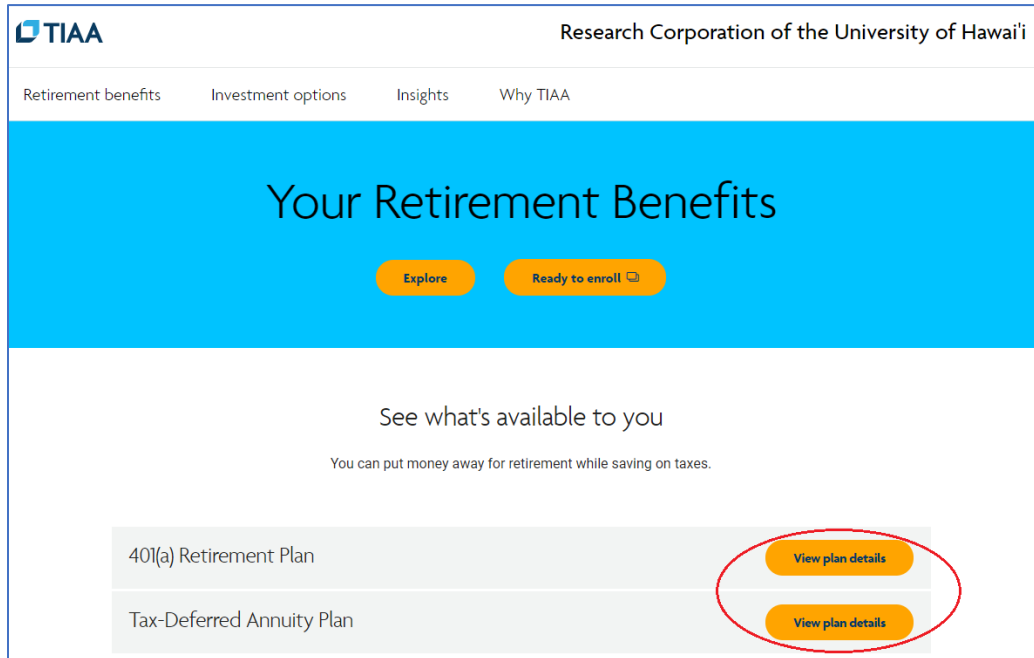


RCUH Retirement Accounts - Frequently Asked Questions (FAQ)

1. **Q: Where can I get more information regarding the two different retirement accounts that RCUH provides?**

A: Go to: [RCUH TIAA Link](#) > Click on “View plan details”

- 401(a) Retirement Plan = Group Retirement Annuity (GRA)
- Tax-Deferred Annuity Plan = Supplemental Retirement Annuity (SRA)



2. **Q: I am approaching my 1-year anniversary with RCUH as a regular status employee 50%FTE or greater. What do I need to do to initiate my GRA account?**

A: No action needed to establish your GRA account with TIAA. Please note that your enrollment in the benefit starts the period after you fulfill all the required eligibility requirements. After TIAA receives your first contribution to your GRA account from RCUH, you will receive a package in the mail directly from TIAA providing account setup information. RCUH provides TIAA your mailing address on record at the time of the contribution so please ensure that your records are accurate.

3. **Q: I am currently not enrolled into SRA. How do I enroll?**

A: If eligible, it is recommended that you create an online account at TIAA's website first, and then complete the RCUH enrollment form.

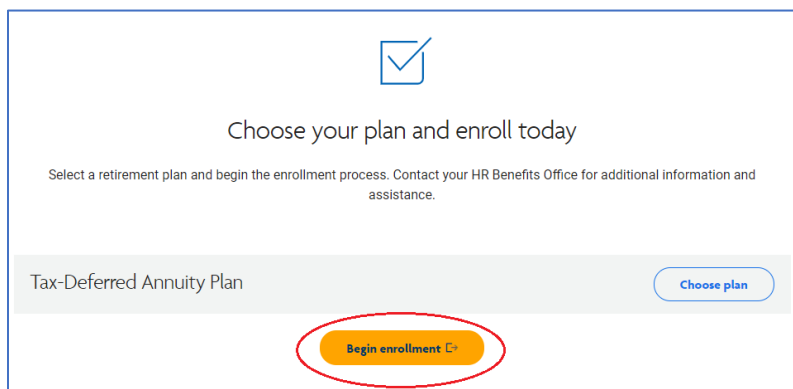
Go to: [RCUH TIAA Link](#) > Click on “Ready to enroll”

Tax-Deferred Annuity Plan (RCUH's SRA) will appear. Click on “Begin enrollment.”

Questions?

Please contact us directly at Email: rcuh_benefits@rcuh.com or (808) 956-6979 or (808) 956-2326.

RCUH Retiree Accounts - Frequently Asked Questions (FAQ), *continued*



Then log into [Employee Self Service](#) and submit the “[TIAA Supplemental Retirement Annuity \(B6\)](#)” form via eUpload.

4. **Q: Do I need to create an SRA account online at the TIAA website?**

A: If you do not create an online account, TIAA will create an account for you upon receiving the enrollment information from RCUH; however, your beneficiary will be assigned as the default (estate). Therefore, it is highly recommended that you create an online account and assign your beneficiary.

5. **Q: When I click on Ready to enroll on the TIAA website, why don't I see 401(a) Retirement Plan as an option?**

A: The 401(a) Retirement Plan (RCUH's GRA) is an automatic enrollment. Please refer to the [3.560 RCUH Retirement Plans Policy](#) for more information.

6. **Q: I am currently enrolled in SRA. How do I cancel my contributions?**

A: Log into [Employee Self Service](#) and submit the “[TIAA Supplemental Retirement Annuity \(B6\)](#)” form via eUpload. Select “Cancel current contribution/deduction.”

7. **Q: I am interested in seeking other options outside of RCUH. Do I have to enroll into these options?**

A: The GRA is an automatic enrollment upon eligibility. However, you do not have to enroll into the SRA. The SRA is voluntary. These are the options RCUH offers, but you are welcome to invest your money on your own outside of RCUH.

8. **Q: Where can I find these contributions on my pay statement?**

A: You may find GRA contributions under EMPLOYER PAID BENEFITS > Description: Group Retirement Annuity. You may find SRA contributions under BEFORE-TAX DEDUCTIONS > Description: Tax Sheltered Annuity. See [Understanding Your Pay Statement](#) for more information.

Questions?

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