

## 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

- If you are eligible, you are automatically enrolled in the program.
- Your employer will make a pre-tax contribution of 7.5% of your wages into a retirement account in your name.
- You will permanently save Social Security taxes that otherwise would be deducted from your wages.
- Income taxes are deferred on contributions to the plan until you withdraw the money from your account in the plan.
- Your plan account is always 100% vested and belongs only 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**.

For first time users, click on **New User** and follow the prompts.

For returning users, enter your User ID and Password, select Participant from the drop-down menu and **Login**.

### 3. BENCOR National Participant Service Center

**866-296-9712**

(M-F 9:00 a.m. - 6:00 pm ET)

### 4. Your local BENCOR Advisors at 800-330-4014

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