

State	Brand	Website	Year Enacted	Status	Mandate	Implementation Timeline	Private Plans Satisfying Mandate
California	CalSavers	<a href="https://www.treasurer.ca.gov/calsavers/">https://www.treasurer.ca.gov/calsavers/</a>  <a href="https://www.calsavers.com/">https://www.calsavers.com/</a>	2016 (amended in 2017, 2018, 2019, 2020, and 2022)	Operational	Employers with 1 or more employees and that satisfies the requirements to establish or participate in a payroll deposit retirement savings arrangement	Employers with more than 100 employees = registration deadline September 2020 Employers with more than 50 employees = registration deadline June 30, 2021 Employers with 5 or more employees = registration deadline June 30, 2022 Employers with 4 or fewer employees = registration deadline December 31, 2025	An employer that provides an employer-sponsored retirement plan, such as a defined benefit plan or a 401(k), Simplified Employee Pension (SEP) plan, or Savings Incentive Match Plan for Employees (SIMPLE) plan, or that offers an automatic enrollment payroll deduction IRA, shall be exempt from the requirements of the CalSavers Retirement Savings Program, if the plan or IRA qualifies for favorable federal income tax treatment under the federal Internal Revenue Code
Colorado	Colorado Secure Savings Program	<a href="https://treasury.colorado.gov/colorado-secure-savings-program">https://treasury.colorado.gov/colorado-secure-savings-program</a>  <a href="https://coloradosecuresavings.com/">https://coloradosecuresavings.com/</a>	2020	Operational	Employers with 5 or more employees that have been in business for more than two years	Pilot Program launched = October 2022 Enrollment begins = 2023 Employers with more than 50 employees = registration deadline March 15, 2023 Employers with 15 to 49 employees = registration deadline May 15, 2023 Employers with 5 to 14 employees = registration deadline June 30, 2023	Qualified retirement plan = including, but not limited to, a plan qualified under sections 401(a), 401(k), 403(a), 403(b), 408(k), 408(p), or 457(b) of the Internal Revenue Code. It does not include payroll deduction IRAs
Connecticut	MyCTSavings	<a href="https://osc.ct.gov/crsa/">https://osc.ct.gov/crsa/</a>  <a href="https://myctsavings.com/">https://myctsavings.com/</a>	2016 (amended in 2019 and 2022)	Operational	Employers with 5 or more employees, at least 5 of whom have been paid more than \$5,000 in the calendar year that have been in business for more than two years	Employers with 100 or more employees = registration deadline June 30, 2022 Employers with 26 to 99 employees = registration deadline October 21, 2022 Employers with 5 to 25 employees = registration deadline March 30, 2023	An employer-sponsored retirement plan includes a plan qualified under Internal Revenue Code sections 401(a) (including a 401(k) plan), qualified annuity plan under section 403(a), tax-sheltered annuity plan under section 403(b), Simplified Employee Pension plan under section 408(k), a SIMPLE IRA plan under section 408(p), or governmental deferred compensation plan under section 457(b). It does not include payroll deduction IRAs.
Delaware	Expandind Access for Retirement and Necessary Savings (EARNs) Program	<a href="https://treasurer.delaware.gov/earns/">https://treasurer.delaware.gov/earns/</a>	2022	Development	Employers with 5 or more employees that have been in business for at least 6 months	To the extent that it is practicable, the program will be implemented so covered employees can start enrolling and contributing by January 1, 2025.	A retirement plan that is an automatic enrollment payroll deduction IRA or a qualified retirement plan in compliance with applicable federal law for employees including those described in 401(a), 401(k), 403(a), 403(b), 408(k), or 408(p) of the Internal Revenue Code

Hawaii	Hawaii Retirement Savings Program	<a href="https://labor.hawaii.gov/blog/hrsp/">https://labor.hawaii.gov/blog/hrsp/</a>	2022	Development	Employers with 1 or more employees that haven't provided a qualified retirement plan for all employees during the preceding two years	To be determined by the board	A retirement plan that is tax-qualified under or is described in and satisfies the requirements of section 401(a), 401(k), 403(a), 403(b), 408(k), or 408(p) of the Internal Revenue Code.
Illinois	Illinois Secure Choice	<a href="https://www.illinoistreasurer.gov/Individuals/Secure_Choice">https://www.illinoistreasurer.gov/Individuals/Secure_Choice</a>  <a href="https://www.ilsecurechoice.com/">https://www.ilsecurechoice.com/</a>	2015 (amended in 2016, 2017, 2019, and 2021)	Operational	Employers with 5 or more employees that have been in business for more than two years	Employers with more than 500 employees = registration deadline November 2018 Employers with more than 100 employees = registration deadline July 2019 Employers with more than 25 employees = registration deadline November 2019 Employers with more than 15 employees = registration deadline November 1, 2022 Employers with more than 5 employees = registration deadline November 1, 2023	Employers shall retain the option at all times to set up any type of employer-sponsored retirement plan, such as a defined benefit plan or a 401(k), Simplified Employee Pension (SEP) plan, a 403(a) or 403(b), Savings Incentive Match Plan for Employees (SIMPLE) plan, a 457(b), or to offer an automatic enrollment payroll deduction IRA, instead of having a payroll deposit retirement savings arrangement to allow employee participation in the Program
Maine	Maine Retirement Savings Program	<a href="https://www.mainesaves.org">https://www.mainesaves.org</a>	2021	Development	Employers with 5 or more employees that have not offered a specified tax-favored retirement plan at any time in the last 2 years	Employers can register starting in January 2024 Registration deadlines are still to be determined	A 401(a), 401(k), 403(b), SEP IRA and SIMPLE IRA are all qualified plans.
Maryland	MarylandSaves	<a href="https://www.marylandstatesaves.org/">https://www.marylandstatesaves.org/</a>	2016 (amended in 2018)	Operational	All employers with 1 or more employee that pays employees through an automated payroll system and that have been in business for more than two years	Pilot launched on June 6, 2022 Full program launched September 15, 2022 The state will contact employers who meet the criteria and give them their registration deadline	An employer-sponsored retirement plan includes a plan qualified under Internal Revenue Code sections 401(a) (including a 401(k) plan), qualified annuity plan under section 403(a), tax-sheltered annuity plan under section 403(b), Simplified Employee Pension plan under section 408(k), a SIMPLE IRA plan under section 408(p), or governmental deferred compensation plan under section 457(b). It does not include payroll deduction IRAs.
Minnesota	Minnesota Secure Choice Retirement Program		2023	Development	Employers with 5 or more employees that didn't have a qualified plan in the previous 12 months	Required to be up and running no earlier than January 1, 2025 Then, will open in phases over a 2 year period	Retirement savings plan includes but is not limited to a plan described in section 401(a) of the Internal Revenue Code, an annuity plan or annuity contract described in section 403(a) or 403(b) of the Internal Revenue Code, a plan within the meaning of section 457(b) of the Internal Revenue Code, a simplified employee pension (SEP) plan, a savings incentive match plan for employees (SIMPLE) plan, an automatic enrollment payroll deduction individual retirement account, and a multiemployer pension plan described in section 414(f) of the Internal Revenue Code

