

**SAVE**

403(b) RETIREMENT PLAN

Plan Highlights

Your financial health and well-being are important to HonorHealth. That's why we offer you a 403(b) Retirement Plan as part of your benefits package. This brochure provides general information about the plan, including how to access your account.

Eligibility and Enrollment

- You are immediately eligible to enroll in the plan, and you may enroll at any time.

Enroll in the Plan with a few clicks using "Quick Join," which:

- Offers investments and a contribution rate preselected by your employer.
- Takes less than a minute!



- To use Quick Join, simply:
 - Scan the QR code above with your mobile device.
 - or
 - Visit prudential.com/quickjoin from any PC.

Your Contributions

- You may contribute 2% to 50% of your eligible pay before taxes, up to the IRS annual limit (\$18,000 in 2016).
- If you will be at least 50 years old in 2016, you may make an additional \$6,000 in pre-tax catch-up contributions to your account.
- You can change your contribution rate at any time.
- You may roll over money to your account, in any amount, from another "qualified" retirement plan.

Employer Contributions

- HonorHealth will contribute \$1 to your account for every \$1 you contribute (up to 4% of your eligible pay).
- You can direct employer contributions to any investments in your plan.

Vesting

- You are 100% vested in all account contributions (and their earnings) immediately.

Access to Your Money

You may be able to access money in your account through a loan, in-service withdrawal or hardship withdrawal:

Loans

- Minimum loan amount is \$1,000.
- Maximum loan amount is \$50,000 or 50% of your vested account balance, whichever is less.
- Repayments are made through a monthly coupon payment directly to Prudential Retirement®.
- Interest rate is the prime rate plus 1%.
- There is no application or processing fee.
- Maximum repayment period is five years for a general purpose loan and five to 15 years for a primary residence loan.
- You may have only two loans outstanding at a time.

In-Service Withdrawals

- You may withdraw from your account while employed, within plan restrictions. Please see the Summary Plan Description (SPD) for details.

Hardship Withdrawals¹

You must meet one of the following requirements:

- Purchase or construction of a principal residence.
- Payment for higher education expenses.
- Major medical expenses (not reimbursed by insurance).
- Preventing eviction from, or foreclosure on, a principal residence.

Distribution Options

If you leave HonorHealth:

- Account balances greater than \$1,000 can remain in the plan; balances of less than \$1,000 will be paid out in a lump sum, regardless of prior elections.
- You may elect to roll over your balance to another “qualified” retirement plan or IRA.
- You may elect a full or partial lump-sum payment, installment payments or a lifetime annuity.

Investment Options Available

Your plan offers you a wide variety of investment options from all different types of asset classes. This gives you the ability to create an investment strategy that can help you work toward your retirement goals.

To learn more about your investment options register or log in at prudential.com/online/retirement or refer to “How can you invest your money?” in your Retirement Workbook.

Guaranteed Income Option²

Prudential IncomeFlex Target®, a feature of the of the Prudential Retirement Security Annuity (III IV), offered through the Prudential Retirement Insurance and Annuity Company, is an innovative investment option that can help provide a degree of retirement security. For an additional fee of about 1% of your balance, you can get:

- Guaranteed income for life.²
- Potential growth from market gains.
- Income protection in falling markets.
- Full access to your balance.³
- Lifetime benefits for your spouse.

You can make IncomeFlex Target one of your investment choices, or to add it to your GoalMaker® portfolio.

If you choose to add it to GoalMaker, the program will adjust your portfolio to include an allocation to IncomeFlex Target beginning at age 55. (If you are already 55 or older and have elected to secure guaranteed income for life, IncomeFlex Target is included in your portfolio automatically.)

Either way, IncomeFlex Target can provide the growth potential you may want with the lifetime income guarantee you may need. (It does not guarantee the market value of your balance which will fluctuate.)

If you haven't added IncomeFlex Target to your investment strategy, take another look—it just might be what you've been looking for.

Self-Directed Brokerage⁴

This optional program allows you to invest in individual stocks and bonds and/or an expanded selection of mutual funds through your retirement account. Trading individual securities adds a potentially higher level of risk to your account, so you should consider this option carefully. Also, a minimum account balance is required for brokerage accounts, and additional fees apply.

Investing involves various risks, such as fixed income (interest rate), default, small cap, international and sector—including the possible loss of principal.

You may want to consult a tax professional before taking a withdrawal from the plan.

Amounts withdrawn before age 59½ may be subject to a 10% federal income tax penalty, applicable taxes and plan restrictions. Withdrawals are generally taxed at ordinary income tax rates.

¹The total amount of the withdrawal may not be more than the amount required to meet your immediate financial need. However, you may have the option to “gross-up” the amount you receive to cover taxes.

²Guarantees are based on the claims-paying ability of the insurance company and are subject to certain limitations, terms and conditions.

³Withdrawals or transfers (other than transfers between active IncomeFlex Target Funds) proportionately reduce guaranteed values prior to locking in. After Lock-In, withdrawals in excess of the Lifetime Annual Withdrawal Amount will reduce guarantees proportionately and may even eliminate them. IncomeFlex has a guarantee fee of 1.15%.

⁴Brokerage services are offered through Prudential Investment Management Services LLC (PIMS), Three Gateway Center, 14th Floor, Newark, NJ 07102-4077, a Prudential Financial company.



