

RCAB 401(k) Plan Auto-Enrollment Quickstep Guide

Employees entered into IOI through the New Hire Express on or after 9/3/15 with a Location Hire Date of 9/1/2015 or later, who are also coded as Benefit Eligible, will be automatically set up with a 401(k) pre-tax deduction of 3% for the first pay date on or after 45 days following the IOI Location Hire Date. Location payroll administrators do not need to do anything to complete this process; they should just enter normal new hire data into the New Hire Express. Once the location administrator has clicked “Save,” a future deduction will automatically be set up under Voluntary Deductions as shown below:

The screenshot shows the 'Employee Voluntary Deductions' configuration page. The 'Voluntary Deduction Description' is set to '401P - 401K PRETAX'. The 'Next Percent' is set to 3.0 and the 'Next Check Date' is 10/01/2015. The 'Behavior' is 'Pct of 401k applicable earnings' and the 'Frequency' is 'Every pay'. The 'Co GL Default #' is 6000-10000-20420 and the 'Co GL Default Override' is 'Override if not specified'.

Amount	Percent	Limit	Remaining Limit

Optional Parameters:

Behavior: Pct of 401k applicable earnings
Frequency: Every pay

Rank: [] Take: [] ID: [] CS State: []

Allow Partial: Yes - Allow partials
Max Makeup: [] Vendor Setup: []

Labor Override: [] Labor Distribution: []

General Ledger Override: [] General Ledger: [] Co GL Default #: 6000-10000-20420 Co GL Default Override: Override if not specified

Future Effectivity Options:

New Values: Next Amount: [] Next Percent: 3.0 Next Limit: [] Next Check Date: 10/01/2015

Buttons: Cancel, Previous, Next, Save

As explained in the Notice that will be mailed to employees by the Benefits Office approximately one week after new hire data is entered into IOI, employees have several options as it relates to Auto-Enrollment:

1. Do nothing. This will result in auto-enrollment, with a 3% pre-tax deduction being taken on the first pay date on or after 45 days from IOI Location Hire Date.

2. Decline to be auto-enrolled. The employee must provide you with a written waiver to avoid auto-enrollment, which we recommend be in the form of the 401(k) Plan Salary Deferral Form, with the “Waive” box checked. This can also be in some other written form, such as an email. To comply with an employee’s request to waive 401(k) participation, delete the Next Percent amount and the Next Check Date information in an Open payroll prior to the pay date on or after 45 days from the Location Hire Date. See example below.

AB801 ROMAN CATHOLIC ARCHBISHOP OF 8010061 Gustavson, Carol W

Employee Voluntary Deductions

Voluntary Deduction Description: 401P - 401K PRETAX

Amount	Percent	Limit	Remaining Limit

Optional Parameters:

Behavior: Pct of 401k applicable earnings Frequency: Every pay

Rank: [] Take: [] ID: [] CS State: []

Allow Partial: Yes - Allow partials Max Makeup: [] Vendor Setup: []

Labor Override: [] Labor Distribution: []

General Ledger Override: [] General Ledger: [] Co GL Default #: 6000-10000-20420 Co GL Default Override: Override if not specified

Future Effectivity Options:

New Values: Next Amount: [] Next Percent: 3.0% Next Limit: [] Next Check Date: 10/01/2015

Buttons: Cancel Previous Next Save

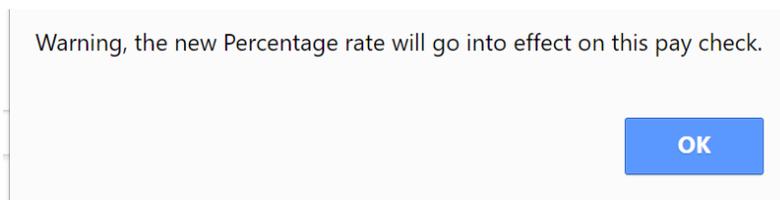
3. Request to have:
 - a. an amount other than 3% deducted, and/or
 - b. the start date for the deduction sooner or later than the first pay date on or after 45 days from date of hire, and/or
 - c. the deduction taken as a Roth deduction vs. a pre-tax deduction.

