

SCHEDULE YOUR 1-ON-1 MEETING

On-Site Reps Are Ready To Guide You

During Open Enrollment, give your retirement benefits an annual checkup. Make an appointment for a 1-on-1 meeting with the Milliman@Parkland on-site representative. During your meeting (by phone or virtually through your computer), get answers to these questions and more:

- Will I have enough money to retire?
- When it's time to retire, what steps do I take?
- How do the Retirement Income Plan and the Supplemental Retirement Plan differ?
- How will my Parkland benefits affect any Social Security benefit that I earned through a previous employer?

MEET YOUR MILLIMAN@PARKLAND REPS: LAMAR AND JULIE



LAMAR HERNANDEZ

Lamar serves as the on-site rep for Milliman@Parkland. A bilingual education consultant, Lamar has almost 15 years of experience in the financial services industry. While working years ago in the property and casualty insurance field, Lamar accompanied a co-worker to process a death claim for a life insurance policy. The claimant — a Spanish-speaking, stay-at-home widow — had two grandkids and a mortgage. She had never handled money, including a checkbook. After talking with Lamar (as the translator) and his co-worker, the widow decided to use her life insurance proceeds to set up a monthly stream of income and to pay off some debt. At that moment, Lamar found his calling to help others plan for their financial future. His goal today is to empower Parkland employees to achieve their savings goals so they can spend their much-deserved time enjoying retirement.

The Miami native is married with two daughters. He enjoys fishing, golf, and attending movies, concerts and comedy shows.



JULIE CANNADAY

Julie serves as a backup to Lamar. For almost 20 years, she has helped Parkland employees plan for their future. Julie brings enthusiasm, creativity and passion to her meetings as she helps participants prepare for a successful retirement. The Texas native is married with four sons and two grandkids.

TO SET A MEETING WITH AN ON-SITE REP

Go to milliman3.fullslate.com.

YOUR RETIREMENT BENEFITS PROGRAM

Parkland's retirement benefits program is made up of two plans:

- **Retirement Income Plan**, a mandatory plan that replaces Social Security. Full-time employees automatically contribute 6.2% of pay, starting on their date of hire.
- **Supplemental Retirement Plan (SRP)**, a voluntary plan for all employees. You may start participating in this benefit immediately upon hire. Save from 1% to 75% of your pay on a combined before-tax, Roth after-tax or after-tax basis through payroll deductions. Before-tax and Roth after-tax contributions are subject to dollar limits set by the Internal Revenue Service. In place of Social Security, part-time employees automatically contribute 7.5% of pay to a Part-Time Mandatory Contributions Account in the SRP. For full-time and part-time-with-benefits employees, Parkland matches your contributions \$1 for \$1 up to 6% of pay after one year of service (excluding Part-Time Mandatory Contributions).

RESOURCES TO HELP YOU LEARN MORE

In addition to meeting with the Milliman@Parkland on-site rep, you may also learn about the Parkland retirement benefits program in a variety of ways.

- **Parkland Intranet > Self Service Portal > Office of Talent Management (portal.phhs.org > OTM Service Portal)**
- **Milliman Website (in English and Spanish): MillimanBenefits.com**
- **Milliman Benefits Service Center: 1.800.995.2608**
Chat online or on the phone with representatives from 7 a.m. to 7 p.m. Central time Monday through Friday.

Office of
Talent Management

Enhancing your employment experience at Parkland

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