RIC 403B RESOURCE BANK

July 2026

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.

ACTION REQUIRED: NEW EMAIL ADDRESSES FOR DAS TEAM

Effective immediately, the DAS team has transitioned to a new email domain. To ensure your messages reach us without delay, please update your contact lists with our new email addresses:

- RIC@das.iowa.gov
- Jennifer.sandusky@das.iowa.gov
- John.williams@das.iowa.gov

Delete the old contacts from your system today to prevent any bounced emails.

Note: Please also ask your IT department to add our new domain (**@das.iowa.gov**) to your organization's firewall/safe-sender list.

MID YEAR TERMINATIONS

If you have employees terminating, please be sure you are updating the employment status code in planwithease.

To change employee status:

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 (for term date, change Plan Status Code to inactive, Employment Status to Terminated/ Retired, and Employment Status Date to termination date).
6. Select Next.

Select "Submit for Final Processing" and then "Complete Import".

For more information, go to the RIC Employer Support webpage.

ROTH REQUIREMENT REMINDER

As of January 1, 2026, a new federal law applies to anyone turning 50 or older in 2026 and with 2025 FICA wages exceeding $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.

FINANCIAL EDUCATION

RIC providers and investment consultants periodically host webcasts that may interest your staff. Please share a link to our RIC 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@das.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.