



## District Office

801 W. Fort Street  
Detroit, MI 48226  
(313) 496-2765  
(313) 963-5816 fax

**Human Resources**

## **403(b) Process Overview**

Effective August 1, 2009, Wayne County Community College District has hired MidAmerica as its 403(b) administrator. Therefore, all plan related transactions (other than investments decisions and initial enrollment) must now be validated by MidAmerica. These include all distributions, hardships, loans, transfers, rollovers, exchanges and processing of salary reduction agreements. Active employees as well as retirees have to contact MidAmerica to validate the above activities on existing plans. If you need to start a new plan, please contact the specific financial institution's agent for enrollment information.

### **Step by Step Process**

#### **New Plan**

1. Contact the Agent of your selected Financial Institution (see list on Plan Highlights) for Enrollment Information
2. Complete and return enrollment forms to financial institution
3. Provide contribution information to MidAmerica through Relevant Remitter
4. MidAmerica validates and sends to HR for payroll deduction

#### **Existing Plan**

1. Use MidAmerica's Relevant Remitter to submit changes
2. MidAmerica validates and sends to HR for payroll deduction

#### **Distributions (hardships, loans)**

1. Contact your financial institution for appropriate forms
2. Complete forms and submit to MidAmerica for approval
3. MidAmerica will submit the approved forms to your financial institution
4. MidAmerica will contact you if your request is denied

If you have any Plan related questions or need to request forms, please contact MidAmerica's toll free number at (866) 873-4240, or by mail at the following address:

MidAmerica Administrative & Retirement Solutions, Inc.  
402 South Kentucky Ave Suite 500—Lakeland, FL 33801  
Toll free (866) 873-4240—Fax (863) 688-4466  
[www.midamerica.biz](http://www.midamerica.biz)