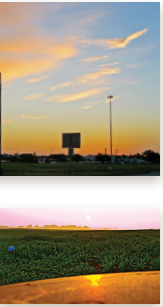
GoalMaker

GoalMaker can help take the guesswork out of choosing investments.

Available at no additional cost, this easy-to-use, optional asset allocation program uses two key pieces of information—your “investor style” and the number of years until you expect to begin taking distributions from your account—to determine which one of 12 portfolios comprising investment options in your plan is best suited to your goal.

Over time, GoalMaker automatically rebalances your portfolio to help you stay on track with your original investment allocation. Additionally, an optional Age Adjustment feature can adjust your allocation gradually, to help manage your risk as retirement nears.

Please keep in mind, application of asset allocation and diversification concepts does not ensure safety of principal and interest. It should also be noted that these concepts do not assure a profit or protect against loss in a declining market. **You can lose money by investing in securities.**



ACCESSING YOUR ACCOUNT

Online:

Step 1

- Log in at prudential.com/online/retirement. The first time you access your account, click “Register Now” and follow the instructions to create your user ID and password.

Step 2

- To enroll, follow the instructions to choose your contribution rate and to select your investments.
- If you are already enrolled, after you log in you will see the Accounts home page. Click “View Details” to choose from:
 - Current Money (transfers, loans, withdrawals)
 - Future Money (contribution rate, investment allocations)
 - Retirement Planning (retirement calculators, Investor Style quiz, retirement education)
 - Other Links (Prudential IncomeFlex, GoalMaker, transaction history, performance, e-documents, plan information, personal information, annuity payouts)

By phone:

Step 1

- Dial **877-778-2100**.

Step 2

- Enter your Social Security number, then follow the prompts to enter or create your PIN (personal identification number). Your PIN must be between six and 10 numbers.
- To enroll, follow the system instructions to choose a contribution percentage and to select your investments.
- If you are already enrolled, you will be given these options to choose from:
 - Account information (balance, recent activity, investment performance, current allocations [investment elections])
 - Exchanges, allocations, contribution changes
 - Distributions (loans, withdrawals, hardships)
 - Year-to-date statements, literature, request forms
 - Change your PIN

To speak with a participant service representative, say “Representative” after you have entered your Social Security number. Representatives are available Monday through Friday, 8 a.m. to 9 p.m. ET.

Assistance is available from onsite retirement counselors by calling [480-659-3850](tel:480-659-3850) and the extension of your representative as follows:

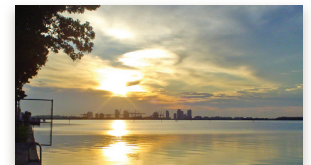
Osborn and Shea Campuses: Shawn Swenson x103

Deer Valley, North Mountain and Anthem: Ryan Perigo x110

All other locations: Jess Kravitz, CFP® x101

Ongoing Education

Prudential's online education center (PreparewithPru.com) offers informative articles, courses on a variety of topics, and calculators designed to help you plan for your financial well-being.



This information has been provided for your benefit and is not intended or designed to be tax advice. Please contact your tax advisor for complete details.

Contributions to 403(b) plans, including earnings thereon, generally may not be withdrawn before age 59½, severance from employment, death or disability. Withdrawals are also subject to the terms of the plan.

The Prudential Retirement Security Annuity III and IV are variable annuities issued by **Prudential Retirement Insurance and Annuity Company (PRIAC)**, Hartford, CT and distributed by Prudential Investment Management Services LLC (PIMS), Newark, NJ (member SIPC). Both are Prudential Financial companies and each is solely responsible for its financial condition and contractual obligations. Prudential IncomeFlex Target Portfolios are variable investment options offered under the annuity. Contract form #GA-2060-IA-TGWB-0805 or state variation.

Annuity contracts contain exclusions, limitations, reductions of benefits and terms for keeping them in force. Variable annuities are suitable for long-term investing, particularly retirement savings.

You should carefully consider a fund's investment objectives, risks, charges and expenses before investing. For more complete information about the investment options available through your plan, please call 877-778-2100 for a free prospectus or summary prospectus that contains this and other information about our funds. For variable insurance products, you should read and consider carefully both the contract prospectus and underlying-fund prospectus before investing. You can lose money investing in securities.

GoalMaker's model allocations are based on generally accepted financial theories that take into account the historic returns of different asset classes. Of course, past performance of any investment does not guarantee future results. Prudential Financial encourages you to consider your other assets, income and investments when enrolling in the GoalMaker program. We also recommend you periodically reassess your GoalMaker investments to make sure your model portfolio continues to correspond to your changing attitudes and years to retirement.

This plan qualifies as a 404(c) plan. 404(c) is a section of ERISA dealing with participant investment self-direction. The section has garnered much interest as a means for plan sponsors to avoid or reduce fiduciary liability for participant investment choices in a participant-directed investment plan. In order to qualify, the plan must comply with specific requirements regarding information about investment options, number and type of investment options, as well as an ability to move balances between those options on a reasonably frequent basis.

Jess Kravitz, Ryan Perigo, and Shawn Swenson are registered representatives of National Planning Corporation, an independent broker-dealer not affiliated with Prudential Financial or any of its companies or businesses.

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