

FY2013-14 Employer Contribution Rates: K-12, 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	2.90%	2.67%	2.67%	0.00%	0.00%	0.00%	2.90%
Pension UAAL	14.08%	14.08%	14.08%	14.08%	14.08%	14.08%	14.08%
Pension Early Retirement Incentive	1.36%	1.36%	1.36%	1.36%	1.36%	1.36%	1.36%
Pension Total Rate	18.34%	18.11%	18.11%	15.44%	15.44%	15.44%	18.34%
HEALTH CONTRIBUTIONS							
Health Normal Cost	0.93%	0.93%	0.00%	0.00%	0.93%	0.00%	0.00%
Health UAAL	5.52%	5.52%	5.52%	5.52%	5.52%	5.52%	5.52%
Health Total Rate	6.45%	6.45%	5.52%	5.52%	6.45%	5.52%	5.52%
DTL2 Records	DB Contribution Total	24.79%	24.56%	23.63%	20.96%	21.89%	23.86%

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%	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 2013-14 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	24.79%	24.56%	23.63%	20.96%	21.89%	20.96%	23.86%
MPSERS UAAL Stabilization Rate: ²	4.56%	4.56%	4.56%	4.56%	4.56%	4.56%	4.56%
Total Rate:³	29.35%	29.12%	28.19%	25.52%	26.45%	25.52%	28.42%

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.**

FY2013-14 Employer Contribution Rates: K-12, 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 UAL	0.00%	14.08%	14.08%	14.08%	14.08%	14.08%	14.08%
Pension Early Retirement Incentive	0.00%	1.36%	1.36%	1.36%	1.36%	1.36%	1.36%
Pension Total Rate	0.00%	15.44%	15.44%	15.44%	15.44%	15.44%	15.44%
HEALTH CONTRIBUTIONS							
Health Normal Cost	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Health UAL	0.00%	5.52%	5.52%	5.52%	5.52%	5.52%	5.52%
Health Total Rate	0.00%	5.52%	5.52%	5.52%	5.52%	5.52%	5.52%
DTL2 Records	DB Contribution Total	0.00%	20.96%	20.96%	20.96%	20.96%	20.96%

DC CONTRIBUTIONS (These rates apply to those with a DC plan and/or PHF)							
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%	2.00%

*Effective July 1, 2014, UAAL of 20.96% is charged only for former qualified participants working in any position and hired either directly or indirectly. DC contributions are charged for *directly* hired qualified participants and former qualified participants only.

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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%	4.56%	4.56%	4.56%	4.56%	4.56%	4.56%
Total Rate:³	0.00%	25.52%	25.52%	25.52%	25.52%	25.52%	25.52%

- 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.**