



Welcome to the BENCOR FICA Alternative Plan

The School District of Hardee County 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

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 Advisor:

Nelson Stiles (727) 201-5467

