



MPSERS Member, Retiree, and Employer Contribution Rates for K12 Districts, ISDs, Charter Schools/PSAs, Libraries, and Community Colleges

Effective Oct. 3, 2024 - Sept. 30, 2025

| | | Active Members Employee DB Contribution Rates (DTL2) | | | Active Members and Retirees Employee DC Contribution Rates (DTL4) | | | Active Members Employer DB Contribution Rates (DTL2) | | | | | Active Members and Retirees Employer DC Contribution Rates (DTL4) | | | | | |
|--------------------------|-----------------|---|-----------------|---------------|--|-------------------|--------------|---|--------------|---------------|--------------------|-------------|--|---------------|-----------|-----------|-------|--------------|
| Benefit Plan | Healthcare Plan | DB Contributions | Premium Subsidy | DB TOTAL | DC Contributions | PHF Contributions | DC TOTAL | Pension Normal Cost | Pension UAAL | Pension Total | Health Normal Cost | Health UAAL | Health Total | DB TOTAL | Mandatory | Matching* | PHF* | DC TOTAL |
| Basic | Premium Subsidy | | 3.00% | 3.00% | | | | 9.15% | 20.96% | 30.11% | 1.25% | 0.00% | 1.25% | 31.36% | | | | |
| Basic | PHF | | | | | 2.00% | 2.00% | 9.15% | 20.96% | 30.11% | | 0.00% | 0.00% | 30.11% | | | 2.00% | 2.00% |
| Basic 4% | Premium Subsidy | 4.00% | 3.00% | 7.00% | | | | 9.15% | 20.96% | 30.11% | 1.25% | 0.00% | 1.25% | 31.36% | | | | |
| Basic 4% | PHF | 4.00% | | 4.00% | | 2.00% | 2.00% | 9.15% | 20.96% | 30.11% | | 0.00% | 0.00% | 30.11% | | | 2.00% | 2.00% |
| Basic DC Converted | Premium Subsidy | | 3.00% | 3.00% | 3.00% | | 3.00% | | 20.96% | 20.96% | 1.25% | 0.00% | 1.25% | 22.21% | 4.00% | 3.00% | | 7.00% |
| Basic DC Converted | PHF | | | | 3.00% | 2.00% | 5.00% | | 20.96% | 20.96% | | 0.00% | 0.00% | 20.96% | 4.00% | 3.00% | 2.00% | 9.00% |
| MIP Fixed | Premium Subsidy | 3.90% | 3.00% | 6.90% | | | | 9.15% | 20.96% | 30.11% | 1.25% | 0.00% | 1.25% | 31.36% | | | | |
| MIP Fixed | PHF | 3.90% | | 3.90% | | 2.00% | 2.00% | 9.15% | 20.96% | 30.11% | | 0.00% | 0.00% | 30.11% | | | 2.00% | 2.00% |
| MIP Graded | Premium Subsidy | | | | | | | 9.15% | 20.96% | 30.11% | 1.25% | 0.00% | 1.25% | 31.36% | | | | |
| Salary: \$0 - \$5,000.00 | | 3.00% | 3.00% | 6.00% | | | | | | | | | | | | | | |
| \$5,000.01 - \$15,000.00 | | 3.60% | 3.00% | 6.60% | | | | | | | | | | | | | | |
| over \$15,000.00 | | 4.30% | 3.00% | 7.30% | | | | | | | | | | | | | | |
| MIP Graded | PHF | | | | | 2.00% | 2.00% | 9.15% | 20.96% | 30.11% | | 0.00% | 0.00% | 30.11% | | | 2.00% | 2.00% |
| Salary: \$0 - \$5,000.00 | | 3.00% | | 3.00% | | | | | | | | | | | | | | |
| \$5,000.01 - \$15,000.00 | | 3.60% | | 3.60% | | | | | | | | | | | | | | |
| over \$15,000.00 | | 4.30% | | 4.30% | | | | | | | | | | | | | | |
| MIP Plus | Premium Subsidy | | | | | | | 9.15% | 20.96% | 30.11% | 1.25% | 0.00% | 1.25% | 31.36% | | | | |
| Salary: \$0 - \$5,000.00 | | 3.00% | 3.00% | 6.00% | | | | | | | | | | | | | | |
| \$5,000.01 - \$15,000.00 | | 3.60% | 3.00% | 6.60% | | | | | | | | | | | | | | |
| over \$15,000.00 | | 6.40% | 3.00% | 9.40% | | | | | | | | | | | | | | |
| MIP Plus | PHF | | | | | 2.00% | 2.00% | 9.15% | 20.96% | 30.11% | | 0.00% | 0.00% | 30.11% | | | 2.00% | 2.00% |
| Salary: \$0 - \$5,000.00 | | 3.00% | | 3.00% | | | | | | | | | | | | | | |
| \$5,000.01 - \$15,000.00 | | 3.60% | | 3.60% | | | | | | | | | | | | | | |
| over \$15,000.00 | | 6.40% | | 6.40% | | | | | | | | | | | | | | |
| MIP 7% | Premium Subsidy | 7.00% | 3.00% | 10.00% | | | | 9.15% | 20.96% | 30.11% | 1.25% | 0.00% | 1.25% | 31.36% | | | | |
| MIP 7% | PHF | 7.00% | | 7.00% | | 2.00% | 2.00% | 9.15% | 20.96% | 30.11% | | 0.00% | 0.00% | 30.11% | | | 2.00% | 2.00% |
| MIP DC Converted | Premium Subsidy | | 3.00% | 3.00% | 3.00% | | 3.00% | | 20.96% | 20.96% | 1.25% | 0.00% | 1.25% | 22.21% | 4.00% | 3.00% | | 7.00% |
| MIP DC Converted | PHF | | | | 3.00% | 2.00% | 5.00% | | 20.96% | 20.96% | | 0.00% | 0.00% | 20.96% | 4.00% | 3.00% | 2.00% | 9.00% |
| Pension Plus | Premium Subsidy | | | | 2.00% | | 2.00% | 5.31% | 20.96% | 26.27% | 1.25% | 0.00% | 1.25% | 27.52% | | | 1.00% | 1.00% |
| Salary: \$0 - \$5,000.00 | | 3.00% | 3.00% | 6.00% | | | | | | | | | | | | | | |
| \$5,000.01 - \$15,000.00 | | 3.60% | 3.00% | 6.60% | | | | | | | | | | | | | | |
| over \$15,000.00 | | 6.40% | 3.00% | 9.40% | | | | | | | | | | | | | | |
| Pension Plus | PHF | | | | 2.00% | 2.00% | 4.00% | 5.31% | 20.96% | 26.27% | | 0.00% | 0.00% | 26.27% | | | 1.00% | 3.00% |
| Salary: \$0 - \$5,000.00 | | 3.00% | | 3.00% | | | | | | | | | | | | | | |
| \$5,000.01 - \$15,000.00 | | 3.60% | | 3.60% | | | | | | | | | | | | | | |
| over \$15,000.00 | | 6.40% | | 6.40% | | | | | | | | | | | | | | |
| Pension Plus 2 | PHF | 6.20% | | 6.20% | 2.00% | 2.00% | 4.00% | 6.20% | 20.96% | 27.16% | | 0.00% | 0.00% | 27.16% | | | 1.00% | 3.00% |
| DC | PHF | | | | 3.00% | 2.00% | 5.00% | | 20.96% | 20.96% | | 0.00% | 0.00% | 20.96% | 4.00% | 3.00% | 2.00% | 9.00% |

