

I ♥ MY PANTHERBENEFITS

FIU Human Resources

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Benefits Updates | January 19, 2026

2026 IRS Contribution Limits and SECURE 2.0 Required Roth Catch-Up for High Earners

Participants may contribute up to the applicable IRS annual contribution limits and plan-adopted provisions. Refer to the plan document for specific details. Also note, the annual IRS contribution limit for the **FIU 403(b) Voluntary Retirement Plan** is separate from the limit for the **457(b) Florida Deferred Compensation Plan**.

What's Changing for 2026:

- The elective deferral limit for 2026 is $24,500.
- Employees who turn age 50 or older during 2026 may contribute an additional $8,000 ("catch-up"), subject to plan rules.
- New SECURE 2.0 rule: If your 2025 FIU FICA wages (Box 3 on your W-2) exceed $150,000, any catch-up contribution above $24,500 must be Roth (after-tax).

Recommended Action for High Earners:

- If your 2025 FICA wages (Box 3 on your W-2) exceed $150,000 and you expect to use catch-up contributions, you must set up Roth contributions to comply with SECURE 2.0.
- Pre-tax contributions will stop automatically once you reach the $24,500 limit.
- If you do not act, contributions above the standard limit will not be processed.

How to Review and Update Contributions:

- ***403(b) Plan:*** Update via the ***Retirement@Work®*** **portal** through *PantherSoft HR Employee Self Service*.
- ***457(b) Plan:*** Contact the Bureau of Deferred Compensation at (877) 299-8002 or use their online Increase Contribution form.

Participants are encouraged to review their biweekly contributions regularly and adjust contributions as needed. They may also consider consulting a financial or tax advisor for personalized guidance:

- **Contact information for 403(b) plan representatives**
- **Contact information for 457(b) plan representatives**

2025 Health Insurance Tax Form 1095-C

1095-C forms for the 2025 calendar year will be available **electronically** in the People First portal by **January 31, 2026**. Forms will no longer be mailed. If you need a copy, you may request one by contacting Request1095C@dms.fl.gov.

Electronic 1095-C forms can be accessed in People First by navigating to: *Employee landing page* > *Insurance Benefits* > *Health Insurance Tax Forms.* For more information on IRS reporting, please review the **State's** Frequently Asked Questions.

Sick Leave Pool Program Open Enrollment | February 19 – March 5, 2026

The annual Open Enrollment period for the Sick Leave Pool (SLP) program is scheduled for **February 19, 2026, through March 5, 2026**. All eligible employees will receive an email invitation with detailed enrollment instructions in February 2026.

- New Members: Review instructions included in the email invitation and complete your enrollment by the applicable deadline. The required hours will be deducted from your accrued balance on the paycheck dated Friday, March 20, 2026.
- Current Members: No action is required if you wish to maintain your membership and you meet the renewal leave accrual requirements. Your membership will be automatically renewed, and the **required hours will be deducted from your accrued balance on the paycheck dated Friday, March 20, 2026.**

Questions? Contact Benefits Administration at benefits@fiu.edu.