

What documents are required for taking a Hardship Withdrawal?

What are the requirements for Requesting a Hardship Withdrawal?

To request a hardship withdrawal from your 401(k) Plan account you must have a qualifying, immediate financial need. You are required to complete and return a withdrawal package to BConnected within 60 days. Your withdrawal request must include copies of specific documentation substantiating the need.

Reason for Hardship

You may take a hardship withdrawal only if all of these apply:

- You have an immediate and heavy financial need.
- Funds from other sources aren't reasonably available to you to meet the need.
- You're able to provide documentation to support your need. You have not already paid the expense.

The table below outlines the circumstances in which you are able to apply for a Hardship Withdrawal from the HCA 401(k) Plan and any supporting documentation that must accompany your application. It is important to ensure you include the proper documentation. If you do not include the proper documentation, your application will be denied, and you will need to submit a new application, causing a delay in processing your withdrawal.

If you have any questions regarding your Hardship Withdrawal application, you can speak with a BConnected Representative at (800) 566-4114. BConnected Representatives are available Monday through Friday, 7 a.m. to 7 p.m., Central time (except holidays).

Reason for requesting a Hardship Withdrawal (only the reasons included are acceptable.)	What is (is not) included as part of the reason?	What documentation am I required to include with my application?	Which information must the documentation contain?
<p>Payment of tuition, room and board expenses, and related educational fees</p>	<p>Applies to the next quarter, year or 12 months of post-secondary education for you, your spouse, your children, your dependents (as defined in Section 152 of the Internal Revenue Code*) or your primary beneficiary or beneficiaries under the HCA 401(k) Plan***.</p> <p>Excludes the cost of supplies, uniforms and student activity fees.</p> <p>A request to pay tuition that has been funded by a student loan does not qualify for financial hardship because the expense was met and reimbursed through other resources.</p>	<ul style="list-style-type: none"> • Itemized registration or tuition bill showing number of classes, tuition breakdown and term, <p>and/or</p> <ul style="list-style-type: none"> • Room and Board Statement provided by the school, <p>and/or</p> <ul style="list-style-type: none"> • Itemized bill or receipt showing the cost of books required for associated classes. 	<p>Itemized tuition bills, receipts and Room and Board Statements must:</p> <ul style="list-style-type: none"> • Reflect the name of the post-secondary school, • Show the amount due, • Be dated within the past 90 days, and • Not be dated more than two months before the beginning of the quarter, semester, or year.

Reason for requesting a Hardship Withdrawal (only the reasons included are acceptable.)	What is (is not) included as part of the reason?	What documentation am I required to include with my application?	Which information must the documentation contain?
<p>Payments necessary to prevent eviction from or foreclosure on the mortgage of your primary residence</p>	<p>Attach a copy of the notice of foreclosure or delinquency notice, or attach a copy of court notice of eviction or notice of rent default from your landlord.</p> <p>Bank statements and credit card statements are NOT acceptable forms of documentation.</p>	<ul style="list-style-type: none"> • Bank/mortgage statement, or • A letter from the bank or mortgage company, or • A letter from the landlord or • Tax documents or • Copy of the court document substantiating the eviction or foreclosure legal proceedings. 	<p>All documents must:</p> <ul style="list-style-type: none"> • Be dated within the last 30 days, • Show the address of the affected property, • Show the amount necessary to prevent foreclosure or eviction, and • Show a future eviction or foreclosure date in the future. <p>In addition, if a statement, letter, or tax document is provided, it must threaten eviction or foreclosure.</p>

Reason for requesting a Hardship Withdrawal (only the reasons included are acceptable.)	What is (is not) included as part of the reason?	What documentation am I required to include with my application?	Which information must the documentation contain?
<p>Purchase cost of your principal residence</p>	<p>You are limited to costs directly related to the purchase or construction of a principal residence.</p> <p>Principal residence means you will be occupying the residence on a regular basis the majority of the time beginning immediately or as soon as practicable after purchase.</p> <p>Acceptable costs include:</p> <ul style="list-style-type: none"> • The down payment and any closing costs such as legal fees, points, title search, etc. (Attach copies of your contract of sale, mortgage commitment, and Loan Estimate of closing costs.) <p>Acceptable costs do NOT include:</p> <ul style="list-style-type: none"> • Mortgage payments • A request to repay a relative or another individual who has provided a loan to purchase your primary residence because the expense was met through other resources. 	<ul style="list-style-type: none"> • A 'Loan Estimate' from the lender, if borrowing, <p style="text-align: center;">and one of the following</p> <ul style="list-style-type: none"> • A signed purchase contract, <li style="text-align: center;">or • An Intent-to-Purchase agreement, <li style="text-align: center;">or • If building, a copy of the builder's contract. 	<p>All documents must be dated within last 30 days and must reflect all of the following:</p> <ul style="list-style-type: none"> • Your name as the buyer, • The address of the residence being purchased, • The purchase price, • The amount of the down payment and/or closing costs, • A future closing date no more than six months in the future, and • Signatures of both buyer and seller. <p>Please note that a 'Loan Estimate' only requires the buyer's signature.</p>

