

119TH CONGRESS  
1ST SESSION

# S. 3333

To modify the eligibility requirements and account contribution maximum for pension-linked emergency savings accounts, and for other purposes.

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## IN THE SENATE OF THE UNITED STATES

DECEMBER 3, 2025

Mr. YOUNG (for himself and Mr. BOOKER) introduced the following bill; which was read twice and referred to the Committee on Health, Education, Labor, and Pensions

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## A BILL

To modify the eligibility requirements and account contribution maximum for pension-linked emergency savings accounts, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*  
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Emergency Savings  
5 Enhancement Act of 2025”.

6 **SEC. 2. AMENDMENTS TO THE EMPLOYEE RETIREMENT IN-**  
7 **COME SECURITY ACT OF 1974.**

8 Section 801 of the Employee Retirement Income Se-  
9 curity Act of 1974 (29 U.S.C. 1193) is amended—

1 (1) by striking subsection (b) and inserting the  
 2 following:

3 “(b) ELIGIBLE PARTICIPANT.—For purposes of this  
 4 part, the term ‘eligible participant’, with regard to an indi-  
 5 vidual account plan, means an individual who meets any  
 6 age, service, and other eligibility requirements of the  
 7 plan.”; and

8 (2) in subsection (d)—

9 (A) in paragraph (1)(A)(i), by striking  
 10 “\$2,500” and inserting “\$5,000”; and

11 (B) in paragraph (3)(A)—

12 (i) in clause (vii), by adding “and” at  
 13 the end;

14 (ii) in clause (viii), by striking “; and”  
 15 and inserting a period; and

16 (iii) by striking clause (ix).

17 **SEC. 3. AMENDMENTS TO THE INTERNAL REVENUE CODE**  
 18 **OF 1986.**

19 (a) ELIGIBLE PARTICIPANT.—Paragraph (2) of sec-  
 20 tion 402A(e) of the Internal Revenue Code of 1986 is  
 21 amended to read as follows:

22 “(2) ELIGIBLE PARTICIPANT.—For purposes of  
 23 this subsection, the term ‘eligible participant’, with  
 24 regard to a defined contribution plan, means an in-  
 25 dividual, without regard to whether the individual is

1 otherwise a participant in such plan, who meets any  
 2 age, service, and other eligibility requirements of the  
 3 plan.”.

4 (b) CONTRIBUTION LIMITATION.—Clause (i) of sec-  
 5 tion 402A(e)(3)(A) of the Internal Revenue Code of 1986  
 6 is amended by striking “\$2,500” and inserting “\$5,000”.

7 (c) CONFORMING AMENDMENT.—Subparagraph (A)  
 8 of section 402A(e)(5) of the Internal Revenue Code of  
 9 1986 is amended by adding “and” at the end of clause  
 10 (vii), by striking “; and” at the end of clause (viii) and  
 11 inserting a period, and by striking clause (ix).

12 **SEC. 4. EFFECTIVE DATE.**

13 The amendments made by sections 2 and 3 shall  
 14 apply to taxable years beginning after December 31, 2026.

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