

Understanding Your Denver Health Retirement Plans



How Denver Health retirement plans work and are structured.

[Click here to open](#)

Overview of This Guide

Understanding Your Denver Health Retirement Plans

Denver Health is pleased to offer comprehensive retirement program options. The Denver Health Retirement Plan consists of two parts:

- 401(a) Plan for all Social Security replacement contributions as well as enhanced and matching contributions made by Denver Health
- 457(b) Plan for your Employee Voluntary Contributions

This guide was created to assist you in your enrollment decisions and help inform you on how the Denver Health Retirement Plan works. Inside this guide you will find an overview of the 401(a) Defined Contribution Plan, an overview of the 457(b) Deferred Compensation Plan, options for borrowing, how to view contributions to your 401(a) and 457(b) plans on your payslip, Retirement Plan FAQ's (Frequently Asked Questions) and links to available resources to assist you.

Also included in the Retirement Plan Guide are various resource charts as well as resources to schedule an appointment with a Fidelity Investments Representative to help you manage your retirement plans.

[Click here to schedule a meeting with a Denver Health Fidelity Representative](#)



Planning For Your Future With Denver Health's Retirement Plans

Making the most of your retirement benefits and understanding your options will help you when planning for your future. Whether your retirement is right around the corner or decades away, planning ahead is key.

Denver Health has an employer sponsored 401(a) Social Security Replacement plan for all employees. A 401(a) plan is an employer-sponsored retirement plan offered by government agencies, educational institutions and nonprofit organizations. The Denver Health 457(b) plan is a voluntary option that is a deferred compensation plan for employees. Both Denver Health's 401(a) and 457(b) offer employer contributions that help you plan and build for the future.

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Managing Your Retirement Accounts

You can view and update your Denver Health Retirement Plan account by logging on to Fidelity NetBenefits® at www.netbenefits.com/denverhealth. If you need to establish a NetBenefits account, click the “Register” link at the top of the page and follow the instructions. Once you’ve logged in, you can view your account balance, set your 457(b) contribution rate, review your investment options and access a variety of planning tools, calculators and resources.

*Click here to access
netbenefits.com/denverhealth*

*Fidelity Retirement
Calculator Resource (Getting Started)*



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401(a) Defined Contribution Plan Overview

Understanding Your Denver Health Retirement Plans

What is a Basic Mandatory 401(a) Social Security Replacement Plan?

Denver Health's 401(a) offers a mandatory Social Security Replacement Benefit that provides additional flexibility and control over your contributions, as compared to the Federal Social Security program. The mandatory contribution of 6.2% of your eligible pay is deducted from each paycheck which is equal to the amount you would contribute if you were paying directly to Social Security. In addition to your contribution, Denver Health contributes 3% (up to the Social Security Wage Base) rather than making payments to the governmental program. Your contributions to the 401(a) plan are made to a personal retirement account that you can manage according to your own investment strategy, risk tolerance and time horizon. These contributions are yours to keep and to manage as you see fit, unlike the Federal Social Security program.

Denver Health and its employees do not participate in the Federal Social Security program. This means you do not pay Social Security taxes on your paycheck, and you do not earn additional Social Security credits while you work here.



Why is the Basic 401(a) Plan mandatory?

Since you and Denver Health are not contributing to Social Security, this is a mandatory replacement plan to save for retirement. You are automatically vested in all basic contributions made by you and Denver

Health. **Contributions are mandatory and placed to your personal 401(a) plan account.**



Plan information continued on next the page

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401(a) Plan, Employee and Denver Health Social Security Replacement

How Does the 401(a) Impact Social Security?

The exact impact of Denver Health providing a Social Security Replacement Benefit will vary based on how long you work at Denver Health and how long you have paid into Social Security at other employers. You may have reduced Social Security benefits during retirement, but your 401(a) contributions replace these and offer more flexibility, options and control over your account.

