If the Committee affirms the denial of your claim, in whole or in part, you will receive a notice specifying the reasons, the Plan provisions on which it is based, notice that upon request you are entitled to receive free of charge reasonable access to and copies of the relevant documents, records, and information used in the claims process, and your right to file a civil action under Section 502(a) of ERISA.
- **Committee Request for Further Information Regarding Your Claim on Review.** If the Committee determines it needs further information to complete its review of your denied claim, you will receive either a written or electronic notice describing the additional information necessary to make the decision. You will then have 60 days from the date you receive the notice requesting additional information to provide the requested information to the Committee. The time between the date the Committee sends its request to you and the date the Committee receives the requested information from you does not count against the 60-day period in which the Committee has to decide your claim on review. If the Committee does not receive a response from you, the period

by which the Committee must reach its decision shall be extended by the 60-day period that was provided to you for you to submit the additional information. **NOTE:** *If special circumstances exist, this period may be further extended.*

In General

The Committee will make all decisions on claims and reviews of denied claims. The Committee has the sole discretion, authority, and responsibility to decide all factual and legal questions under the Plan. This includes interpreting and construing the Plan and any ambiguous or unclear terms, and determining whether a claimant is eligible for benefits and the amounts of the benefits, if any, a claimant is entitled to receive. The Committee may hold hearings and reserves the right to delegate its authority to make decisions. The Committee may rely on any applicable statute of limitations as a basis to deny a claim. The Committee's decisions are conclusive and binding on all parties. You may, at your own expense, have an attorney or representative act on your behalf, but the Committee reserves the right to require a written authorization for a person to act on your behalf.

Time Periods

The time period for the Committee to decide your claim begins to run on the date the Committee receives your written claim. Similarly, if you file a timely request for review of a denied claim the time period for the Committee to decide begins to run on the date the Committee receives your written request. In both cases, the time period begins to run regardless of whether you submit comments or information that you would like to be considered on review.

Limitations Period

If you file your claim within the required time, complete the entire claim procedures, and the Committee denies your claim after you request a review, you may sue over your claim (unless you have executed a release on your claim). You must, however, commence that suit within 30 months after you knew or reasonably should have known of the facts behind your claim or, *if earlier*, within 6 months after the claims procedures are completed. The 30-month period is shortened to 19 months to the extent your claim is that your contribution elections and investment directions or contribution elections were not properly followed.

Exhaustion of Administrative Remedies

Before commencing legal action to recover benefits, or to enforce or clarify rights, you must completely exhaust the Plan's claim procedures.

Administrative Safeguards

The Plan uses the claim procedures outlined herein and the review by the Committee as administrative processes and safeguards to ensure that the Plan's provisions are correctly and consistently applied.

Choice of Law and Venue

Except to the extent that federal law is controlling, the Plan and any claims under the Plan shall be interpreted and construed in accordance with the laws of the State of Minnesota (without regard to any choice of law provisions). Any claim or action brought with respect to this Plan shall be brought in the Federal courts of the State of Minnesota.

Plan Amendment and Termination

The Employer intends to continue the Plan indefinitely, but it has the right to amend and to terminate the Plan at any time and for any reason. The Employer's right to amend or terminate the Plan includes, but is not limited to, changes in eligibility requirements, the vesting requirements, the employee contributions, the investments offered under the Plan, the payment options, the ability to make in-service withdrawals and loans, and the rules governing the administration of the Plan. If the Plan is amended, you will be subject to all of the changes effective as a result of such amendment, and your rights will be reduced, terminated, altered, or increased in accordance with the amendment as of the effective date of the amendment. If the Plan is terminated, your benefits and rights will be terminated as of the effective date of the termination.

No amendment or termination will reduce your vested overall account balance as of the date of the amendment or termination. In fact, if the Plan is terminated or partially terminated (affecting you) while you are employed, or if the employer contributions are permanently discontinued, you will be fully vested. In such an event, the Employer may decide to pay your overall vested account to you on any date after the termination or to follow the payment rules described in this Summary.

Additional Information

Assignment of Your Account

Creditors cannot reach your account (by garnishment or other process) while held under the Plan, nor may you pledge or assign your accounts held under the Plan. The Plan, however, must obey an IRS levy or court order that assigns part or all of your account to your spouse, former spouse, or dependents if that order is a qualified domestic relations order ("QDRO"). See "QDRO Procedures" information below.

Fees and Expenses

Custodian fees, recordkeeping fees, and other expenses the Plan incurs may be paid by the Plan and, if paid by the Plan, a portion may be charged to your account. The expenses of investment options, including commissions, investment management fees, and other transactional costs, are paid out of the investment option and reduce the rate of return. If you take out a loan, payment and processing fees may be charged to your account.

