My Benefits: Financial Protection



403(b)/457(b) Retirement Saving Plans

The Opportunity.

You have the opportunity to save for retirement by participating in your Employer's 403(b)/457(b) retirement plans. If there are any questions, you may contact the Plan's administrator, The OMNI Group at 1-877-544-6664.

We recommend that all employees view a brief, three-minute video presentation called, "403(b) Why Me" explaining a 403(b) plan, and how to contribute. The video can be viewed on OMNI's website at www.omni403b.com.

How Can I Participate?

Prior to contributing, you must open an account with an investment provider participating in the Plan. A list of the Plan's participating investment providers may be viewed on OMNI's website after submitting your Employer's name and state**.** You can participate in the Plan with either pre-tax or post-tax contributions by submitting a Salary Reduction Agreement ("SRA") online via OMNI's website or by submitting a completed SRA form, found on the same website, to OMNI either by facsimile to 1-585-672-6194 or by mail to 220 Alexander Street, Suite 400, Rochester, NY, 14607.

How Much Can I Contribute Annually?

You may contribute up to $24,500 per plan in 2026 if you are 49 years of age and below. If you are age 50 or over, the catch-up contribution limit in 2026 is $8,000, for a total maximum contribution of $32,500. The contribution amounts for 2027 are TBD (projected at $25,500 for age 49 and under with an $8500 catch-up for age 50 and over). This maximum is a combination of pre-tax and post tax dollars. For appropriate limits for your particular circumstances, please contact OMNI's Customer Care Center at 1-877-544-6664.

What If I Already Have An Account?

If you are already contributing to the Plan, and you want to change your contribution amount or investment provider, simply complete and submit a new SRA. See directions above for online and paper submission options.

How Can I Get More Information?

You can access further information at www.omni403b.com.