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The CoxHealth Savings Incentive Plan is a 403(b) retirement savings plan designed to help you attain your financial goals in retirement. The Plan offers you the opportunity to save and invest through voluntary salary contributions. Read to learn more about how the Plan can help you prepare and be ready for the retirement you want.

CoxHealth Savings Incentive Plan

Eligibility	All CoxHealth employees are immediately eligible upon hire for the 403(b) Plan except employees under the age of 18.
Beneficiary	You must select a beneficiary for your account. You can view or change your beneficiary information at any time by logging in to your account at www.CoxHealthSIP.com . You should check this information periodically to make sure it is up-to-date.
Your Contributions	<p>All eligible employees may choose to make a voluntary contribution up to \$16,500 (the IRS limit in 2011) or the total of their available compensation, whichever is less. Employee contributions can be designated as Before-Tax Contributions, Roth Contributions or a combination of both.</p> <p>The annual contribution limit will be indexed for inflation in future years. According to Internal Revenue Service (IRS) regulations, the increases can only take place in \$500 increments and may not occur every year.</p> <p>Age 50+ Catch-Up: Participants turning age 50 or older in 2011 can contribute up to an additional \$5,500 beyond the regular contribution limit.</p>
Employer Contributions	Your employer contributes a matching contribution to your account equal to 100% of the first 3% you contribute to your account, and 50% of the next 4% you contribute. In other words, if you contribute 7%, CoxHealth will contribute 5% to your account.
Investment Options	A wide array of investment options is available through your Plan. Each option is explained in further detail in your Plan's fund data sheets available from your local Plan representative ¹ or through the Web site at www.CoxHealthSIP.com and KeyTalk [®] toll free at (877) 799-4COX. ²
Saver's Tax Credit	Your before-tax contribution may also allow you to qualify for a tax credit from the Internal Revenue Service (IRS), a Saver's Credit. Before-tax contributions made to the Plan lower your adjusted gross income (AGI), which may make you eligible for a non-refundable federal tax credit. This tax credit reduces the federal income tax you pay when you file your income tax return.
Withdrawals Permitted	Retirement, death, termination of employment, attainment of age 59½, or approved financial hardship caused by certain types of financial needs. Hardship withdrawals may not include earnings after December 31, 1988, or employer contributions.
Tax Penalties	A 10% federal penalty tax may apply to distributions taken prior to age 59½. A 50% excise tax applies if minimum required distributions are not taken before April 1 of the year following the attainment of age 70½ or retirement, if later.
Required Distributions	April 1 of the year following the later of the year a participant turns 70½ or the year of retirement from the employer sponsoring the Plan.
Loans	<p>The Plan allows you to borrow the lesser of \$50,000 or 50% of your total vested account balance.</p> <p>Minimum loan amount is \$1,000.</p> <p>You have up to 5 years to repay the loan</p> <p>\$50 loan origination fee is deducted from the loan amount.</p> <p>\$25 annual loan maintenance fee, charged quarterly to your account.</p> <p>You may have up to 2 loans outstanding at a time</p>
Rollovers	Approved balances from a 401(a), 401(k), 403(b), governmental 457(b) plan or an Individual Retirement Account (IRA) may be rolled over to the 403(b) Plan, depending on the terms of your Plan. You may be subject to the 10% early withdrawal federal tax penalty. Please check with your Great-West Retirement Services representative regarding any applicable fees on the rollover account.

¹ Representatives of GWFS Equities, Inc. are not registered investment advisers and cannot offer financial, legal or tax advice. Please consult with your financial planner, attorney and/or tax adviser as needed.

² Access to KeyTalk and the website may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance or other reasons. Transfer requests made via the website or KeyTalk received on business days prior to close of the New York Stock Exchange (3:00 p.m. Central Time or earlier on some holidays or other special circumstances) will be initiated at the close of business the same day the request was received. The actual effective date of your transaction may vary depending on the investment option selected.

Securities, when offered, are offered through GWFS Equities, Inc., a wholly owned subsidiary of Great-West Life & Annuity Insurance Company.

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