

RIC 403B RESOURCE BANK

October 2020

The Resource Bank is to help you maintain compliance with IRS 403b plan regulations. Please take note of the following plan updates and reminders. For more program information, visit the [RIC website](#).

2026 ROTH CHANGE 1/1/2026

In previous editions of the Resource Bank, we explained the upcoming federal changes to Roth accounts. This new federal law is set to begin on **January 1, 2026**, and applies to anyone turning age 50 or older in 2026, and whose 2025 FICA wages exceed \$145,000. Any person in this group may contribute on a pretax basis up to the regular limit. Any contributions over the regular limit must be made on a Roth basis.

YOUR TAKEAWAYS

1. Add Roth deductions as an option in your payroll system as of 1/1/2026.
2. Test your payroll system, ensuring your software is built to automatically change the election.
3. If your payroll system will not make this change, monitor contributions for anyone who meets the Roth requirement.
4. Once the maximum is reached, change the election to Roth.

CHANGE EMPLOYEE STATUS

We've noticed an increase in requests for participants that need a PIN numbers mailed to them at their correct address from Planwithease. As the employer, this is a task that can easily be completed by following these steps:

1. Select "Data Validation Center" under the "Tools" tab.
2. Select "Manually Enter/Edit employee information" (Select Next).
3. To revise an existing participant's data, click "Add Existing."
4. Type in name or SSN, then select "Search". When the record appears, select "Add". When the record appears again, select "Continue".
5. Modify the information - change address.
6. Select Next
7. Select "Submit for Final Processing" and the "Complete Import".



Questions for planwithease?
Email: customerservice@planwithease.com
Call: (866) 499-3273. (employers)
If employees/former employees have questions regarding access
Call: (855) 464-6928.

COMMON REMITTER

Voya's Common Remitter has added new file fields, which include; participant home address, date of birth, date of hire and gender. Please be sure you are adding these to your contribution remittance file. If you have not submitted a test file, please email: common.remitter@voya.com and they will send you a secure email you can use to submit a test. You may also use this email if you have any questions about the new file layout.

2026 IRS LIMITS

The IRS has not published the 2026 limits yet. We will send you this information as soon as it is available.

FINANCIAL EDUCATION

RIC providers and investment consultants periodically host webcasts that may interest your staff. Please share a link to our [Financial Webinar Calendar](#) with them, and consider adding it to your employee benefits or wellness page.

RIC WANTS TO HEAR FROM YOU

Please submit your questions to RIC@iowa.gov. We will respond to you directly and if the subject of discussion is beneficial for all employers, we will share the answers in our next RIC Resource Bank.