

Quick Start Guide

Everything for your PASSHE Retirement Plan
In one location.

Welcome to Retirement@Work®, where you can:

- Link to the investment vendor's website to choose your investments and designate your beneficiaries.
- View the list of available investment choices
- Manage your retirement plan vendor(s)
- Enroll in the Voluntary Tax-Sheltered Annuity Plan (TSA)
- Change your Voluntary TSA contribution amount
- Review important plan documents
- View retirement plan balances across all vendors
- Access investment tools and resources for planning

Alternative Retirement Plan (ARP) and Voluntary Tax-Sheltered Annuity (TSA)

The Alternative Retirement Plan (ARP) and Voluntary Tax-Sheltered Annuity (TSA) plan are both managed within Retirement@Work. There are differences among the plans which are noted in the chart below.

The ARP must first be elected through the State System Self-Service Workplace before making changes in Retirement@Work. Within the ARP, contribution changes cannot be made, as these are set in place by legislation.

You are able to elect voluntary contributions by enrolling in the Voluntary TSA plan. All employees are eligible to enroll in and contribute to the Voluntary TSA, even if you are not eligible to enroll in other State System benefit plans.

	ARP	TSA
Enroll or Make Initial Election	✗	✓
Contribution Changes	✗	✓
Investment Changes	✓	✓
Vendor Changes	✓	✓
Beneficiary Changes	✓	✓
Access Investment Tools and Resources	✓	✓

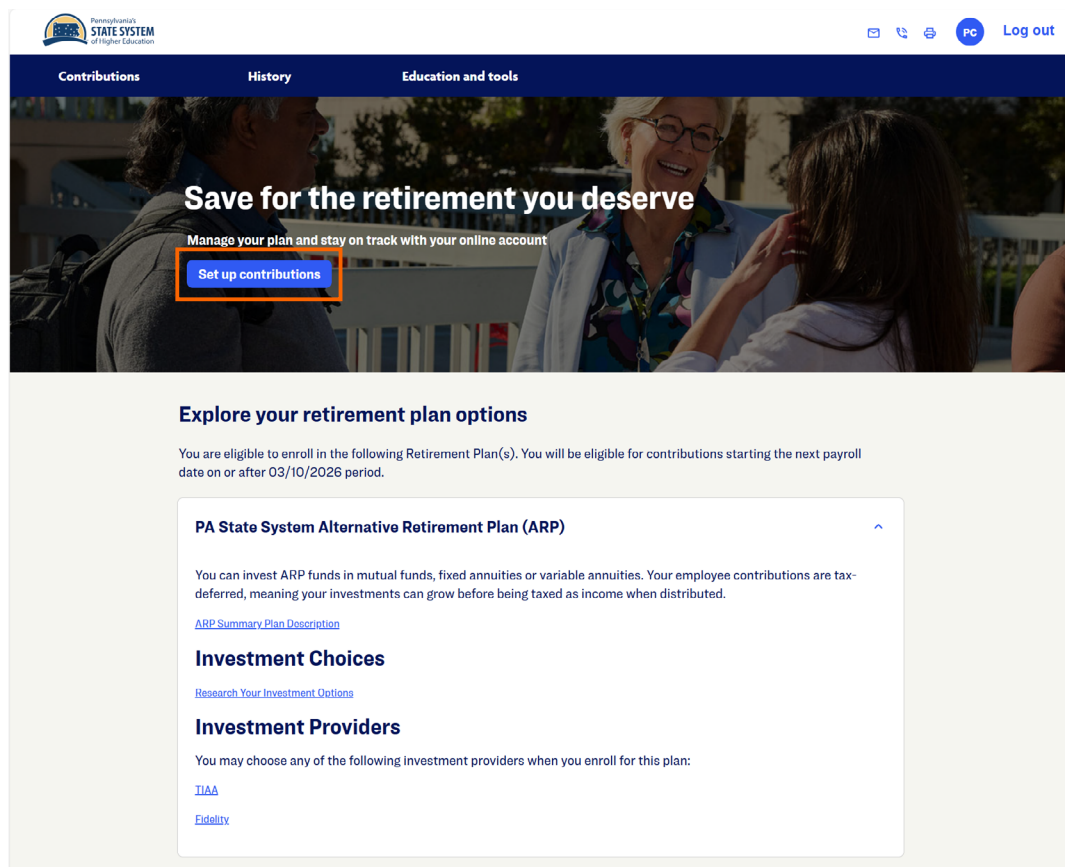
1. Access the State System Retirement @Work portal

