Published on *University of Colorado* (https://www.cu.edu)

CU 403(b) [1]

Graduate Medical Education (GME) residents are automatically enrolled into the CU 403(b) Retirement Option Plan — but whether and how you participate is up to you.

2025-26 Plan basics

- GME residents will be automatically enrolled in the CU 403(b) Retirement Option Plan, contributing 0.5% pre-tax of your monthly income.
- CU will contribute 1% of your monthly income as long as you participate — totaling 1.5% contributed to your CU 403(b) account.

Employer match to increase July 1, 2026

Starting July 1, 2026, CU will **increase the employer match contribution to 2% of the resident's pre-tax wages**.

- This only applies to residents who contribute 0.5% (or more) of their monthly income to their 403(b) account.
- If you already contribute the minimum 0.5%, you don't need to take any action. You will see the increased employer match contribution in your first July paycheck.
- Those who have opted out of the retirement plan, or who 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. See enrollment and update links below.

Enrollment options

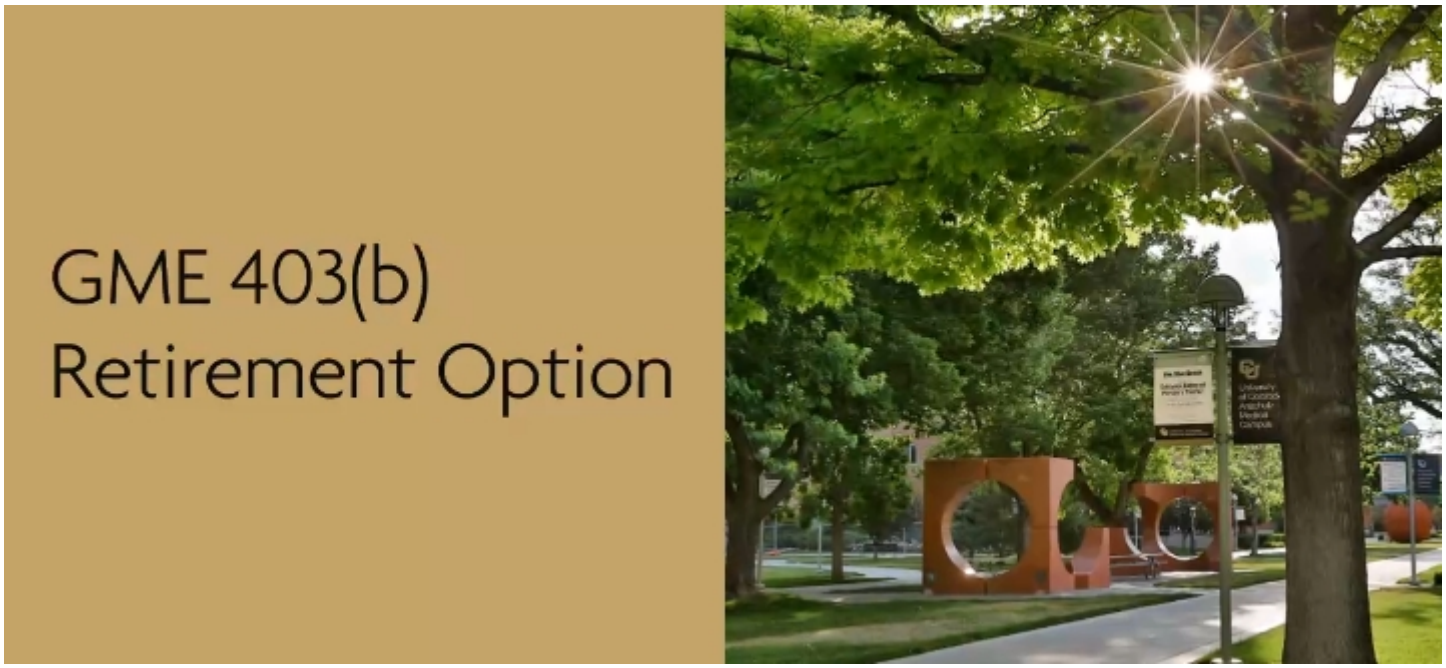
You can enroll, change or terminate your contributions at any time.

- **Take no action** and be automatically enrolled in the 403(b) plan when you're hired.
- **Opt out** of the plan entirely, and you will not be eligible for the employer contribution.
- **Change contribution election** from pre-tax to Roth (after-tax), meaning your 0.5% elections will be deducted after tax.
- **Contribute more** than the default 0.5% contribution rate.
    - If you choose to contribute more, the employer match will not change.

Update your CU 403(b) enrollment [2]

Frequently asked questions [3]

Learn more about the GME 403(b) Retirement option and the enhanced employer contribution structure starting July 1, 2026.



