24 Hour Home Care
401(k) Plan FAQs

Account Access: Ameritas
Web: https://www.ameritas.com| **Phone:** 1-800-277-9739
Plan Number: 337781

- **I'm not able to login to my 401(k) account how do I get login/password help?**
    - Please contact Ameritas Participant Support at: **1-800-277-9739**. You'll need to reference your SSN information and Plan number

- **How do I increase/decrease/stop my contributions to the 401(k) Plan?**
    - Once you have logged into your account at https://service.ameritas.com/service/login.asp you'll navigate to the hyperlink number towards the bottom of the page. On the right side you will see "My Future" with your selected contribution rate. Click "Details" → "change your rate" next to "Your Contributions". Select the 3rd option, "Change My Contribution Rate" → select a type (% or flat $ amount) and then your amount under "Future".
        - If either Pretax or Roth has a "0" you need to check the "Waive Participation" box on the right. Click "Continue", review the next page and click "Finish"
    - These contributions will take place 1st of the following month and will appear on the first paycheck of that month.
    - Contact Ameritas Participant Services at: **1-800-277-9739** for assistance.

- **How do I request a Loan / Withdrawal from my 401(k) account?**
    - Once you have logged into your account at https://service.ameritas.com/service/login.asp you'll navigate to the hyperlink number towards the bottom of the page. On the bottom, select "Loans" and then select the desired option. From here you will be provided important disclosure information and then you will take through the steps of requesting the kind of distribution, you wish to take. Note that requests may need to be authorized by your employer.
    - If you need assistance walking through the request, please contact Ameritas Participant Support at: **1-800-277-9739**.

- **How do I update the beneficiary on my 401(k) account?**
    - Once you have logged into your account at https://service.ameritas.com/service/login.asp you'll navigate to the hyperlink number towards the bottom of the page. Hover over "Plan Documents" on the top right side and click "Forms" → download the "Beneficiary Form" and you will be able to add or change your beneficiaries on file.
        - Please send the completed form in to 24 Hour Home Care's Benefit Department: **benefits@24hrcares.com**
    - Contact Ameritas Participant Services at: **1-800-277-9739** for step by step assistance.

- **How do I update my address/phone/email on my 401(k) account?**
    - Contact 24 Hour Home Care's Benefit Department: **benefits@24hrcares.com** and inform them of your physical address change.

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- **I'd like to make changes to my investment allocation in my 401(k), how do I do that?**
  - Once you have logged into your account at https://service.ameritas.com/service/login.asp you'll navigate to the hyperlink number towards the bottom of the page. On the top left side, you will see "Manage My Investments". Select the 2nd option, "Change My Future Contribution Allocations" → select a % and under "Asset Class/Investment" → click "Continue" → review the next page → "Finish"
  - Contact Ameritas Participant Services at: **1-800-277-9739** for assistance.

- **Where can I find information about the fees and expenses, I am paying in my 401(k) account?**
  - Once you have logged into your account at https://service.ameritas.com/service/login.asp you'll navigate to the hyperlink number towards the bottom of the page. Hover over "Plan Documents" on the top right side and click "Fee Disclosure Document". This disclosure includes plan fees and expenses including the "Expense Ratio" for each fund in the Plan.
  - Contact Ameritas Participant Services at: **1-800-277-9739** for assistance.

- **Does 24 Hour Home Care match my 401(k) contribution?**
  - The company does not currently match your contribution.

- **I'd like to rollover a balance from my previous employer 401(k) or IRA into the 401(k) Plan**
  - A rollover specialist can assist you with your rollover and answer any questions. Call **1-800-277-9739** or email **rollover@ameritas.com** for more information.
  - Once you have logged into your account at https://service.ameritas.com/service/login.asp you'll navigate to the hyperlink number towards the bottom of the page. Hover over "Plan Documents" on the top right side and click "Forms". From here, you can download the "Rollover Request"
  - Ask your prior employer or IRA financial institution for distribution forms. Many financial institutions require that you complete their forms to request a rollover.
  - If you completed paperwork elect a "direct rollover into a qualified plan" with the check made payable to:
    - Ameritas Life Insurance Corp. Retirement Plans Division FBO – Your Name – Contract # (*337781*) PO Box 385017 Birmingham, AL 35238-5017
    - Your current employer's contract number (*337781*) should be referenced on the rollover check.
  - A rollover specialist can assist you with your rollover and answer any questions. Call **1-800-277-9739** or email **rollover@ameritas.com** for more information.
  - Your completed Qualified Rollover Form can be returned by mail to PO Box 385017, Birmingham, AL 35238-5017, faxed to 402-467-7952 or returned by email to rollover@ameritas.com