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401(k) Eligibility Change

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Author

The Benefits Team

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In support of the Financial Protection pillar under the Team Members First initiative, as of August 1st, the eligibility to participate in the TRU 401(k) Plan has changed from 1 year to 6 months (from date of hire) of continuous service. In addition, the requirement of having 1,000 hours worked in the first year of employment in order to be eligible has been removed. Team members still must be at least 21 years of age to make pre-tax contributions to the plan.

If you're an eligible team members that was hired after August 2016, your eligibility will be accelerated. This means that as of August 1, 2017, if you've satisfied the 6-month requirement, you'll immediately become eligible. For all others hired after August 2016, once you reach 6 months of service, you'll become eligible to enroll. **Once any team member becomes eligible, Fidelity, our 401(k) provider, sends enrollment materials via email and/or mail to the team member.**

A separate communication will be sent out to team members whose eligibility is accelerated, advising of the rule changes.

If you have any questions, contact Fidelity at 1-866-690-4015

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