

Michigan Public School Employees' Retirement System

A Pension and Other Postemployment Benefit Trust Fund of the State of Michigan

Archived Reporting Instruction Manual

Chapter 6 – Member Benefit Plans and Contributions

Archived on March 18, 2022
for historical reference by reporting units of the Michigan
Public School Employees' Retirement System



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RETIREMENT SERVICES**
Big Plans. Small Steps.

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6.00.00: Member Benefit Plans and Contributions

The Michigan Public School Employees Retirement System (MPERS) consists of several different benefit plan types. A MPERS member's benefit plan is based on the first date the employee was eligible to become a MPERS member and/or on any benefit plan election made by the member as a result of the changes to Public Act 300 of 1980 in 2012. If no option was elected by the member, the default plan was put in place for the member by ORS in accordance with the new law. Your employees participate in either the Basic plan, the Member Investment Plan (MIP), the Pension Plus plan, Pension Plus 2 plan, or the straight Defined Contribution (DC) plan. See section 6.01.00: History of the Plans for the history of the MPERS benefit plans.

The MPERS retirement plan is funded by employer contributions, employee contributions, payments made for the purchase of service credit, and by the investment earnings on these dollars. The employer pension contribution rates are determined annually by an actuary who reviews the health and funding status of the pension trust fund. Employee contribution rates are based on the benefit plan type. Current employer pension rates can be found on the Employer Information website. A table of employee (member) and employer contribution rates for all benefit plans and healthcare options can be found in section 6.03.06 Contribution Rates.

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6.01.00: History of the Plans

The MPSERS retirement system consists of several different benefit plan types. A MPSERS member's benefit plan is based on the first date the employee was eligible to become a MPSERS member and/or on any benefit plan election made by the member as a result of the changes to Public Act 300 of 1980 in 2012. If the member elected no option, the default plan was put in place for the member by ORS in accordance with PA 300 of 2012 or PA 92 of 2017, depending on the date the employee became eligible. Your employees participate in either the Basic plan, the Member Investment Plan (MIP), the Pension Plus plan or the straight Defined Contribution plan.

Until 1974, both employers and employees contributed to the pension fund. It was then a contributory plan. By 1977 the system was funded entirely through employer contributions – a noncontributory plan known as the Basic plan. Under the Basic plan, employees do not have contributions deducted from their pay.

In late 1986 the Member Investment Plan (MIP) was introduced. This contributory plan provides more generous pension benefit options. MIP, a tax-deferred member contributory plan, is authorized by Section 414(h)(2) of the Internal Revenue Code, that allows participating members to defer a portion of their income from taxes and become eligible for enhanced retirement benefits. To receive this enhanced level of benefits, the employer must withhold a percentage of each participant's compensation from each paycheck after deducting social security tax (FICA) and Medicare tax, and before deducting federal, state, and local income taxes.

Those who were Basic plan members at the time could elect to join the MIP, which took effect January 1, 1987. Eligible Basic plan members again had the opportunity to select the MIP in the fall of 1991, and again from June through November 1999.

Members newly hired after January 1, 1990, but before July 1, 2010, are in the Member Investment Plan.

On July 1, 2010, the Pension Plus plan was introduced. All new members who first worked on or after July 1, 2010, participate in the Pension Plus plan. The Pension Plus plan combines a defined benefit (DB) plan and a defined contribution (DC) plan. It includes member and employer contributions towards both the DB and DC plans. For the DB portion of the Pension Plus plan, the employer must withhold a percentage of each member's compensation from each paycheck after deducting social security tax (FICA) and Medicare tax, but before deducting federal, state, and local income taxes. For the DC portion of the Pension Plus plan, members are automatically enrolled to contribute two percent of their gross wages. Gross wages include earnings reported on the members W-2 or 1099R form as earnings for services performed for the reporting unit, including but not limited to amounts deferred or contributed to an annuity. Weekly Workers' Compensation (WWC) wage totals should not be used when calculating member and employer contribution withholding for the Defined Contribution portion of the retirement plan. No part of WWC wages should be entered in the Employer Reported Wages field on a DTL4 record. The member has the option to increase or decrease this contribution. The employer matches fifty-percent of the member's contributions up to a maximum of one percent.

Public Act 300 of 2012 was signed by the Governor on September 4, 2012, amending the Michigan Public School Employees' Retirement System. An employee who first works September 4, 2012 or after joins the MPSERS system as a Pension Plus with Personal Healthcare Fund (PHF) member. Within 75 days of first being reported to ORS, these employees can elect to remain Pension Plus or they can elect to become straight Defined Contribution plan participants. The PHF must be retained with whichever benefit plan they elect. The plan elected becomes retroactive to their first day worked.

The legislation gave most active members a choice regarding their future retirement options. A Defined Contribution plan was added to the existing Basic, MIP and Pension Plus plans. Members who met the law's service requirements and who began employment before July 1, 2010, were given a retiree healthcare election and an election choice regarding their pension. Members who met the law's service requirements who began public school employment after July 1, 2010 but before September 4, 2012, were given a voluntary election regarding their retiree healthcare. The end result of the legislation was a total of 19 possible retirement/health care plan options for MPSERS members based on their date of entry into the MPSERS system and elections made during the election period for existing and new MPSERS members. All elections made took effect February 1, 2013.

Public Act 92 of 2017 was signed into law on July 13, 2017, amending the Michigan Public School Employees' Retirement System Act (PA 300 of 1980) again. It increased employer contributions to the Defined Contribution Plan, and created a new hybrid plan known as Pension Plus 2. An employee who first works on or after February 1, 2018 has two benefit plan options: the Pension Plus 2 plan or the Defined Contribution plan. An employee who does not make a plan election within 75 days of first being reported becomes a Defined Contribution plan participant.

In the Pension Plus 2 plan, members and employers make equal contributions, and both member and employer contribution rates are set annually based on actuarial determinations. Members who elect Pension Plus 2 have the same DC savings component and healthcare component (PHF) as in Pension Plus.

In the Defined Contribution plan, all DC participants who first worked on or after September 4, 2012 have new contribution and employer match amount mandated by PA 92 of 2017. Employers began mandatory contributions of 4 percent for current DC participants hired since September 4, 2012 and all future participants, beginning with the first pay period after October 1, 2017. Employers will match 100 percent of employee contributions up to a maximum of 3 percent beginning with the first pay period after February 1, 2018.

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6.01.01: 1991 MIP Window Contributions 10/1/91 - 12/31/92

As a result of the window period that allowed Basic plan members to enroll in the Member Investment Plan (MIP), additional contributions and interest are due to the retirement system. The tax-deferred payment plan can be used for making these MIP contributions due on wages paid before the employee chose to participate in MIP.

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6.01.02: 1999 MIP Window Contributions 6/1/99 - 11/26/99

In 1998, PA 300 of 1980 was amended to allow a limited window for approximately 3,000 eligible Basic plan members to enroll in the Member Investment Plan. This window was not open to all Basic plan members.

Eligibility requirements for a Basic plan member to enroll in MIP during the 1999 MIP Limited Window were:

- The employee must have been actively employed in a reporting unit at the time of enrollment.
- The employee must have been employed by a reporting unit and reported to this retirement system at any time between 1/1/1987 and 12/31/1989.
- The employee must have worked and received one year or less of service credit as of 1/1/1990.
- The employee must not have worked in a reporting unit between 10/1/1991 and 12/31/1992. (This was the 1991 MIP Window enrollment period.)

Information and enrollment forms were mailed in 1999 to Basic plan members who were determined to be eligible to enroll in the Member Investment Plan 1999 MIP Window period.

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6.01.03 The Basic Plan

Until 1974, both employers and employees contributed to the MPSERS pension fund. It was then a contributory plan. By 1977 the system was funded entirely through employer contributions – a noncontributory plan known as the Basic plan. Under the Basic plan, employees do not have contributions deducted from their pay.

Beginning in July 2010, most Basic members were required by law to contribute 3% of their reportable gross wages to a Health Care Contribution (HCC), or Premium Subsidy, fund. See section 6.03.07 History of Retirement Health Care Contributions.

In 2012, eligible Basic members were offered the option to choose (elect) the Personal Healthcare Fund (PHF) in place of the Health Care Contribution. The Personal Healthcare Fund, effective February 1, 2013 if elected, has an initial mandatory employee deduction of 2% of gross wages (and includes a matching employer PHF contribution of 2% of gross wages).*

Also in 2012, eligible Basic members could elect a new Basic plan, Basic 4%. See section 6.01.09 Basic 4% Plan for details.

Basic Plan

Contribution Type	Member Contribution	Employer Contribution
MIP (Defined Benefit) DTL2 record	n/a	See Employer Contribution Rate table
Premium Subsidy DTL2 record or	3.0% of reportable wages	n/a
PHF DTL4 record	2.0% of gross wages*	2.0% of gross wages*

*Once an account has been established with the Third Party Administrator (TPA) for a member in a Defined Contribution plan or Personal Healthcare Fund, the member may increase or decrease the member DC contribution or they may opt out of the plan by changing the deduction to 0%. A change in the member contribution amount may result in a change to the employer contribution percentage as well. For all Basic members who elected Personal Healthcare Fund, the first 2% of DC contributions must go into the PHF and must be matched 100% by the employer. Any member contributions over 2% are reported as DC contributions and an employer match deduction may apply based on the benefit plan of the employee.

A table of all pension plan and healthcare option rates can be found in section 6.03.06 Benefit Plan Rates.

Last updated: 05/15/2014

6.01.04: MIP Plan

The Member Investment Plan (MIP) is divided into three programs. The following chart provides an explanation of the MIP Fixed, MIP Graded, and the MIP Plus programs.

Plan Election	Plan	School FY Wages (7/1–6/30)	Member MIP Contribution	Employer Contribution
MIP members elected between 1/1/87 and 12/31/89 or Basic plan members electing MIP through the 1991 MIP Window 10/1/91 through 12/31/92 or 1999 MIP Window enrollees	MIP Fixed	All	3.9%	See Employer Contribution Rate table
New employees after 1/1/90 or returning employees not working from 1/1/87 through 12/31/89	MIP Graded	First \$5,000: \$5,000.01– \$15,000: Over \$15,000:	3.0% 3.6% 4.3%	See Employer Contribution Rate table
New members to this retirement system who first worked 7/1/08 or later.	MIP Plus	First \$5,000: \$5,000.01– \$15,000: Over \$15,000:	3.0% 3.6% 6.4%	See Employer Contribution Rate table

The MIP Graded and the MIP Plus contribution rate begins at 3% each July 1. On this day, the wages on which the contribution rate is based restart at zero. Consider only wages paid at your reporting unit when calculating graded rate of MIP, even if the member works at multiple reporting units.

Beginning in July 2010, MIP members were required by law to contribute 3% of their reportable gross wage to a Health Care Contribution (HCC), or Premium Subsidy, fund in addition to the MIP contribution. See section 6.03.07 History of Retirement Health Care Contributions.

In 2012, eligible MIP members were offered an election to choose the Personal Healthcare Fund (PHF) in place of the Health Care Contribution. The Personal Healthcare Fund, effective February 1, 2013 if elected, has an initial mandatory employee deduction of 2% of gross wages (and includes a matching employer PHF contribution of 2% of gross wages).*

The MPSERS reform in 2012 created another MIP Plan called MIP 7%. Eligible MIP members could elect this plan effective September 4, 2012. For more information see section 6.01.10 MIP 7% Plan.

Health Care Options for MIP plans

Plan	Member Healthcare Contribution	Employer Healthcare Match
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Plan	Member Healthcare Contribution	Employer Healthcare Match
MIP Fixed, MIP Graded, and MIP Plus	HCC (Premium Subsidy) effective 7/1/2010 (DTL2 record): 3% (For wages less than \$18,000 per year 7/1/10 – 6/30/11: 1.5%) OR	N/A
	Personal Healthcare Fund (PHF) effective 2/13/2012 if elected (DTL4 record): 2% of gross wages*	2.0% of gross wages*

*Once an account has been established with the Third Party Administrator (TPA) for a member in a Defined Contribution plan or PHF, the member may increase or decrease the member DC contribution or may opt out of the plan by changing the deduction to 0%. A change in the member contribution amount may result in a change to the employer contribution percentage as well. For all MIP members who elected PHF, the first 2% of DC contributions must go into the PHF and must be matched 100% by the employer. Any member contributions over 2% are reported as DC contributions and an employer match deduction may apply based on the benefit plan of the employee.

Last updated: 05/19/2014

6.01.05: Pension Plus Plan

Members who first worked on July 1, 2010 through January 31, 2018, participate in the Pension Plus plan.

The Pension Plus plan combines a Defined Benefit (DB) plan and a Defined Contribution (DC) plan. It includes member and employer contributions towards both the DB and DC. A mandatory 3% member contribution to the Health Care Contribution (HCC), or Premium Subsidy, fund was included and required until February 1, 2013, when the reform of 2012 offered an election choice for Pension Plus members.

In 2012, eligible Pension Plus members were offered an election to choose the Personal Healthcare Fund (PHF) in place of the mandatory 3% Health Care Contribution. The Personal Healthcare Fund, effective February 1, 2013 if elected, has an initial mandatory employee deduction of 2% of gross earnings*. See section 6.03.07.00 History of Retirement Health Care Contributions.

