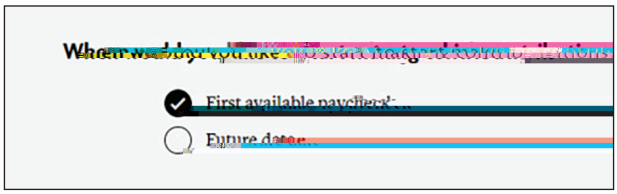
When you make changes to your SUNY Voluntary 403(b) Savings Plan deduction amount in the Retirement@Work® system (www.retirementatwork.org/suny), you'll need to choose an Effective Date, which can either be your "First Available Paycheck" or a specific "Future Date" set by you—as illustrated in the image below.
Note: This is not applicable to the NYS Deferred Compensation Plan (NYSDCP) 457(b) contributions.



- Monitor your pay stub contributions. For year-to-date contributions, calculate the desired contribution amount based on the remaining paychecks in the year.
- Monitor your payroll information to ensure your contribution has been processed.
- If you are selecting a future effective date, please consider that changes may take up to 30 days to be effective in your paycheck.
- If you elect to contribute a flat dollar amount that exceeds the amount available in your net pay, a partial deduction will be made equal to the amount of net pay available. This will result in a $0 net paycheck.

Paycheck date*	The number of checks left in the calendar year
3/27/24	21
4/10/24	20
4/24/24	19
5/8/24	18
5/22/24	17
6/5/24	16
6/18/24	15
7/3/24	14
7/17/24	13
7/31/24	12
8/14/24	

Paycheck date*	The number of checks left in the calendar year
9/25/24	8
10/9/24	7
10/23/24	6
11/6/24	5
11/20/24	4
12/4/24	3
12/18/24	2
12/31/24	1

*Depending on the timing of the submissions, 403(b) changes may regularly take up to 30 days to be reflected in the employee's paycheck.

The SUNY Voluntary 403(b) Savings Plan permits both Traditional (pre-tax) and/or Roth (after-tax) contributions. The total (pre-tax and post-tax, combined) annual contributions combined cannot exceed the 2024 Maximum Contribution Limit.

2024 Maximum Contribution Limit:
Individuals under age 50: $23,000
Individuals turning 50 or older: $30,500

Here's how to ENROLL in the SUNY 403(b) Voluntary Savings Plan

- Visit www.retirementatwork.org/suny to enroll.
- Sign in, then select Enroll in VSP under Save more. If you have a 403(b) account but you are not currently contributing, select