- Your Social Security replacement benefit is separate from any Federal Social Security benefit you may have earned through previous employers.
- To learn more about the Windfall Elimination Provision (WEP), click on the link below.



[Click here for Windfall Elimination Provision info on SSA.gov](#)

Example of How The Basic 401(a) Works:

You contribute 6.2% of your eligible pay (up to \$330,000 in 2023) and Denver Health contributes 3% for all employees' eligible pay (up to \$160,200 in 2023)

Mandatory Contribution Type	Who Makes the Contribution?	How much is the Contribution
Mandatory Contributions made by you and Denver Health into your 401(a) Plan		
Employee Social Security Replacement Contribution	You	6.2%
Denver Health Social Security Replacement Contribution	Denver Health	3%

Note: All employees receive the Denver Health mandatory replacement contribution.

Plan information continued on next the page

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401(a) Plan, Employee and Denver Health Social Security Replacement *(continued)*

What is the 401(a) Enhanced Retirement Provision?

In addition to the Basic 401(a), employees who are regularly scheduled 20 hours (0.50 FTE) and above are automatically eligible for an additional Denver Health contribution of 3% (up to IRS limits) except for Denver Employees Retirement Program (DERP) participants. These contributions are 100% vested after 3 years of employment with Denver Health.

Can I Contribute More Money to the 401(a) Plan?

The employee mandatory 6.2% contribution is required to be in the 401(a) plan. No other employee contributions are allowed. Employee voluntary contributions are required to be in the 457(b) plan.

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457(b) Deferred Compensation Plan Overview

Understanding Your Denver Health Retirement Plans

What is the Voluntary 457(b) Deferred Retirement Savings Plan?

The 457(b) plan is a voluntary plan and employees can elect to make pre-tax and/or Roth contributions to save more for retirement. You are automatically enrolled at 3.5% pre-tax unless you elect differently. Employees may elect up to 100% of includible compensation in increments of 0.5%, not to exceed the IRS maximum contribution.



Denver Health offers an annual auto-escalation feature for employees who are contributing less than 9% to their 457(b) plan. Each January, Denver Health will automatically increase your pre-tax contribution by 1% until you have reached a total (pre-tax and Roth) of 9% contribution. If you only participate in Roth contributions, your auto-escalation will occur on your Roth contribution.

You can adjust your voluntary 457(b) contributions, stop auto-escalation feature or elect a variety of investment options at anytime online at www.netbenefits.com/denverhealth or by calling Fidelity Investments at 800-343-0860.

Plan information continued on next the page

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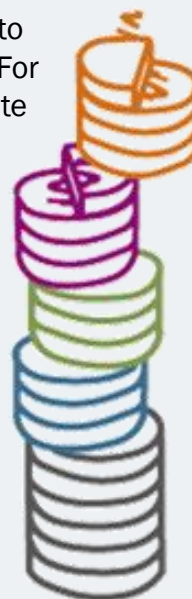
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Does Denver Health Provide a Company Match?

Denver Health offers a dollar-for-dollar match to your 457(b) contribution to help encourage you to actively save for retirement to eligible employees. For every dollar you contribute to your 457(b) Denver Health will also contribute a dollar to your account, up to 3.5% of eligible pay (up to \$330,000 in 2023). This contribution will appear in your 401(a) account. Active Intermittent (AI) and DERP employees are not eligible to receive the Denver Health matching contribution.



Total contributions, plus any additional Employee Voluntary Contributions made to the plan, up to IRS limits.



19.2%

Example of How It Works with Denver Health Provision & Matching contribution:

Contribution Type	Who Makes the Contribution?	How much is the Contribution
Total possible contributions (19.2%) made by you and Denver Health into your 401(a) and 457(b) plans if you make voluntary contributions.		
Employee Social Security Replacement 401(a) Contribution	You	6.2%
Denver Health Social Security Replacement 401(a) Contribution	Denver Health	3%
Denver Health 401(a) Contribution Enhanced Retirement Provision*	Denver Health	3%
Employee voluntary 457(b) Contribution	You	3.5%
Denver Health Match Contribution* (This assumes eligible employee is contributing at least 3.5% to 457(b))	Denver Health	3.5% Contributions goes into your 401(a) account

***Note:** Active Intermittent (AI) and DERP employees are not eligible to receive the Denver Health enhanced 401(a) provision or the matching contribution.

