

### Eligibility Requirements

- 18 years of age
- 6 months of service for employee deferrals

### Entry Dates

- Immediately upon attained eligibility

### Automatic Enrollment

- 3% automatic contribution upon 3 months of service unless employee states otherwise
- No automatic increase
- Can be changed at any time to a higher or lower amount

### Employee Salary Contributions

- \$23,000 maximum annual contribution (under age 50, 2024)
- \$7,500 additional annual catch-up contribution (over age 50, 2024)
- Both Pre-tax (Deferral) & Post-tax (Roth) options
- Can change contributions at any time

### Employer Contribution

- Employer will match employee contributions 25% for the first 4% of salary deferred and 50% on the next 2%
- 5-year graded vesting schedule

### Investments

- A premier line-up of diversified investment offerings is available through actively-managed and index-based funds from top fund families including Vanguard, Fidelity, Oppenheimer, and Parnassus. A complete list of available investment options can be found on the online portal.

### Additional Plan Features

- Direct rollovers
- Loans are permitted
- Hardships
- In-service withdrawals

### BlueStar — Online Instructions

- [www.myplanconnection.com](http://www.myplanconnection.com)
- First time login
  - UserID: Social Security Number
  - Password: Last four digits of SSN
  - Plan Password: BGIFCTEWalra
  - Once logged in, click "Enroll Now"

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