Visit passhe.edu/retirement and go to the Retirement @Work link location under the **ARP** or **TSA** plan section. Select Retirement@Work. When prompted, log in or register for access.

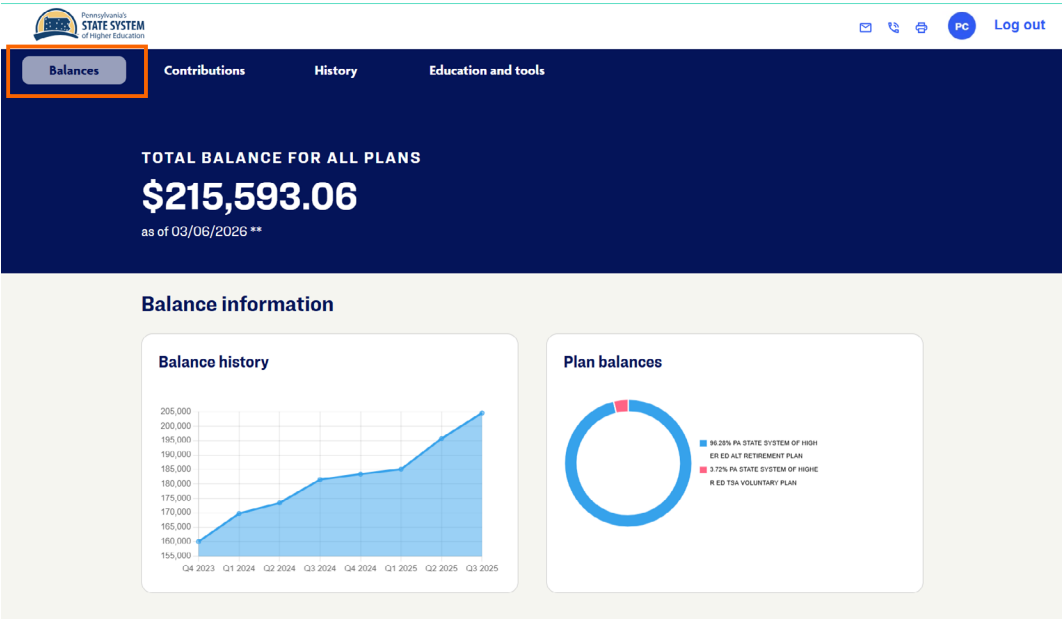
Note: If this is your first time using the site you will need to register for access. Click **Register** and follow the prompts to enter your personal and security information. Once registered, you can take advantage of all the site has to offer.

2. Set up and manage your contributions

First-time users: **Click** Set up contributions.



Returning users: You'll be taken to the Balances tab where you can view your total balance in the plan, regardless of provider. To change your contributions, go to the Contributions tab and click "Manage contributions."



Contributions

If you have not opened an account with an investment provider, please select the following provider's link to enroll: [TIAA](#), [Fidelity](#)

Welcome to the State System's online retirement site, Retirement@Work, where employees can sign up and manage their Voluntary Tax Sheltered Annuity 403(b) plan, as well as the Alternative Retirement Plan, if elected as their group retirement plan, all in one place.

1 The TSA plan is available to save additional money for retirement, supplementing your group retirement plan (SERS, PSERS, or ARP).

Eligible employees choosing the ARP group retirement plan, are able to use Retirement@Work to complete their application with their ARP vendor(s).

1 The TSA plan is available to save additional money for retirement, supplementing your group retirement plan (SERS, PSERS, or ARP).