Plan information continued on next page

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The Side-by-Side Comparison of Traditional 401(k) and Voluntary 457(b) Plan

How is a 457(b) plan different from a traditional 401(k) plan?

In comparison to a traditional 401(k), the 457(b) voluntary plan offers a generous catch-up contribution option. If an employee is less than three years away from normal retirement age they can raise their contribution up to twice the standard annual limit. The side-by-side comparison below helps outline the two plans in a grid format.

www.netbenefits.com/denverhealth

Key Differences Between a Traditional 401(k) and a 457(b)		
Source: irs.gov and Fidelity Investments		
Plan Comparison Options	Traditional 401(k)	457(b) Plan
Who can offer the plan?	Any non-government employer or governments, only if plan was established prior to May 1986	Government Agencies, Educational Institutions, Nonprofit Organizations
Who can contribute to the plan?	<ul style="list-style-type: none"> Employee elective deferral contributions Employer contributions are permissible but not required 	<ul style="list-style-type: none"> Employee salary reduction contributions Employer contributions are permissible but not required
Contributions Options?	Pre-Tax and Roth Options	Pre-Tax and Roth Options
Maximum Annual Contribution (2023)	Employee elective deferrals: \$22,500 in 2023	Employee elective deferrals: \$22,500 in 2023
Catch-up Contributions (2023)	Age 50 or over — additional elective deferrals \$7,500 (2023)	<ul style="list-style-type: none"> Age 50 or over — additional elective deferrals \$7,500 (2023) A special 457(b) catch-up 3 years prior to normal retirement age
Ability to Withdraw Funds without Penalty?	At age 59.5 or older	At age 65 or plan's normal retirement age
Required minimum distributions?	Yes, at age 73	Yes, at age 73
Loans Available?	Yes	Yes

401(k) versus 457(b) information continued on next page

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The Side-by-Side Comparison of Traditional 401(k) and Voluntary 457(b) Plan *(continued)*

Key Differences Between a Traditional 401(k) and a 457(b) Source: irs.gov		
Plan Comparison Options	Traditional 401(k)	457(b) Plan
Rollovers/Transfers	<ul style="list-style-type: none"> Rollovers permitted to an eligible retirement plan or IRA 	<ul style="list-style-type: none"> Rollovers permitted to an eligible retirement plan Purchase permissive service
Withdrawals, Loans and Distributions	<ul style="list-style-type: none"> Required distribution by April 1st following retirement or attainment of age 73, whichever is later Withdrawals permitted after a distribution event occurs, such as retirement, death, disability and severance of employment Loans or hardship withdrawals as permitted by plan (Above may be subject to additional tax/penalties) 	<ul style="list-style-type: none"> Required distribution by April 1st following retirement or attainment of age 73, whichever is later <ul style="list-style-type: none"> Withdrawals allowed after severance of employment Loans or unforeseen emergency withdrawals as permitted by plan (Above may be subject to additional tax/penalties)
Investment options	Limited mutual funds	Mutual funds

The Benefits of a 457(b) Deferred Compensation Plan

Denver Health's Voluntary 457(b)

Denver Health's 457(b) offers this voluntary retirement plan with tax-deferred growth, meaning that you won't pay taxes on your investment earnings until you withdraw the money from your account. The 457(b) is a supplemental savings plan enabling employees the option to save more on a pre-tax or Roth basis. The 457(b) allows your pre-tax dollars continued growth without paying taxes on those dollars and is tax-deferred throughout your retirement years. In comparison to a traditional 401(k), the 457(b) voluntary plan offers a generous catch-up contribution option. If an employee is less than three years away from normal retirement age (as defined by the plan), they can contribute up to twice the standard annual contribution limit.

