


Eligibility Key

Use this key to determine your 403(b) Retirement Program eligibility

 Full-Time & Part-Time Faculty and Staff (except for positions listed to the right)

 Time as Reported (TAR) Staff

-  • Temporary employee
• Departmental Fellow
• Intern
• Resident
• Fellow
• EDC associate
• Non-GFT Clinical

- Visiting Faculty
- Adjunct/per Session Faculty
- Part-time Assistant Coach
- In-House Agency Nurse
- In-House Operating Room
- Technician
- Leased Employee

- Postdoctoral Fellow
- Postdoctoral Teaching Fellow
- Postdoctoral Research Associate
- Independent Contractor
- Time-as-Reported Faculty

Voluntary Contributions



University of Rochester employees are immediately eligible to make their own contributions to the 403(b) Retirement Program.

Contribution Options:

- Pre-tax
- Roth (after-tax)

2019 Annual Contribution Limits:

- \$19,000
- \$25,000 for those age 50 or older by 12/31

Automatic Enrollment in Voluntary Contributions



Newly hired or rehired, eligible faculty and staff will be automatically enrolled to make their own contributions, unless you affirmatively elect a different percentage or affirmatively decline to make contributions within 60 days of becoming eligible to participate in the Plan.

Automatic contributions will be made from pre-tax eligible compensation each pay period at 3%. If you opt out within 60 days of becoming eligible, no contributions will be deducted from your paycheck.

Once automatic Voluntary Contributions start, you may elect to change or stop Voluntary Contributions at any time.

University Direct Contributions



The University contributes to the Program on behalf of eligible employees after two years of service.

Effective July 1, 2018, University Direct Contributions will follow the below:

- 6.2% of base salary up to \$57,500, plus
- 10.5% of base salary in excess of \$57,500, up to the IRS limit of \$275,000.

TAR Staff also must work a minimum of 1,000 hours per Plan year to receive the University's Direct Contribution.