



# St. Johns County School District

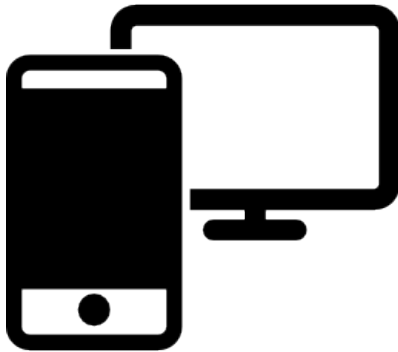
## Welcome to the BENCOR FICA Alternative Plan

St. Johns County School District provides the BENCOR FICA Alternative Plan as an important retirement benefit for all part-time, seasonal and temporary employees not covered under the Florida Retirement System. This letter provides general information about the plan and outlines available resources for you to get more detailed information.

## Key Features of your FICA Alternative Plan

- All eligible employees are automatically enrolled in the program.
- All eligible employees make a 7.5% pre-tax contribution in to a retirement account in their name.
- All contributions permanently save Social Security taxes.
- Income taxes are deferred on contributions to the plan until you withdraw the money.
- Contributions are 100% vested to you.

## Where Can You Get More Information?



- 1. Your Employer's Benefits Department**  
Access *Frequently Asked Questions* and plan videos through your employer's benefits department or benefits web portal.
- 2. Online**  
[www.bencorplans.com](http://www.bencorplans.com)  
Click on **Participant Login**, select your State, County and Employer then click on **Log In**. Enter your social security number as the User ID and the last four digits of your social security number as the Password. Select **Participant** from the drop down and **Login**, follow the prompts to create your personalized security questions, user ID and password.
- 3. BENCOR National Participant Service Center**  
**1-866-296-9712**  
(M-F 9:00 a.m. - 6:00 pm ET)
- 4. Your local BENCOR Advisors:**  
**Chad Webster (800) 330-4014**  
**Emget Williams (800) 330-4014**