Eligible employees choosing the ARP group retirement plan, are able to use Retirement@Work to complete their application with their ARP vendor(s).

1 View your payroll calendar: [Payroll Schedules](#)

Summary

[Stop voluntary contributions](#) **Manage contributions**

Your contributions	15% per pay period
Employer contributions	9.29% per pay period

On the next page, choose when you want your contributions to start and enter your contribution amount to the plan(s) per pay period. If you would like to allocate between pre-tax and/or Roth, select the appropriate check box under your contribution then Click “Next.”

- Based on the percentage you enter/If you enter a percentage, you’ll see an estimate of your dollar contribution per pay period.
- Based on the dollar amount you enter/If you enter a dollar amount, you’ll see an estimate of your percentage contribution per pay period

Your retirement contributions

Every year, the IRS establishes a maximum amount you can contribute to your retirement plan. For 2026, you can contribute \$32,500. [Learn more about this year's IRS contribution limits](#)

If you are contributing to multiple retirement plans, your total contributions to any or all of your plans cannot exceed the annual IRS contribution limit.

When would you like to start making contributions?

The date you choose will indicate the effective date of your salary deferral election(s). The selected date will be used for all SDA changes for eligible and impacted plans.

☒ First available paycheck
☐ Future date

[Payroll Schedules](#)

How much do you want to contribute to your 403(b) plan?

☒ A percentage
☐ A dollar amount
☐ No additional voluntary contributions

[Learn more about age-based catch-up contributions](#)

[Cancel](#) [Next](#)

Amount per pay period:

10 %
 = \$425.12

☐ Allocate between Pre-Tax and/or Roth contributions

[Learn more about age-based catch-up contributions](#)

Would you like your contribution to automatically increase?

☒ Yes
☐ No

[Learn more about automatic increases](#)

Amount per pay period

Frequency of increase: Once a year
 Date of increase: 01/21/2027

Why actual start date might differ?

☐ Stop automatic increases when your total contribution reaches a certain amount

[Cancel](#) [Next](#)

3. Select investment vendor(s)

For the ARP, you initially choose an investment vendor for your ARP through the State System Self-Service Workplace.

You may choose to invest with both TIAA and Fidelity by entering the percentage you want to allocate to each vendor.

If you are enrolled in both the ARP and Voluntary TSA, make sure to allocate for each plan. Ensure all of your totals equals 100 percent.

The screenshot shows the 'MANAGE CONTRIBUTIONS' page in the State System Self-Service Workplace. The page has a dark blue header with the 'Contributions' tab selected. The main content area is titled 'MANAGE CONTRIBUTIONS' and contains the following sections:

- Who would you like to handle your retirement investments?**
Select the vendor(s) you would like your contributions invested. Both TIAA and Fidelity offer a core investment lineup which is regularly reviewed and monitored against performance standards and offered at the lowest share class fees available. However keep in mind the individual investment options and plan fees vary between TIAA and Fidelity.
Both TIAA and Fidelity offer a brokerage window option in the Voluntary TSA plan, if you desire investment choices outside of the core lineup.
- Which provider fits you best?**
[Research these investment providers](#)
- Direct all contribution types to the same investment provider(s)?**
(Contribution types may vary by plan and can include various employee and employer contributions.) Choosing 'No' allows you to direct each contribution type separately.
- How do you want to direct your contributions?**
Enter the percentage you would like to contribute to each investment provider you select.

The 'How do you want to direct your contributions?' section contains two input fields: 'TIAA' and 'Fidelity'. Both fields have a value of '50' and a '%' sign. Below these fields, it says 'Total (must equal 100%): 100%'. At the bottom of the form, there are 'Back' and 'Next' buttons. The 'Next' button is highlighted with an orange border.



- **Choose No** if you want to direct each contribution separately by individual plan and contribution type
- Percentages need to be whole number and total 100%

4. Review your contributions

Review your selections.

For the ARP, ensure your vendor allocation is correct (if applicable).

