

December 2021

**LEHIGH VALLEY HEALTH NETWORK, INC. 403(B) SAVINGS PLAN and
LEHIGH VALLEY HEALTH NETWORK, INC. 401(K) SAVINGS PLAN**

**AUTOMATIC CONTRIBUTION/QUALIFIED DEFAULT INVESTMENT ALTERNATIVE
NOTICE FOR 2022 PLAN YEAR**

It is for informational purposes only. This notice is required to be mailed annually to all participants under the Plans.

From: Plan Administrator for LEHIGH VALLEY HEALTH NETWORK, INC. 403(B) SAVINGS PLAN and LEHIGH VALLEY HEALTH NETWORK, INC. 401(K) SAVINGS PLAN (“Plan”)

Plan Sponsor: LEHIGH VALLEY HEALTH NETWORK, INC. (“Employer”)

Re: Annual Notice of Rights under Automatic Contribution Arrangement and Notice of Default Investments under the Plan.

The provisions below apply to the Plan for the Plan Year beginning January 1, 2022.

AUTOMATIC ENROLLMENT FEATURE

Automatic contributions (deferrals). All employees are eligible to participate except employees covered by a collective bargaining agreement, leased employees and employees classified as independent contractors.

This notice advises you of certain rights and obligations you have under the Plan. Under the automatic enrollment provisions of the Plan, LVHN will automatically withhold from your compensation 2% per pay period (referred to as the “automatic deferral percentage”), and will contribute the amount withheld to the Plan as your elective deferral. If you wish to contribute the automatic deferral percentage of 2%, you do not need to do anything. If you wish to contribute an amount or percentage of your compensation that is different than the automatic 2% deferral, you will need to complete a new election. If you wish to decline participating in the Plan, you must also complete a new election indicating your declination. Your revised election (or declination) will become effective as soon as the Plan Administrator can reasonably implement your new election and will remain in effect until you change it. While payroll procedures will govern when the salary reduction agreement first applies to your paycheck, as a general rule you can change your contribution for any future payroll period. Note: Existing employees already making contributions to their savings plan are not affected by this provision.

QUALIFIED DEFAULT INVESTMENT ALTERNATIVE (“QDIA”)

How are my Plan account(s) invested: If you do not provide investment instructions as to how you wish to have your contributions invested, the Plan will invest them on your behalf.

If you make a contribution to the Plan, or if the employer makes a contribution to the Plan on your behalf, including elective deferrals under an automatic contribution arrangement, the QDIA will be used unless you have provided investment instructions.

Right to Direct Investments: You have the right to direct the investment of all of your accounts in any of the investment choices available under the Plan. Even if the Plan invests some or all of your accounts in the QDIA, you have the continuing right to direct or redirect the investment of your accounts.

You may change your investments at any time. You are also entitled to invest in any of the alternative investment choices offered under the Plan without incurring a financial penalty.

How to Change your Investment Direction: To obtain more information on investment choices available or to change how your account is invested, call the Client Care Center at 1-800-448-2542. You can also make changes online by accessing your account at lvhn.aigrs.com.

Qualified Default Investment Alternatives as selected by your Plan officials:

Fund Name	Ticker Symbol	Date of Birth Range	Expense Ratio
VANGUARD INSTL TGT RET INCOME	VITRX	Before 1951	0.09
VANGUARD INSTL TGT RET 2015	VITVX	01-Jan-1951 to 31-Dec-1955	0.09
VANGUARD INSTL TGT RET 2020	VITWX	01-Jan-1956 to 31-Dec-1960	0.09
VANGUARD INSTL TGT RET 2025	VRIVX	01-Jan-1961 to 31-Dec-1965	0.09
VANGUARD INSTL TGT RET 2030	VTTWX	01-Jan-1966 to 31-Dec-1970	0.09
VANGUARD INSTL TGT RET 2035	VITFX	01-Jan-1971 to 31-Dec-1975	0.09
VANGUARD INSTL TGT RET 2040	VIRSX	01-Jan-1976 to 31-Dec-1980	0.09
VANGUARD INSTL TGT RET 2045	VITLX	01-Jan-1981 to 31-Dec-1985	0.09
VANGUARD INSTL TGT RET 2050	VTRLX	01-Jan-1986 to 31-Dec-1990	0.09
VANGUARD INSTL TGT RET 2055	VIVLX	01-Jan-1991 to 31-Dec-1995	0.09
VANGUARD INSTL TGT RET 2060	VILVX	01-Jan-1996 to 31-Dec-2000	0.09
VANGUARD INSTL TGT RET 2065	VSXFX	After 2000	0.09

Investment Objective: The Target Maturity Funds seek current income and capital appreciation. The funds invest primarily in other mutual funds that represent a variety of asset classes and investment styles. The target asset mix is adjusted so that as the target year approaches, the allocation to stocks may decrease and the allocation to bonds and money market instruments may increase. The principal value of an investment is not guaranteed at any time including at or after the target maturity date.

Risk and Return Characteristics: The risk/return profile of each Target Maturity fund is higher or more aggressive when the maturity date is further away, but will automatically rebalance to a more conservative or lower risk/return profile as the funds near the maturity date and beyond.

Where to go for Further Information: *Investors should carefully consider the investment objectives, risks, fees, charges and expenses before investing. This and other important information is contained in the prospectus, which can be obtained from your financial professional or by accessing your account at lvhn.aigrs.com. You can also request a prospectus by calling 1-800-448-2542. Read the prospectuses carefully before investing.*

You can obtain further information about the Plan's investment alternatives by contacting your financial advisors at (610) 402-8801.