Pension Plus Plan

Type	Member Contribution	Employer Contribution
Pension Plus Defined Benefit (DTL2 record)		See Employer Contribution Rate table
\$0 – \$5,000.00	3.0% of reportable compensation	
\$5,000.01 – \$15,000.00	3.6% of reportable compensation	
Over \$15,000.00	6.4% of reportable compensation	
Health Care Contribution Fund (HCC) (DTL2 record)	3.0% of reportable compensation	None
OR		
Personal Healthcare Fund (PHF) effective 2/1/2013 if elected (DTL4 record)	2.0% of gross earnings*	2.0% of gross earnings*
Pension Plus Defined Contribution Mandatory (DTL4 record)	2.0% of gross earnings*	1.0% of gross earnings* (Must match 50% of employee percent up to 1%. See table below for examples.)
<i>(Member may increase or decrease the contribution percent, but any amount over 2% must be in whole integers, such as 3% or 4% but not 3.5%)</i>		

Pension Plus Defined Contribution Examples

Member Contribution Percent*	Employer Match**
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Member Contribution Percent*	Employer Match**
If member has a 2% contribution...	Employer match would be 1.0%
If member changes to 1% contribution...	Employer match would be 0.5%
If member has a 8% contribution...	Employer match would be 1.0%

*Once an account has been established with the third party administrator (TPA) for a member in a Defined Contribution plan or Personal Healthcare Fund the member may increase or decrease the member mandatory DC contribution or they may opt out of the plan by changing the deduction to 0%. A change in the member contribution amount may result in a change to the employer contribution percentage as well. For all Pension Plus members with a Personal Healthcare Fund the first 2% of DC contributions must go into the PHF and must be matched 100% by the employer. Any member contributions over 2% are reported as DC contributions and an employer match deduction may apply based on the benefit plan of the employee.

**Employer may elect to change the match amount on an annual basis beginning January 1, 2012.

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6.01.06 Pension Plus with Personal Healthcare Fund (PHF)

Employees who first worked for MPSERS between September 4, 2012 through January 31, 2018, are initially participants of the Pension Plus plan with Personal Healthcare Fund (PHF). Each reporting unit is required to provide each new employee with a New Hire Retirement Plan Election form which allows them a choice to remain as Pension Plus with PHF or elect to contribute to a straight Defined Contribution (DC) plan instead. See section 6.01.07 Defined Contribution (DC) Plan. The Pension Plus with PHF member and employer contributions are shown in the table below.

Pension Plus with PHF

Type	Member Contribution	Employer Contribution
Pension Plus Defined Benefit (DTL2 record)		See Employer Contribution Rate table
\$0 – \$5,000.00	3.0% of reportable compensation	
\$5,000.01 – \$15,000.00	3.6% of reportable compensation	
Over \$15,000.00	6.4% of reportable compensation	
Personal Healthcare Fund (PHF)* (DTL4 record)	2.0% of gross earnings*	2.0% of gross earnings*
Member may increase or decrease the contribution percent.		
Pension Plus Defined Contribution* (DTL4 record)	2.0% of gross earnings*	1.0% of gross earnings* (Must match 50% of employer percent up to 1%. See table below for examples.)
<i>(Member may increase or decrease the contribution percent, but the amount must be in whole integers, such as 3% or 4% but not 3.5%)</i>		

Pension Plus Defined Contribution Examples

If member has a 2% contribution...	Employer match would be 1.0%
If member changes to 1% contribution...	Employer match would be 0.5%
If member has an 8% contribution...	Employer match would be 1.0%

*Once an account has been established with the third party administrator (TPA) a change in the member contribution amount *may* result in a change to the employer contribution percentage as well. For all Pension Plus members with a Personal Healthcare Fund the first 2% of DC contributions must go into the PHF and must be matched 100% by the

employer. Any member contributions over 2% are reported as DC contributions and any employer match deduction applies based on the benefit plan of the employee. For a member in a Defined Contribution plan or PHF the member may increase or decrease the member mandatory DC contribution or they may opt out of the plan by changing the deduction to 0%.

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6.01.07 Defined Contribution (DC) Plan

All employees who first work for MPSERS on or after September 4, 2012, are initially participants of the Pension Plus plan with Personal Healthcare Fund (PHF). Each reporting unit is required to provide each new employee with a New Hire Retirement Plan Election form which allows them a choice to remain as Pension Plus with PHF or elect to contribute to a straight Defined Contribution (DC) plan instead. (Their healthcare must remain PHF.)

Employees who elect to participate in the DC plan do not make contributions to the Michigan Public School Retirement System (MIP or Defined Benefit). The employee can make contributions to a 457 and receive an employer match made to a 401k account. Initial employee and employer contributions are shown in the table below.

Defined Contribution Plan

Contribution Type	Member Contribution	Employer Contribution
MIP (Defined Benefit) DTL2 record	n/a	See Employer Contribution Rate table
Defined Contribution (mandatory) DTL4 Record	n/a	4.0% of gross earnings
Defined Contribution (with match) DTL4 record	3.0 % of gross earnings*	3.0% of gross earnings (must make a match of 100% of the member contribution up to a maximum of 3%)
Personal Healthcare Fund (PHF) DTL4 record	2.0 % of gross earnings*	2.0% of gross earnings*

To see all of the benefit plan and healthcare contribution rates see section 6.03.06 Contribution Rates.

* Once an account has been established with the third party administrator (TPA) for a member in a Defined Contribution plan or Personal Healthcare Fund the member may increase or decrease the member mandatory DC contribution or they may opt out of the plan by changing the deduction to 0%. A change in the member contribution amount may result in a change to the employer contribution percentage as well. For all Defined Contribution participants with a Personal Healthcare Fund the first 2% of DC contributions must go into the PHF and must be matched 100% by the employer. Any member contributions over 2% are reported as DC contributions and an employer match contribution may apply based on the benefit plan of the employee.

Last updated: 03/05/2018

6.01.08 MIP or Basic Converted to Defined Contribution (DC)

With the MPSERS reform in 2012 a Defined Contribution (DC) plan was added and was offered as an option to Basic and MIP MPSERS members who met the eligibility requirements for a plan election. Effective with your retirement reporting period with a start date on or after February 1, 2013, MIP members who elected to convert to the Defined Contribution plan during the reform of 2012 no longer make Defined Benefit contributions to the Michigan Public School Retirement System. The employer must make a mandatory contribution to a 401k and the employee can choose to make voluntary contributions to a 457 by contacting the third party administrator (TPA). Contributions for healthcare depend upon the election made by the employee. Employee and employer rates are shown in the table below.

Basic or MIP Converted to DC Plan

Contribution Type	Member Contribution	Employer Contribution
MIP (Defined Benefit) DTL2 record	n/a	See Employer Contribution Rate tables
Premium Subsidy DTL2 record	3.0% of reportable wages	n/a
OR Personal Healthcare Fund (PHF) DTL4 record	2.0 % of gross wages*	2.0% of gross wages*
DC (Defined Contribution) (mandatory) DTL4 record	n/a	4.0% mandatory of gross earnings
DC (Defined Contribution) (with match) DTL4 record	3.0% of gross wages*	3.0% of gross wages* (employer matches employee contribution dollar for dollar)

To view a table of all benefit plans and healthcare contribution rates see section 6.03.06 Contribution Rates

*Once an account has been established with the TPA for a member in a Defined Contribution plan, the employee may add a member contribution, change the member mandatory Personal Healthcare Fund (PHF) contribution, or opt out of the plan by changing the deduction to 0%. A change in the PHF member contribution amount may result in a change to the employer contribution percentage as well. For all Defined Contribution plan members with a PHF, the first 2% of DC contributions must go into the PHF and must be matched 100% by the employer. Any member contributions over 2% are reported as DC contributions and any employer match deduction applies based on the benefit plan of the employee.

Last updated: 11/16/2018

6.01.09 Basic 4% Plan

With the MPSERS reform in 2012 the Basic 4% Plan was created. Basic members who met the eligibility criteria could choose to increase their contributions to the MIP plan and retain their 1.5% pension factor by electing the Basic 4% Plan. The increased member contribution would be effective with their first payroll with a February 2013 begin date. Those members who elected Option 1 will remain at the 4% level until their termination from public school employment. Those members who elected Option 2 would revert to the Basic member benefit plan rate of 0% upon attaining 30 years of service. (ORS will notify the reporting unit when the member reaches attainment.) Healthcare contributions depend on the healthcare election made by the member during the reform.

Member and employer contributions are shown in the table below.

Basic 4% Plan

Contribution Type	Member Contribution	Employer Contribution
Basic (Defined Benefit) DTL2 record	4.0% of reportable wages	See Employer Contribution Rate table
Premium Subsidy DTL2 record OR Personal Healthcare Fund (PHF) DTL4 record	3.0% of reportable wages 2.0 % of gross wages*	n/a 2.0% of gross wages*

*Once an account has been established with the third party administrator (TPA) for a member in a Defined Contribution plan or Personal Healthcare Fund the member may increase or decrease the member mandatory DC contribution or they may opt out of the plan by changing the deduction to 0%. A change in the member contribution amount may result in a change to the employer contribution percentage as well. For all Basic 4% members who elected Personal Healthcare Fund the first 2% of DC contributions must go into the PHF and must be matched 100% by the employer. Any member contributions over 2% are reported as DC contributions and an employer match deduction may apply based on the benefit plan of the employee.

For information about the traditional Basic plan, see section 6.01.03 The Basic Plan.

To view a table of all benefit plan and healthcare contribution rates see section 6.03.06 Benefit Plan Rates.

Last updated: 04/22/2014

6.01.10 MIP 7% Plan

With the MPSERS reform in 2012 the MIP 7% Plan was created. MIP members including MIP Graded, MIP Fixed and MIP Plus, who met the eligibility criteria could choose to increase their contributions to the MIP plan and retain their 1.5% pension factor by electing the MIP 7% Plan. The increased member contribution would be effective with their first payroll with a February 2013 begin date. Those members who elected Option 1 will remain at the 7% level until their termination from public school employment. Those members who elected Option 2 would revert to their previous benefit plan rates upon attaining 30 years of service. (ORS will notify the reporting unit when the member reaches attainment.) Healthcare contributions depend on the healthcare election made by the member during the reform.

Member and employer contributions are shown in the table below.

MIP 7% Plan

Contribution Type	Member Contribution	Employer Contribution
MIP (Defined Benefit) DTL2 record	7.0% of reportable wages	See Employer Contribution Rate table
Premium Subsidy DTL2 record OR Personal Healthcare Fund (PHF) DTL4 record	3.0% of reportable wages 2.0% of gross wages*	n/a 2.0% of gross wages*

*Once an account has been established with the third party administrator (TPA) for a member in a Defined Contribution plan or Personal Healthcare Fund the member may increase or decrease the member mandatory DC contribution or they may opt out of the plan by changing the deduction to 0%. A change in the member contribution amount may result in a change to the employer contribution percentage as well. For all MIP 7% members who elected Personal Healthcare Fund the first 2% of DC contributions must go into the PHF and must be matched 100% by the employer. Any member contributions over 2% are reported as DC contributions and an employer match deduction may apply based on the benefit plan of the employee.

For information about the traditional MIP plans, see section 6.01.04 MIP Plan.

Last updated: 04/22/2014

6.01.11: State of Michigan 457 Plan for DB Members

Starting in May 2022, those with a benefit plan of Basic or MIP and with the Premium Subsidy healthcare benefit, including retirees who return to work, will be able to enroll in the State of Michigan 457 Plan.

The 457 plan gives members who don't have the Defined Contribution (DC) plan, Personal Healthcare Fund, Pension Plus, or Pension Plus 2 plan the opportunity to defer compensation to a savings plan. The 457 plan does not allow or require employer mandatory or employer match contributions. This plan is different from plans with a defined contribution component (including the Personal Healthcare Fund and the savings component of the Pension Plus plan and the Pension Plus 2 plan), which provide employees the benefit of employer mandatory and/or matching contributions to the State of Michigan 401(k) Plan in addition to the opportunity to invest in the State of Michigan 457 Plan.

Starting in May 2022, eligible members will receive an informational letter from ORS and a PIN from [Voya Financial](#), who administers the plan. Members can use the PIN to log in to their Voya account and set up their deferred compensation.

If an employee from your reporting unit enrolls in the 457 plan through Voya, your reporting unit will be notified of the employee's enrollment through the View DC Feedback screen. See section 7.21.06: View DC Feedback.

Report this employee's 457 Plan deferred compensation using a DTL4 - DC Contribution record. See section 7.21.01: How to Report DC Contributions on a Detail 4 Record. You may also refer to Chapter 6: Member Benefit Plans and Contributions for specific instructions for reporting wages and Deferred Compensation Option contributions by benefit plan type. Online payment for 457 Plan contributions is made to the DC Contributions receipt type.

To view a table of all benefit plan and healthcare contribution rates see section 6.03.06 Contribution Rates.

Last updated: 10/19/2021

6.01.12: Pension Plus 2 Plan

All employees who first worked on or after February 1, 2018, are members of the Pension Plus 2 plan, if they elect this plan by logging into miAccount. (Employers do not submit employee plan elections after February 1, 2018.) If an employee does not make an election he or she will be enrolled in the DC plan. See section 6.01.07 Defined Contribution (DC) Plan.

The Pension Plus 2 plan combines a Defined Benefit (DB) plan and a Defined Contribution (DC) plan. It includes member and employer contributions towards both the DB and DC. With the Pension Plus 2 plan, employer and member DB contribution rates both may change each fiscal year. This contribution rate will be split evenly between the employer and the member. DC contribution rates may change based on deduction percentage changes initiated by the member through the third party administrator (TPA).

Pension Plus 2 Plan

Type	Member Contribution	Employer Contribution
Pension Plus 2 Defined Benefit	See MPSERS Contribution Rate table	See MPSERS Contribution Rate table
Personal Healthcare Fund (PHF) effective 2/1/2018 if elected (DTL4 record)	2.0% of gross earnings*	2.0% of gross earnings*
Pension Plus 2 Defined Contribution (DTL4 record) <i>(Member may increase or decrease the contribution percent, but any amount over 2% must be in whole integers, such as 3% or 4% but not 3.5%)</i>	2.0% of gross earnings*	1.0% of gross earnings* (Must match 50% of employee percent up to 1%. See table below for examples.)