For the Voluntary TSA, ensure your vendor allocation and contribution amount are both correct.

Review the “Terms and Conditions”, check the box, and click “Confirm”. The next page will confirm your elections were submitted.



Log out

ContributionsHistoryEducation and tools

MANAGE CONTRIBUTIONS

Review your contributions

Please review all contributions before you confirm your elections.

Summary

Edit

Your Contributions

15% per pay period

Employer Contributions

9.29% per pay period

PA State System Alternative Retirement Plan (ARP)

Mandatory Pre-tax Contributions

5%

Employer

9.29%

50% TIAA

50% Fidelity

Effective Date

First available paycheck

PA State System Voluntary Individual 403(b) Retirement Plan

Employee Pre-tax

10%

50% TIAA

50% Fidelity

Effective Date

First available paycheck

☒ I have read and accept these [Terms & Conditions](#)

Previous

Confirm

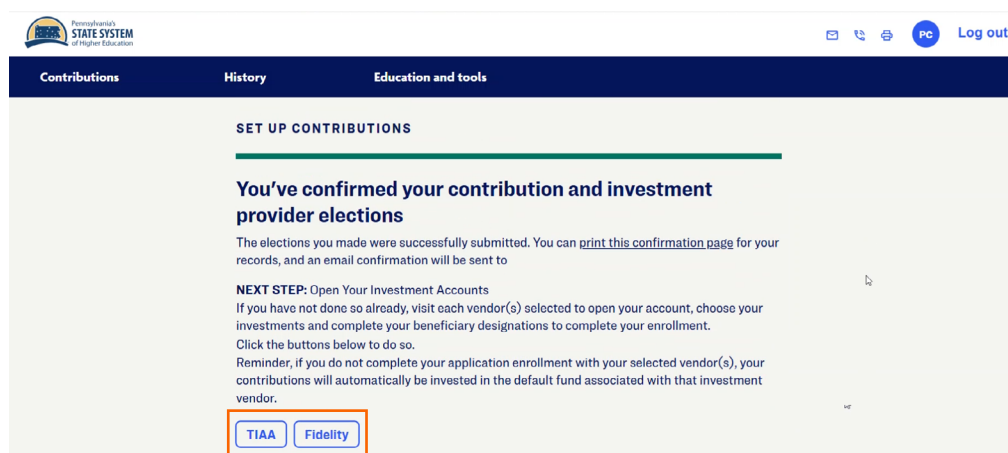
[Come back later](#)

Terms of Use
Privacy Statement
4020301-0625

Customer Service
844-567-0000
Monday to Friday 8 a.m. to 10 p.m. (ET)

5. Open your investment account(s) and select investments

Click on the name of vendor you selected to open an account with them (if you don't have one already) and select your investments by plan. You'll exit Retirement@Work and be taken to each vendor's website to complete this task. If you selected more than one vendor, you must return to this page to click each vendor's name to complete the process.



TIAA

Clicking the TIAA button will take you directly to TIAA's enrollment site.

If you do not already have an account at TIAA, you will need to set up your account and choose your investments. Once on the TIAA site, click Continue and follow the prompts.

If you already have an account at TIAA, you will be redirected to your account on the TIAA participant website.

Fidelity

Clicking the Fidelity button will take you to Fidelity's participant website.

If you do not currently have an account at Fidelity, you will need to click Register at the top of the screen and follow the prompts to open an investment account.

If you already have a Fidelity account, select Log in at the top of the Fidelity State System home page and enter your username and password.

Need help? We've got you covered.

Site support

Call Retirement@Work at **844-567-9090**, weekdays, 8:00 a.m. to 10:00 p.m. (ET).

Advice and education

You can get help deciding how to create the right investment mix with your chosen investment vendor(s), over the phone or in person.

- TIAA: **800-842-2252**
- Fidelity Investments: **800-343-0860**

General plan questions

Contact your University Human Resources office

Learn more

Visit [**passhe.edu/retirement**](https://passhe.edu/retirement)