Nevada	Nevada Employee Savings Trust		2023	Development	Employers with 5 or more employees that haven't offered a qualified plan in the last three years	Will be implementing in stages to be determined by the board, but the first phase won't start before July 1, 2025 But by July 1, 2025, covered employees must be able to make contributions	A tax-favored retirement plan is a retirement plan that is tax-qualified under or is described in and satisfies the requirements of section 401(a), 401(k), 403(a), 403(b), 408(k) or 408(p) of the Internal Revenue Code, 401(a), 401(k), 403(a), 403(b), 408(k) or 408(p).
New Jersey	New Jersey Secure Choice Retirement Savings Program	<a href="https://nj.gov/treasury/sechoiceprogram/">https://nj.gov/treasury/sechoiceprogram/</a>	2019	Development	Employers with 25 or more employees that have been in business for more than two years	Planning to have it mandatory for qualified businesses in 2024	A qualified retirement plan, including, but not limited to, a plan qualified under section 401(a), section 401(k), section 403(a), section 403(b), section 408(k), section 408(p), or section 457(b) of the Internal Revenue Code
New York	New York State Secure Choice Savings Program	<a href="https://www.securechoiceny.gov/">https://www.securechoiceny.gov/</a>	2021 (changed from its voluntary payroll deduction IRA created in 2018)	Development	Employers with 10 or more employees that have been in business for more than two years	The program will be implemented and enrollment will begin within 24 months or the bill's effective date, but can be delayed an additional 12 months	Qualified retirement plan = including, but not limited to, a plan qualified under sections 401(a), 401(k), 403(a), 403(b), 408(k), 408(p), or 457(b) of the Internal Revenue Code of 1986
Oregon	OregonSaves	<a href="https://www.oregonsaves.com/">https://www.oregonsaves.com/</a>  <a href="https://www.oregon.gov/treasury/financial-empowerment/Pages/Oregon-Retirement-Savings-Board.aspx">https://www.oregon.gov/treasury/financial-empowerment/Pages/Oregon-Retirement-Savings-Board.aspx</a>	2015 (amended in 2019)	Operational	All employers	Employers with more than 100 employees = registration deadline November 15, 2017 Employers with 50 to 99 employees = registration deadline May 15, 2018 Employers with 20 to 49 employees = registration deadline December 15, 2018 Employers with 10 to 19 employees = registration deadline May 15, 2019 Employers with 5 to 9 employees = registration deadline November 15, 2019 Employers with 3 to 4 employees = registration deadline March 1, 2023 Employers with 1 to 2 employees = registration deadline July 31, 2023	Qualified retirement plan = including, but not limited to, a plan qualified under section 401(a), section 401(k), section 403(a), section 403(b), section 408(k), section 408(p) or section 457(b) of the Internal Revenue Code
Vermont	VTSaves	<a href="https://www.vermonttreasurer.gov/press-releases/state-treasurer-mike-pieciak-and-legislative-leaders-introduce-bipartisan-public">https://www.vermonttreasurer.gov/press-releases/state-treasurer-mike-pieciak-and-legislative-leaders-introduce-bipartisan-public</a>	2023 (changed from its state voluntary MEP created in 2017)	Development	Employers with 5 or more employees who have been in business during the current and previous calendar years	Employers with more than 25 employees = registration deadline July 1, 2025 Employers with 15 to 24 employees = registration deadline January 1, 2026 Employers with 5 to 14 employees = registration deadline July 1, 2026	A plan, program, or arrangement that is tax qualified under or described in, and satisfies the requirements of, Section 401(a), Section 401(k), Section 403(a), Section 403(b), Section 408(k), Section 408(p) or Section 457(b) of the Internal Revenue Code, without regard to whether it constitutes an employee benefit plan under ERISA
Virginia	RetirePathVA	<a href="https://www.retirepathva.com/resources/about">https://www.retirepathva.com/resources/about</a>	2021	Operational	Employers with 25 or more employees who work at least 30 hours a week that have been in business for more than two years	Enrollment of eligible employers shall begin on July 1, 2023 For all eligible employers, the registration deadline is February 15, 2024	An automatic enrollment payroll deduction IRA or a qualified retirement plan in compliance with federal law for its employees, including plans qualified under § 401(a), 401(k), 403(a), 403(b), 408(k), 408(p), 457(b) of the Internal Revenue Code