Pension Plus 2 Defined Contribution Examples

Member Contribution Percent*	Employer Match**
If member has a 2% contribution...	Employer match would be 1.0%
If member changes to 1% contribution...	Employer match would be 0.5%
If member has an 8% contribution...	Employer match would be 1.0%

*Once an account has been established with the third-party administrator (TPA) for a member in a Defined Contribution plan or Personal Healthcare Fund the member may increase or decrease the member DC contribution or they may opt out of the plan by changing the deduction to 0%. A change in the member contribution amount may result in a change to the employer contribution percentage as well. All Pension Plus 2 members have a Personal Healthcare Fund, and the first 2% of DC contributions must go into the PHF and must be matched 100% by the employer. Any member contributions over 2% are reported as DC contributions and an employer match deduction may apply based on the benefit plan of the employee.

Last updated: 02/01/2018

6.02.00: Determining Benefit Plan

1. From the Employer Home Page on the employer reporting web site, click on the Member Benefit Plans link on the left navigation bar.

MICHIGAN OFFICE OF RETIREMENT SERVICES
Big Plans. Small Steps.

Michigan.Gov Logoff Employer Info Site Contact Us ORS Home

Things To Do

Employer Home

- [Work on Reports](#)
- [View DC Feedback File](#)
- [View Election Status](#)
- [View Payroll Calendar](#)
- [FF, ORP, and/or UAL Wages](#)
- [Work with Contacts](#)
- [View Employee Info](#)
- [Member Benefit Plans](#)
- [Retirement Applicants](#)
- [View Employer Statement](#)
- [Update My Profile](#)
- [Admin Web Accounts](#)

Working with : PUBLIC SCHOOL, 123456

Employer Home Page

This is your employer home page. If you are responsible for reporting for more than one employer, you can select another employer by clicking the **Employer Selection** link. The one in **BOLD** is your default employer and you can work with that employer now.

- [Choose Your Employer](#)
- [View Employer Information](#)
- [View Your Contacts](#)
- [View Your Contribution Rates](#)
- [Tell Me More](#)

Org Code:

Org Name:

Search

Employer Selection

Messages From ORS

- Excess Retirement Contribution on Account for report ending 06/24/20XX
- You Must Report: Your reporting unit is required to notify Voya, via a DTL4 record, of the termination status and date of any Defined Contribution, Pension Plus, and/or Personal Healthcare Fund employee. Please refer to the Reporting Instruction Manual, Chapter 7.21.07: DTL4 for Terminated DC/PHF Participant. Failure to submit a DTL4 termination status record for these employees will delay fund distributions from Voya.

2. Enter the social security number(s) of the employee(s) and click the OK button.

View Member Benefit Plans

This process allows you to review basic information about an MPSERS member in order to determine the amount of employee contribution that should be withheld.

To view member information:

1. Enter the member's Social Security Number in the SSN field.
2. Click the OK button.



The screenshot shows the 'SSN Search Form' with the title 'Enter the SSN :'. It contains ten input fields for Social Security Numbers, labeled 'Social Security Number 1' through '10'. The first four fields are pre-filled with 'XXXXXXXX'. Fields 5 through 10 are empty. To the right of each field is the label '(Optional)'. At the bottom of the form are two buttons: 'OK' and 'Clear'. A red arrow points to the 'OK' button.

Social Security Number	Field	Optional
XXXXXXXX	1	
XXXXXXXX	2	(Optional)
XXXXXXXX	3	(Optional)
XXXXXXXX	4	(Optional)
	5	(Optional)
	6	(Optional)
	7	(Optional)
	8	(Optional)
	9	(Optional)
	10	(Optional)

3. The Member Information Display screen will show the benefit plan and healthcare option along with the contribution rates for the social security number entered. See the examples below.

In the image below, the social security number entered is for a person who has never been reported to the MPSERS system before.

Member Information Display

This page displays the basic information about the SSN entered and about the associated contributions.

Member Information						
SSN	First Name	Last Name	Birth date	Gender	Retirement Effective Date	Beneficiary Nomination date

XXX-XX-XXXX

Messages: No record on file.

This member's retirement plan is **PENSION PLUS 2**. This member's healthcare plan is **Personal Healthcare Fund (PHF)** - collect contributions at the following rates:

DB Contributions:

- 6.2% member contributions
- 0.0% member UAAL contributions

DC Contributions:

- 2.0% member DC Contribution
- 1.0% employer DC Contribution
- 2.0% member PHF Contribution
- 2.0% employer PHF Contribution

The DC Contributions shown are the default rates. Members may change their DC contributions by visiting the third party administrator's website.

For more information on contribution rates please see the Reporting Instruction Manual(RIM) at <http://www.michigan.gov/orsrim>.

In the image below the employee is retired from the MPSERS system. Her retirement effective date is July 01, 2013 and she was a member of the MIP 7% retirement plan.

Member Information Display

This page displays the basic information about the SSN entered and about the associated contributions.

Member Information						
SSN	First Name	Last Name	Birth date	Gender	Retirement Effective Date	Beneficiary Nomination date

XXX-XX-XXXX JANE DOE 2/17/1954 Female 07/01/2013

Messages: This member **RETIRED** under the **MIP 7%** retirement plan and the **PREMIUM SUBSIDY** health plan.

To determine if employer retirement contributions are required, refer to Working After Retirement Rules in the Reporting Instruction manual(RIM) and Employer Contribution rate Table on the Employee Information website at www.michigan.gov/PSRU.

DC Contributions:

- 0.0% member DC Contribution
- 0.0% employer DC Contribution
- 0.0% member PHF Contribution
- 0.0% employer PHF Contribution

This retiree has worked **0.00** year(s) in Critical Shortage Service and has **3.00** year(s) remaining to work.

The next image shows an existing MPSERS member who is in the MIP Fixed plan with the 3% healthcare fund.

Working with : PUBLIC SCHOOL, 123456

Member Information Display

This page displays the basic information about the SSN entered and about the associated contributions.

Member Information						
SSN	First Name	Last Name	Birth date	Gender	Retirement Effective Date	Beneficiary Nomination date
xxx-xx-xxx	JOHN	SMITH	12/12/1961	Male		

Messages: The member's retirement plan is **MIP FIXED** - collect contributions at the following rates:

DB Contributions:

- 6.9%

Note: This includes the 3% healthcare fund contribution.

DC Contributions: (as of 03/19/2015)

- 0.0% member DC Contribution
- 0.0% employer DC Contribution
- 0.0% member PHF Contribution
- 0.0% employer PHF Contribution

For more information on contribution rates please see the Reporting Instruction Manual(RIM) at <http://www.michigan.gov/orsrim>.

Reminder: Records posted in the 2011 fiscal year were subject to a 1.5% or 3.0% Healthcare Contribution. Adjustments should be made with the appropriate percentage.

The image below shows an employee who elected the MIP 7% plan with the 3% healthcare fund.

Member Information Display

This page displays the basic information about the SSN entered and about the associated contributions.

Member Information

SSN	First Name	Last Name	Birth date	Gender	Retirement Effective Date	Beneficiary Nomination date
-----	------------	-----------	------------	--------	---------------------------	-----------------------------

xxx-xx-xxxx JAMES SMITH 03/01/1990 Male

Messages: The member's retirement plan is **PENSION PLUS**. This member's healthcare plan is **PERSONAL HEALTHCARE FUND(PHF)** - collect contributions at the following rates:

DB Contributions:

- 3.0% up to \$5,000.00
- 3.6% for \$5,000.01 to \$15,000.00
- 6.4% for \$15,000.01 and above

DC Contributions:

- 2.0% member DC Contribution
- 1.0% employer DC Contribution
- 2.0% member PHF Contribution
- 2.0% employer PHF Contribution

Members may change their DC contributions by visiting the third party administrator's website.

For more information on contribution rates please see the Reporting Instruction Manual(RIM) at <http://www.michigan.gov/orsim>.

Reminder: Records posted in the 2011 fiscal year were subject to a 1.5% or 3.0% Healthcare Contribution. Adjustments should be made with the appropriate percentage.

The example below is an employee who is Pension Plus with PHF (Personal Healthcare Fund).

Member Information Display

This page displays the basic information about the SSN entered and about the associated contributions.

Member Information

SSN	First Name	Last Name	Birth date	Gender	Retirement Effective Date	Beneficiary Nomination date
-----	------------	-----------	------------	--------	---------------------------	-----------------------------

xxx-xx-xxxx JAMES SMITH 03/01/1990 Male

Messages: The member's retirement plan is **PENSION PLUS**. This member's healthcare plan is **PERSONAL HEALTHCARE FUND(PHF)** - collect contributions at the following rates:

DB Contributions:

- 3.0% up to \$5,000.00
- 3.6% for \$5,000.01 to \$15,000.00
- 6.4% for \$15,000.01 and above

DC Contributions:

- 2.0% member DC Contribution
- 1.0% employer DC Contribution
- 2.0% member PHF Contribution
- 2.0% employer PHF Contribution

Members may change their DC contributions by visiting the third party administrator's website.

For more information on contribution rates please see the Reporting Instruction Manual(RIM) at <http://www.michigan.gov/orsim>.

Reminder: Records posted in the 2011 fiscal year were subject to a 1.5% or 3.0% Healthcare Contribution. Adjustments should be made with the appropriate percentage.

Note: Rehired employees who worked for a Michigan public school before January 1, 1987, but have not worked for a reporting unit since then, are only eligible for the MIP Graded plan with the 3% healthcare upon rehire.

The example below is an employee who is Defined Contribution with PHF (Personal Healthcare Fund).

Member Information Display

This page displays the basic information about the SSN entered and about the associated contributions.

Member Information						
SSN	First Name	Last Name	Birth date	Gender	Retirement Effective Date	Beneficiary Nomination date

xxx-xx-xxxx SMITH JANE xx/xx/xxxx Female

Messages: The member's retirement plan is **DC**. This member's healthcare plan is **PERSONAL HEALTHCARE FUND(PHF)** - collect contributions at the following rates:

DB Contributions:

- No DB Contributions

DC Contributions: (as of 10/01/2017)

- 7.0% member DC Contribution
- 7.0% employer DC Contribution
- 2.0% member PHF Contribution
- 2.0% employer PHF Contribution

Members may change their DC contributions by visiting the third party administrator's website.

For more information on contribution rates please see the Reporting Instruction Manual(RIM) at <http://www.michigan.gov/orsrim>.

Reminder: Records posted in the 2011 fiscal year were subject to a 1.5% or 3.0% Healthcare Contribution. Adjustments should be made with the appropriate percentage.

Last updated: 02/01/2018

6.03.00: Withholding Member Contributions

Member contributions are considered contributions for retirement purposes. The employer has the responsibility to deduct and remit Defined Benefit, Defined Contribution and Healthcare member contributions directly to ORS. For IRS purposes, the payments are considered as paid by the employer. Since the IRS treats these payments as employer contributions, they are excluded from the employees' wages for tax purposes. In order for your employees to participate in a MPSERS retirement plan on a tax-deferred basis, your reporting unit must sign a resolution that states the reporting unit will "pick up" the contributions. That is, your reporting unit agrees to deduct and remit the required contributions to ORS—and that the employees will not have the opportunity to receive the contributions directly instead of having them paid to the retirement system.

For MIP member contributions, (the Defined Benefit member contribution portion of the Pension Plus plan and Pension Plus 2 plan is a MIP contribution), the employer must withhold a percentage of each member's reportable compensation from each paycheck after deducting social security tax (FICA) and Medicare tax, but before deducting federal, state, and local income taxes. Reportable compensation is defined in section 4.01.00: Reportable Compensation.

The Defined Contribution (DC) portion of the Pension Plus plan and Pension Plus 2 plan, any 100% DC plan, and the Personal Healthcare Fund (PHF) require the employer to withhold the default member contribution rates upon first being reported.* Contributions are calculated based on the employee's gross earnings from each paycheck after deducting social security tax (FICA) and Medicare tax, but before deducting federal, state, and local income taxes. Gross earnings are defined in section 4.01.01: Gross Earnings for DC Plans. Member DC and PHF contributions are invested in the State of Michigan 457 Plan.

For instructions on how to report member contributions see section 6.04.00 How to Report Contributions.

*Members may increase or decrease their default DC contributions by contacting the third party administrator.

Last updated: 02/01/2018

6.03.01: Reporting Employee (Member) and Employer Contributions

Employee (member) and employer contributions are tax-deferred under Section 414(h)(2) of the Internal Revenue Code. These contributions are to be reported on your retirement detail report on DTL2 – Wage and Contribution and DTL4 – DC Contribution records in the fields designated for Member Contributions, Employee Contributions and Employer Contributions.

When you have employees that are new to your reporting unit it is important to verify which plan the employees are in so that proper contributions are withheld from the employees' paychecks. See section 6.02 Determining Benefit Plan to find the pension plan and healthcare plan for the new employee.

Last updated: 02/20/2013

For historical reference only
Archived on March 18, 2022

6.03.02: Wages Not Requiring Contributions

Nonreportable wages as defined in section 4.06.00: Nonreportable Compensation should never be reported on a DTL2 record on your payroll report and do not require member or employer contributions to be withheld or reported.

If wages defined as nonreportable for the DTL2 record do meet the definition of gross earnings for any amount reported on a DTL4 record (see section 4.01.01: Gross Earnings for DC Plans), then the wages must be included on a DTL4 record and member and employer contributions must be withheld for DC and/or Personal Healthcare Fund. Workers' Compensation wages and Short-Term Disability wages should not be included as part of the Employer Reported Wages total on a DTL4 record for DC employer and employee contributions.

Wages reported for MPSERS retirees who return to work for a reporting unit may or may not require employer contributions. See Chapter 09: Retirees Who Return to Work for more information.

Last updated: 06/26/2015

For historical reference only
Archived on March 18, 2022

6.03.03: Member Defined Benefit (DB) Contribution Percentage

The member Defined Benefit (DB) contribution percentage (excluding any healthcare contribution) must be applied to all reportable compensation and must be deducted from your employees' paychecks before taxes are withheld. The DB contribution amount is reported on a DTL2 record. For Defined Contribution member rates, see section 6.03.04 Member DC Contribution Percentage.