The Plan permits the Employer to determine how to allocate expenses incurred by the Plan. Those expenses may be charged:

- in the same amount to the accounts of all participants, beneficiaries, and alternate

payees (for example, recordkeeping fees);

- in the same percentage over all certain assets (for example, investment management fees); or
- in the case of individualized expenses, allocated to an individual participant, beneficiary, or alternative payee (for example, loan and distribution fees, and fees for the review of a domestic relations or other court order).

The Committee may change its methods of allocating expenses incurred by the Plan. Contact the Committee if you have any questions regarding the Plan's payment or allocation of expenses incurred by the Plan.

Normal Retirement Age

The normal retirement age under the Plan is age 65.

Plan Administration

The Committee has the sole discretion, authority, and responsibility to decide all factual and legal questions under the Plan. This includes interpreting and construing the Plan. In addition, the Committee may adopt any rule that (i) is not in conflict with the Plan, (ii) is necessary for administering the Plan, or (iii) is carrying out provisions of the Plan.

QDRO Procedures

If you are married and you and your spouse obtain a divorce, a court may issue a domestic relations order dividing your account. You can obtain, without charge, a copy of the QDRO procedures used to determine whether a domestic relations order is a QDRO from the Plan Administrator or the Committee. If you are married and plan to obtain a divorce, we recommend that you contact either the Committee or John Hancock for these QDRO procedures and a model QDRO. If you submit a QDRO, a fee will be charged to your account for review and qualification of the Order. This fee will be shared equally between you and the Alternate Payee unless otherwise specified in the Order.

Service of Legal Process

Service of legal process may be made on the General Counsel of Medica Services Company LLC. Legal process may also be served on the Trustee.

Type of Plan

The Plan is a tax-favored plan under the Internal Revenue Code as a defined contribution plan under section 401(k). As a result, payments from the Plan may be entitled to special tax treatment. You are encouraged to seek advice from a tax advisor

No federal agency, such as the Pension Benefit Guaranty Corporation, or state agencies insures the Plan because defined contribution plans are not eligible for such insurance. Your benefits under the Plan are not guaranteed.

USERRA

If you leave your employment to serve in the uniformed services and the Employer rehires you within a certain time, a Uniformed Services Employment and Reemployment Rights Act (“USERRA”) provides you certain rights under the Plan. Contact the Committee for further information regarding these rights.

Effect on Other Benefits

Your contributions to the Plan will not affect other salary-related benefits, such as life insurance and disability benefits. Also, making contributions will not change the amount of your Social Security benefits or the Social Security taxes that are withheld from your pay.

Other Important Facts

Medica Services Company LLC is the Plan Sponsor

The Plan Sponsor's address, telephone number and federal employer identification number (EIN) are:

Medica Services Company LLC
Mail Route CP175
401 Carlson Parkway
Minnetonka, MN 55305

Phone: 952-992-3888
EIN: 85-2902940

- The Personnel and Compensation Committee ("Committee") serves as the Plan Administrator. The Committee is appointed by the Plan Sponsor's board of directors and may be contacted at the Plan Sponsor's address shown above.
- The Plan Year is the 12-month period beginning January 1 and ending December 31.
- The Plan's name is the Medica 401(k) Matched Savings Plan.
- The Plan is a 401(k) profit sharing plan and the number assigned to the Plan by the Plan Sponsor is 001.
- The current Trustee of the Plan is:

John Hancock Trust Company LLC
690 Canton Street
Westwood, MA 02090

- The following information is required to be communicated to you under the Pension Protection Act of 2006. Please read this information carefully.

Importance of Diversification

To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very well often cause another asset category, or another particular security, to perform poorly. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk.

In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk.

It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals.

You may access the Department of Labor's website at www.dol.gov/ebsa/investing.html to obtain other sources of information on individual investing and diversification.

Statements of Your Account

Reports on Your Plan Account

At the end of each calendar quarter, a statement will be provided to you in accordance with the requirements of applicable law. To help you keep up-to-date on the status of your account, the statement will include the following:

- the amount you contributed to the Plan;
- the amount the Company contributed to the Plan on your behalf;
- the investment options you have selected;
- the earnings and/or losses on your investments;
- the current value of your account (including any transfers or rollover contributions); and
- withdrawals or loans, if any.

You may also request a statement at any time by contacting John Hancock.

Your ERISA Rights and Information

What are my rights under the Employee Retirement Income Security Act of 1974?

As a participant in the Plan, you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (“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, all documents governing the Plan, including any applicable insurance contracts, 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 any applicable insurance contracts, and copies of the latest annual report (Form 5500 Series) and updated summary plan description. The Plan 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 (a) the amounts credited to your account under the Plan and (b) what your benefits would be under the Plan if you stop working as of that statement date. This statement is not required to be given more than once a year. 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 the operation of the Plan. The people who operate the 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, or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a benefit under the Plan or exercising your rights under ERISA.

Enforce Your Rights

If your claim for a pension 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 Plan Administrator.

