

FY2015-16 Employer Contribution Rates: K12, ISD, Charter/PSA, District Library, and Community College

Active Members		Basic/MIP with Premium Subsidy	Pension Plus with Premium Subsidy	Pension Plus with PHF	Pension Plus to DC with PHF	Basic/MIP to DC with Premium Subsidy	Basic/MIP to DC with PHF	Basic/MIP with PHF
DB CONTRIBUTIONS								
PENSION CONTRIBUTIONS								
Pension Normal Cost		4.39%	3.17%	3.17%	0.00%	0.00%	0.00%	4.39%
Pension UAAL		13.20%	13.20%	13.20%	13.20%	13.20%	13.20%	13.20%
Pension Early Retirement Incentive		1.36%	1.36%	1.36%	1.36%	1.36%	1.36%	1.36%
Pension Total Rate		18.95%	17.73%	17.73%	14.56%	14.56%	14.56%	18.95%
HEALTH CONTRIBUTIONS								
Health Normal Cost		0.43%	0.43%	0.00%	0.00%	0.43%	0.00%	0.00%
Health UAAL		6.40%	6.40%	6.40%	6.40%	6.40%	6.40%	6.40%
Health Total Rate		6.83%	6.83%	6.40%	6.40%	6.83%	6.40%	6.40%
DTL2 Records	DB Contribution Total	25.78%	24.56%	24.13%	20.96%	21.39%	20.96%	25.35%
DC CONTRIBUTIONS								
DC Employer Contributions		0.00%	1.00%	1.00%	3.00%	4.00%	4.00%	0.00%
Personal Healthcare Fund		0.00%	0.00%	2.00%	2.00%	0.00%	2.00%	2.00%
DTL4 Records	DC Contribution Total	0.00%	1.00%	3.00%	5.00%	4.00%	6.00%	2.00%

The table below is provided for budgeting purposes only; changes to employer contribution rates used in payroll reporting¹ are not required. The MPSERS UAAL Stabilization Rate² is the estimated statewide impact on 2014-15 MPSERS UAAL Rate Stabilization funding. Because legislation calls for utilizing each entity's prior year salary as a base for distribution, the amount paid to each district will vary from the amount the district sets up as liability using that rate and current year payroll. The Total Rate³ is the estimated annual level percentage of the MPSERS payroll contribution rate.

Employer Defined Benefit (DB) Contribution Rates with MPSERS UAAL Rate Stabilization Amount:

DB Rate Charged on Reported Payroll: ¹	25.78%	24.56%	24.13%	20.96%	21.39%	20.96%	25.35%
MPSERS UAAL Stabilization Rate: ²	10.53%	10.53%	10.53%	10.53%	10.53%	10.53%	10.53%
Total Rate:³	36.31%	35.09%	34.66%	31.49%	31.92%	31.49%	35.88%

1 - Rate charged through normal payroll reporting process.

2 - Rate charged through monthly MPSERS UAAL Rate Stabilization Amount invoice.

3 - Total combined rates. "**Total Rate**" is to be used for budgeting purposes only.

Effective: December 2015 - September 30, 2016

FY2015-16 Employer Contribution Rates: K12, ISD, Charter/PSA, District Library, and Community College

Retirees		Basic/MIP with Premium Subsidy*	Pension Plus with Premium Subsidy**	Pension Plus with PHF**	Pension Plus to DC with PHF**	Basic/MIP to DC with Premium Subsidy**	Basic/MIP to DC with PHF**	Basic/MIP with PHF**
DB CONTRIBUTIONS								
PENSION CONTRIBUTIONS								
Pension Normal Cost		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Pension UAAL		0.00%	13.20%	13.20%	13.20%	13.20%	13.20%	13.20%
Pension Early Retirement Incentive		0.00%	1.36%	1.36%	1.36%	1.36%	1.36%	1.36%
Pension Total Rate		0.00%	14.56%	14.56%	14.56%	14.56%	14.56%	14.56%
HEALTH CONTRIBUTIONS								
Health Normal Cost		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Health UAAL		0.00%	6.40%	6.40%	6.40%	6.40%	6.40%	6.40%
Health Total Rate		0.00%	6.40%	6.40%	6.40%	6.40%	6.40%	6.40%
DTL2 Records	DB Contribution Total	0.00%	20.96%	20.96%	20.96%	20.96%	20.96%	20.96%
DC CONTRIBUTIONS***								
DC Employer Contributions		0.00%	1.00%	1.00%	3.00%	4.00%	4.00%	0.00%
Personal Healthcare Fund		0.00%	0.00%	2.00%	2.00%	0.00%	2.00%	2.00%
DTL4 Records	DC Contribution Total	0.00%	1.00%	3.00%	5.00%	4.00%	6.00%	2.00%
<p>*Effective December 16, 2015, PA 219 of 2015 requires UAAL of 20.96% to be charged for those:</p> <ul style="list-style-type: none"> • hired directly or indirectly by a reporting unit and working in a critical shortage position. • retired between 07/01/2010 through 09/01/2015 and hired directly or indirectly by a reporting unit as a substitute teacher, school improvement facilitator or instructional coach. <p>**UAAL of 20.96% is charged for qualified participants working in any position and hired directly.</p> <p>***DC contributions are charged for directly hired qualified participants only.</p>								

The table below is provided for budgeting purposes only; changes to employer contribution rates used in payroll reporting¹ are not required. The MPSERS UAAL Stabilization Rate² is the estimated statewide impact on 2014-15 MPSERS UAAL Rate Stabilization funding. Because legislation calls for utilizing each entity's prior year salary as a base for distribution, the amount paid to each district will vary from the amount the district sets up as liability using that rate and current year payroll. The Total Rate³ is the estimated annual level percentage of the MPSERS payroll contribution rate.

Employer Defined Benefit (DB) Contribution Rates with MPSERS UAAL Rate Stabilization Amount:

DB Rate Charged on Reported Payroll: ¹	0.00%	20.96%	20.96%	20.96%	20.96%	20.96%	20.96%
MPSERS UAAL Stabilization Rate: ²	0.00%	10.53%	10.53%	10.53%	10.53%	10.53%	10.53%
Total Rate:³	0.00%	31.49%	31.49%	31.49%	31.49%	31.49%	31.49%

- 1 - Rate charged through normal payroll reporting process.
- 2 - Rate charged through monthly MPSERS UAAL Rate Stabilization Amount invoice.
- 3 - Total combined rates. "Total Rate" is to be used for budgeting purposes only.