457(b) Benefits Snapshot:

- Penalty-free distributions are allowed if you retire early.
- Ability to contribute up to double the regular limit in the three years before retirement.
- Don't interfere with contribution limits to other types of plans such as a 401(k).
- Contributions to a 457(b) plan are can be tax-deferred or Roth contributions.
- Earnings on the retirement money are tax-deferred.

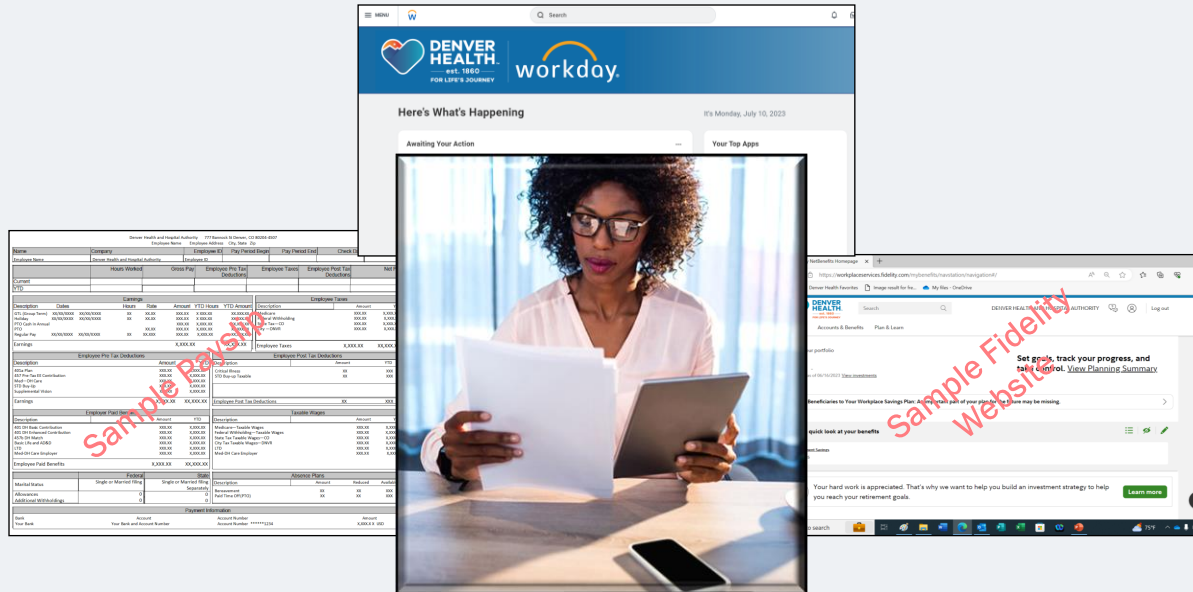
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Viewing Retirement Plan Contributions

Understanding Your Denver Health Retirement Plans

There are two methods to view contributions, 1) On your payslip you can see your contributions and Denver Health's contributions. 2) You can also view your contributions through the Fidelity website. Both resources will help you follow which contributions are being made and current status of your retirement accounts.



[Click here for Reading Contributions on Your Payslip](#) Page 11

[Click here for Following Contributions 401\(a\) and 457\(b\) with Fidelity.com](#) Page 12

Accessing and Printing Your Payslip Through Workday

You can access Workday to view and print your payslip which informs you of your contributions and the Denver Health contributions to both your 401(a) and 457(b) retirement accounts. The green link below will connect you to the Workday Resource Hub and provide instructions on how to access and print your payslip from Workday.