Member DB rates fall into categories based on their plan election date, their status at the time of election, and when they first work. Member DB contribution rates are determined for each category based on the following criteria:

Member DB Contributions

Plan	Plan Election	School FY Wages (7/1 – 6/30)	Member Rate
N/A	Basic plan	All	N/A
MIP Fixed	Member Investment Plan (MIP) elected between 1/1/1987 and 12/31/1989 or Basic plan members electing MIP through the 1991 MIP Window 10/1/1991 through 12/31/1992 or 1999 MIP Window enrollees	All	3.90%
MIP Graded	New employees after 1/1/1990 or returning employees not working from 1/1/1987 through 12/31/1989	First \$5,000.00	3.00%
		\$5,000.01 – \$15,000.00	3.60%
		Over \$15,000.00	4.30%
MIP Plus	New employees who first work 7/1/08 through 6/30/10	First \$5,000.00	3.00%
		\$5,000.01 – \$15,000.00	3.60%
		Over \$15,000.00	6.40%
Pension Plus	New employees who first work 7/1/10 through 9/3/2012	First \$5,000	3.00%
		\$5,000.01 – \$15,000.00	3.60%
		Over \$15,000.00	6.40%
Pension Plus with PHF	New employees who first work 9/4/12 or after	First \$5,000.00	3.00%
		\$5,000.01 – \$15,000.00	3.60%
		Over \$15,000.00	6.40%

Plan	Plan Election	School FY Wages (7/1 – 6/30)	Member Rate
Pension Plus 2 with PHF	New employees who first work 2/1/2018	All	6.2%
MIP 7%	MIP employees who elected Option 1* effective 2/1/13	All	7%
Basic 4%	Basic members who elected Option 1* effective 2/1/13	All	4%

The Graded MIP and the MIP-Plus rates begin at 3% each July 1. On this day, the wages on which the contribution rate is based restart at zero. Consider only wages paid at your reporting unit when calculating the graded rate of MIP, even if the employee works at multiple reporting units.

See section 6.03.06 Contribution Rates for all employer and member (employee) benefit plan and healthcare contribution percentages.

*Option 1: voluntary election to increase member contributions to the pension fund and retain a 1.5% pension factor in the member's pension formula.

Last updated: 02/01/2018

6.03.04: Member Defined Contribution (DC) Contribution Percentage

The member DC contribution percentage (excluding health care contribution) must be applied to gross wages for those employees who are members of a DC benefit plan before taxes are withheld. Gross wages include earnings reported on the members W-2 or 1099R form as earnings for services performed for the reporting unit, including but not limited to amounts of deferred or contributed to an annuity. Please note: Workers' Compensation and Short-Term Disability wage totals should not be considered part of the gross wage total when calculating member and employer contribution withholding for any Defined Contribution benefit plan and for Personal Healthcare Fund contributions. No part of WWC or STD wages should be entered in the Employer Reported Wages field on a DTL4 record.

Member DC contributions start at a mandatory rate per benefit plan. Contribution rates for employees who change employers must start at the mandatory rate with the new employer regardless of the contribution rate in place with the previous employer. Once the employee has been reported by a reporting unit, the employee may contact the third party administrator and make changes to the member rate. A change by the member may affect the employer match percentage if applicable. The table below displays the mandatory rates for the benefit plans.

For Defined Benefit member contribution rates see section 6.03.03: Member Defined Benefit Contribution Percentage.

Member DC Contributions

Plan	Plan Election	School FY Wages (7/1 – 6/30)	Member DC % rate (can be changed by member via the third party administrator (TPA))
Pension Plus 2	Employees who first worked on or after 2/1/18	All	2.0%*
Pension Plus	Employees who first worked 7/1/10 through 9/3/12		
Pension Plus with PHF	Employees who first worked between 9/4/12 and 1/31/18		
Defined Contribution	Pension Plus members or Pension Plus with PHF members who first worked 9/4/12 or later who elect straight DC	All	3.0%*
MIP DC Converted	MIP members who elected to go straight DC effective 2/1/13	All	Optional*
Basic DC Converted	Basic members who elected to go straight DC effective 2/1/13	All	Optional*

For a complete list of the benefit plans and contribution rates see section 6.03.06 for the Benefit Plan Rates table.

***Important:** For all employees with a Personal Health Care Fund (PHF) the first 2% of DC contributions must go into the PHF and must be matched 100% by the employer.

Last updated: 02/01/2018

For historical reference only
Archived on March 18, 2022

6.03.05: Employer Contribution Rates

Employers must contribute to the MPSERS pension plan and/or the Defined Contribution (DC) savings plan for each MPSERS member. Employer contributions fall into five categories. The first is an employer contribution that is required for all MPSERS members regardless of retirement plan. In addition, rates listed below as 1 through 4 apply to any member who participates in a DC retirement plan.

Employer Contribution Rates For All Benefit Plans

There is an employer pension contribution rate that is assessed on all MPSERS members regardless of member benefit plan. The rates are mandatory for MPSERS employees who are in the Basic, MIP, Pension Plus, Pension Plus 2, and Defined Contribution plans. These rates are a combination of Pension Normal Costs, Pension Unfunded (Actuarial) Accrued Liability (UAL or UAAL), Pension Early Retirement Incentive, Health Normal Cost and Health UAL (UAAL).

The employer pension contribution rates are determined annually by an actuary who reviews the health and funding status of the pension trust fund. They are adjusted each State of Michigan fiscal year and are effective from October 1 to September 30. The rate per member varies depending upon the member's benefit plan. The employer amount due is calculated based on the member's reportable wages* and reported to ORS on a DTL2 record. The current employer pension contribution rates and a history of prior rates can be found on the Employer Information website at <http://www.michigan.gov/psru>. Online payment for this contribution is made to the Contributions and TDP receipt type.

Additional Employer Contribution Rates for Benefit Plans with a DC Component

1. The employer contribution for members in the Pension Plus or Pension Plus 2 benefit plan is a 50% match of the member's contribution percent up to a maximum of 1% based on the member's gross earnings*. This contribution is reported on a DTL4 record and is payable online to the DC Contribution receipt type.
2. The employer contribution for members who first worked September 4, 2012 or later and elected the Defined Contribution plan is a 100% match of the member contribution rate up to a maximum of 3% based on the member's gross earnings*. This contribution is reported on a DTL4 record and is payable online to the DC Contribution receipt type.
3. Effective October 1, 2017, there is a mandatory employer contribution of 4% of the member's gross earnings* for members who elect the Defined Contribution benefit plan. This contribution is reported on a DTL4 record and is payable online to the DC Contribution receipt type.
4. There is a mandatory employer contribution of 4% of the member's gross earnings* for MPSERS members who elected to convert from a Basic or MIP benefit plan to the Defined Contribution benefit plan. This contribution is reported on a DTL4 record and is payable online to the DC Contribution receipt type.
5. The employer must match 100% of the employee contribution for any member who elected the Personal Healthcare Fund up to a maximum of 2% of the member's gross earnings*. This contribution is reported on a DTL4 record and is payable online to the DC Contribution receipt type.

Note: For all members with a Personal Health Care Fund (PHF), the first 2% of DC contributions must go into the PHF and must be matched 100% by the employer. The percentage and dollar amounts must be reported on a DTL4 record in the Member and Employer PHF Contributions \$ and % fields. Any member contributions over 2% are reported in the Member and Employer DC fields on a DTL4 record and matched or not depending upon the member's benefit plan.

For a complete list of the benefit plans and contribution rates see section 6.03.06 for the Benefit Plan Rates table.

***Please note:** reportable and nonreportable compensation is defined in MCL 38.1303a and only applies to active MPSERS members. For information on reporting earnings for retirees please see section 9.01: Earnings of Retirees Who Return to Work.

Last updated: 02/01/2018

6.03.06: Contribution Rates

[Click here to view the current and prior Contribution Rates.](#)

Last updated: 02/01/2018

For historical reference only
Archived on March 18, 2022

6.03.07.00: History of Retirement Health Care Fund Contributions

Effective July 1, 2010, members of the Michigan Public School Employee Retirement System (MPERS) were required to contribute 3 percent or 1.5 percent of their pay into a fund for retiree health care. As reporting units of MPERS, you were required to withhold, report, and submit to the retirement system health care contributions from their wages. During the 2010–2011 fiscal year, members contributed either 1.5 percent or 3 percent based on prior years of service and wages. See section 6.03.07.01: Withholding Retirement Health Care Fund Contributions 2010/2011 for the withholding percentage rates for this time period.

Effective July 1, 2011, the Health Care Contribution, also referred to as HCC or premium subsidy, rate for all MPERS members was 3 percent of wages earned on or after July 1, 2011. All member contributions to the 3% Premium Subsidy are reported to ORS on the DTL2 record.

With the governor's signature on September 4, 2012, Senate Bill 1040 became law and a Personal Healthcare Fund (PHF) option was mandated for all MPERS members who first worked 9/4/2012 or after. MPERS members who first worked prior to 9/4/12 and met eligibility requirements were offered a health care plan election where they could choose to retain their current 3% premium subsidy or elect to have the Personal Healthcare Fund instead. The Personal Healthcare Fund consists of a 2% member contribution to a 457 account that is matched by a 2% employer contribution to a 401(k) account*. PHF contributions are reported to ORS on a DTL4 record in the PHF fields.

For a complete list of the benefit plans and contribution rates see section 6.03.06: Contribution Rates.

*The member may opt to increase or decrease his or her healthcare contribution percentage through the third party administrator (TPA). The employer must match 100% of the deduction up to a maximum of 2%. Any member percent amount over 2% would be considered a member DC deduction and reported on a DTL4 record in the Member DC fields.

Last updated: 04/22/2014

6.03.07.01: Withholding Retirement Health Care Fund Contributions 2010/2011

Effective July 1, 2010, all members of the retirement system started contributing an additional three percent or 1.5% of their pay into a fund for retiree health care. The contributions are passed through the fund and are used to pay for retiree health care costs. The following table provides a breakdown of the benefit structure.

Retirement Health Care Fund Contributions

Benefit Structure	Rate for Detail 2 record end dates before 7/1/2010	Rate for Detail 2 record end dates 7/1/2010 or later	*Rate for less than \$18,000/year wages
Basic plan	0.00%	3.00%	1.50%
MIP Fixed	3.90%	6.90%	5.40%
MIP Graded			
\$0–\$5,000:	3.00%	6.00%	4.50%
\$5,000.01–\$15,000.00:	3.60%	6.60%	5.10%
Over \$15,000.00:	4.30%	7.30%	5.80%
MIP Plus			
\$0–\$5,000:	3.00%	6.00%	4.50%
\$5,000.01–\$15,000.00:	3.60%	6.60%	5.10%
Over \$15,000.00:	6.40%	9.40%	7.90%
Pension Plus (New employees first worked 7/1/2010 or later)			
\$0–\$5,000:	N/A	6.00%	4.50%
\$5,000.01–\$15,000.00:	N/A	6.60%	5.10%
Over \$15,000.00:	N/A	9.40%	7.90%

*This is only for the period of July 1, 2010, to June 30, 2011. After that the health care contribution will be three percent for all employees.

Last updated: 02/20/2013

6.04.00: How to Report Contributions

This section and its subsections will provide instructions on how to report employee (member) and employer contributions on the DTL2 – Wage and Contribution record and the DTL4 – DC Contribution record for each type of benefit plan. Benefit plans include:

- Basic plan with Premium Subsidy (also known as HCC or Health Care Contribution)
- Basic plan with Personal Healthcare Fund (PHF)
- Basic 4% with Premium Subsidy
- Basic 4% with PHF
- Basic converted to Defined Contribution (DC) with Premium Subsidy
- Basic converted to DC with PHF
- MIP Fixed with Premium Subsidy
- MIP Fixed with PHF
- MIP Graded with Premium Subsidy
- MIP Graded with PHF
- MIP Plus with Premium Subsidy
- MIP Plus with PHF
- MIP 7% with Premium Subsidy
- MIP 7% with PHF
- MIP DC converted with Premium Subsidy
- MIP DC converted with PHF
- Pension Plus with Premium Subsidy
- Pension Plus with PHF
- Pension Plus 2 with PHF
- DC with PHF

When you have employees that are new to your reporting unit it is important to verify which plan the employees are in so that proper contributions are withheld from the employees' paychecks. Contribution rates for employees who change employers must start at the mandatory rate with the new employer regardless of the contribution rate in place with the previous employer. Once the employee has been reported by a reporting unit, the employee may contact the third party administrator and make changes to the member rate. See section 6.02: Determining Benefit Plan to find the pension plan and mandatory contribution rates for the employees.

Last updated: 02/01/2018

6.04.01: Contributions for Basic Plan with Premium Subsidy

Member DB Contribution: None on DTL2 record

Member Health Care Contribution: 3% of reportable wages entered on a DTL2 record in the Employee Contribution field.

Employer Contribution: Enter dollar amount in the Employer Contribution field on a DTL2 record. See Current Employer Contribution Rates.

Online payment of contributions reported on the DTL2 record is made to the DB Contributions & TDP receipt type.

Begin Date: (MM/DD/YYYY) Detail 2 - Wage and Service

End Date: (MM/DD/YYYY)

Retirement Hours:

Reported Wage Code: 01 - Regular wages

Employer Reported Wages: \$ 1000.00 ← Reportable wages

Exception Wages: \$

Employee Contribution: \$ 30.00 ← 3% of reportable wages

Employer Contribution: \$ XXX.XX ← current employer rate

Pay Rate:

Employment Class Code: - Class Code Required

Contract Begin Date: (MM/DD/YYYY)

Contract End Date:

A DTL4 record is required only if the member opted for voluntary Deferred Compensation contributions.

Employer Reported Wages \$: Enter gross wages.

Member DC Contributions \$: Enter dollar amount of Deferred Compensation contribution.

Member DC Percent (%): Enter percent amount of Deferred Compensation contribution.

Online payment of Deferred Compensation contributions reported on the DTL4 record is made to the DC Contributions receipt type.