To comply with any of these requests, delete the Next Percent and the Next Check Date information and key the deduction as you normally would (choosing the correct deduction under Voluntary Report Deduction Description and entering correct data into the Amount or the Percent field).

Note: if the employee notifies you (in writing) of a **waiver** of the 3% auto-enrollment after you have opened the payroll in which the auto-enrollment deduction will take effect (ex: pay date 10/1/15, as shown below), the 3% deduction amount will only appear in the Percent field. Delete the 3% under Percent. In addition, you **MUST ALSO** enter a 0 in the Next Percent and enter the pay date in which the auto-enrolled amount was set to take effect (ex: 10/1/15) under Next Check Date to fully disable the original deduction.

The screenshot shows the 'Employee Voluntary Deductions' interface. At the top, the 'Voluntary Deduction Description' is '401P - 401K PRETAX'. Below this is a table with columns for 'Amount', 'Percent', 'Limit', and 'Original Limit'. The 'Percent' field contains '3.000%' and is marked with a red 'X'. Below the table are 'Optional Parameters' including 'Behavior' (Pct of 401k applicable earnings), 'Frequency' (Every pay), 'Rank', 'Take', 'ID', and 'CS State'. There are also fields for 'Allow Partials', 'Labor Override', and 'General Ledger Override'. At the bottom, 'Future Effectivity Options' includes 'Next Amount', 'Next Percent' (set to 0), 'Next Limit', and 'Next Check Date' (set to 10/01/2015 and circled in red). A red arrow points to the 'Next Percent' field. Buttons for 'Cancel', 'Previous', 'Next', and 'Save' are at the bottom.

Click “Save” and you will see this message. Then Preview your payroll to confirm that the 3% has been deleted. If this does not work, contact IOI for assistance.



Note: if the employee notifies you (in writing) of a **change** to the amount or type of deduction after you have opened the payroll in which the auto-enrollment deduction will take effect (ex: 10/1/15), the correct/updated information must be entered under **both** the Voluntary Deduction Description/Percent/Amount **and** under the Future Effectivity Next Amount or Next Percent. Ex: after you open payroll for the 10/1 pay date, an employee notifies you that he wants a 5% deduction to take effect with the 10/1 pay date. You must enter 5 under the Percent field at the top of the Voluntary Deduction screen **and also** in the Next Percent field under Future Effectivity. You must also enter 10/1/15 (the current check date) in the Next

Check Date field. See example below for how the screen will look before closing the 10/1/15 payroll.

Employee Voluntary Deductions

Voluntary Deduction Description: 401P - 401K PRETAX

Amount	Percent	Limit	Remaining Limit	Origin
	5			

Optional Parameters:

Behavior: Pct of 401k applicable earnings | Frequency: Every pay

Rank: | Take: | ID: | CS State: |

Allow Partial: Yes - Allow partials | Max Makeup: | Vendor Setup: |

Labor Override: | Labor Distribution: |

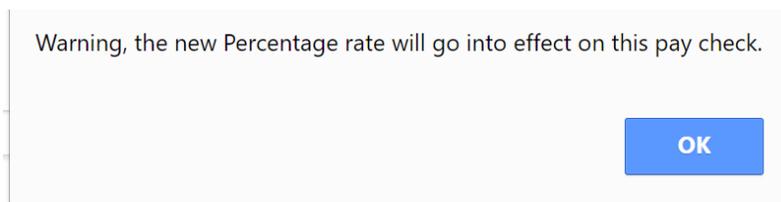
General Ledger Override: | General Ledger: | Co GL Default #: 2265-00 | Co GL Default Override: Override if not specified

Future Effectivity Options:

New Values: Next Amount: | Next Percent: 5 x | Next Limit: | Next Check Date: 10/01/2015

Buttons: Cancel, Previous, Next, Save

Click "Save" and you will see this message. Preview your payroll to confirm that the 5% has been added. If this does not work, contact IOI for assistance. When opening the next payroll (10/15/15), only the 5 under Percent will remain.



Please contact IOIPay at (888) 697-0021, or Carol Gustavson at (617) 746-5830 or cgustavson@rcab.org or Bonnie Seifried at (617) 746-5827 or bseifried@rcab.org for questions or assistance.