Reason for requesting a Hardship Withdrawal (only the reasons included are acceptable.)	What is (is not) included as part of the reason?	What documentation am I required to include with my application?	Which information must the documentation contain?
<p>Unreimbursed and uninsured medical expenses</p>	<p>Acceptable costs include:</p> <ul style="list-style-type: none"> • Costs incurred or necessary to obtain medical care (as described in Section 213(d) of the Internal Revenue code and that would be deductible on your federal income tax return under Section 213(d)**) for: <ul style="list-style-type: none"> ○ You, ○ Your spouse, ○ Your dependents (<i>As defined in Section 152 of the Internal Revenue Code*</i>), ○ Your primary beneficiary or beneficiaries***. <p>Attach copies of all unreimbursed medical expenses for which you are selecting a hardship distribution.</p> <p>Acceptable costs do NOT include:</p> <ul style="list-style-type: none"> • A credit card bill used to pay for a medical expense because the expense was met and reimbursed through other resources. 	<ul style="list-style-type: none"> • Explanation of Benefits (EOB), and • Corresponding bill from the provider, or • Itemized bill from provider, or • Letter from provider stating your spouse, your dependents or your primary beneficiary are not insured, or • For future services, a bill from the provider showing the prepayment required for service and a letter from insurance company stating that the services are not reimbursable. 	<p>Any EOB must:</p> <ul style="list-style-type: none"> • Be dated within the past 2 years, • Reflect the amount paid by the insurance company, • Reflect the amount owed by the insured, and • Services must be provided within the past two years. <p>Provider bills must:</p> <ul style="list-style-type: none"> • Be dated within the past 90 days, and • Indicate the amount still due.

Reason for requesting a Hardship Withdrawal (only the reasons included are acceptable.)	What is (is not) included as part of the reason?	What documentation am I required to include with my application?	Which information must the documentation contain?
<p>Expenses for the repair of damage to your primary residence</p>	<p>Includes expenses not compensated for by insurance that would qualify for the casualty deduction under Section 165 of the Internal Revenue Code. ****</p>	<ul style="list-style-type: none"> • An insurance report or letter from you stating that your principal residence wasn't covered by insurance for the damage incurred, <li style="text-align: center;">and • An estimate or bill of itemized repairs (for the uninsured portion), <li style="text-align: center;">and • A document that provides an explanation of the damage (e.g. insurance report, police or fire report, newspaper article, etc.) or a letter from you stating the cause of damage of official or third party documentation is unavailable, <li style="text-align: center;">and • Any one of the following documents: real estate property tax bill, mortgage statement, property deed, or lease agreement. 	<p>Each required document has specific requirements regarding the information that must be reflected as detailed below:</p> <p>The insurance report must:</p> <ul style="list-style-type: none"> • Reflect the address of the damaged property, • Show that the date of the damage is within the past 90 days, • Include the amount paid (or to be paid) by the insurance company, and • The amount owed by the insured. <p>If uninsured, the letter must:</p> <ul style="list-style-type: none"> • Reflect the address of the damaged property, • Show that the date of damage is within the past 90 days, • Include the cause of the damage, and • A statement from you stating that the property is not insured. <p>The estimate or bill must:</p> <ul style="list-style-type: none"> • Reflect your name and address of the damaged property and • Be dated after the damage event. <p>The property tax bill, mortgage statement, property deed, or lease agreement must:</p> <ul style="list-style-type: none"> • Reflect your name as the owner or lessee, • Reflect the address of the damaged property, and • If a lessee, must reflect you as contractually liable to the owner for damages.

Reason for requesting a Hardship Withdrawal (only the reasons included are acceptable.)	What is (is not) included as part of the reason?	What documentation am I required to include with my application?	Which information must the documentation contain?
Payment of burial or funeral expenses	Covers expenses for your deceased parent, spouse, children, dependents (as defined in Section 152 of the Internal Revenue Code*) or your primary beneficiary or beneficiaries under the HCA 401(k) Plan***.	<ul style="list-style-type: none"> • Evidence of dependent status of relationship, <li style="text-align: center;">and • A funeral billing statement, <li style="text-align: center;">or • A burial billing statement. 	Billing statements must: <ul style="list-style-type: none"> • Reflect the name of the deceased, • Reflect the date of services that were provided within the past 90 days, show your name as the individual billed, and • Include itemized expenses.
<p>* Without regard to sections 152(b)(1), (b)(2), and (d)(1)(B);. Generally those who you may claim as dependents on your federal tax return (or who you could claim as an exemption if their earnings didn't exceed the IRS earnings limitation, if they didn't file a joint tax return with their <i>spouse</i>, or if you weren't treated as a dependent by another taxpayer).</p> <p>** Without regard to whether the expenses exceeded 7.5% of adjusted gross income.</p> <p>*** For purposes of hardship withdrawals under this Plan, your primary beneficiaries are those individuals (including but not limited to your <i>spouse</i>, <i>domestic partner</i>, <i>registered domestic partner</i>, <i>same-sex spouse</i>, or <i>dependents</i>) who you have designated or who are otherwise recognized as such under this Plan.</p> <p>**** Without regard to whether the loss exceeds 10% of adjusted gross income. Examples include damage caused by fire, theft, or storm.</p>			