[4]

Watch course [4]

CU 403(b) Retirement Option GME Resources

Enroll in or update 403(b) contributions [2]

Access your account [5]

Schedule a no-cost financial consultation [6]

Plan summary [7]

Plan notices [8]

On-demand CU webinars [9]

Frequently asked questions [3]

Plan Features	403(b) pretax	403(b) ROTH (after tax)
Plan administrator	TIAA	
Who can participate?	All CU faculty and staff	

Plan Features	403(b) pretax	403(b) ROTH (after tax)
	2025 Maximum: $23,500 **2026 Maximum:** $24,500 **Minimum:** N/A **2025 Catch-up contributions:** Ages 50-59 and 64+: $7,500 Ages 60-63: $11,250	**2025 Catch-up contributions:** Ages 50-59 and 64+: $8,000 Ages 60-63: $11,250
How much can you contribute?	**2025 Combined limits:** • CU voluntary retirement plans combined contribution limit between the CU 403(b) pretax option, CU 403(b) Roth option and PERA 401(k): $23,500 • Combined contribution limit for age 50-59 and 64+ between these two plans: $31,000 • Combined contribution limit for age 60-63 between these two plans: $34,750 • Any combination of contributions made to the CU 403(b) pretax option, CU 403(b) Roth option or PERA 401(k) cannot exceed these limits **2026 Combined limits:** • CU voluntary retirement plans combined contribution limit between the CU 403(b) pretax option, CU 403(b) Roth option and PERA 401(k) [10]: $24,500 • Combined contribution limit for age 50-59 and 64+ between these two plans: $32,500 • Combined contribution limit for age 60-63 between these two plans: $35,750 • Any combination of contributions made to the CU 403(b) pretax option, CU 403(b) Roth option or PERA 401(k) [10] cannot exceed these limits	
When are you vested?	Contributions to this account will be 100% vested immediately.	

Plan Features	403(b) pretax	403(b) ROTH (after tax)
Investment choices	**See investment lineup** [11] **Target date funds:** Take a hands-off approach where you invest in a target-date fund based on when you'd like to retire. **Core investment menu:** From 18 funds on the 403(b) plan menu, you will be able to construct a well-diversified portfolio. **Self-directed brokerage:** Seek and invest funds outside the 403(b) plan's core investment lineup. (Please note: Brokerage account holders are subject to fees.)	
When can you take money out?	**Qualifying distributions:** • Attain age 59 1/2 • Retirement • Severance of employement • Disability • Financial hardship?	**Qualifying distributions:** • 5-year taxable period has passed • Attain age 59 1/2 • Retirement • Severance of employment • Disability • Financial hardship?
Are loans available?	Contact TIAA [12] to learn about eligibility	

Plan Features	403(b) pretax	403(b) ROTH (after tax)

What are the fees?

There's a fixed annual service fee based on your account balance and deducted quarterly, as noted in the chart below. Any revenue sharing imbedded in investments will be returned to your account. Additional fees are based on individual investment choices. See this presentation [13] for more information.

Plan account balance as of the last day of the previous quarter	Quarterly fee	Annual fee
$0 to $5,000	$0	$0
$5,000.01 to $20,000	$7.50	$30
$20,000.01 to $50,000	$12.75	$51
$50,000.01 to $200,000	$19.25	$77
$200,000.01 to $500,000	$24.25	$97
$500,000.01 to $1,000,000	$29.50	$118
Greater than $1 million	$37	$148

Groups audience:
Employee Services
Right Sidebar:
ES: Benefits - Contact TIAA
ES: Benefits & Wellness - Retirement Plans Sidebar
ES: Benefits & Wellness - TIAA/PERA Financial Webinars

Source URL:https://www.cu.edu/employee-services/benefits-wellness/gme-medical-residents/retirement-savings-plans/cu-403b

Links
[1] https://www.cu.edu/employee-services/benefits-wellness/gme-medical-residents/retirement-savings-plans/cu-403b [2] https://www.cu.edu/docs/cu-403b-retirement-option-gme-residents-update-your-enrollment [3] https://www.cu.edu/docs/gme-residents-retirement-plan-faq
[4] https://myvideo.sundaysky.com/?programId=50e339c3-676e-4da4-acb9-0bc201543328
[5] https://www.tiaa.org/public/tcm/cu

[6] https://www.tiaa.org/public/support/contact-tiaa/consultations-seminars [7] https://www.cu.edu/docs/403b-plan-summary [8] https://www.cu.edu/docs/403b-plan-universal-availability-notice [9] https://webinars.on24.com/client/cu [10] https://www.cu.edu/employee-services/benefits-wellness/gme-medical-residents/retirement-savings-plans/pera-401k
[11] http://www.tiaa.org/public/tcm/cu/investment-options/plan-406788
[12] http://www.tiaa.org/public/tcm/cu/retirement-benefits/plan2
[13] https://www.brainshark.com/1/player/tiaa-cref_direct?fb=0&r3f1=&custom=univofcoloradofeestructure