[Click here to access the instructions printing your payslip in Workday](#)

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Reading Your Contributions and Denver Health's Matching Funds on Your Payslip

Employee Pre-Tax Deductions:

- A** Your 401(a) contribution (Mandatory contribution):
This is the mandatory plan. Contributions cannot be modified, and you are 100% vested in the mandatory and enhanced contributions. Denver Health's 401(a) plan lets you control how your funds are invested.
- B** Your 457(b) contribution (Voluntary contribution):
Denver Health offers this voluntary retirement plan that allows employees to invest more pre-tax or after-tax (Roth) dollars.

Employer (Denver Health) Contributions & Match

- 1** 401(a) Basic Contribution:
Denver Health's contribution to your 401(a), 3% (up to the Social Security Wage Base).
- 2** 401(a) Enhanced Contribution:
Denver Health contributes an additional 3% (up to IRS limits) on behalf of all benefit-eligible employees, except Denver Employees Retirement Program (DERP) participants. These contributions are 100% vested after 3 years of employment with Denver Health.
- 3** 457(b) Denver Health Match:
Denver Health will match dollar-for-dollar up to 3.5% of the employee's eligible salary. Eligible employees are auto-enrolled in this plan with contributions set at 3.5%.

Denver Health and Hospital Authority 777 Bannock St Denver, CO 80204-4507			
Name	Company	Employee ID	Pay Period Begin
Denver Health and Hospital Authority	Denver Health and Hospital Authority	Employee ID	Pay Period Begin
Hours Worked	Gross Pay	Employee Pre Tax Deductions	Employee Taxes
Current			

Employee Pre Tax Deductions		
Description	Amount	YTD
401a Plan A	XXX.XX	X,XXX.XX
457 Pre-Tax EE Contribution B	XXX.XX	X,XXX.XX
STD Buy-Up	XXX.XX	X,XXX.XX
Supplemental Vision	XXX.XX	X,XXX.XX
Earnings	X,XXX.XX	XX,XXX.XX

Employer Paid Benefits		
Description	Amount	YTD
401 DH Basic Contribution 1	XXX.XX	X,XXX.XX
401 DH Enhanced Contribution 2	XXX.XX	X,XXX.XX
457b DH Match 3	XXX.XX	X,XXX.XX
Med-DH Care Employer	XXX.XX	X,XXX.XX
Employee Paid Benefits	X,XXX.XX	XX,XXX.XX

Payment Information			
Bank	Account	Account Number	Amount
Your Bank	Your Bank and Account Number	Account Number *****1234	X,XXXX.X USD

Information on how to view 401(a) and 457(b) contributions on Fidelity.com on next page.

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Following Contributions For 401(a) and 457(b) Account Balances With Fidelity

Viewing Your 401(a) and 457(b) Plans

You can track contributions made to your 401(a) and 457(b) through [Fidelity.com](https://www.fidelity.com). To view contributions, account balances, manage accounts and access statements, log in to the Fidelity website. If it is your first time signing in, you will need to set up user access with a user ID and password.

1) Log In

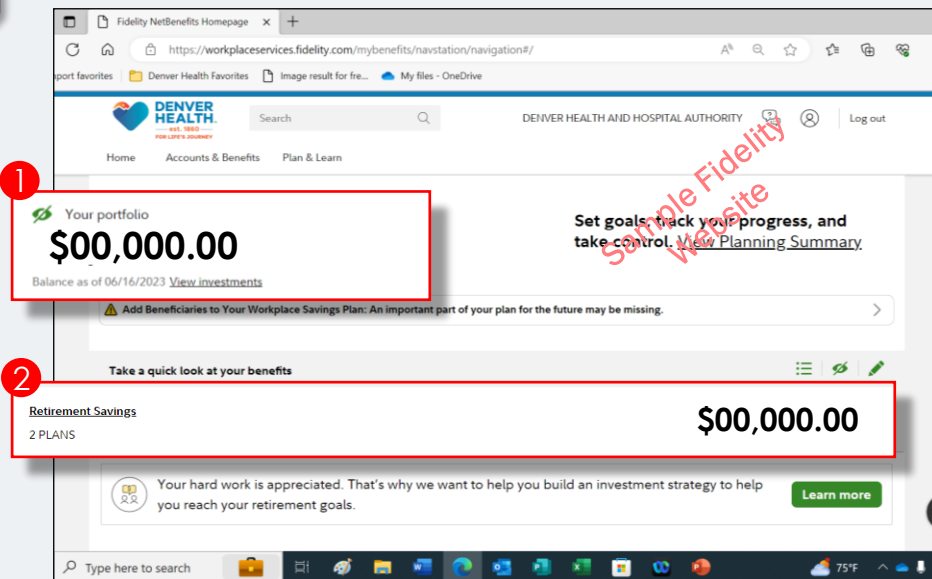
Log in at Fidelity.com.