Detail 4 - DC Contribution:

SSN:

First Name:

Last Name:

Middle Name:

Begin Date: (MM/DD/YYYY) 08/23/2014

End Date: (MM/DD/YYYY) 09/05/2014

DC Record Type: 01 -- Regular

Employer Reported Wages: \$ 1000.00 ← Gross wages

Member DC Contributions \$ XX.XX ← Member Deferred Compensation \$ amount

Member DC Percent(%): XX.XX ←

Employer DC Contribution: \$

Employer DC Match Percent (%):

Member PHF Contributions \$

Member PHF Percent(%):

Employer PHF Contribution: \$

Employer PHF Match Percent (%):

Status Change Date: (MM/DD/YYYY)

Status Change Reason Code:

Last updated: 10/24/2014

6.04.02 Contributions for Basic Plan with Personal Healthcare Fund (PHF)

Member DB Contribution: None on DTL2 record

Employer Contribution: Enter dollar amount in the Employer Contribution field on a DTL2 record. See Current Employer Contribution Rates.

Use the Contributions & TDP receipt type to make online payment of contributions reported on the DTL2 record.

Begin Date: (MM/DD/YYYY)

End Date: (MM/DD/YYYY)

Retirement Hours:

Reported Wage Code: 01 - Regular wages

Employer Reported Wages: \$

Exception Wages: \$

Employee Contribution: \$

Employer Contribution: \$ xxx.xx current employer rate

Pay Rate:

Employment Class Code: - Class Code Required

Contract Begin Date:

Member Healthcare Contribution:

2%* of gross earnings entered on a DTL4 record.

- Enter the dollar equivalent of the % amount on a DTL4 record in the Member PHF Contribution: \$ field.
- Enter the percent amount as x.xx in the Member PHF Percent (%) field.

*Rate can be changed by the employee via the Third Party Administrator; the reporting unit will be notified of any changes through the View DC Feedback link on the Employer Reporting website. Any member DC Contributions of 2% or less must be reported on the DTL4 record as a Personal Healthcare Fund (PHF) contribution and must be matched 100% by the employer. Any member contributions over 2% must be reported in the Member DC Contribution: \$ and Member DC Percent (%) fields.

Employer Healthcare Contribution Match:

100% match of the member's selected percentage up to a maximum of 2% entered on a DTL4 record.

- Enter the dollar equivalent of the % in the Employer PHF Contribution: \$ field.
- Enter the percent amount in the Employer PHF Match Percent (%) field as x.xx.

Use the DC Contributions receipt type to make online payment of contributions reported on the DTL4 record.

(MM/DD/YYYY) Detail 4 - DC Contributions

DC Record Type: 01 -- Regular

Employer Reported Wages: \$ ← Gross Wages

Member DC Contributions \$

Member DC Percent(%):

Employer DC Contribution: \$

Employer DC Match Percent(%):

Member PHF Contributions \$ ← member contribution \$ amount

Member PHF Percent (%) ← member contribution % amount

Employer PHF Contribution: \$ ← employer contribution \$ amount

Employer PHF Match Percent(%) ← employer contribution % amount

Last updated: 11/23/2015

6.04.03: Contributions for Basic 4% with Premium Subsidy

Member DB Contribution: 4% of reportable wages entered on a DTL2 record in the Employee Contribution field*.

Member Health Care Contribution: 3% of reportable wages entered on a DTL2 record in the Employee Contribution field*.

*Report both amounts as one total in the Employee Contribution field.

Employer Contribution: Enter dollar amount in the Employer Contribution field on a DTL2 record. See Current Employer Contribution Rates.

Online payment of contributions reported on the DTL2 record is made to the DB Contributions & TDP receipt type.

Detail 2 - Wage and Service

Begin Date: (MM/DD/YYYY)

End Date: (MM/DD/YYYY)

Retirement Hours:

Reported Wage Code: 01 - Regular wages

Employer Reported Wages: \$ 1000.00 ← Reportable wages

Exception Wages: \$

Employee Contribution: \$ 70.00 ← Total of 4% member DB plus 3% HCC contributions

Employer Contribution: \$ xxx.xx ← Current employer rate

Pay Rate:

Employment Class Code: - Class Code Required

Contract Begin Date: (MM/DD/YYYY)

A DTL4 record is required only if member makes contributions through the Deferred Compensation Option.

Employer Reported Wages \$: Enter gross wages.

Member DC Contributions \$: Enter dollar amount of Deferred Compensation Option contribution.

Member DC Percent (%): Enter percent amount of Deferred Compensation Option contribution.

Online payment of Deferred Compensation Option contributions reported on the DTL4 record is made to the DC Contributions receipt type.

Detail 4 - DC Contribution:

SSN:

First Name:

Last Name:

Middle Name:

Begin Date: (MM/DD/YYYY) 08/23/2014

End Date: (MM/DD/YYYY) 09/05/2014

DC Record Type: 01 -- Regular

Employer Reported Wages: \$ 1000.00 ← Gross wages

Member DC Contributions \$ XX.XX ← Member Deferred Compensation \$ amount

Member DC Percent(%): XX.XX ←

Employer DC Contribution: \$

Employer DC Match Percent (%):

Member PHF Contributions \$

Member PHF Percent(%):

Employer PHF Contribution: \$

Employer PHF Match Percent (%):

Status Change Date: (MM/DD/YYYY)

Status Change Reason Code:

Last updated: 10/24/2014

6.04.04: Contributions for Basic 4% with Personal Healthcare Fund (PHF)

Member DB Contribution: 4% of reportable wages entered on a DTL2 record in the Employee Contribution field.

Employer Contribution: Enter dollar amount in the Employer Contribution field on a DTL2 record. See [Current Employer Contribution Rates](#).

Use the Contributions & TDP receipt type to make online payment of contributions reported on the DTL2 record.

Begin Date: (MM/DD/YYYY) End Date: (MM/DD/YYYY)
Retirement Hours:
Reported Wage Code: 01 - Regular wages
Employer Reported Wages: \$ 1000.00
Exception Wages: \$
Employee Contribution: \$ 40.00
Employer Contribution: \$ xxx.xx
Pay Rate:
Employment Class Code: - Class Code Required

Member Healthcare Contribution:

2%* of gross earnings entered on a DTL4 record.

- Enter the dollar equivalent of the % amount on a DTL4 record in the Member PHF Contribution: \$ field.
- Enter the percent amount as x.xx in the Member PHF Percent (%) field.

*Rate can be changed by the employee via the Third Party Administrator; the reporting unit will be notified of any changes through the View DC Feedback link on the Employer Reporting web site. Any member DC Contributions of 2% or less must be reported on the DTL4 record as a Personal Healthcare Fund (PHF) contribution and must be matched 100% by the employer. Any member contributions over 2% must be reported in the Member DC Contribution: \$ and Member DC Percent (%) fields.

Employer Healthcare Contribution Match:

100% match of the member's selected percentage up to a maximum of 2% entered on a DTL4 record.

- Enter the dollar equivalent of the % in the Employer PHF Contribution: \$ field.
- Enter the percent amount as x.xx in the Employer PHF Match Percent (%) field.

Use the DC Contributions receipt type to make online payment of contributions reported on the DTL4 record.

(MM/DD/YYYY) Detail 4 - DC Contributions

DC Record Type: 01 -- Regular

Employer Reported Wages: \$ ← Gross wages

Member DC Contributions \$

Member DC Percent(%):

Employer DC Contribution: \$

Employer DC Match Percent(%):

Member PHF Contributions \$ ← Member PHF dollar amount

Member PHF Percent (%) ← Member PHF percent amount

Employer PHF Contribution: \$ ← Employer contribution \$ amount

Employer PHF Match Percent(%): ← Employer contribution% amount

Last updated: 11/23/2015

For historical reference only
Archived on March 18, 2022

6.04.05: Contributions for Basic Plan Converted to DC with Premium Subsidy

Member DB Contribution: None on DTL2 record

Member Health Care Contribution: 3% of reportable wages entered on a DTL2 record in the Employee Contribution field.

Employer Contribution: Enter dollar amount in the Employer Contribution field on a DTL2 record. See current Employer Contribution Rates.

Online payment of contributions reported on the DTL2 record is made to the Contributions & TDP receipt type.

Detail 2 - Wage and Service:

SSN:	<input type="text"/>
First Name:	<input type="text"/>
Last Name:	<input type="text"/>
Middle Name:	<input type="text"/>
Begin Date: (MM/DD/YYYY)	<input type="text"/>
End Date: (MM/DD/YYYY)	<input type="text"/>
Retirement Hours:	80.00
Reported Wage Code:	01 - Regular wages
Employer Reported Wages: \$	1000.00
Exception Wages: \$	<input type="text"/>
Employee Contribution: \$	30.00
Employer Contribution: \$	xxx.xx
Pay Rate:	<input type="text"/>
Employment Class Code:	- Class Code Required
Contract Begin Date: (MM/DD/YYYY)	<input type="text"/>
Contract End Date: (MM/DD/YYYY)	<input type="text"/>
Frequency Of Pay:	<input type="text"/>

For historical reference only Archived on March 18, 2022

reportable wages
3% of reportable wages
based on current employer rate

Save Cancel

Member DC Contribution:

3%* of gross earnings entered on a DTL4 record.

- Enter the dollar equivalent of the % amount on a DTL4 record in the Member DC Contributions: \$ field.
- Enter the percent amount as x.xx in the Member DC Percent (%) field.

*Rate can be changed by the employee via the Third Party Administrator; the reporting unit will be notified of any changes through the View DC Feedback link on the Employer Reporting website. Any member DC Contributions of 2% or less must be reported on the DTL4 record as a Personal Healthcare Fund (PHF) contribution and must be matched 100% by the employer. Any member contributions over 2% must be reported in the Member DC Contribution: \$ field and Member DC Percent (%) field.






Employer DC Contribution:

4% mandatory and 100% match of the member's contribution percentage up to a maximum of 3% entered on a DTL4 record.

- Enter the dollar equivalent of the % in the Employer DC Contribution: \$ field.
- Enter the percent amount as x.xx in the Employer DC Match Percent (%) field.

Online payment of contributions reported on the DTL4 record is made to the DC Contributions receipt type.

Detail 4 - DC Contribution:

SSN:	<input type="text"/>
First Name:	<input type="text"/>
Last Name:	<input type="text"/>
Middle Name:	<input type="text"/>
Begin Date: (MM/DD/YYYY)	<input type="text"/>
End Date: (MM/DD/YYYY)	<input type="text"/>
DC Record Type:	01 -- Regular <input type="button" value="v"/>
Employer Reported Wages: \$	1000  gross wages
Member DC Contributions \$	30.00  member DC contribution \$ amount
Member DC Percent(%)	3.00  member DC contribution % amount
Employer DC Contribution: \$	70.00  employer DC mandatory and match \$ amount
Employer DC Match Percent(%)	7.00  employer DC mandatory and match % amount
Member PHF Contributions \$	<input type="text"/>
Member PHF Percent(%)	<input type="text"/>
Employer PHF Contribution: \$	<input type="text"/>
Employer PHF Match Percent(%)	<input type="text"/>
Status Change Date: (MM/DD/YYYY)	<input type="text"/>
Status Change Reason Code:	<input type="button" value="v"/>

Last updated: 11/16/2018

6.04.06: Contributions for Basic Plan Converted to DC with Personal Healthcare Fund (PHF)

Member DB Contribution: None on the DTL2 record.

Member Healthcare Contribution: None on the DTL2 record.

Employer Contribution: Enter dollar amount in the Employer Contribution field on a DTL2 record. See current Employer Contribution Rates.

Use the Contributions & TDP receipt type to make online payment of contributions reported on the DTL2 record.

Detail 2 - Wage and Service:

SSN:	<input type="text"/>
First Name:	<input type="text"/>
Last Name:	<input type="text"/>
Middle Name:	<input type="text"/>
Begin Date: (MM/DD/YYYY)	<input type="text"/>
End Date: (MM/DD/YYYY)	<input type="text"/>
Retirement Hours:	80.00
Reported Wage Code:	01 - Regular wages
Employer Reported Wages: \$	1000.00 ← reportable wages
Exception Wages: \$	<input type="text"/>
Employee Contribution: \$	<input type="text"/>
Employer Contribution: \$	xxx.xx ← based on current employer rate
Pay Rate:	<input type="text"/>
Employment Class Code:	- Class Code Required
Contract Begin Date: (MM/DD/YYYY)	<input type="text"/>
Contract End Date: (MM/DD/YYYY)	<input type="text"/>
Frequency Of Pay:	<input type="text"/>

Member DC Contribution:

3% * of gross earnings entered on a DTL4 record.

- Enter the dollar equivalent of the % amount in the Member DC Contribution: \$ field.
- Enter the percent amount as x.xx in the Member DC Percent (%) field.

*Rate can be changed by the employee via the Third Party Administrator; the reporting unit will be notified of any changes through the View DC Feedback link on the Employer Reporting web site. Any member DC Contributions of 2% or less must be reported on the DTL4 record as a Personal Healthcare Fund (PHF) contribution and must be matched 100% by the employer. Any member contributions over 2% must be reported in the Member DC Contribution: \$ and Member DC Percent (%) fields.

Employer DC Contribution:

4% mandatory plus 100% match of the member's selected percentage up to a maximum of 3% entered on a DTL4 record.

- Enter the dollar equivalent of the % amount in the Employer DC Contribution: \$ field.
- Enter the percent amount as x.xx in the Employer DC Match Percent (%) field.

Member Healthcare Contribution:

2%* of gross earnings entered on a DTL4 record.

- Enter the dollar equivalent of the % amount in the Member PHF Contribution: \$ field.
- Enter the percent amount as x.xx in the Member PHF Percent (%) field.

*Rate can be changed by the employee via the Third Party Administrator; the reporting unit will be notified of any changes through the View DC Feedback link on the Employer Reporting web site. Any member DC Contributions of 2% or less must be reported on the DTL4 record as a Personal Healthcare Fund (PHF) contribution and must be matched 100% by the employer. Any member contributions over 2% must be reported in the Member DC Contribution: \$ and Member DC Percent (%) fields.