After you exhaust the Plan's claim procedures, you may file a suit in a state or federal court following an adverse benefit determination on review. In addition, after you exhaust the Plan's procedures for reviewing domestic relations orders, you may file suit in federal court following an adverse determination or lack thereof concerning the qualified status of a domestic relations order.

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 the Plan, you should contact the Plan Administrator. If you have any questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the Plan Administrator, you should contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory or the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue N.W., Washington, D.C. 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.

For more information about your investment options, please consult the prospectuses.

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Brokerage Account Fact Sheet

Brokerage accounts are made available through John Hancock's partnership with TD Ameritrade Retirement Services™ ("TD Ameritrade").

Important Information

Opening Brokerage Account - Contact John Hancock to enroll on-line or to request a brokerage account application and related materials. To enroll on-line, select Enroll Online at TD Ameritrade through the Brokerage Menu option and be linked directly to the TD Ameritrade Web site and enrollment screen. Or, from the same Brokerage Menu option, you may select to have an application mailed to your home if you prefer not to enroll directly on-line. If you do not have Internet access, contact John Hancock by phone at 800.294.3575 and request a brokerage account application and related materials. You will be instructed to return the completed brokerage account application to the TD Ameritrade address indicated in the package.

Following the establishment of your brokerage account, you will receive a "welcome package" from TD Ameritrade that will include an account number. You will receive your brokerage account personal identification number ("PIN") in a subsequent mailing.

Transferring Money to Brokerage Account - Once a brokerage account has been established, contact John Hancock to liquidate money from your standard investment options under the Plan. Any liquidated amounts will be moved to a non-interest bearing account and will remain in such account until you place a trade in your brokerage account. All transfers will be subject to the market hours and marketplace rules outlined in the Flexibility section, subsection Investments, in the SPD.

Trading in Brokerage Account - Contact TD Ameritrade via the John Hancock website/phone service to place trades, verify balances, obtain quotes, and ask brokerage questions. For your ease, you may transfer directly from the John Hancock website/phone service to a TD Ameritrade licensed brokerage representative. Quotes, positions and balances are also available on-line at the TD Ameritrade Web site. (NOTE: Market volatility and volume may delay system access and trade executions.)

Eligible Investments - The brokerage account offers many investment options, including securities, mutual funds, most corporate and government bonds, and treasuries. However, you may not engage in margin trading or short sales and you may not invest in stock offered by Medica Services Company LLC, futures, options, tax-exempt securities, limited partnerships, or precious metals. If you make any impermissible investments through your brokerage account, such investments will be liquidated immediately upon discovery.

Maximum Amount Permitted to be Invested in Brokerage Account - You may invest up to 50% percent of your account under the Plan in a brokerage account.

Minimum Amount Needed for Brokerage Investments - Minimum amounts (if any) are set by the investments offered under the brokerage platform. For example, for most mutual funds, the minimum transaction size is \$250.

Statements - You will receive a monthly e-mail from TD Ameritrade, notifying you that your electronic account statement is available. Your account statement will provide a record of all transactions. Statement cutoff is the last Friday of the month with the exception of December 31st. Your December statement will also include yearly summaries of dividends and interest paid or received. It will not include a year-end recap of your transactions and is not a consolidated statement. Please retain your monthly statements for this information.

If you prefer, you may choose to receive your account statements via U.S. Mail. If you have an active brokerage account, you will receive a monthly statement detailing activity in your brokerage account. If your account is inactive, statements will be sent quarterly.

Loans and In-Service Withdrawals – Any loan and in-service withdrawal requests will be processed from the portion of your available vested account balance invested in the standard investment options. If the amount of your request exceeds the available amount in the standard investment options, you will need to liquidate the appropriate amount from your brokerage account and transfer such amount back to the standard investment options.

Distributions - If you leave your job and wish to receive distribution of your vested account, you may liquidate your brokerage account or have it liquidated for you. Should you wish to liquidate your account, please follow these instructions:

1. Contact TD Ameritrade to liquidate the securities in your brokerage account.
2. Once the trade has settled, contact John Hancock to transfer out of the brokerage account and into any of the Plan's standard investment options.
3. Upon termination, you will be advised of how to obtain appropriate distribution election forms and where to send them.

Should you return the distribution election form prior to liquidating your brokerage account, your account will be automatically liquidated on or about the day on which the form is received and invested in the Plan's Stable Value Option.

If you have a brokerage account and die before distribution of your vested account, the portion of your Plan account invested in your brokerage account will be liquidated and invested in the Plan's Stable Value Option as soon as administratively practical following notification of your death to the Plan Administrator.

Please refer to the brokerage materials, including the Account Application, Terms and Conditions applicable to Brokerage Account, and Ameritrade Retirement Services Handbook, for further details regarding the brokerage account option available to you through the Plan by TD Ameritrade.