



Questions?

(800) 634-1178

accountservices@myMidAmerica.com

Customer Service Hours

Monday through Friday,
8:30 a.m.–6 p.m. ET

Address

PO Box 149
Lakeland, FL 33802-0149

We're happy you're here

Dear Participant,

Our goal at U.S. BENCOR/MidAmerica is to make your life easier by ensuring your benefits plan is administered properly, and that you have the resources you need to take full advantage of it.

Your employer has placed the administration of your benefits in our hands, and this is not a responsibility we take lightly. It's our promise to you that no matter where you're at in life—actively working, nearing retirement or retired—we will dedicate the time and effort to simplify how you access and manage your benefits.

This welcome kit was developed to help you get started, but as you dive deeper into your benefits, you may find that you still have questions.

Don't worry—we're here to help. If you need additional materials, further explanation or guidance, don't hesitate to contact us at (800) 634-1178 or accountservices@myMidAmerica.com.

Welcome to your new benefits plan. We're happy you're here.

Sincerely,

U.S. BENCOR/MidAmerica



Getting Started

An **introduction** to your plan.



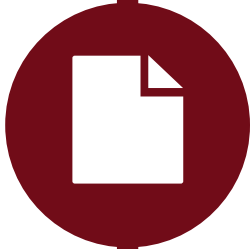
Understanding Your Plan

APPLE stands for Accumulation Program for Part-time and Limited service Employees. This plan is offered as an alternative to Social Security, and provides retirement and payroll benefits to part-time, seasonal, and temporary employees. To learn more about how your APPLE plan operates, review your Plan Highlights. You can also access an online library of helpful Social Security Alternative information consolidated into one web page, located at <https://www.myMidAmerica.com/3121resources/>.



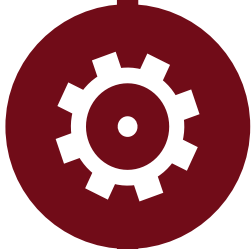
Accessing Your Account Online

You can log into your account at www.myMidAmerica.com. If this is your first time accessing your plan online, click on **Access Account**, then **Participant Login**. On the next screen, click **New User** in the top left corner of the login tile. Enter your Social Security number (no dashes), Birth Date, and Zip Code, then click **Next**. You'll be asked to re-enter your Birth Date and Zip Code and click **Next** on the Request Credentials tile. You can now select your security questions, set up your login credentials, and enter your contact information.



Downloading Forms

Once logged into your account, you are able to access your plan forms by selecting the Forms option from the **Forms & Reports** dropdown menu. You can submit your form through secure online upload at <https://www.myMidAmerica.com/file-upload/employees/> or via fax at (863) 688-4200.



Designating a Beneficiary

Once logged into your account, you are able to designate a beneficiary for your plan. From your landing page, select the settings icon located in the upper right-hand corner of the screen. Please note this is a small gear icon (⚙️). Next, select Beneficiaries. From here you are able to enter your beneficiary information. If you prefer to mail, email or fax your designation to us, you can download our Beneficiary Designation Form by logging into your account and selecting **Forms & Reports** from the blue header, then **Forms**. You may also call (800) 430-7999 to make a request.



About Your Investments

Your money is invested for potential growth. To learn more about how your funds were invested, please review your Plan Highlights, which has been included in this welcome kit. For investment management guidance, visit www.myMidAmerica.com and select **Resources**.



APPLE, Keenan ALT2

Accumulation Program for
Part-Time and Limited
Service Employees

FICA Alternative Plan 101

A FICA Alternative Plan is a type of 3121 retirement plan for seasonal, part-time, and temporary employees that replaces Social Security.

- 7.5% of wages are contributed on pre-tax basis
- Employee empowerment through valuable retirement plan
- Funds are invested, which means increased value due to earnings over time
- Investments may be self-directed to meet personal retirement goals
- National customer service center provides unparalleled service



⚠ Your 2023 distribution 1099 forms have been mailed to you and should be delivered by February 15. Additional copies will be available for reprint by February 29. In observance of Presidents' Day, the U.S. BENCOR/MidAmerica offices will be closed on Monday, February 19. We will resume regular business hours on February 20.



We're now U.S. BENCOR/MidAmerica! Once known separately as BENCOR and MidAmerica Administrative & Retirement Solutions, we've combined our decades of experience and industry expertise into one organization, providing the public sector market with unparalleled cost savings, a superior customer experience, and unmatched access to industry knowledge and benefit experts.

[Click to learn more.](#)

Benefits funding made *simple* for the public sector.



Health & Welfare

Health care can be affordable, accessible, and simple to administer.

- [Health Reimbursement Arrangement](#)
- [Flexible Spending Account](#)
- [Other Post-Employment Benefit Trusts](#)



Retirement

Unique retirement solutions that save time and money.

