

Nebraska Medicine and UNMC
Dually Employed Providers

RETIREMENT PLAN SUMMARY 2026

Retirement Plan	UNMC	Nebraska Medicine
Retirement Plan Administrator	Fidelity or TIAA	Empower 833.NM.RETIRE (833.667.3847) www.empower.com/nebraskamed
Benefits Contact	402.559.4340 Benefits@unmc.edu	402.200.9132 MyHR@nebraskamed.com Tiffany Sturm Empower Retirement Counselor tiffany.sturm@empower.com NebraskaMed.empowermytime.com
401(a)	Basic Plan Tier 1 or Tier 2 option Participation begins either Sept. 1 or Feb. 1 after meeting plan eligibility. <ul style="list-style-type: none"> Mandatory <ul style="list-style-type: none"> 0.5 FTE or greater Age 30 Two years of service with educational institution Voluntary <ul style="list-style-type: none"> 0.5 FTE or greater Ages 26 to 29 Two years of service with educational institution 	Base Plan Full-time contract
Vesting	100% vested immediately upon participation.	100% vested after three years.
Contributions	Employee and employer Tier 1: Employee (3.5%) and employer (6.5%) Tier 2: Employee (5.5%) and employer (8.0%) <ul style="list-style-type: none"> Based on UNMC compensation up to Section 415 limit: <ul style="list-style-type: none"> Fiscal year 2025-26 – \$350,000 May change from Tier 1 to Tier 2 during special election period, but may not change back to Tier 1 once Tier 2 has been selected. 	Employer only 9% of Nebraska Medicine compensation <ul style="list-style-type: none"> Based on Nebraska Medicine compensation up to Section 415 limit \$360,000 (2026) Contributions made annually Must work 1,000 hours in plan year and be employed on Dec. 31 of plan year to receive contribution, unless retirement eligible at termination of employment.

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403(b)	Supplemental Plan <ul style="list-style-type: none">Traditional 403(b) – Pre-tax contributionsRoth 403(b) – Post-tax contributions Limits (2026 IRS limits): <ul style="list-style-type: none">\$24,500 under age 50\$32,500 ages 50 or older\$35,750 ages 60-63 <p>Match: No employer match</p>	Employee Contribution Plan <ul style="list-style-type: none">Traditional 403(b) – Pre-tax contributionsRoth 403(b) – Post-tax contributions Limits (2026 IRS limits): <ul style="list-style-type: none">\$24,500 under age 50\$32,500 ages 50 or older\$35,750 ages 60 to 63 <p>Match: No employer match</p>
457(b) Employee-Only Contributions <p>(Employee should only participate in one 403(b) plan to avoid over contributing)</p>	Deferred Compensation Plan – 457(b) <ul style="list-style-type: none">Pre-tax contributionsRoth contributions Limits (2026 IRS limits): <ul style="list-style-type: none">\$24,500 under age 50\$32,500 ages 50 or older\$35,750 ages 60-63 <p>Match: No employer match</p>	Not available