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CU employer match to increase for GME retirement contributions [1]

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The University of Colorado Office of Graduate Medical Education (GME) debuted the CU 403(b) GME Retirement Option [3] on Jan. 1, 2025. GME medical residents are **automatically enrolled** upon hiring at a rate of 0.5% of their pretax income and are eligible for an employer match contribution.

The 0.5% contributions are automatic, but not mandatory — GME residents can enroll, change or terminate their contributions at any time. You can always choose to contribute more than the 0.5% minimum, but the employer match will remain the same for all GME residents who meet the minimum.

The employer match is currently 1% of residents' pretax wages, but GME residents will see an **increase in their employer match** this summer.

Employer retirement contributions to increase

Starting July 1, 2026, CU will increase the employer match contribution to 2% of residents' wages, doubling the current 1% match. This increase only applies to residents who **contribute 0.5% (or more)** of their monthly pretax income.

Residents who have opted out of the retirement plan and are not currently contributing the minimum 0.5% required for the match **will not receive the employer match.**

However, you can opt in or increase your contribution at any time.

To opt out, opt in or change the amount they contribute, GME residents must submit a GME salary reduction agreement (GME SRA) form [4] in the portal by the 10th of the month for those changes to take effect that same month.

Visit the CU 403(b) page [5] for more information.

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