- [Employer Sponsored Plan](#)
- [3121 FICA Alternative Plan](#)
- [Special Pay Plan](#)

Account Creation

- [MidAmerica < Simplifying Employee Benefits for the Public Sector \(mymidamerica.com\)](#)
- Select: [Access Account](#) at the top of landing page.

Select the red box: Participant Login

No Username or Password needed at this step

https://mymidamerica.com/employers/retirement-plan-solutions/apple-plan/

US BENCOR
MidAmerica

Employees · Employers/Partners · Resources · About

Access Account | Submit Claims | Forms | Upload File

Username

.....

Participant Login | Sponsor Login


MidAmerica Journey Login

For Employers/Partners

Welcome!

BENCOR/MidAmerica! Once known separately as BENCOR and MidAmerica Administrative & Retirement Solutions, we have combined our industry expertise into one organization, providing the public sector market with unparalleled cost savings, a streamlined process and access to industry knowledge and benefit experts. To learn more about how we are BETTER TOGETHER and why, visit [www.bencor.com](#).


 Login failed. Invalid userid/password combination.

 **New User** English / Español

User ID: *

Password: *

[Forgot User ID or Password?](#)

Participant 

Note: Both entries are case sensitive. If you fail to log in three consecutive times your account could be disabled. If you are a First Time User, simply select the New User link and follow the prompts to establish your credentials.

LOGIN

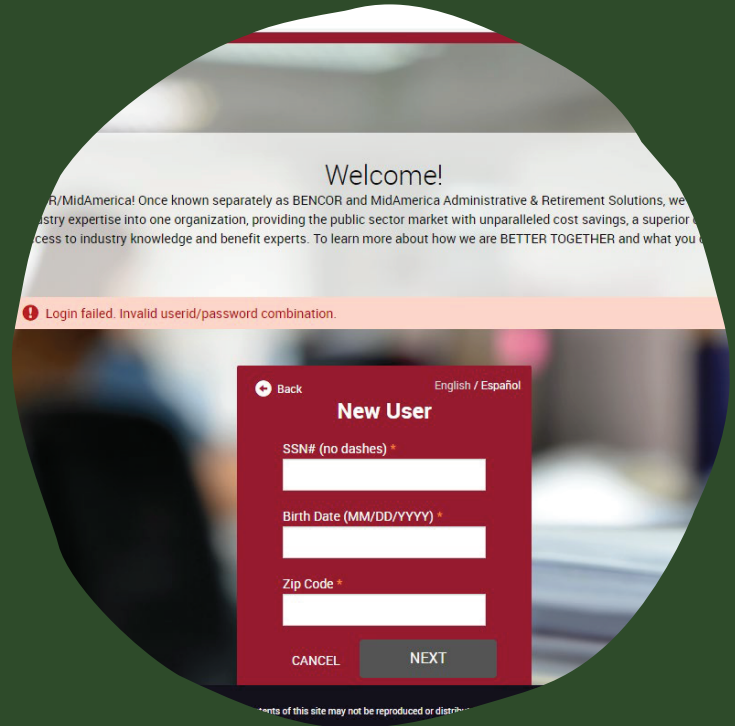
SELECT:

+ New User

Keep User ID and Password fields blank

Identification Details

- Social Security Number
- Birth Date
- Zip Code



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Gavilan Joint Community College District

Frequently Asked Questions

What is an APPLE plan?

APPLE stands for Accumulation Program for Part-time and Limited Service Employees. This plan is offered as an alternative to Social Security and provides retirement and payroll benefits to part-time, seasonal, and temporary employees.

U.S. BENCOR/MidAmerica (USB/MA) is the plan administrator of the APPLE plan.

Who is required to participate in the plan?

If you are a part-time, temporary, or seasonal employee not participating in a state retirement plan, you are required to participate in the plan.

What type of plan do I have?

Your plan is a 401(a) Deferred Compensation Plan

How are contributions made to my account?

You will have a 7.5% contribution automatically deducted from your paycheck.

When do I become eligible to take a distribution?

You are able to request a distribution if:

- You no longer work for your employer
- You went from being a part-time employee to a full-time employee

If you have legacy funds invested in the Money Purchase Plan (MPP), you are only able to request a distribution if:

- You no longer work for your employer
- You meet the required eligibility age. To view current age eligibility requirements, visit www.myMidAmerica.com/3121resources.

There is an IRS 10% penalty for distributions taken prior to age 59½ for plans such as this. However, if you are at least age 55 upon separation and remain separated, the penalty does not apply. If you return to work prior to age 59½ for the same employer for more than 20% of your preretirement schedule, to avoid the penalty, you should suspend distributions until you reach age 59½.