2) Viewing Balances

1 Your combined 401(a) and 457(b) balances.

2 To view each account balance, double-click on the Retirement Summary field.

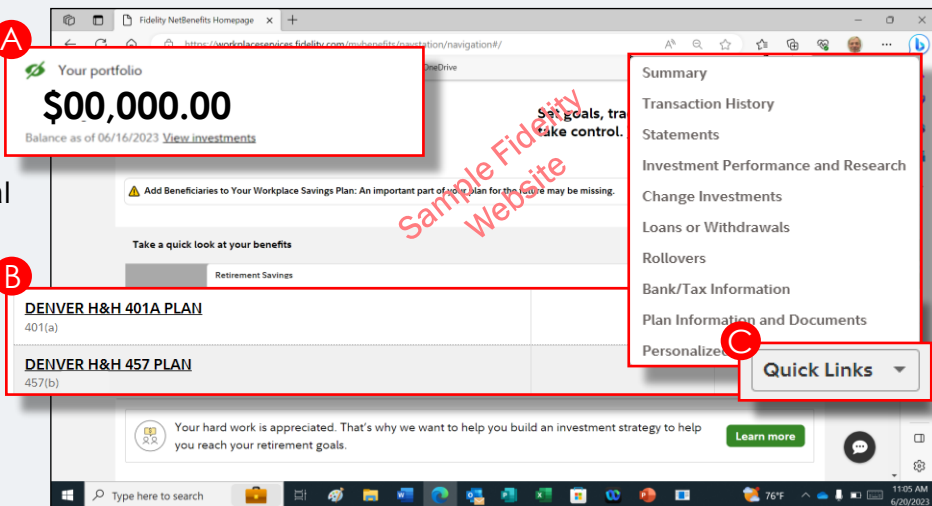


3) Viewing Balances

A Your combined 401(a) and 457(b) balances.

B To view each individual account balance, double click on the Retirement Summary account.

C Quick Links. You can use the quick links button to view or manage account specifics.



Note: When viewing 401(a) balance there are two balances. 1) account balance 2) Vested amount, please see page 6 for vesting definition.



Retirement Plan Borrowing & Loan Options

Understanding Your Denver Health Retirement Plans

Retirement Plan Loans and Eligibility

Loans from both the 401(a) and 457(b) accounts are available for active Denver Health employees who have the available vested funds. This opportunity is open to employees who are still employed by the Denver Health and Hospital Authority. The types of loans available include a General-Purpose loan and the popular Residential loan for the purchase of a new home.

Basic Retirement Plan Loan Guidelines

Loans borrowed from the retirement plan allow eligible participants one General-Purpose or Residential loan from their 457(b) plan, one General-Purpose loan on their 401(a) and one Residential Loan at a time from their 401(a) plan. The available loans are through Fidelity Investment and are paid back through a payroll deduction. Anyone not receiving consistent paychecks is responsible for setting a repayment schedule with Fidelity to avoid default. Amounts vary with a minimum amount of \$1,000 and a maximum amount of \$50,000.

- There is an origination fee when starting a loan and a quarterly maintenance fee for each loan.
- Loans are secured by a portion of the plan participant's vested account balances and may vary based on the employee's vested account balance (either the 457(b) or 401(a)).
 - Loan amounts are valued at 50% of the combined vested balances of both the 401(a) and 457(b) accounts at the time of the loan application.