Employer Healthcare Contribution Match:

100% match of the member's selected percentage up to a maximum of 2% entered on a DTL4 record.

- Enter the dollar equivalent of the % amount in the Employer PHF Contribution: \$ field.
- Enter the percent amount as x.xx in the Employer PHF Match Percent (%) field.

Use the DC Contributions receipt type to make online payment of contributions reported on the DTL4 record.

Detail 4 - DC Contribution:

SSN:	<input type="text"/>	
First Name:	<input type="text"/>	
Last Name:	<input type="text"/>	
Middle Name:	<input type="text"/>	
Begin Date: (MM/DD/YYYY)	<input type="text"/>	
End Date: (MM/DD/YYYY)	<input type="text"/>	
DC Record Type:	01 -- Regular	▼
Employer Reported Wages: \$	1000	← gross wages
Member DC Contributions \$	30.00	← member DC \$ amount
Member DC Percent(%):	3.00	← member DC % amount
Employer DC Contribution: \$	70.00	← employer DC mandatory and match \$ amount
Employer DC Match Percent(%):	7.00	← employer DC mandatory and match % amount
Member PHF Contributions \$	20.00	← member PHF \$ amount
Member PHF Percent(%):	2.00	← member PHF % amount
Employer PHF Contribution: \$	20.00	← employer PHF match \$ amount
Employer PHF Match Percent(%):	2.00	← employer PHF match % amount
Status Change Date: (MM/DD/YYYY)	<input type="text"/>	
Status Change Reason Code:	<input type="text"/>	▼

Save Cancel

Last updated: 11/16/2018

6.04.07: Contributions for MIP Fixed with Premium Subsidy

Member DB Contribution: 3.9% of reportable wages entered on a DTL2 record in the Employee Contribution field*.

Member Health Care Contribution: 3% of reportable wages entered on a DTL2 in the Employee Contribution field*.

*Report both amounts as one total in the Employee Contribution field.

Employer Contribution: Enter dollar amount in the Employer Contribution field on a DTL2. See Current Employer Contribution Rates.

Online payment of contributions reported on the DTL2 is made to the DB Contributions & TDP receipt type.

The screenshot shows a portion of a DTL2 form titled "Detail 2 - Wage and Service". The "Reported Wage Code" is set to "01 - Regular wages". The "Employer Reported Wages" field contains "1000.00", with a blue arrow pointing to it from the label "Reportable Wages". The "Exception Wages" field is empty. The "Employee Contribution" field contains "69.00", with a blue arrow pointing to it from the label "Total of 3.9% member contribution plus 3% Health Care Contribution". The "Employer Contribution" field contains "xxx.xx", with a blue arrow pointing to it from the label "Current employer rate". The "Pay Rate" field is empty. The "Employment Class Code" is set to "- Class Code Required". The "Contract Begin" field is partially visible.

A DTL4 record is required only if member makes contributions through the Deferred Compensation Option.

Employer Reported Wages \$: Enter gross wages.

Member DC Contributions \$: Enter dollar amount of Deferred Compensation Option contribution.

Member DC Percent (%): Enter percent amount of Deferred Compensation Option contribution.

Online payment of Deferred Compensation Option contributions reported on the DTL4 is made to the DC Contributions receipt type.

Detail 4 - DC Contribution:

SSN:

First Name:

Last Name:

Middle Name:

Begin Date: (MM/DD/YYYY) 08/23/2014

End Date: (MM/DD/YYYY) 09/05/2014

DC Record Type: 01 -- Regular

Employer Reported Wages: \$ 1000.00 ← Gross wages

Member DC Contributions \$ XX.XX ← Member Deferred Compensation \$ amount

Member DC Percent(%): XX.XX ←

Employer DC Contribution: \$

Employer DC Match Percent (%):

Member PHF Contributions \$

Member PHF Percent(%):

Employer PHF Contribution: \$

Employer PHF Match Percent (%):

Status Change Date: (MM/DD/YYYY)

Status Change Reason Code:

Last updated: 10/24/2014

6.04.08: Contributions for MIP Fixed with Personal Healthcare Fund (PHF)

Member DB Contribution: 3.9% of reportable wages entered on a DTL2 record in the Employee Contribution field.

Member Healthcare Contribution: none on the DTL2 record.

Employer Contribution: Enter dollar amount in the Employer Contribution field on a DTL2 record. See Current Employer Contribution Rates.

Use the Contributions & TDP receipt type to make online payment of contributions reported on the DTL2 record.

Hours: Detail 2 - Wage and Service

Reported Wage Code: 01 - Regular wages

Employer Reported Wages: \$ 1000.00 ← Reportable wages

Exception Wages: \$

Employee Contribution: \$ 39.00 ← 3.9% member contribution

Employer Contribution: \$ xxx.xx ← Current employer rate

Pay Rate:

Employment Class Code: - Class Code Required

Contract Begin Date:

Member Healthcare Contribution:

2%* of gross earnings entered on a DTL4 record.

- Enter the dollar equivalent of the % amount on a DTL4 record in the Member PHF Contribution: \$ field.
- Enter the percent amount as x.xx in the Member PHF Percent (%) field.

*Rate can be changed by the employee via the Third Party Administrator; the reporting unit will be notified of any changes through the View DC Feedback link on the Employer Reporting web site. Any member DC Contributions of 2% or less must be reported on the DTL4 record as a Personal Healthcare Fund (PHF) contribution and must be matched 100% by the employer. Any member contributions over 2% must be reported in the Member DC Contribution: \$ and Member DC Percent (%) fields.

Employer Healthcare Contribution Match:

100% match of the member's selected percentage up to a maximum of 2% entered on a DTL4 record.

- Enter the dollar equivalent of the % in the Employer PHF Contribution: \$ field.
- Enter the percent amount as x.xx in the Employer PHF Match Percent (%) field.

Use the DC Contributions receipt type to make online payment of contributions reported on the DTL4 record.

(MM/DD/YYYY) Detail 4 - DC Contributions

DC Record Type: 01 -- Regular

Employer Reported Wages: \$ ← Gross Wages

Member DC Contributions \$

Member DC Percent(%):

Employer DC Contribution: \$

Employer DC Match Percent(%):

Member PHF Contributions \$ ← member contribution \$ amount

Member PHF Percent (%) ← member contribution % amount

Employer PHF Contribution: \$ ← employer contribution \$ amount

Employer PHF Match Percent(%): ← employer contribution % amount

Last updated: 11/23/2015

6.04.09: Contributions for MIP Graded with Premium Subsidy

Member DB Contribution: Percent of reportable wages based on fiscal YTD earnings (see section 6.01.04 MIP Plan) entered on a DTL2 record in the Employee Contribution field*.

Member Health Care Contribution: 3% of reportable wages entered on the DTL2 record in the Employee Contribution field*.

*Report both amounts as one total in the Employee Contribution field.

Employer Contribution: Enter dollar amount in the Employer Contribution field on a DTL2 record. See Current Employer Contribution Rates.

Online payment of contributions reported on the DTL2 record is made to the DB Contributions & TDP receipt type.

The screenshot shows the 'Detail 2 - Wage and Service' form. It includes fields for 'Hours', 'Reported Wage Code' (set to '01 - Regular wages'), 'Employer Reported Wages' (\$1000.00), 'Exception Wages', 'Employee Contribution' (\$XX.XX), 'Employer Contribution' (\$XXX.XX), 'Pay Rate', and 'Employment Class Code' (set to '- Class Code Required'). Annotations with green arrows point to the 'Employer Reported Wages' field as 'Reportable wages', the 'Employee Contribution' field as 'Total of member % based on YTD wages plus 3% HCC contribution', and the 'Employer Contribution' field as 'Current employer rate'.

A DTL4 record is required only if member makes contributions through the Deferred Compensation Option.

Employer Reported Wages \$: Enter gross earnings.

Member DC Contributions \$: Enter dollar amount of Deferred Compensation Option contribution.

Member DC Percent (%): Enter percent amount of Deferred Compensation Option contribution.

Online payment of Deferred Compensation Option contributions reported on the DTL4 record is made to the DC Contributions receipt type.

Detail 4 - DC Contribution:

SSN:

First Name:

Last Name:

Middle Name:

Begin Date: (MM/DD/YYYY)

End Date: (MM/DD/YYYY)

DC Record Type:

Employer Reported Wages: \$ Gross wages

Member DC Contributions \$ Member Deferred Compensation \$ amount

Member DC Percent(%): Member Deferred Compensation % amount

Employer DC Contribution: \$

Employer DC Match Percent (%):

Member PHF Contributions \$

Member PHF Percent(%):

Employer PHF Contribution: \$

Employer PHF Match Percent (%):

Status Change Date: (MM/DD/YYYY)

Status Change Reason Code:

Last updated: 09/11/2015

6.04.10: Contributions for MIP Graded with Personal Healthcare Fund (PHF)

Member DB Contribution: Percent of reportable wages based on fiscal YTD earnings (see section 6.01.04 MIP Plan) entered on a DTL2 record in the Employee Contribution field.

Member Healthcare Contribution: None on the DTL2 record.

Employer Contribution: Enter dollar amount in the Employer Contribution field on a DTL2 record. See Current Employer Contribution Rates.

Use the Contributions & TDP receipt type to make online payment of contributions reported on the DTL2 record.

The screenshot shows the 'Detail 2 - Wage and Service' form. It includes fields for 'Hours', 'Reported Wage Code' (set to '01 - Regular wages'), 'Employer Reported Wages' (\$1000.00), 'Exception Wages', 'Employee Contribution' (\$XX.XX), 'Employer Contribution' (\$XXX.XX), 'Pay Rate', and 'Employment Class Code' (set to '- Class Code Required'). Red arrows point from text labels to specific fields: 'Reportable wages' points to 'Employer Reported Wages', '% of member contribution based on YTD wages' points to 'Employee Contribution', and 'Current employer rate' points to 'Employer Contribution'. A large orange watermark diagonally across the form reads 'For Historical reference only Archived on March 18, 2022'.

Member Healthcare Contribution:

2%* of gross earnings entered on a DTL4 record.

- Enter the dollar equivalent of the % amount on a DTL4 record in the Member PHF Contribution: \$ field.
- Enter the percent amount as x.xx in the Member PHF Percent (%) field.

*Rate can be changed by the employee via the Third Party Administrator; the reporting unit will be notified of any changes through the View DC Feedback link on the Employer Reporting website. Any member DC Contributions of 2% or less must be reported on the DTL4 record as a Personal Healthcare Fund (PHF) contribution and must be matched 100% by the employer. Any member contributions over 2% must be reported in the Member DC Contribution: \$ and Member DC Percent (%) fields.

Employer Healthcare Contribution Match:

100% match of the member's selected percentage up to a maximum of 2% entered on a DTL4 record.

- Enter the dollar equivalent of the % in the Employer PHF Contribution: \$ field.
- Enter the percent amount x.xx in the Employer PHF Match Percent (%) field.

Use the DC Contributions receipt type to make online payment of contributions reported on the DTL4 record.

(MM/DD/YYYY) Detail 4 - DC Contributions

DC Record Type: 01 -- Regular

Employer Reported Wages: \$ ← Gross Wages

Member DC Contributions \$

Member DC Percent(%):

Employer DC Contribution: \$

Employer DC Match Percent(%):

Member PHF Contributions \$ ← member contribution \$ amount

Member PHF Percent (%) ← member contribution % amount

Employer PHF Contribution: \$ ← employer contribution \$ amount

Employer PHF Match Percent(%) ← employer contribution % amount

Last updated: 11/23/2015

6.04.11: Contributions for MIP Plus with Premium Subsidy

Member DB Contribution: Percent of reportable wages based on fiscal YTD earnings (see section 6.01.04 MIP Plan) entered on a DTL2 record in the Employee Contribution field*.

Member Health Care Contribution: 3% of reportable wages entered on the DTL2 record in the Employee Contribution field*.

*Report both amounts as one total in the Employee Contribution field.

Employer Contribution: Enter dollar amount in the Employer Contribution field on a DTL2 record. See Current Employer Contribution Rates.

Online payment of contributions reported on the DTL2 record is made to the DB Contributions & TDP receipt type.

Hours: Detail 2 - Wage and Service

Reported Wage Code:

Employer Reported Wages: \$ ← Reportable wages

Exception Wages: \$

Employee Contribution: \$ ← Total of member % based on YTD wages plus 3% HCC contribution

Employer Contribution: \$ ← Current employer rate

Pay Rate:

Employment Class Code:

A DTL4 record is required only if member makes contributions through the Deferred Compensation Option.

Employer Reported Wages \$: Enter gross wages.

Member DC Contributions \$: Enter dollar amount of Deferred Compensation Option contribution.

Member DC Percent (%): Enter percent amount of Deferred Compensation Option contribution.

Online payment of Deferred Compensation Option contributions reported on the DTL4 record is made to the DC Contributions receipt type.

Detail 4 - DC Contribution:

SSN:

First Name:

Last Name:

Middle Name:

Begin Date: (MM/DD/YYYY) 08/23/2014

End Date: (MM/DD/YYYY) 09/05/2014

DC Record Type: 01 -- Regular

Employer Reported Wages: \$ 1000.00 ← Gross wages

Member DC Contributions \$ XX.XX ← Member Deferred Compensation \$ amount

Member DC Percent(%): XX.XX ←

Employer DC Contribution: \$

Employer DC Match Percent (%):

Member PHF Contributions \$

Member PHF Percent(%):

Employer PHF Contribution: \$

Employer PHF Match Percent (%):

Status Change Date: (MM/DD/YYYY)

Status Change Reason Code:

Last updated: 10/24/2014

6.04.12: Contributions for MIP Plus with Personal Healthcare Fund (PHF)

Member DB Contribution: Percent of reportable wages based on fiscal YTD earnings (see section 6.01.04 MIP Plan) entered on a DTL2 record in the Employee Contribution field.

Member Health Care Contribution: None on the DTL2 record.

