



Understanding Your 2026 403(b) Retirement Plan Paycheck Deductions

Purpose of This Guide:

Beginning in January 2026, Loyola's 403(b) retirement deduction code descriptions on employee paychecks have been updated to reflect plan enhancements and new SECURE Act 2.0 requirements. This guide offers a concise overview of all updated, unchanged, and discontinued deduction code descriptions you will see on your paycheck.

1. EMPLOYEE DEDUCTIONS

Pre-Tax Employee Contributions

- **403B EE PRETAX (065 EEPT)** New code for all employee pre-tax contributions.

Roth (After-Tax) Employee Contributions

- **403B EE ROTH (067 403EEAT)** New code for employee Roth contributions.
- **403B EE ROTH ROLLOVER (069 403EERO)** New code required for SECURE Act Roth catch-up contributions (for eligible employees age 50+).

2. EMPLOYER (COMPANY) DEDUCTIONS

All employer contributions are pre-tax deductions only.

Base Employer Contribution

- **LUC 403B CONTRIBUTION 5% (030 DC EMPLR)** Unchanged. Loyola continues to contribute 5% automatically after your first anniversary.

Employer Matching Contributions

Loyola continues to match up to 5% after your first anniversary.

- **403B ER PRETAX MATCH (066 403ERPT)** New employer match code for pre-tax contributions.
- **403B ER ROTH MATCH (068 403ERAT)** New employer match code for Roth contributions.
- **403B ER ROTH ROLLOVER MATCH (070 403ERRO)** New code required for SECURE Act Roth catch-up contributions.

3. OBSOLETE CODES (DISCONTINUED AFTER 2025)

The following codes will no longer appear on paychecks beginning in 2026:

Employee Codes

- **403B SUPPLEMENTAL CONTRIB (047P NT SUPPL)** Replaced by: 403B EE PRETAX (065 EEPT) and/or 403B EE ROTH (067 403EEAT).
- **403B CONTRIB – MATCH ELIGIBLE (046 MSP EE)** Replaced by: 403B EE PRETAX (065 EEPT) and/or 403B EE ROTH (067 403EEAT).



Employer Code

- **LUC 403B MATCH UP TO 5% (046M MSP ER)** Replaced by: 403B ER PRETAX MATCH (066 403ERPT).

4. WHAT TO EXPECT ON YOUR PAYCHECK

- Deduction codes will look **different** from 2025 paychecks.
- Roth contributions will appear as **post-tax** line items.
- All pre-tax employee deductions are now **combined into one line**.
- Employer contributions will appear under the updated 2026 codes.
- Deductions codes may vary based on your **age, income, and contribution elections**.

5. NEED ASSISTANCE?

- **Review your paycheck stub** in Employee Self-Service at: <https://ess.luc.edu/>
- **Contact Human Resources at:** benefits@luc.edu or 312.915-6175
- **Contact Loyola Transamerica Call Center at:** 800-755-5801 or online at: luc.trsretire.com