

## Notice for Highly Compensated Employees

The Dependent Care Flexible Spending Account (DCFSA) offered to employees by Ardent is subject to requirements imposed by §129 of the Internal Revenue Code (Code).

For Ardent to provide our employees with the tax-advantaged benefits offered under the program, the DCFSA must not discriminate in favor of "Highly Compensated Employees" (as defined under the Code), either in terms of eligibility to participate, contributions, or benefits under the program. You are classified as a Highly Compensated Employee for the 2025 plan year if your total compensation was at least \$155,000 in 2024.

We have determined that a cap limiting the maximum election amount for Highly Compensated Employees is required in 2025 for the plan to continue to qualify to provide tax-advantaged benefits. Therefore, Highly Compensated Employees' DCFSA elections will be capped at \$1,600 for the 2025 plan year.