



## THA Retirement Plan

Texas Hospital Association

Texas Hospital Association sponsors a Master Trust and fully staffed Retirement System to assume all responsibilities for your retirement programs.

As a retirement plan sponsor, you need internal expertise to assemble a team to manage your plans, including:

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|  Investment Management                          |  Plan Auditor                                    |
|  Investment Performance Analysts                |  Legal Counsel (specializing in qualified plans) |
|  Plan Administrator                             |  Trustee   |
|  Investment Committee                           |  Custodian                                       |
|  Actuary (for pension plan)                     |  Plan Design Consultant                          |
|  Record Keeper (for defined contribution plan) |   |

Chances are that you do not have this expertise in house and may not even have the time or expertise to evaluate the functions you outsource.

**THA Retirement Plan** simplifies plan sponsorship by enabling you to design the plan benefits you desire, but outsource to **THA Retirement Plan** all the functions outlined above. **THA Retirement Plan** has the expertise to hire and monitor performance of all these functions, while also purchasing these services at a discount through the bulk purchasing power afforded a system with nearly a billion dollars under management.

Plan design is an important component of plan operation. For example, **THA Retirement Plan** includes plans that provide special higher level benefits for select segments of the workforce. This could be for Executives, Physicians, Practitioners, Nurses, specialized technicians, EMT, etc. The design features remain entirely within your control, subject, of course only to regulatory guidelines under applicable law.

Governmental entities (City Hospitals, County Hospitals, Hospital Districts and Hospital Authorities) have a particularly free hand in designing their plans to benefit select classes of employees. Even non-governmental hospitals (tax exempts and private, for profit entities) can take advantage of these design features, although to a more limited extent.

Design expertise can significantly help with recruitment and retention. You can have one level of benefits for a general class of employees and a separate higher level of benefits for a separate class of employees designated by your plan document, which remains under the control of your Board.

If you are interested in speaking to someone about how THA Retirement Plan can help simplify plan sponsorship and/or enable you to better tailor your benefits to meet your HR and financial needs, please contact Lea Anne Porter at **(512)465-1544** or **[lporter@tha.org](mailto:lporter@tha.org)**



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