Updating Self-Funded Retirement Plan - 403(b) Information in Employee Self Service (eServe)

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.

If you have difficulty logging into eServe, please contact Tufts Technology Services at (617) 627-3376 or via email at it@tufts.edu

You can enroll in the 403(b) Plan or change your current contribution through Employee Self Service (eServe). You can also change the percent or the dollar amount of your contribution as well as elect to defer your contribution to Fidelity and/or TIAA. Changes can be made to your Self-Funded Retirement Plan as frequently as you like. Changes will be effective with the next available payroll.

Log into Employee Self Service at https://hrss.uit.tufts.edu/ and on the Self Service menu click on Enrollment/403(b) Elections and then Create/Modify 403b Elections.

On Savings Summary page click on the Self-Funded Retirement Plan link.
To enroll or make changes to your existing 403(b) contribution, click on the **Edit** button. Please note that if Tufts Support Services (TSS) is processing a payroll, the **Edit** button will **not be available**. Once the payroll has been completed the **Edit** button will display.
To change your contribution amount, enter a flat dollar amount or a percentage of your pay. 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 (or the number of pay periods remaining in the calendar year).
- 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 (or the number of pay periods remaining in the calendar year).
- If you want to contribute a percentage of your pay enter a percentage in the ‘Percent’ box (up to a maximum of 100% of your available pay each pay period).

After you have made the change to your contribution amount or percent click on **Save**.

If you want to discontinue your 403(b) Plan contribution, enter a zero in both the Flat Amount and the Percent fields and click **Save**.

![Change Current Savings Plan Contributions]

### Notes:

- You can choose either a percentage or dollar amount, but not both.
- The maximum indicated above refers to 100% of pay, not a dollar amount.
  - If you choose to defer 100%, after all of your other benefits elections, all eligible remaining pay will be deferred and you will receive no cash until you have deferred the annual IRS maximum of $18,500 if you are less than age 50 or $24,500 if you are age 50 or older by 12/31/2018.
Then click on **Yes** on the **Wage Reduction Agreement** to complete your change.

**Message**

Wage Reduction Agreement - 403b (24000,247)

Authorization For Deferral

Effective with the next available payroll after I complete this Wage Reduction Agreement ("Agreement"), I elect to defer the specific dollar amount or percentage of my annual compensation received from the University under the Tufts University Voluntary Retirement Plan ("Plan"). My compensation includes my salary or wages and all other compensation that I receive from the University that is includible in income. I understand that amounts deferred will be contributed to the Plan retirement account and allocated into the investment options I have selected. By making this election, I authorize the University to withhold from my pay the percentage or dollar amount of compensation described above and contribute it to the Plan. This Agreement supersedes any prior election I have made under the Plan and will remain in effect until it is terminated or changed by me. I understand I may terminate my election or change the percentage or amount of my contributions, at any time with respect to compensation not yet payable by completing a new Wage Reduction Agreement.

To **Add** or **Change** your **vendor selection** for Fidelity and/or TIAA, click on the **Add/Change Fund Allocations** button below:

![Vendor Selection](image-url)
Select the percent of your 403(b) contribution to send future contributions to Fidelity and/or TIAA then click on Update Totals and Save. If you want to direct future contributions to TIAA, you must contact TIAA first to make a valid investment election before you can direct funds to TIAA. See below for additional details.

NOTES: Making a vendor selection change via eServe only affects future contributions, not current balances. *

1. The option to choose TIAA as a vendor will not be available to you until you have contacted TIAA first to choose valid investment election(s).
2. Once you contact TIAA, generally within 10 days you will receive an email from TSS indicating that your investment election has been confirmed and directing you to log into eServe to request a vendor change.
   - The effective date of the change will be the first available payroll after you make the vendor change election via eServe.

*Current balances may be transferred by contacting retirement plan vendors directly. If you want to transfer your current fund balances between vendors within the Tufts University 403(b) Plan, you will need to contact the vendor to which you ultimately want the funds deposited. For example, if you have a 403(b) balance at Fidelity and would like to transfer the funds to TIAA, you would contact TIAA to assist you with the paperwork.

Contact Information:

Fidelity Investments: 1-800-642-1731

TIAA: 1-800-842-2776

Tufts Support Services: 1-617-627-7000