

401a Employer Contributions

Basic 3%

of Eligible Wages

+2% contribution of eligible wages above the SSA Wage Limit (\$176,100 up to \$350,000 for 2025)

Match 3%

50% of the first 6% of eligible contributions you make to the Plan

How it Works

You must be paid for a minimum of 1,000 eligible hours within a payroll year to receive BASIC employer contributions and have that year count for vesting. You will need 3 vesting years to become vested.

Last day work Rule: You must be employed on December 31 to receive the Basic Employer Contribution for the year.

To learn more about your AHRP options, visit AHRP.com

• Call 800-730-2477, or



 Schedule a meeting with an onsite advisor

How much is 6% of a \$50,000 salary?

Employer 3%	*401a	\$1,500
Employee Contribution 6%	403b	\$3,000
Employee Match 3%	*401a	<u>\$1,500</u>
Total Annual Savings		\$6,000
* Match applies to both Pre-tax and Roth		

2025

Contribution Limits \$23,500 Plus \$7,500 in the year you turn age 50+ New! Super Catch-Up for aged 60-63, additional \$3,750



LOMA LINDA UNIVERSITY HEALTH

403b Employee Contributions

6% of salary can be matched at 50% up to a wage-based maximum of \$350,000

Contribution Types



Automatic Enrollment

35 days after your hire date you will be automatically enrolled in the 403b plan at a **pre-tax savings rate of 6%** and invested in an age-based BlackRock LifePath fund closest to the age when you will turn age 65.