



## Marana Health Center 403(b) Retirement Plan #DAC15657

Marana Health Center is proud to sponsor a 403(b) retirement savings plan for our employees offered through Newport Group. For questions, please contact our financial professionals at Retirement Wealth Partners, LLC.

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### Employee Contributions

You are immediately eligible to participate in the plan and are automatically enrolled at a pre-tax rate of 4% of considered compensation. The plan allows you to save for retirement through a Traditional (pre-tax) contribution which reduces your current taxable income and grows tax-deferred; or a Roth contribution, which is not tax deductible but allows you to take tax-free withdrawals at retirement. In calendar year 2020, you are able to contribute up to \$19,500. If you are 50 or older, you can contribute an additional \$6,500 for a total of \$26,000. Changes to your deferral percentage or contribution type are managed through Dayforce.

### Employer Contributions

You are eligible to receive an employer match as soon as you begin contributing. The employer match is discretionary and Marana Health Center is currently matching at a rate of \$.50 on the dollar up to the first 8% of considered compensation. Employer contributions are subject to a five-year graded vesting schedule.

Less than One Year of Service	0% Vested
One Year of Service	20% Vested
Two Years of Service	40% Vested
Three Years of Service	60% Vested
Four Years of Service	80% Vested
Five or More Years of Service	100% Vested

### Account Access

You can access your account online at <https://www.newportgroup.com/> or by calling 800-217-2240.

### Additional Information

The plan allows for rollovers from other retirement plans, such as 401(k)'s, 403(b)'s, and Traditional IRA accounts.

Please contact Retirement Wealth Partners, LLC or your Human Resources Department for further information.