Employer Contribution: Enter dollar amount in the Employer Contribution field on a DTL2 record. See Current Employer Contribution Rates.

Use the Contributions & TDP receipt type to make online payment of contributions reported on the DTL2 record.

Hours: Detail 2 - Wage and Service

Reported Wage Code: 01 - Regular wages

Employer Reported Wages: \$ 1000.00 ← Reportable wages

Exception Wages: \$

Employee Contribution: \$ XX.XX ← % of member contribution based on YTD wages

Employer Contribution: \$ XXX.XX ← Current employer rate

Pay Rate:

Employment Class Code: - Class Code Required

Member Healthcare Contribution:

2%* of gross earnings entered on a DTL4 record.

- Enter the dollar equivalent of the % amount on a DTL4 record in the Member PHF Contribution: \$ field.
- Enter the percent amount as x.xx in the Member PHF Percent (%) field.

*Rate can be changed by the employee via the Third Party Administrator; the reporting unit will be notified of any changes through the View DC Feedback link on the Employer Reporting website. Any member DC Contributions of 2% or less must be reported on the DTL4 record as a Personal Healthcare Fund (PHF) contribution and must be matched 100% by the employer. Any member contributions over 2% must be reported in the Member DC Contribution: \$ and Member DC Percent (%) fields.

Employer Healthcare Contribution Match:

100% match of the member's selected percentage up to a maximum of 2% entered on a DTL4 record.

- Enter the dollar equivalent of the % in the Employer PHF Contribution: \$ field.
- Enter percent amount as x.xx in the Employer PHF Match Percent (%) field.

Use the DC Contributions receipt type to make online payment of contributions reported on the DTL4 record.

(MM/DD/YYYY) Detail 4 - DC Contributions

DC Record Type: 01 -- Regular

Employer Reported Wages: \$ ← Gross Wages

Member DC Contributions \$

Member DC Percent(%):

Employer DC Contribution: \$

Employer DC Match Percent(%):

Member PHF Contributions \$ ← member contribution \$ amount

Member PHF Percent (%) ← member contribution % amount

Employer PHF Contribution: \$ ← employer contribution \$ amount

Employer PHF Match Percent(%) ← employer contribution % amount

Last updated: 11/23/2015

6.04.13: Contributions for MIP 7% with Premium Subsidy

Member DB Contribution: 7% of reportable wages entered on a DTL2 record in the Employee Contribution field*.

Member Health Care Contribution: 3% of reportable wages entered on the DTL2 record in the Employee Contribution field*.

*Report both amounts as one total in the Employee Contribution field.

Employer Contribution: Enter dollar amount in the Employer Contribution field on a DTL2 record. See Current Employer Contribution Rates.

Online payment of contributions reported on the DTL2 record is made to the DB Contributions & TDP receipt type.

The screenshot shows a form titled 'Detail 2 - Wage and Service'. It includes the following fields and values:

- Reported Wage Code:** 01 - Regular wages
- Employer Reported Wages:** \$ 1000.00 (labeled 'Reportable wages' with a red arrow)
- Exception Wages:** \$
- Employee Contribution:** \$ 100.00 (labeled 'Total of 7% of reportable wages plus 3% HCC' with a red arrow)
- Employer Contribution:** \$ xxx.xx (labeled 'Current employer rate' with a red arrow)
- Pay Rate:**
- Employment Class Code:** - Class Code Required
- Contract Begin Date:**

A large diagonal watermark reads 'For historical reference only Archived on March 18, 2022'.

A DTL4 record is required only if member makes contributions through the Deferred Compensation Option.

Employer Reported Wages \$: Enter gross wages.

Member DC Contributions \$: Enter dollar amount of Deferred Compensation Option contribution.

Member DC Percent (%): Enter percent amount of Deferred Compensation Option contribution.

Online payment of Deferred Compensation Option contributions reported on the DTL4 record is made to the DC Contributions receipt type.

Detail 4 - DC Contribution:

SSN:

First Name:

Last Name:

Middle Name:

Begin Date: (MM/DD/YYYY)

End Date: (MM/DD/YYYY)

DC Record Type:

Employer Reported Wages: \$ Gross wages

Member DC Contributions \$ Member Deferred Compensation \$ amount

Member DC Percent(%): Member Deferred Compensation % amount

Employer DC Contribution: \$

Employer DC Match Percent (%):

Member PHF Contributions \$

Member PHF Percent(%):

Employer PHF Contribution: \$

Employer PHF Match Percent (%):

Status Change Date: (MM/DD/YYYY)

Status Change Reason Code:

Last updated: 12/16/2014

6.04.14: Contributions for MIP 7% with Personal Healthcare Fund (PHF)

Member DB Contribution: 7% of reportable wages entered on a DTL2 record in the Employee Contribution field*.

Member Health Care Contribution: None on the DTL2 record

Employer Contribution: Enter dollar amount in the Employer Contribution field on a DTL2 record. See Current Employer Contribution Rates.

Use the DB Contributions & TDP receipt type to make online payment of contributions reported on the DTL2 record.

The screenshot shows a form titled 'Detail 2 - Wage and Service'. It includes the following fields and values:

- Hours:** [Empty field]
- Reported Wage Code:** 01 - Regular wages (dropdown menu)
- Employer Reported Wages: \$** 1000.00 (with an arrow pointing to 'Reportable wages')
- Exception Wages: \$** [Empty field]
- Employee Contribution: \$** 70.00 (with an arrow pointing to '7% of reportable wages')
- Employer Contribution: \$** xxx.xx (with an arrow pointing to 'Current employer rate')
- Pay Rate:** [Empty field]
- Employment Class Code:** - Class Code Required (dropdown menu)

Member Healthcare Contribution:

2%* of gross earnings entered on a DTL4 record.

- Enter the dollar equivalent of the % amount on a DTL4 record in the Member PHF Contribution: \$ field.
- Enter the percent amount as x.xx in the Member PHF Percent (%) field.

*Rate can be changed by the employee via the Third Party Administrator; the reporting unit will be notified of any changes through the View DC Feedback link on the Employer Reporting website. Any member DC Contributions of 2% or less must be reported on the DTL4 record as a Personal Healthcare Fund (PHF) contribution and must be matched 100% by the employer. Any member contributions over 2% must be reported in the Member DC Contribution: \$ and Member DC Percent (%) fields.

Employer Healthcare Contribution Match:

100% match of the member's selected percentage up to a maximum of 2% entered on a DTL4 record.

- Enter the dollar equivalent of the % in the Employer PHF Contribution: \$ field.
- Enter percent amount as x.xx in the Employer PHF Match Percent (%) field.

Use the DC Contributions receipt type to make online payment of contributions reported on the DTL4 record.

(MM/DD/YYYY) Detail 4 - DC Contributions

DC Record Type: 01 -- Regular

Employer Reported Wages: \$ ← Gross Wages

Member DC Contributions \$

Member DC Percent(%):

Employer DC Contribution: \$

Employer DC Match Percent(%):

Member PHF Contributions \$ ← member contribution \$ amount

Member PHF Percent (%) ← member contribution % amount

Employer PHF Contribution: \$ ← employer contribution \$ amount

Employer PHF Match Percent(%): ← employer contribution % amount

Last updated: 11/23/2015

For historical reference only
Archived on March 18, 2022

6.04.15: Contributions for MIP DC Converted with Premium Subsidy

Member DB Contribution: None on the DTL2 record.

Member Health Care Contribution: 3% of reportable wages entered on the DTL2 record in the Employee Contribution field.

Employer Contribution: Enter dollar amount in the Employer Contribution field on a DTL2 record. See current Employer Contribution Rates.

Online payment of contributions reported on the DTL2 record is made to the Contributions & TDP receipt type.

Detail 2 - Wage and Service:

SSN:	<input type="text"/>
First Name:	<input type="text"/>
Last Name:	<input type="text"/>
Middle Name:	<input type="text"/>
Begin Date: (MM/DD/YYYY)	<input type="text"/>
End Date: (MM/DD/YYYY)	<input type="text"/>
Retirement Hours:	80.00
Reported Wage Code:	01 - Regular wages
Employer Reported Wages: \$	1000.00
Exception Wages: \$	
Employee Contribution: \$	30.00
Employer Contribution: \$	xxx.xx
Pay Rate:	
Employment Class Code:	- Class Code Required
Contract Begin Date: (MM/DD/YYYY)	<input type="text"/>
Contract End Date: (MM/DD/YYYY)	<input type="text"/>
Frequency Of Pay:	<input type="text"/>

Save Cancel

Member DC Contribution:
3%* of gross earnings entered on a DTL4 record.

- Enter the dollar equivalent of the % amount on a DTL4 record in the Member DC Contributions: \$ field.
- Enter the percent amount as x.xx in the Member DC Percent (%) field.

*Rate can be changed by the employee via the Third Party Administrator; the reporting unit will be notified of any changes through the View DC Feedback link on the Employer Reporting website. Any member DC Contributions must be reported in the Member DC Contribution: \$ and Member DC Percent (%) fields and must be matched 100% by the employer up to 3%.

Employer DC Contribution:

4% mandatory and 100% match of the member's contribution percentage up to 3%, entered on a DTL4 record.

- Enter the dollar equivalent of the % in the Employer DC Contribution: \$ field.
- Enter the percent amount as x.xx in the Employer DC Match Percent (%) field.

Online payment of Deferred Compensation Option contributions reported on the DTL4 record is made to the DC Contributions receipt type.

Detail 4 - DC Contribution:

SSN:	<input type="text"/>	
First Name:	<input type="text"/>	
Last Name:	<input type="text"/>	
Middle Name:	<input type="text"/>	
Begin Date: (MM/DD/YYYY)	<input type="text"/>	
End Date: (MM/DD/YYYY)	<input type="text"/>	
DC Record Type:	01 -- Regular	▼
Employer Reported Wages: \$	<input type="text" value="1000"/>	← gross wages
Member DC Contributions \$	<input type="text" value="30.00"/>	← member DC contribution \$ amount
Member DC Percent(%)	<input type="text" value="3.00"/>	← member DC contribution % amount
Employer DC Contribution: \$	<input type="text" value="70.00"/>	← employer DC mandatory and match \$ amount
Employer DC Match Percent(%)	<input type="text" value="7.00"/>	← employer DC mandatory and match % amount
Member PHF Contributions \$	<input type="text"/>	
Member PHF Percent(%)	<input type="text"/>	
Employer PHF Contribution: \$	<input type="text"/>	
Employer PHF Match Percent(%)	<input type="text"/>	
Status Change Date: (MM/DD/YYYY)	<input type="text"/>	
Status Change Reason Code:	<input type="text"/>	▼

Save Cancel

Last updated: 11/16/2018

6.04.16: Contributions for MIP DC Converted with Personal Healthcare Fund (PHF)

Member DB Contribution: None on the DTL2 record.

Member Healthcare Contribution: None on the DTL2 record.

Employer Contribution: Enter dollar amount in the Employer Contribution field on a DTL2 record. See current Employer Contribution Rates.

Use the Contributions & TDP receipt type to make online payment of contributions reported on the DTL2 record.

Detail 2 - Wage and Service:

SSN:

First Name:

Last Name:

Middle Name:

Begin Date: (MM/DD/YYYY)

End Date: (MM/DD/YYYY)

Retirement Hours:

Reported Wage Code:

Employer Reported Wages: \$ ← reportable wages

Exception Wages: \$

Employee Contribution: \$

Employer Contribution: \$ ← based on current employer rate

Pay Rate:

Employment Class Code:

Contract Begin Date: (MM/DD/YYYY)

Contract End Date: (MM/DD/YYYY)

Frequency Of Pay:

Member DC Contribution:

3%* of gross earnings entered on a DTL4 record.

- Enter the dollar equivalent of the % amount on a DTL4 record in the Member DC Contributions: \$ field.
- Enter the percent amount as x.xx in the Member DC Percent (%) field.

*Rate can be changed by the employee via the Third Party Administrator; the reporting unit will be notified of any changes through the View DC Feedback link on the Employer Reporting website. Any member DC Contributions of 2% or less must be reported on the DTL4 record as a Personal Healthcare Fund (PHF) contribution and must be matched 100% by the employer. Any member contributions over 2% must be reported in the Member DC Contribution: \$ and Member DC Percent (%) fields.

Employer DC Contribution Match:

4% mandatory and 100% match of the member's selected percentage up to a maximum of 3% entered on a DTL4 record.

- Enter the dollar equivalent of the % in the Employer DC Contribution: \$ field.
- Enter the percent amount as x.xx in the Employer DC Match Percent (%) field.

Member Healthcare Contribution:

2%* of gross earnings entered on a DTL4 record.

- Enter the dollar equivalent of the % amount on a DTL4 record in the Member PHF Contribution: \$ field.
- Enter the percent amount as x.xx in the Member PHF Percent (%) field.

*Rate can be changed by the employee via the Third Party Administrator; the reporting unit will be notified of any changes through the View DC Feedback link on the Employer Reporting website. Any member DC Contributions of 2% or less must be reported on the DTL4 record as a Personal Healthcare Fund (PHF) contribution and must be matched 100% by the employer. Any member contributions over 2% must be reported in the Member DC Contribution: \$ and Member DC Percent (%) fields.

Employer Healthcare Contribution Match:

100% match of the member's selected percentage up to a maximum of 2% entered on a DTL4 record.

- Enter the dollar equivalent of the % in the Employer PHF Contribution: \$ field.
- Enter the percent amount as x.xx in the Employer PHF Match Percent (%) field.

Use the DC Contributions receipt type to make an online payment of contributions reported on the DTL4 record.

