

ADVANCED RECOVERY SYSTEMS

Employee Benefit Offerings

(Part-Time/On-Call)



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401(K) RETIREMENT PLAN: VOYA

Advanced Recovery Systems is pleased to continue to offer an employee retirement savings plan.

- All employees are eligible for the 401(k) plan. On the first of the month following 30 days of employment, eligible employees will be automatically enrolled in the 401(k) plan with a 1% pre-tax contribution. You have the option of changing this contribution at any time during the year. If you don't take any action, your contribution will automatically increase by 1% each year of employment to a maximum of 3% .
- Contributions can be made to Traditional pre-tax 401(k) or (after tax) Roth.
- The company will match 50% of the first 4% of your contributions to the plan.
- Matching funds vest at 25% for each year of service, resulting in full vesting at four (4) years of service. Vesting begins from your date of hire.
- You have a variety of investment options to choose from offered through Voya Financial.
- Be sure to designate beneficiaries for your retirement plan.

Shortly after your hire date, Voya will mail you a letter and packet of information introducing you to the ARS 401(k) plan. This information will provide instructions for enrollment and registration on their website.

Once you have either proactively enrolled on the Voya enrollment center or have been auto enrolled, you will then be able to register for an account on the participant website, VoyaRetirementPlans.com. Here you will be able to make deferral changes, manage funds and designate a beneficiary.

All updates to your 401(k), including contribution changes and beneficiary designations, will be made on the Voya website.

In addition, retirement planning and investment information is available on the Voya website.

For Customer Service:

- Log into: www.VoyaRetirementPlans.com
- Call **800.584.6001** (Mon-Fri, 8AM-9PM ET).

ARS 401(k) Plan Information:

- Plan Number: 81A882
- Verification Number: 81A88299

If you have any questions about eligibility, contact HR at: HRHelpDesk@advancedrecoveryystems.com

If you have questions about enrollment, plan or financial options, or the Voya website or call Voya at 800.584.6001.

