MSU 403(B) BASE RETIREMENT PROGRAM ELIGIBILITY * (EFFECTIVE 1/1/2023)

The following chart details the different job categories/employee groups and their respective age and FTE (Full Time Equivalent) service months of continuous employment before becoming eligible to participate in the MSU 403(b) Base Retirement Program and receive the University matching contributions, either by Voluntary participation, or by required Mandatory participation. Employees age 62 or older at the time of employment are never required to participate. If you have any questions regarding your eligibility, please contact MSU Human Resources via email at SolutionsCenter@hr.msu.edu, or by calling 517-353-4434 or 800-353-4434.

JOB CATEGORY/EMPLOYEE GROUP ***(listed alphabetically)*** **You must be a benefits eligible employee working 50% or more for 9 months or longer:**	**ELIGIBILITY to enroll and receive the University matching contribution (Voluntary participation):**	**CONDITION for required enrollment (Mandatory participation):**
Administrative Professional Association (APA) Administrative Professional Confidential/Non-Union Assistant Professor Associate Professor Coach Contract Appointments (Coordinator, Director, etc.) Executive Management Hall Director (University Housing) IATSE Local 274 IUOE Local 324 Librarian MSU Extension Academic Staff (Agent, Associate, etc.) Nurse Police Officers Association of Michigan (POAM) Professor Resident Advisor Senior Research Associate Specialist (continuous appointment)	Immediately	Age 35 and 24 FTE service months of continuous employment
Administrative Professional Supervisors Assoc. (APSA) (including confidential and non-union) AFSCME Local 1585 (including non-union) Spartan Skilled Trades Union (formerly Local 999) Clerical Technical Confidential and Non-Union Clerical Technical Union (CTU) MSU Extension Support Staff (4-H Program Associates)	Immediately	Age 35 – regardless of the length of service
Fixed Term Appointments (Specialist, Coordinator, etc.) Instructor, Assistant Instructor, Lecturer, All Remaining Non-Union (except MSU Extension Support Staff)	Immediately	Age 35 and 24 FTE service months of continuous employment
Postdoctoral Scholar (formerly Research Associate)	Immediately	Age 35 and 36 FTE service months of continuous employment
Consultant Instructor Intern/Resident Teacher Visiting Scholar	Immediately	NEVER REQUIRED

**MSU reserves the right to modify, change or delete eligibility in accordance with changes in union contracts or other relevant groups. Non-resident aliens earning non-U.S. income and student employees are excluded from the MSU 403(b) Retirement Plan.*

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