For more information contact the Denver Health Benefits Team or Fidelity Investments.

[See page 16 for contact information](#)

Fidelity Retirement Plan Loan Information Links

[Click here to access Fidelity Retirement Plan Loan FAQ's](#)

[Click here to access Retirement Plan Loan policy and structure](#)

Note: The above links to the Retirement Plan loan information are only accessible through the Denver Health network. If you are not signed on to the Denver Health network, please use the Fidelity Investment gray link below

[Click here to access contact information to Fidelity Investments](#)

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Early Withdrawals From Retirement Plans

Understanding Your Denver Health Retirement Plans

Early Withdrawal Basics

An early withdrawal is defined as taking cash out of a retirement plan prior to retirement age and is only allowed in very specific circumstances. One thing to consider before withdrawing from your retirement plan is an additional tax. The IRS charges a 10% penalty on early withdrawals from most qualified retirement plans. There are some exceptions to this rule. The early withdrawal distribution is considered income and will need to be reported to the IRS for that specific tax year. Below are linked resources with information regarding early withdrawals from your 401(a) and 457(b). Before you consider and early withdrawal, please see irs.gov for more details and information on penalties and taxes. It is strongly encouraged to explore other avenues of revenue or the Retirement Loan option. There is the option to borrow, [please see page 13 for information on the Retirement Plan Loan option.](#)

[Click here for information from Fidelity Investments on Plan Withdrawals](#)

[Click here for IRS information on Retirement Plan Early Withdrawals](#)

An Unforeseen Emergency Withdrawal From Your 457(b) Plan

The 457(b) plan may permit a distribution to a participant faced with an unforeseeable emergency. The IRS definition for unforeseeable emergency is very restrictive. An unforeseeable emergency is defined as catastrophic in nature, the result of an event or circumstance beyond the control of the Participant. It is strongly encouraged that participants in the 457(b) explore other financial options before an Unforeseen Emergency Withdrawal (Hardship Withdrawal) from your retirement plan. Before considering a Hardship Withdrawal, please contact your Benefits Team via Cherwell ([HR IT Payroll Landing Page - EmployeeServices \(cherwellondemand.com\)](http://HRITPayrollLandingPage-EmployeeServices(cherwellondemand.com))) or by phone at (303) 602-6947 to explore other options for financial assistance. The early withdrawal distribution is considered income and will need to be reported to the IRS for that specific tax year. Please click on the orange tab from IRS information on Hardship Withdrawals.

For information on what qualifies as an unforeseen emergency, please click on the blue tab below to access the Denver Health 457(b) Unforeseen Emergency Packet. The packet will inform you what qualifies and what does not qualify for an unforeseen emergency. As an option, please see links below or [see page 13 for information on the Retirement Plan Loan option.](#)

[Click here for Denver Health's Unforeseen Emergency Information Packet and Application](#)

[Click here to view IRS Information on Early Withdrawals and Unforeseen Emergencies](#)

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Retirement Plan FAQ's (Frequently Asked Questions)

Understanding Your Denver Health Retirement Plans

FAQ's on the 401(a) and 457(b) Plans

Q: What is 401(a)?

A: Denver Health's 401(a) offers a mandatory Social Security Replacement Benefit that provides additional flexibility and control over your contributions, as compared to the Federal Social Security program. The mandatory contribution of 6.2% of your eligible pay is deducted from each paycheck which is equal to the amount you would contribute if you were paying directly to Social Security. [See page 4 for more detail.](#)

Q: What is 457(b)?

A: The 457(b) plan is a voluntary retirement savings plan sponsored by Denver Health. It allows you to contribute pre-tax or Roth dollars and defer the income taxes on the contributions and investment growth until you begin making withdrawals at retirement age. The 457(b) is a deferred compensation plan for the IRS. [See page 7 for more detail.](#)

Q: Is there a limit to what I can contribute to my Denver Health 401(a) or 457(b) plan?

