



To: Graduate Medical Education (GME) Residents
From: University of Colorado Employee Services
Date: Oct. 29, 2026
Re: University of Colorado 403(b) Plan – Automatic Contribution Arrangement Annual Notice

Automatic Contribution Arrangement Annual Notice

The University of Colorado 403(b) Plan (the “Plan”) includes an Automatic Contribution Arrangement (“ACA”) for all GME Residents who are not eligible for the University of Colorado 401(a) Plan. This is an annual notice that only applies to the Plan Year beginning January 1, 2027.

Automatic Contributions and Right to Make Changes

The Plan includes an automatic contribution feature, known as an ACA. Under the Plan’s ACA provisions, the University will automatically withhold a portion of your eligible Compensation from your pay each pay period and contribute that amount to the Plan as an Automatic Salary Deferral Contribution unless you make a different election by timely filing a Salary Reduction Agreement.

The automatic deferral amount is 0.5% of your eligible Compensation pre-tax for each pay period. You have the right to elect not to have the Automatic Salary Deferral Contributions made on your behalf. You also have the right to elect to have contributions made at a different amount. You also have the right to elect to have contributions designated as Roth contributions, which are made with after-tax dollars.

Salary Reduction Agreement

If you wish to not defer any of your compensation, elect a different deferral amount, or designate the amount as a Roth contribution, you must complete and submit a [GME 403\(b\) Salary Reduction Agreement](#) (external link) with the University of Colorado, Employee Services, or through your [employee portal](#) (external link).

If you have previously submitted a Salary Reduction Agreement, that Agreement remains in effect until you submit a new Agreement.

Access the Salary Reduction Agreement:

1. **Log on** to your [campus portal](#) (external link).
2. **Open** the *CU Resources* dropdown menu and **select** *Forms*.



4. Click the *Benefits* tile.

5. Click the *CU 403b* tile.

Right to Direct Investments

The Plan lets you invest your account in different investment funds. Unless you choose a different investment fund or funds, your Automatic Salary Deferral Contributions will be invested in [Target Date Funds](#) (external link).

Additional Information

You can find out more information about the Plan in the [Plan's Summary Plan Description](#) (external link) or on the [GME 403b webpage](#). If there is any difference between this Notice, the Summary Plan Description and the Plan document, the terms of the Plan document govern.

If you have any questions about this notice or about the Plan, please contact:

University of Colorado

Employee Services

1800 Grant Street, Suite 400

Denver, Colorado 80203

Phone: 303-860-4200

Toll Free: 1-855-216-7740

Email: EmployeeServices@cu.edu (external link)

[Employee Services webpage](#)