



Mount Carmel Area School District

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Universal Availability Notice to All Employees

The Mount Carmel Area School District offers to ALL common law employees except student teachers immediate eligibility to make elective salary deferrals to the employer's 403b programs under the District's Plan Document.

If you would like more information with regard to the Universal Availability, you can go to the IRS website and do a search for additional information.

The web address for the IRS is www.irs.gov. At the upper right hand side of the page is a search button. Type in universal availability in the keyword/search term box and hit the search button.