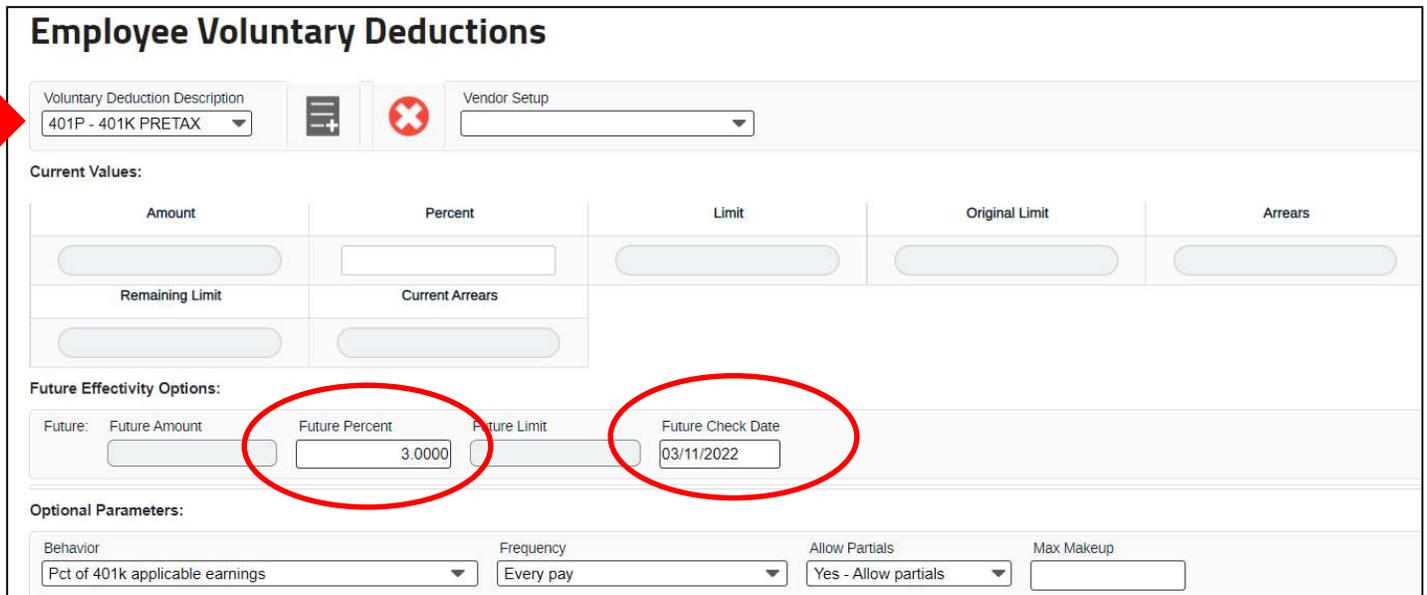


## RCAB 401(k) Plan Auto-Enrollment Quickstep Guide

Employees entered into PrimePay 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 PrimePay Location Hire Date. Effective 7/1/2021, Benefit Eligible rehires will be automatically enrolled with a 401(k) pre-tax deduction of 3% for the first pay date on or after 45 days following the rehire date. Lastly, effective 7/1/2021, employees with a status change from Not Benefit Eligible to Benefit Eligible will be automatically enrolled with a 401(k) pre-tax deduction of 3% for the first pay date on or after 45 days following the date of the change.

Location payroll administrators do not need to do anything to complete this process; they should just enter normal new hire data and process appropriate rehire and benefit status changes. Once the location administrator has clicked "Save," a future deduction will automatically be set up under Voluntary Deductions as shown below:



**Employee Voluntary Deductions**

Voluntary Deduction Description: 401P - 401K PRETAX

Vendor Setup: [Dropdown]

**Current Values:**

Amount	Percent	Limit	Original Limit	Arrears
[Input]	[Input]	[Input]	[Input]	[Input]
Remaining Limit	Current Arrears			
[Input]	[Input]			

**Future Effectivity Options:**

Future: Future Amount [Input] Future Percent 3.0000 Future Limit [Input] Future Check Date 03/11/2022

**Optional Parameters:**

Behavior: Pct of 401k applicable earnings

Frequency: Every pay

Allow Partial: Yes - Allow partials

Max Makeup: [Input]

As explained in the Notice that will be e-mailed to employees by the Benefits Office approximately one week after new hire/benefit change data is entered into PrimePay, 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.
2. Decline to be auto-enrolled. The employee must provide their location payroll contact with a written waiver to avoid auto-enrollment, which we recommend be in the form of the 401(k) Plan Salary Deferral Form (<http://www.catholicbenefits.org/401k/deferral.pdf>), with the “Waive” box checked. This can also be in some other written form, such as an email. To process the employee’s request to waive 401(k) participation, delete the “Future Percent” amount and the “Future Check Date” information in an Open payroll prior to the auto-enroll effective date. See example below.

