Washington Township Health Care District
Retirement Pension Plan — New Hire Overview

This overview is designed for new employees and provides an introduction to the Retirement Pension Plan, including eligibility, how it works, and any actions you may need to take.

Plan Type
Defined benefit pension plan funded primarily by the District. Benefits are based on your years of service and compensation and are paid as monthly income for life at retirement.

Eligibility
Generally, benefited employees who complete one year of eligibility service qualify. Certain classifications, such as per diem, agency, contract, or ineligible collectively bargained employees, are not eligible.

Plan Entry
Membership begins the first day of the month after eligibility is met. Membership may pause if you leave employment or move to an ineligible role.

Vesting
You are 100% vested after five years of vesting service, reaching age 65, or becoming totally and permanently disabled while employed. If you leave before vesting, no pension benefit is payable.

Retirement Eligibility
Normal retirement is age 65. Early retirement may begin at age 55 with at least five years of vesting service; benefits may be reduced. Continuing employment after age 65 may increase benefits.

Benefit Calculation
Your monthly pension is calculated using Plan formulas based on years of accrual service and average compensation. IRS limits may apply.

PEPRA Contribution
Members hired on or after January 1, 2013, who are PEPRA members, are required to contribute toward the cost of their pension benefits. Contributions begin with your first paycheck. For 2026, you contribute 2.75% of pensionable compensation each pay period on a pre-tax basis. If you leave employment before vesting, contributions are payable to you and taxable when paid.

Payment Options
Benefits are generally paid as a monthly pension for life. If you are married or in a registered domestic partnership, benefits are typically paid as a Joint & Survivor annuity where you can elect a beneficiary other than your spouse.
Lump-sum cash-out is available only if total value is $10,000 or less.

Pre-Retirement Death Benefit
For married members or members in a registered domestic partnership, a benefit may be payable if the relationship existed continuously for at least one year before death. No pre-retirement death benefit is payable for single members.

Your Responsibilities: Keep your address current and contact HR regarding life events, retirement planning, or employment status changes.
WHHS HR contact: **benefits@washingtonhealth.com**

Access your account information anytime at Transamerica.com/portal/mypension
If you need further assistance, call us at 888-976-8196 – Monday through Friday 9 am to 6 pm

This overview does not replace the official Plan document. District HR can provide the Plan document or Summary Plan Description (SPD), benefit estimates, and retirement or distribution for