



MICHIGAN OFFICE OF RETIREMENT SERVICES
Big Plans. Small Steps.

MPSERS Member, Retiree, and Employer Contribution Rates for Universities

Effective Oct. 1, 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 UAAL Offset**	Pension Total	Health Normal Cost	Health UAAL	Health Total	DB TOTAL	Mandatory	Matching*	PHF*	DC TOTAL
Basic	Premium Subsidy		3.00%	3.00%				8.70%	2.22%	-2.22%	8.70%	1.53%	0.00%	1.53%	10.23%				
Basic	PHF					2.00%	2.00%	8.70%	2.22%	-2.22%	8.70%		0.00%	0.00%	8.70%			2.00%	2.00%
Basic 4%	Premium Subsidy	4.00%	3.00%	7.00%				8.70%	2.22%	-2.22%	8.70%	1.53%	0.00%	1.53%	10.23%				
Basic 4%	PHF	4.00%		4.00%		2.00%	2.00%	8.70%	2.22%	-2.22%	8.70%		0.00%	0.00%	8.70%			2.00%	2.00%
Basic DC Converted	Premium Subsidy		3.00%	3.00%	3.00%		3.00%		2.22%	-2.22%	0.00%	1.53%	0.00%	1.53%	1.53%	4.00%	3.00%		7.00%
Basic DC Converted	PHF				3.00%	2.00%	5.00%		2.22%	-2.22%	0.00%		0.00%	0.00%	0.00%	4.00%	3.00%	2.00%	9.00%
MIP Fixed	Premium Subsidy	3.90%	3.00%	6.90%				8.70%	2.22%	-2.22%	8.70%	1.53%	0.00%	1.53%	10.23%				
MIP Fixed	PHF	3.90%		3.90%		2.00%	2.00%	8.70%	2.22%	-2.22%	8.70%		0.00%	0.00%	8.70%			2.00%	2.00%
MIP Graded	Premium Subsidy							8.70%	2.22%	-2.22%	8.70%	1.53%	0.00%	1.53%	10.23%				
		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%	8.70%	2.22%	-2.22%	8.70%		0.00%	0.00%	8.70%			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 7%	Premium Subsidy	7.00%	3.00%	10.00%				8.70%	2.22%	-2.22%	8.70%	1.53%	0.00%	1.53%	10.23%				
MIP 7%	PHF	7.00%		7.00%		2.00%	2.00%	8.70%	2.22%	-2.22%	8.70%		0.00%	0.00%	8.70%			2.00%	2.00%
MIP DC Converted	Premium Subsidy		3.00%	3.00%	3.00%		3.00%		2.22%	-2.22%	0.00%	1.53%	0.00%	1.53%	1.53%	4.00%	3.00%		7.00%
MIP DC Converted	PHF				3.00%	2.00%	5.00%		2.22%	-2.22%	0.00%		0.00%	0.00%	0.00%	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.

**The 236(15) appropriation will be paid in a lump sum by 10/31/2024, passed through the Universities and paid back to ORS, thus the 2.22% will be paid via the 236(15) appropriation, and will not be charged on reported payroll.

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		
		DB Rate Charged on Reported Payroll	MPSERS UAAL Stabilization Rate	Total Rate (To be used for budgeting purposes only)
Benefit Plan	Healthcare Plan			
Basic/MIP	Premium Subsidy	10.23%	0.00%	10.23%
Basic/MIP	PHF	8.70%	0.00%	8.70%
Basic/MIP DC Converted	Premium Subsidy	1.53%	0.00%	1.53%
Basic/MIP DC Converted	PHF	0.00%	0.00%	0.00%

Note: Public Act 198 of 2023 reduced the UAAL pension contribution rate for Universities. Public Act 184 of 2022 removed the requirement to pay UAAL contributions for MPSERS retirees who return to direct or indirect public school employment.