Detail 4 - DC Contribution:

SSN:	<input type="text"/>	
First Name:	<input type="text"/>	
Last Name:	<input type="text"/>	
Middle Name:	<input type="text"/>	
Begin Date: (MM/DD/YYYY)	<input type="text"/>	
End Date: (MM/DD/YYYY)	<input type="text"/>	
DC Record Type:	01 -- Regular	▼
Employer Reported Wages: \$	<input type="text" value="1000"/>	← gross wages
Member DC Contributions \$	<input type="text" value="30.00"/>	← member DC \$ amount
Member DC Percent(%):	<input type="text" value="3.00"/>	← member DC % amount
Employer DC Contribution: \$	<input type="text" value="70.00"/>	← employer DC mandatory and match \$ amount
Employer DC Match Percent(%):	<input type="text" value="7.00"/>	← employer DC mandatory and match % amount
Member PHF Contributions \$	<input type="text" value="20.00"/>	← member PHF \$ amount
Member PHF Percent(%):	<input type="text" value="2.00"/>	← member PHF % amount
Employer PHF Contribution: \$	<input type="text" value="20.00"/>	← employer PHF match \$ amount
Employer PHF Match Percent(%):	<input type="text" value="2.00"/>	← employer PHF match % amount
Status Change Date: (MM/DD/YYYY)	<input type="text"/>	
Status Change Reason Code:	<input type="text"/>	▼

Save Cancel

Last updated: 11/16/2018

6.04.17: Contributions for Pension Plus with Premium Subsidy

Member DB Contribution: Percent of reportable wages based on fiscal YTD earnings (see section 6.01.05 Pension Plus Plan) entered on a DTL2 record in the Employee Contribution field*.

Member Health Care Contribution: 3% of reportable wages entered on the DTL2 record in the Employee Contribution field*.

*Report both amounts as one total in the Employee Contribution field.

Employer Contribution: Enter dollar amount in the Employer Contribution field on a DTL2 record. See Current Employer Contribution Rates.

Online payment of contributions reported on the DTL2 record is made to the Contributions & TDP receipt type.

Hours: Detail 2 - Wage and Service

Reported Wage Code: 01 - Regular wages

Employer Reported Wages: \$ 1000.00 ← Reportable wages

Exception Wages: \$

Employee Contribution: \$ XX.XX ← Total of member % based on YTD wages plus 3% HCC contribution

Employer Contribution: \$ XXX.XX ← Current employer rate

Pay Rate:

Employment Class Code: - Class Code Required

Member DC Contribution:

2%* of gross earnings entered on a DTL4 record.

- Enter the dollar equivalent of the % amount on a DTL4 record in the Member DC Contributions: \$ field.
- Enter Percent amount as x.xx in the Member DC Percent (%) field.

*Rate can be changed by the employee via Voya Financial®; the reporting unit will be notified of any changes through the View DC Feedback on the Employer Reporting web site.

Employer DC Contribution Match:

50% match of the member's selected percentage up to a maximum of 1% entered on a DTL4 record.

- Enter the dollar equivalent of the % in the Employer DC Contribution: \$ field.
- Enter Percent amount as x.xx in the Employer DC Match Percent (%) field.

Online payment of contributions reported on the DTL4 record is made to the DC Contributions receipt type.

(MM/DD/YYYY) Detail 4 - DC Contributions

DC Record Type: 01 -- Regular

Employer Reported Wages: \$ ← Gross wages

Member DC Contributions \$ ← Member DC contribution \$ amount

Member DC Percent(%): ← Member DC contribution % amount

Employer DC Contribution: \$ ← Employer DC match \$ amount

Employer DC Match Percent(%): ← Employer DC match % amount

Member PHF Contributions \$

Member PHF Percent (%)

Last updated: 09/11/2015

For historical reference only
Archived on March 18, 2022

6.04.18: Contributions for Pension Plus with Personal Healthcare Fund (PHF)

Member DB Contribution: Percent of reportable wages based on fiscal YTD earnings (see section 6.01.05 Pension Plus Plan) entered on a DTL2 record in the Employee Contribution field*.

Member Health Care Contribution: None on the DTL2 record.

Employer Contribution: Enter dollar amount in the Employer Contribution field on a DTL2 record. See Current Employer Contribution Rates.

Online payment of contributions reported on the DTL2 record is made to the Contributions & TDP receipt type.

Hours: Detail 2 - Wage and Service

Reported Wage Code:

Employer Reported Wages: \$ ← Reportable wages

Exception Wages: \$

Employee Contribution: \$ ← % of member contribution based on YTD wages

Employer Contribution: \$ ← Current employer rate

Pay Rate:

Employment Class Code:

Member DC Contribution:

2%* of gross earnings entered on a DTL4 record.

- Enter the dollar equivalent of the % amount on a DTL4 record in the Member DC Contributions: \$ field.
- Enter the percent amount as x.xx in the Member DC Percent (%) field.

*Rate can be changed by the employee via the Third Party Administrator; the reporting unit will be notified of any changes through the View DC Feedback link on the Employer Reporting website. Any member DC Contributions of 2% or less must be reported on the DTL4 record as a Personal Healthcare Fund (PHF) contribution and must be matched 100% by the employer. Any member contributions over 2% must be reported in the Member DC Contribution: \$ and Member DC Percent (%) fields.

Employer DC Contribution Match:

50% match of the member's selected percentage up to a maximum of 1% entered on a DTL4 record.

- Enter the dollar equivalent of the % in the Employer DC Contribution: \$ field.
- Enter the percent amount as x.xx in the Employer DC Match Percent (%) field.

Member Healthcare Contribution:

2%* of gross earnings entered on a DTL4 record.

- Enter the dollar equivalent of the % amount on a DTL4 record in the Member PHF Contribution: \$ field.
- Enter the percent amount as x.xx in the Member PHF Percent (%) field.

*Rate can be changed by the employee via the Third Party Administrator; the reporting unit will be notified of any changes through the View DC Feedback link on the Employer Reporting website. Any member DC Contributions of 2% or less must be reported on the DTL4 record as a Personal Healthcare Fund (PHF) contribution and must be matched 100% by the employer. Any member contributions over 2% must be reported in the Member DC Contribution: \$ and Member DC Percent (%) fields.

Employer Healthcare Contribution Match:

100% match of the member's selected percentage up to a maximum of 2% entered on a DTL4 record.

- Enter the dollar equivalent of the % in the Employer PHF Contribution: \$ field.
- Enter the percent amount as x.xx in the Employer PHF Match Percent (%) field.

Use the DC Contributions receipt type to make an online payment of contributions reported on the DTL4 record.

(MM/DD/YYYY) _____ Detail 4 - DC Contributions

DC Record Type: 01 -- Regular

Employer Reported Wages: \$	1000.00	← Gross Wages
Member DC Contributions \$	20.00	← Member DC \$ amount
Member DC Percent(%):	2.00	← Member DC % amount
Employer DC Contribution: \$	10.00	← Employer DC match \$ amount
Employer DC Match Percent(%):	1.00	← Employer DC match % amount
Member PHF Contributions \$	20.00	← Member PHF \$ amount
Member PHF Percent (%):	2.00	← Member PHF % amount
Employer PHF Contribution: \$	20.00	← Employer PHF match \$ amount
Employer PHF Match Percent(%):	2.00	← Employer PHF match % amount
Status Change Date:		

Last updated: 11/23/2015

6.04.19: Contributions for Defined Contribution (DC) with Personal Healthcare Fund (PHF)

Member DB Contribution: None on the DTL2 record.

Member Health Care Contribution: None on the DTL2 record.

Employer Contribution: Enter dollar amount in the Employer Contribution field on a DTL2 record. See Current Employer Contribution Rates.

Use the Contributions & TDP receipt type to make online payment of contributions reported on the DTL2 record.

Begin Date: (MM/DD/YYYY)

End Date: (MM/DD/YYYY)

Retirement Hours:

Reported Wage Code: 01 - Regular wages

Employer Reported Wages: \$

Exception Wages: \$

Employee Contribution: \$

Employer Contribution: \$ xxx.xx ← current employer rate

Pay Rate:

Employment Class Code: - Class Code Required

Contract Begin Date:

Member DC Contribution:

3%* of gross earnings entered on a DTL4 record.

- Enter the dollar equivalent of the % amount on a DTL4 record in the Member DC Contributions: \$ field.
- Enter the percent amount as x.xx in the Member DC Percent (%) field.

*Rate can be changed by the employee via the Third Party Administrator; the reporting unit will be notified of any changes through the View DC Feedback link on the Employer Reporting website. Any member DC Contributions of 2% or less must be reported on the DTL4 record as a Personal Healthcare Fund (PHF) contribution and must be matched 100% by the employer. Any member contributions over 2% must be reported in the Member DC Contribution: \$ and Member DC Percent (%) fields.

Employer DC Contribution Match:

4% mandatory and 100% match of the member's selected percentage up to a maximum of 3% entered on a DTL4 record.

- Enter the dollar equivalent of the % in the Employer DC Contribution: \$ field.
- Enter the percent amount as x.xx in the Employer DC Match Percent (%) field.

Member Healthcare Contribution:

2%* of gross earnings entered on a DTL4 record.

- Enter the dollar equivalent of the % amount on a DTL4 record in the Member PHF Contribution: \$ field.
- Enter the percent amount as x.xx in the Member PHF Percent (%) field.

*Rate can be changed by the employee via the Third Party Administrator; the reporting unit will be notified of any changes through the View DC Feedback link on the Employer Reporting website. Any member DC Contributions of 2% or less must be reported on the DTL4 record as a Personal Healthcare Fund (PHF) contribution and must be matched 100% by the employer. Any member contributions over 2% must be reported in the Member DC Contribution: \$ and Member DC Percent (%) fields.

Employer Healthcare Contribution Match:

100% match of the member's selected percentage up to a maximum of 2% entered on a DTL4 record.

- Enter the dollar equivalent of the % in the Employer PHF Contribution: \$ field.
- Enter the percent amount as x.xx in the Employer PHF Match Percent (%) field.

Use the DC Contributions receipt type to make an online payment of contributions reported on the DTL4 record.

(MM/DD/YYYY) _____ Detail 4 - DC Contributions

DC Record Type: 01 -- Regular

Employer Reported Wages: \$ 1000.00 ← Gross wages

Member DC Contributions \$ 30.00 ← Member DC contribution \$ amount

Member DC Percent(%): 3.00 ← Member DC contribution % amount

Employer DC Contribution: \$ 70.00 ← Employer DC mandatory and match \$ amount

Employer DC Match Percent(%): 7.00 ← Employer DC mandatory and match % amount

Member PHF Contributions \$ 20.00 ← Member PHF contribution \$ amount

Member PHF Percent (%): 2.00 ← Member PHF contribution % amount

Employer PHF Contribution: \$ 20.00 ← Employer PHF match \$ amount

Employer PHF Match Percent(%): 2.00 ← Employer PHF match % amount

Status Change Date: _____

Last updated: 03/05/2018

6.04.20: Contributions for Pension Plus 2

Member DB Contribution: Enter dollar amount in the Employee Contribution field on a DTL2 record. See current Contribution Rates table. Note that for Pension Plus 2 only, member contribution rates change each year on October 1.

Member Health Care Contribution: None on the DTL2 record.

Employer Contribution: Enter dollar amount in the Employer Contribution field on a DTL2 record. See current Contribution Rates table.

Online payment of contributions reported on the DTL2 record is made to the Contributions & TDP receipt type.

Hours: Detail 2 - Wage and Service

Reported Wage Code: 01 - Regular wages

Employer Reported Wages: \$ 1000.00 ← Reportable wages

Exception Wages: \$

Employee Contribution: \$ XX.XX ← Current employee rate

Employer Contribution: \$ XXX.XX ← Current employer rate

Pay Rate:

Employment Class Code: - Class Code Required

Member DC Contribution:

2%* of gross earnings entered on a DTL4 record.

- Enter the dollar equivalent of the % amount on a DTL4 record in the Member DC Contributions: \$ field.
- Enter the percent amount as x.xx in the Member DC Percent (%) field.

*Rate can be changed by the employee via the Third Party Administrator; the reporting unit will be notified of any changes through the View DC Feedback link on the Employer Reporting website. Any member DC Contributions of 2% or less must be reported on the DTL4 record as a Personal Healthcare Fund (PHF) contribution and must be matched 100% by the employer. Any member contributions over 2% must be reported in the Member DC Contribution: \$ and Member DC Percent (%) fields.

Employer DC Contribution Match:

50% match of the member's selected percentage up to a maximum of 1% entered on a DTL4 record.

- Enter the dollar equivalent of the % in the Employer DC Contribution: \$ field.
- Enter the percent amount as x.xx in the Employer DC Match Percent (%) field.

Member Healthcare Contribution:

2%* of gross earnings entered on a DTL4 record.

- Enter the dollar equivalent of the % amount on a DTL4 record in the Member PHF Contribution: \$ field.
- Enter the percent amount as x.xx in the Member PHF Percent (%) field.

*Rate can be changed by the employee via the Third Party Administrator; the reporting unit will be notified of any changes through the View DC Feedback link on the Employer Reporting website. Any member DC Contributions of 2% or less must be reported on the DTL4 record as a Personal Healthcare Fund (PHF) contribution and must be matched 100% by the employer. Any member contributions over 2% must be reported in the Member DC Contribution: \$ and Member DC Percent (%) fields.

Employer Healthcare Contribution Match:

100% match of the member's selected percentage up to a maximum of 2% entered on a DTL4 record.

- Enter the dollar equivalent of the % in the Employer PHF Contribution: \$ field.
- Enter the percent amount as x.xx in the Employer PHF Match Percent (%) field.

Use the DC Contributions receipt type to make an online payment of contributions reported on the DTL4 record.

(MM/DD/YYYY) Detail 4 - DC Contributions

DC Record Type:

Employer Reported Wages: \$ ← Gross Wages

Member DC Contributions \$ ← Member DC \$ amount

Member DC Percent(%): ← Member DC % amount

Employer DC Contribution: \$ ← Employer DC match \$ amount

Employer DC Match Percent(%): ← Employer DC match % amount

Member PHF Contributions \$ ← Member PHF \$ amount

Member PHF Percent (%): ← Member PHF % amount

Employer PHF Contribution: \$ ← Employer PHF match \$ amount

Employer PHF Match Percent(%): ← Employer PHF match % amount

Status Change Date:

Last updated: 02/01/2018