Am I required to take a distribution?

Once you've met certain age requirements, you are mandated by the Internal Revenue Service (IRS) to receive Required Minimum Distributions (RMDs).

You must take the RMD by April 1 following the calendar year in which you:

- Reach the age of 72 or.
- Turn 73 if you reach age 72 after December 31, 2022.

If you do not begin receiving your RMD, the IRS applies an excise penalty tax equal to 25% of your total RMD not distributed during the taxable year. As part of USB/MA's service to you, we will send you a communication noting the amount of your RMD beginning in the year you reach the age requirement.

How do I request a distribution?

You can request a distribution by completing a Retirement Plan Transaction Form, which can be obtained by logging into your account on our secure website, www.myMidAmerica.com. If this is your first time accessing your plan online, click on **Access Account**, then **Participant Login**. On the next screen, click **New User** in the top left corner of the login tile. Enter your Social Security number (no dashes), Birth Date, and Zip Code, then click **Next**. You'll be asked to re-enter your Birth Date and Zip Code and click **Next** on the Request Credentials tile. You can now select your security questions, set up your login credentials, and enter your contact information.

You can also obtain the form by calling or emailing our Customer Service department at (800) 634-1178 or accountservices@myMidAmerica.com.

When will I receive my distribution?

Distributions are issued weekly. We must obtain authorization from your employer before we pay a distribution. It can take 7-10 business days to process your request and issue your distribution.

Are there taxes on distributions?

Federal taxes of 20% are withheld from lump-sum distributions over \$200. An additional 10% of the federal withholding is withheld for state taxes. Taxes are not withheld from rollover distributions.

Are hardship withdrawals allowed on the plan?

Hardship withdrawals are not permitted on the plan.

Where are funds invested?

Funds are invested in a fixed annuity with a guaranteed rate of return. Investments are provided by American United Life Insurance Company®, a OneAmerica® Company (AUL). For more information on your investments, please visit www.oneamerica.com.

How often will I receive account statements?

A statement showing your account activity, including beginning balance, contributions made, investment results, and ending balance is generated on an annual basis. You are automatically opted into e-statements and will receive an email notification once the statement is available. If you do not have an email address on file (or opt out of e-statements), you will receive a mailed paper statement. You may also generate a statement on demand at any time by logging into your account.

Are there any fees?

There are no fees associated with your plan.

Does this plan affect my Social Security benefits?

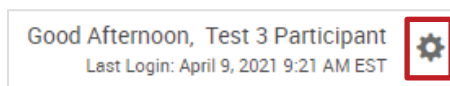
Under the Windfall Elimination Provision, your Social Security retirement or disability benefit is figured using a modified formula when you are also entitled to a pension from a job where you did not pay Social Security tax. As a result, you will receive a lower Social Security benefit than if you were not entitled to a pension from this job. This amount is updated annually. This provision reduces, but does not totally eliminate, your Social Security benefit. For additional information, please refer to Social Security Publication, "Windfall Elimination Provision" located here: <https://www.ssa.gov/planners/retire/wep.html>.

How can I view my account balance and transaction history?

Please log into your secure online account through www.myMidAmerica.com. If this is your first time accessing your plan online, click on **Access Account**, then **Participant Login**. On the next screen, click **New User** in the top left corner of the login tile. Enter your Social Security number (no dashes), Birth Date, and Zip Code, then click **Next**. You'll be asked to re-enter your Birth Date and Zip Code and click **Next** on the Request Credentials tile. You can now select your security questions, set up your login credentials, and enter your contact information.

Can I name a beneficiary?

Yes. You may designate a beneficiary online by logging into your account on our secure website, www.myMidAmerica.com. From the landing page, select the Settings icon, which is a small gear icon located in the upper right-hand corner of the screen. See image below as a reference:



Next, select **Beneficiaries**. From here, you are able to enter your beneficiary information. If you prefer to mail or fax your designation to us, you can download our Beneficiary Designation Form by logging into your account and selecting **Forms & Reports** from the blue header, then **Forms**.

You can also obtain the form by calling or emailing our Participant Services department at (800) 634-1178 or accountservices@myMidAmerica.com.

Please note if you have multiple plans with USB/MA, you will first need to select the plan for which you wish to make a designation. Beneficiary designations do not automatically apply to all of the benefits you have with USB/MA—you should ensure you designate a beneficiary for each plan that allows it.

Questions?

If you have questions regarding your plan, please contact U.S. BENCOR/MidAmerica, the plan administrator, at (800) 634-1178 or email us at accountservices@myMidAmerica.com.

For investment or plan information related questions, please contact your Keenan & Associates Representative at 800-444-9995.