**Employee Voluntary Deductions**

Voluntary Deduction Description: 401P - 401K PRETAX

Vendor Setup: [Dropdown]

**Current Values:**

Amount	Percent	Limit	Original Limit	Arrears
[Input]	[Input]	[Input]	[Input]	[Input]
Remaining Limit	Current Arrears			
[Input]	[Input]			

**Future Effectivity Options:**

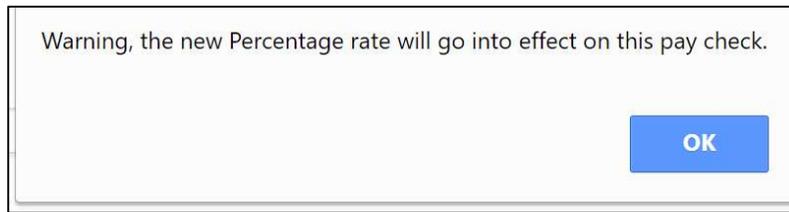
Future:	Future Amount	Future Percent	Future Limit	Future Check Date
	[Input]	3.000%	[Input]	03/11/2022

**Optional Parameters:**

Behavior	Frequency	Allow Partial	Max Makeup
Pct of 401k applicable earnings	Every pay	Yes - Allow partials	[Input]

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), 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 Future Percent and enter the pay date in which the auto-enrolled amount was set to take effect (ex: 03/11/2022) under Future Check Date to fully disable the original deduction.

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 PrimePay for assistance.



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, and/or
  - c. the deduction taken as a Roth deduction vs. a pre-tax deduction.

Note, a Salary Deferral and Waiver Form (<http://www.catholicbenefits.org/401k/deferral.pdf>) is required for any change in 401(k) contributions.

To comply with any of these requests, delete the "Future Percent" and the "Future Check Date" information under "Future Effectivity Options" and click "Save."

Next, key in the deduction election from the Salary Deferral Form. Select the correct deduction under Voluntary Deduction Description (pre-tax or Roth) and enter correct data into the applicable Amount or the Percent field. If "Roth" is needed and does not appear in the drop down menu, click the paper icon to select/add.

Note, entering information at the top of the voluntary deduction page will take effect for the following payroll. If the employee elected a future change, use the "Future Check Date" field under "Future Effectivity Options" to indicate the effective date of the enrollment/change.

If a fixed dollar amount is elected per pay period instead of a percentage, use the drop down under "Behavior" under "Optional Parameters" to select "Fixed amt."



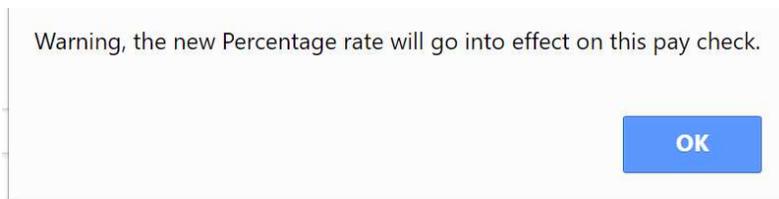
In addition, if there is a change in a 401(k) Behavior (e.g., change from Percent to Amount) that goes into effect after you have opened the payroll in which the auto-enrollment deduction will take effect, PrimePay will be the only user that can make that Behavior change. Please contact PrimePay to assist you with the Behavior change.

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: 3/11/2022), the correct/updated information must be entered under both the Voluntary Deduction Description/Percent/Amount and under the Future Effectivity Future Amount or Future Percent. Example: after you open payroll for the 3/11 pay date, an employee notifies you that he wants a 5% deduction to take effect with the 3/11 pay date. You must enter 5 under the Percent field at the top of the Voluntary Deduction screen and also in the Future Percent field under Future Effectivity. You must also enter 3/11/2022 (the current check date) in the Future Check Date field. See example below for how the screen will look before closing the 3/11/2022 payroll.

## Employee Voluntary Deductions

Voluntary Deduction Description 401A - 401A ADMIN FEE		Vendor Setup		
Current Values:				
Amount	Percent 5.0000	Limit	Original Limit	Arrears
Remaining Limit	Current Arrears			
Future Effectivity Options:				
Future: Future Amount	Future Percent 5.0000	Future Limit	Future Check Date 03/11/2022	
Optional Parameters:				
Behavior Pct of 401k applicable earnings	Frequency Every pay	Allow Partial Yes - Allow partials	Max Makeup	

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 PrimePay for assistance. When opening the next payroll, only the 5 under Percent in the current deduction screen will remain.



Always preview payroll before closing to ensure changes took effect.

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Please contact PrimePay at (888) 697-0021, or Kerri Shorter at (617) 746- 5671 or kshorter@rcab.org for questions or assistance.