The SECURE Act 2.0 significantly impacts Johns Hopkins University (JHU) 403(b) retirement plan benefits, particularly through new rules for catch-up contributions and expanded access for part-time employees.

Key Changes for 2026

- **Roth Catch-Up Requirement**:
  - Starting **January 1, 2026**, employees aged 50 or older who earned more than **$150,000** in the previous year must make their catch-up contributions as **Roth (after-tax)** dollars.
  - Pre-tax catch-up contributions will no longer be an option for these high earners.
- **Increased Contribution Limits**:
  - For the **2026** plan year, the age 50+ catch-up limit is **$8,000** (up from $7,500 in 2025).
  - A "super catch-up" of **$11,250** remains available for those aged 60 to 63.
  - The standard elective deferral limit has increased to **$24,500**.

Eligibility for Part-Time Staff

- **Long-Term Part-Time Employees**:
  - Following the original SECURE Act, JHU must allow long-term, part-time employees to make elective salary contributions.
  - As of **2025**, the service requirement for these employees to qualify for the 403(b) plan has decreased from three consecutive years to **two consecutive years** of at least 500 hours.

Action Steps for Employees

- **Review Contributions**: You can manage your 403(b) elections at any time via the TIAA Enrollment Portal. https://hr.jhu.edu/benefits-worklife/retirement/current-employee/
- **Seek Advice**: JHU provides free financial consultations through Marsh McLennan Agency (MMA) to help navigate these legislative changes. https://hr.jhu.edu/benefits-worklife/well-being/

Detailed plan information is available in the JHU 403(b) Summary Plan Description