*The rates in these columns reflect the maximum employer match. See the Member Benefit Plan link on the Employer Reporting website for more information.

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

The table below is provided for budgeting purposes only, not for calculating payroll reporting rates. The MPSERS UAAL Stabilization Rate is the estimated statewide impact on 2024-2025 MPSERS UAAL Rate Stabilization funding. Because legislation calls for using each entity's prior-year salary as a base for distribution, the amount paid to each employer will vary from the amount the employer sets up as liability using that rate and current year payroll. The Total Rate is the estimated annual level percentage of the MPSERS payroll contribution rate.

| | | Active Members | | |
|------------------------|------------------------|--|--|---|
| Benefit Plan | Healthcare Plan | DB Rate Charged on Reported Payroll | MPSERS UAAL Stabilization Rate* | Total Rate (To be used for budgeting purposes only) |
| Basic/MIP | Premium Subsidy | 31.36% | 10.58% | 41.94% |
| Basic/MIP | PHF | 30.11% | 10.58% | 40.69% |
| Basic/MIP DC Converted | Premium Subsidy | 22.21% | 10.58% | 32.79% |
| Basic/MIP DC Converted | PHF | 20.96% | 10.58% | 31.54% |
| Pension Plus | Premium Subsidy | 27.52% | 10.58% | 38.10% |
| Pension Plus | PHF | 26.27% | 10.58% | 36.85% |
| Pension Plus 2 | PHF | 27.16% | 10.58% | 37.74% |
| DC | PHF | 20.96% | 10.58% | 31.54% |

*Public Act 127 of 2024 took effect Oct. 1, 2024, though it does not formally become effective until 90 days after the legislature adjourns sine die.