

**Alternate Benefits Program Mandatory Contributions 401(a)**  
**& Voluntary 403(b) Loan Authorizations**

The participant will:

1. Contact their Investment Provider Client Service number or Provider's contact person directly for the applicable Loan Application Form.
2. Send the Loan Application Form for signature to Miriam Martinez, Benefits Services Associate via:

Email: [honka1@uhnj.org](mailto:honka1@uhnj.org)

Phone: 973-972-0885

Fax: 973-972-2927

Interoffice mail: HR Benefits, ADMC 8, Newark Campus

The Benefits Services Associate will:

1. Contact the Investment Provider(s) for additional information regarding current loan status. The Loan Application Form will not be signed if the total of outstanding loan(s) and the newly requested loan is in excess of \$50,000 or 50% of total assets.
2. Once the information is received, the Benefits Services Associate will sign the form and fax it directly to the Investment Provider unless other directions are provided.

**Notes:**

**The processing time is two (2) to four (4) days once the Benefits Services Associate receives the form.**

**Loans are not available to separated employees.**

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