

**VITAS Healthcare Corporation 401(k) Plan
Qualified Default Investment Alternative (QDIA) Employee Notice**

Purpose of this notice

VITAS Healthcare Corporation maintains the VITAS Healthcare Corporation 401(k) Plan to help you attain financial security during your retirement years. As a participant, you decide how your retirement plan dollars will be invested in the designated investment alternatives available in the plan. If you do not make an investment election, your contributions will be invested in the Qualified Default Investment Alternative (QDIA).

This Qualified Default Investment Alternative (QDIA) Participant Notice:

This QDIA employee notice:

- 1) Describes when the QDIA will be used
- 2) Provides details regarding the QDIA selected
- 3) Outlines your right to direct the investment of your plan dollars to other investments available in the plan or to elect not to have contributions withheld from your pay, if applicable
- 4) Explains where additional information can be obtained regarding those additional investment alternatives

Keep this disclosure with your Summary Plan Description and other retirement plan documents.

When the default fund will be used:

The plan is a participant-directed plan, giving you the right to direct the investment of assets in your plan account among the designated investment alternatives available in the plan. In the absence of an investment election, your future contributions will be invested in the plan's QDIA under any of the following circumstances:

- You have made a salary reduction election without an investment election.
- An employer contribution has been made on your behalf but you have not provided an investment election.
- You have made investment elections that do not equal 100% or you have elected an investment that is no longer available in the plan.

If the assets in your plan account are invested in the plan's QDIA, you can direct the investment of those assets to any other designated investment alternative under the plan. Please note, ongoing investment and account fees may apply. Please see "Investment Elections" later in this notice for more information on making investment elections.

Your employer has chosen target-date funds, based on date of retirement, as the plan's QDIA:

The plan's QDIA is the appropriate target-date fund, based on the year of normal retirement as determined by your Plan. Each fund contains a combination of bond-based and stock-based funds and targets a period that contains the year in which you attain normal retirement age.

Investment Name	Fund ID	Retirement Year	Net Fees
Vanguard Target Retirement Income Inv	VTINX	Prior to 2008	0.13%
Vanguard Target Retirement 2010 Inv	VTENX	2008 to 2012	0.13%
Vanguard Target Retirement 2015 Inv	VTXVX	2013 to 2017	0.14%
Vanguard Target Retirement 2020 Inv	VTWNX	2018 to 2022	0.14%
Vanguard Target Retirement 2025 Inv	VTTVX	2023 to 2027	0.14%
Vanguard Target Retirement 2030 Inv	VTHRX	2028 to 2032	0.15%
Vanguard Target Retirement 2035 Inv	VTTHX	2033 to 2037	0.15%
Vanguard Target Retirement 2040 Inv	VFORX	2038 to 2042	0.16%
Vanguard Target Retirement 2045 Inv	VTIVX	2043 to 2047	0.16%
Vanguard Target Retirement 2050 Inv	VFIFX	2048 to 2052	0.16%
Vanguard Target Retirement 2055 Inv	VFFVX	2053 to 2057	0.16%
Vanguard Target Retirement 2060 Inv	VTTSX	2058 and after	0.16%
Net Fees as of 06/30/2017			

- **Fund Name / ID: Vanguard Target Retirement Income Inv (VTINX)**

Investment Objective: The investment seeks to provide current income and some capital appreciation.

Investment Strategy: The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors currently in retirement. Its indirect bond holdings are a diversified mix of short-, intermediate-, and long-term U.S. government, U.S. agency, and investment-grade U.S. corporate bonds; inflation-protected public obligations issued by the U.S. Treasury; mortgage-backed and asset-backed securities; and government, agency, corporate, and securitized investment-grade foreign bonds issued in currencies other than the U.S. dollar.

Principal Risk and Return Characteristics: Credit and Counterparty, Prepayment (Call), Currency, Loss of Money, Not FDIC Insured, Country or Region, Income, Interest Rate, Market/Market Volatility, Equity Securities, Underlying Fund/Fund of Funds, Fixed-Income Securities, Management

- **Fund Name / ID: Vanguard Target Retirement 2010 Inv (VTENX)**

Investment Objective: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation.

Investment Strategy: The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2010 (the target year). Its asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Principal Risk and Return Characteristics: Credit and Counterparty, Prepayment (Call), Currency, Loss of Money, Not FDIC Insured, Country or Region, Income, Interest Rate, Market/Market Volatility, Equity Securities, Underlying Fund/Fund of Funds, Fixed-Income Securities, Management, Target Date

- **Fund Name / ID: Vanguard Target Retirement 2015 Inv (VTXVX)**

Investment Objective: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation.

Investment Strategy: The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2015 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Principal Risk and Return Characteristics: Credit and Counterparty, Prepayment (Call), Currency, Loss of Money, Not FDIC Insured, Country or Region, Income, Interest Rate, Market/Market Volatility, Equity Securities, Underlying Fund/Fund of Funds, Fixed-Income Securities, Management, Target Date

- **Fund Name / ID: Vanguard Target Retirement 2020 Inv (VTWNX)**

Investment Objective: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation.

