Updating 403(b) Voluntary Retirement Plan Information in Employee Self Service

When logging into Employee Self Service use the same User ID and Password used to log into other university systems such as email, VPN, SIS, etc. Please contact Tufts Technology Services at (617) 627-3376, or via email at it@tufts.edu for any assistance.

You can increase or decrease a current 403(b) plan contribution, begin a 403(b) plan contribution, or discontinue (waive) a 403(b) plan contribution through Employee Self Service. You can also change the percent of your 403(b) plan contribution allocated to Fidelity or TIAA/CREF. Changes can be made to the 403(b) plan as frequently as you like. Changes will always be effective on the first of the following month.

Log into Employee Self Service at http://eserve.hr.tufts.edu/ to submit a 403(b) Voluntary Retirement Plan Life Event. On the Self Service menu, select Benefits Information and then Enrollment/403(b) Elections.

On the below Life Events page, select Enroll in or change my 403(b) Voluntary Retirement Plan.
On the Change Status Date page, click **OK** to proceed to the next step. The date will automatically populate to the current date.

On the Welcome to Life Events page, click **Next** or **Benefits Enrollment** to move to the next step in the process.

Click the “Start My Enrollment” button to begin the enrollment process.
Click the Select button to open the page that you will use to make your changes.

Your IRS maximum contribution will be displayed on the next screen. Remember that the contribution amount you enter will reflect your contribution per pay period.

- If you are paid on a **weekly basis and you want to contribute a flat dollar amount per pay period** you will calculate your contribution amount by dividing the amount you want to contribute on an annual basis by 52 pay periods.
- If you are paid on a **semi-monthly basis and you want to contribute a flat dollar amount per pay period**, you will need to calculate your contribution amount by dividing the amount you want to contribute on an annual basis by 24 pay periods.
- If you want to contribute a percentage of your pay enter a percentage in the ‘Percent’ box upto a maximum of 75%
To change or add a contribution, indicate a pay period amount, up to your maximum allowed, in the contribution section. If you want to discontinue your 403(b) plan contribution, select “Waive”. If you would like to change the percent of your contribution invested in Fidelity or TIAA/CREF, indicate the change in the “Designate your fund allocations” section of this page. Finally, click **Store** to hold your choices until you are ready to finalize.

### Contributions

You must enter your contribution as a percentage or as a per pay period amount. Please note, the maximum percentage deferral is 75%.

#### Before Tax

<table>
<thead>
<tr>
<th>Pay Period Amount</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10</td>
</tr>
</tbody>
</table>

#### Designate Your Vendor Selection(s)

Your 403(b) Voluntary Retirement Plan contributions must be allocated between Fidelity Investments and/or TIAA-CREF and must total 100%.

**Fidelity**

If you select Fidelity as your vendor of choice, your contributions will be sent to the Plan default, a Fidelity Lifecycle Fund. To redirect your contributions to other Fidelity investment funds, please contact Fidelity at 1-800-642-7131 or log on to [www.fidelity.com](http://www.fidelity.com).

**TIAA-CREF**

If you select TIAA-CREF as one of your vendors, you must invest 100% of your future contributions between the TIAA Traditional and/or CREF Stock Fund options. Please contact TIAA-CREF at 1-800-842-2776 or by logging on to [www.tiaa-cref.org](http://www.tiaa-cref.org).

**Until you contact TIAA-CREF to establish your investment funds, 100% of your future 403(b) Voluntary Retirement Plan contributions will be sent to the plan default, a Fidelity Lifecycle Fund.**

### EE Savings Investments Details

<table>
<thead>
<tr>
<th>Fund Description</th>
<th>Current Percent Allocation</th>
<th>Investment Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>TIAA/CREF</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fidelity</td>
<td>100.00</td>
<td>100.00</td>
</tr>
</tbody>
</table>

| Total | 100.00 |

[Click “Store”](#) to hold your choices until you are ready to finalize.
On the next screen you will have an opportunity to review your choices. Click **OK** to continue or **Cancel** to make additional changes.

Next click **Store** to save your changes and click **I Agree** on the Salary Reduction Agreement page to finalize your choices.

Click “OK”.

Click “Store” to save your choices.
The system will display a screen indicating that the transaction was successful.

Once you select the **Event Completion and Exit** link in the left hand menu and then the **Completion** button on the following screen, your event will be finalized.

You will also receive an email message indicating that the event is now closed, your information has been successfully updated, and that changes will be effective on the first of the following month.
Click on “Event Completion and Exit” to proceed to the final step.

Click on the “Complete” button to finalize your event.