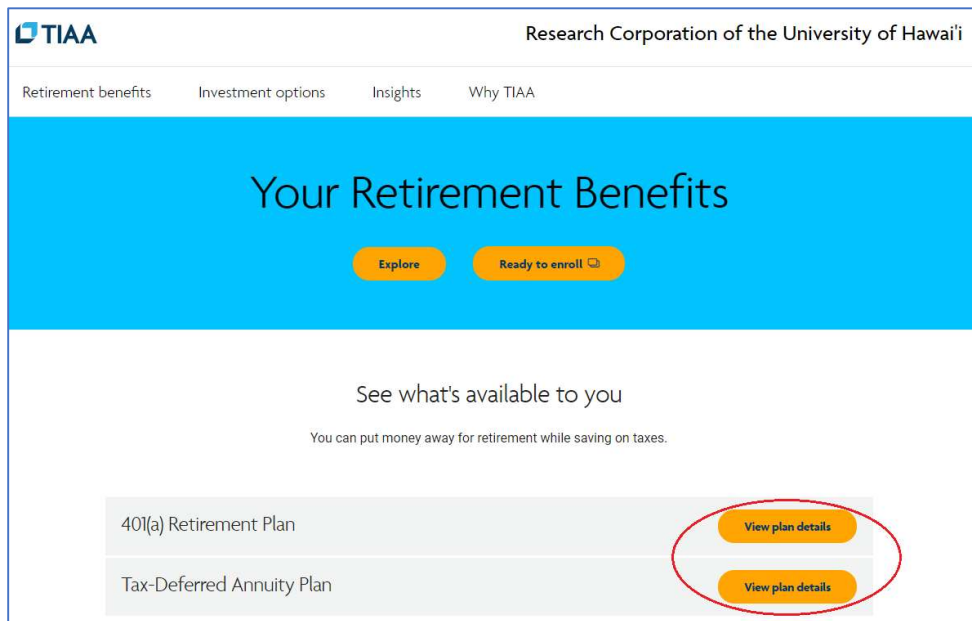


RCUH Retirement Accounts - Frequently Asked Questions (FAQ)

1. Q: Where can I get more information regarding the two different retirement accounts that RCUH provides?

A: Go to: [RCUH TIAA Link](#) > Click on “View plan details”

- 401(a) Retirement Plan = Group Retirement Annuity (GRA)
- Tax-Deferred Annuity Plan = Supplemental Retirement Annuity (SRA)



2. Q: I am approaching my 1-year anniversary with RCUH as a regular status employee 50%FTE or greater. What do I need to do to initiate my GRA 401(a) account?

A: RCUH HR runs a process for GRA eligibility. If you meet the eligibility requirements, then no action is needed to establish your GRA account with TIAA. Please note that your enrollment in the benefit starts the first of the pay period after you fulfill all the required eligibility requirements. For example, if your anniversary is on 11/26 and you meet the GRA eligibility requirements, you will become GRA eligible in our system effective 12/1.

After TIAA receives your first contribution to your GRA account from RCUH, you will receive a welcome packet in the mail directly from TIAA providing account setup information. RCUH provides TIAA your mailing address on record in your RCUH Employee Self-Service at the time of the contribution so please ensure that your records are accurate.

Use the [RCUH GRA Information Worksheet](#) to see the timing of the first contribution and when to expect information from TIAA.

3. Q: Can I contribute additional funds to the GRA?

A: No. The GRA is funded completely by the employer. Employees may establish a Supplemental Retirement Account (SRA) with TIAA subject to 403(b) and 415 of the Internal Revenue Service (IRS) Tax Code if they are interested in voluntarily contributing additional

Questions?

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RCUH Retirement Accounts - FAQ *continued*

funds. Since this is completely employer-paid, you also may not voluntarily cancel contributions to the GRA account. Contributions to the GRA account will stop if you are no longer eligible (i.e., drop below 50% FTE) or separate employment with RCUH.

4. Q: I am currently not enrolled into the SRA 403(b). How do I create an account/enroll to begin voluntary contributions?

A: If eligible, it is recommended that you create an online account at TIAA's website first, and then complete the RCUH enrollment form.

Go to: [RCUH TIAA Link](#) > Click on "Ready to enroll"

Tax-Deferred Annuity Plan (RCUH's SRA) will appear. Click on "Begin enrollment."

Choose your plan and enroll today

Select a retirement plan and begin the enrollment process. Contact your HR Benefits Office for additional information and assistance.

Tax-Deferred Annuity Plan	Choose plan
---------------------------	-------------

Begin enrollment

Then log into [Employee Self Service](#) and submit the "[TIAA Supplemental Retirement Annuity \(B6\)](#)" form via eUpload.

5. Q: Do I need to create an SRA account online at the TIAA website?

A: If you do not create an online account, TIAA will create an account for you upon receiving the enrollment information from RCUH. However, your beneficiary will be assigned as the default (estate). Therefore, it is highly recommended that you create an online account and assign your beneficiary.

Please note the GRA and SRA accounts are separate so you will need to assign your beneficiary for each account. If you assign a beneficiary for your GRA account, it will not automatically update beneficiary for your SRA account.

6. Q: When I click on Ready to enroll on the TIAA website, why don't I see 401(a) Retirement Plan as an option?

A: The 401(a) Retirement Plan (RCUH's GRA) is an automatic enrollment once you are GRA eligible. Once you become GRA eligible, the RCUH HR will send a contribution file over to TIAA which will activate you in their system. Please refer to the [3.560 RCUH Retirement Plans Policy](#) for more information.

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RCUH Retirement Accounts - FAQ *continued*

7. Q: I am currently enrolled in SRA. How do I cancel my contributions?
A: Log into [Employee Self Service](#) and submit the “[TIAA Supplemental Retirement Annuity \(B6\)](#)” form via eUpload. Select “Cancel current contribution/deduction.”

8. Q: I am interested in seeking other options outside of RCUH. Do I have to enroll into these options?
A: The GRA is an automatic enrollment upon eligibility. However, you do not have to enroll into the SRA. The SRA is voluntary. These are the options RCUH offers, but you are welcome to invest your money on your own outside of RCUH.

9. Q: Where can I find these contributions on my pay statement?
A: You may find GRA contributions under EMPLOYER PAID BENEFITS > Description: Group Retirement Annuity. You may find SRA contributions under BEFORE-TAX DEDUCTIONS > Description: Tax Sheltered Annuity. See [Understanding Your Pay Statement](#) for more information.

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