Investment Strategy: The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2020 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Principal Risk and Return Characteristics: Credit and Counterparty, Prepayment (Call), Currency, Loss of Money, Not FDIC Insured, Country or Region, Income, Interest Rate, Market/Market Volatility, Equity Securities, Underlying Fund/Fund of Funds, Fixed-Income Securities, Management, Target Date

- **Fund Name / ID: Vanguard Target Retirement 2025 Inv (VTTVX)**

Investment Objective: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation.

Investment Strategy: The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2025 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Principal Risk and Return Characteristics: Credit and Counterparty, Prepayment (Call), Currency, Loss of Money, Not FDIC Insured, Country or Region, Income, Interest Rate, Market/Market Volatility, Equity Securities, Underlying Fund/Fund of Funds, Fixed-Income Securities, Management, Target Date

- **Fund Name / ID: Vanguard Target Retirement 2030 Inv (VTHRX)**

Investment Objective: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation.

Investment Strategy: The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2030 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Principal Risk and Return Characteristics: Credit and Counterparty, Prepayment (Call), Currency, Loss of Money, Not FDIC Insured, Country or Region, Income, Interest Rate, Market/Market Volatility, Equity Securities, Underlying Fund/Fund of Funds, Fixed-Income Securities, Management, Target Date

- **Fund Name / ID: Vanguard Target Retirement 2035 Inv (VTTHX)**

Investment Objective: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation.

Investment Strategy: The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2035 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Principal Risk and Return Characteristics: Credit and Counterparty, Prepayment (Call), Currency, Loss of Money, Not FDIC Insured, Country or Region, Income, Interest Rate, Market/Market Volatility, Equity Securities, Underlying Fund/Fund of Funds, Fixed-Income Securities, Management, Target Date

- **Fund Name / ID: Vanguard Target Retirement 2040 Inv (VFORX)**

Investment Objective: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation.

Investment Strategy: The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2040 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Principal Risk and Return Characteristics: Hedging Strategies, Credit and Counterparty, Prepayment (Call), Currency, Loss of Money, Not FDIC Insured, Country or Region, Income, Interest Rate, Market/Market Volatility, Equity Securities, Fixed-Income Securities, Management, Target Date

- **Fund Name / ID: Vanguard Target Retirement 2045 Inv (VTIVX)**

Investment Objective: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation.

Investment Strategy: The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2045 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Principal Risk and Return Characteristics: Hedging Strategies, Credit and Counterparty, Prepayment (Call), Currency, Loss of Money, Not FDIC Insured, Country or Region, Income, Interest Rate, Market/Market Volatility, Equity Securities, Fixed-Income Securities, Management, Target Date

- **Fund Name / ID: Vanguard Target Retirement 2050 Inv (VFIFX)**

Investment Objective: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation.

Investment Strategy: The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2050 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Principal Risk and Return Characteristics: Hedging Strategies, Credit and Counterparty, Prepayment (Call), Currency, Loss of Money, Not FDIC Insured, Country or Region, Income, Interest Rate, Market/Market Volatility, Equity Securities, Fixed-Income Securities, Management, Target Date

- **Fund Name / ID: Vanguard Target Retirement 2055 Inv (VFFVX)**

Investment Objective: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation.

Investment Strategy: The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2055 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Principal Risk and Return Characteristics: Hedging Strategies, Credit and Counterparty, Prepayment (Call), Currency, Loss of Money, Not FDIC Insured, Country or Region, Income, Interest Rate, Market/Market Volatility, Equity Securities, Fixed-Income Securities, Management, Target Date

- **Fund Name / ID: Vanguard Target Retirement 2060 Inv (VTTSX)**

Investment Objective: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation.

Investment Strategy: The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2060 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Principal Risk and Return Characteristics: Hedging Strategies, Credit and Counterparty, Prepayment (Call), Currency, Loss of Money, Not FDIC Insured, Country or Region, Income, Interest Rate, Market/Market Volatility, Equity Securities, Fixed-Income Securities, Management, Target Date

Investment elections

You may direct the investment of future contributions made to your account and of your existing plan account balance as follows:

- You may change investment elections for future contributions.
- You may change the investment elections for any existing account balances invested in the plan's QDIA.

If you are defaulted into the Plan and subsequently change investment options for future contributions or existing assets, your future contributions and current assets will both be redirected to the new investment options.

To direct the investment of plan account contributions or assets, you make investment elections in the following manner:

For new participants:

- You may complete online enrollment at LincolnFinancial.com.*

For existing participants:

You may make investment elections in one of three ways*:

- You may access the Lincoln secure website, 24 hours a day, 7 days a week: LincolnFinancial.com.
- You may utilize the Lincoln automated telephone access system toll-free at 800-234-3500.
- You may call the Customer Contact Center at 800-234-3500, Monday through Friday, from 8:00 am to 8:00 pm Eastern Time.

**Access may be subject to system availability*

The New York Stock Exchange closes for trading at 4:00 pm Eastern Time on most business days. Therefore, transactions we receive before market close will be assigned that day's closing unit price. Transactions we receive after market close, or on a weekend or holiday, will be assigned the closing unit price for the next business day.

Additional Information

You may view additional information on other investment options available in the plan by visiting LincolnFinancial.com.