A: Yes, based on IRS annual limits. For the 457(b) contribution limits are based on IRS contribution guidelines. [Click here for IRS contribution limits.](#) There are other contribution limits with Denver Health's matching, [see page 7 for more detail.](#)

Q: Can I withdraw funds from my 401(a) or 457(b)?

A: The IRS has very specific early distribution rules. Also, the amount taken out of the account is taxable income. [See page 14 on Early Withdrawals.](#)
[Click here for IRS rules and guidelines on early withdrawals from retirement savings irs.gov.](#)

Q: What happens to my 401(a) if I leave Denver Health?

A: In the event you leave Denver Health there are options. 1) You can leave your plan in place and not make additional contributions. 2) You can rollover the account into an IRA or 401(k) with another company. 3) You can withdraw the funds. There will be a penalty for early withdrawal and the amount available to rollover or withdraw will be based on Denver Health's vesting guidelines.

[Click here for IRS rules and guidelines on early withdrawals from retirement savings irs.gov.](#)

[See page 6 for information on Denver Health's vesting guidelines.](#)

[Click here for full details on Denver Health's 401\(a\) Plan.](#)

Q: Can I borrow from my 401(a) or 457(b) plans?

A: Yes, [Click here or see page 13 for information on loans.](#)

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Schedule an Appointment with Fidelity

Understanding Your Denver Health Retirement Plans

Your Support To Maximize Your Retirement Savings

There are multiple resources to help you maximize and make the most of your retirement savings. You can manage your retirement savings yourself by visiting www.netbenefits.com. Denver Health also provides one-on-one opportunities to meet with a Fidelity Investments representative to help you with your retirement planning,

Schedule An Appointment With Fidelity to Maximize Your Investment

Denver Health offers complimentary retirement planning and financial help from Fidelity Investments. Meetings with a Fidelity Representative require an appointment and there are several ways to schedule an appointment.

- 1) To schedule a virtual or in-person Appointment with a Fidelity Retirement Planner, visit www.fidelity.com/reserve
- 2) Call the Fidelity Retirement Service Center at 1-800-343-0860.
- 3) Visit www.netbenefits.com



[Click here to schedule a meeting with a Denver Health Fidelity Representative](#)

Denver Health Benefits Team:

303-602-6947

Cherwell: <https://dhha.cherwellondemand.com/CherwellPortal/EmployeeServices>

Fidelity Investments:

1-800-343-0860

Link: [Contact Us - Denver Health \(fidelity.com\)](#)

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Retirement Plan Supportive Resources

Understanding Your Denver Health Retirement Plans

[Click here to access netbenefits.com/denverhealth](#)

[Click here to schedule a meeting with a Denver Health Fidelity Representative](#)

[Click here to access Fidelity Investments homepage](#)

[Fidelity Retirement Calculator \(Getting Started\)](#)



[Click here to access Fidelity.com](#)

[Click here for full details on Denver Health's 401\(a\) Plan](#)

[Click here for full details on Denver Health's 457\(b\) Plan](#)

[Click here to access the instructions on viewing and printing your payslip](#)



**Denver Health Benefits Team:
303-602-6947**

**Fidelity Investments:
1-800-343-0860**

[Click here to access Retirement Plan Loan policy and structure](#)

[Contact The Benefits Team Cherwell Portal Employee Services](#)

[Click here to access Fidelity Retirement Plan Loan FAQ's](#)

[Click here for Windfall Elimination Provision info on SSA.gov](#)

[Click here for information from Fidelity Investments on Plan Withdrawals](#)

[Click here for IRS information on Retirement Plan Early Withdrawals](#)

[Click here for Denver Health's Unforeseen Emergency Information Packet](#)

[Click here for IRS Information on Retirement Plan Unforeseen Emergencies](#)

