403(b) Plan

Employee Benefits Overview
403(b) Plan

• Supplemental retirement savings without employer matching.

• All employees are eligible to participate, regardless of their benefits-eligible status.*

• Use established contribution limits; $19,500 annually and an additional $6,500 for over age 50 catch-up contributions.

• 403(b) Plans may be established at any point throughout the year; you don’t need to wait for open enrollment.

• No plan loans allowed.

*The plan document currently does not allow for student worker participation.
To Enroll

Employees select a provider and establish a contract:

**AIG (formerly VALIC): (662) 574-4029**

**TIAA: (800) 842-2003**

**Equitable: (504) 524-8771**

**VOYA: (601) 624-5108**

All vendors have Web sites linked from MSU Benefits: [www.hrm.msstate.edu](http://www.hrm.msstate.edu)
Contact Information

Department of Human Resources Management

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