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## Chapter 1– About PERA



The Public Employees Retirement Association (PERA) was established in 1931 by the Minnesota Legislature to provide a defined benefit pension plan to employees in eligible positions. Coverage in a PERA plan is provided by more than 2,000 school districts and local units of government. PERA staff serves 250,000 current and former public employees and provides monthly benefits to over 66,000 retirees and other benefit recipients.

This chapter provides basic information about PERA's retirement plans, administration, and services to serve as a convenient guide for participating employers. While we have tried to ensure that the information presented is correct, Minnesota

Statutes and policies of the PERA Board will govern in the event of any discrepancy. In addition, the laws or policies governing PERA are subject to change by the Minnesota Legislature or PERA Board of Trustees. Any changes that do occur could make some of the information presented here obsolete.

## Administration

PERA is governed by an eleven member Board of Trustees, which generally meets on a monthly basis. A current list of PERA Board members is posted on the PERA website and included in the member newsletters.

Five trustees are appointed by the Governor to represent cities, counties, school districts, and the public, respectively. Five members are elected by the PERA membership at large to represent the general active membership, Police and Fire plan members and all benefit recipients. The remaining member is the State Auditor. All elected and appointed Board members serve four-year terms. The State Attorney General's office provides legal counsel to the association.

The PERA Board appoints an Executive Director to serve as chief administrative officer responsible for directing the daily operations of the association, developing an annual administrative budget, and contracting for actuarial and other services. The director also serves as a member of the State Investment Advisory Council, which advises the State Board of Investment on the management and investment of pension funds. The Executive Director has support staff to advance strategic, operational, and legislative planning, provide assistance to the Board of Trustees, and to handle human resource and legal issues.

A staff of more than 115 professionals works out of the main PERA office in Saint Paul (60 Empire Drive, Suite 200).

PERA's mission is to administer and promote sustainable retirement plans and provide services that members value. This statement emphasizes PERA's commitment to providing quality services and benefits.



PERA's Board of Trustees, February 12, 2018



## Legislation

PERA is governed by Minnesota Statutes Chapters 11A, 353, 353A, 353D, 353E, 353F, 353G, 356 and 356A. Changes to the provisions that govern plan membership or benefits are made through the passage of legislation by the Minnesota Legislature. During a legislative session, the latest information about PERA-related bills is posted on the PERA website in the 'About PERA' section.

Local units of government and school districts are automatically covered.



## Fast Fact

## Participating Employers

The role of school districts and local governmental units is vital to the employees who qualify for membership in a PERA retirement plan. Qualifying public employees in Minnesota rely on their employers to properly withhold deductions for credit under a PERA retirement plan and to remit the contribution amounts to PERA on a timely manner. It is only through the reporting done by covered employers that PERA is able to maintain accurate and up-to-date member accounts.

Under state law, counties, cities, townships and public school districts within the state of Minnesota must extend membership in a PERA retirement plan to their eligible employees. This is also true for a department, unit, or an instrumentality of the state or local government.

Some employers provide PERA membership to their employees because their entity is defined in Minnesota Statutes Section 353.01, subdivision 6 as a governmental subdivision for PERA purposes. These are:

- The Association of Metropolitan Municipalities
- The Association of Minnesota Counties
- The Dakota County Agricultural Society
- The Hennepin Healthcare System, Inc.
- The Lake Johanna Volunteer Fire Department incorporated
- The League of Minnesota Cities
- The Metropolitan Airports Commission
- The Minneapolis Employees Retirement Association Fund for employment initially commenced after June 30, 1979
- The Minnesota Inter-county Association
- The Minnesota Municipal Utilities Association
- The Port Authority of the city of St. Paul
- The Public Employees Retirement Association
- The Range Association of Municipalities and Schools
- The Red Wing Environmental Learning Center
- The Spring Lake Park Fire Department, incorporated,
- The University of Minnesota with respect to police officers covered by the public employees police and fire retirement plan
- The Red Wing Port authority but only for employees who had member deductions taken from their salaries and remitted to PERA for coverage after December 31, 1984 and before May 1, 2011.
- The Seaway Port Authority of Duluth but only for employees who are not excluded under subdivision 2b;
- The Stevens County Housing and Redevelopment Authority for workers first employed before May 1, 2014, and who are not excluded employees under subdivision 2b; and

### Membership at Employer Discretion

Membership in PERA is optional under Minnesota Statutes by action of the governmental subdivision for employees of the following entities under the conditions specified on the next page.



- A county historical society— The commissioners of the county in which the historical society is located must pass a resolution that certifies to PERA that the employees of the historical society who meet the membership requirements of the Coordinated Plan are to be considered county employees for purposes of retirement coverage. The status as a county employee must be accorded to all similarly-situated county historical society employees and, once established, must continue as long as a person is an employee of the county historical society.
- The Minnesota Association of Townships— The board of this association may certify to PERA that its employees who meet the membership requirements of the Coordinated Plan are to be included for purposes of retirement coverage. Once the option to join PERA is taken by the association, its coverage as a participating employer is permanent and all eligible employees are to be included for purposes of retirement coverage.
- The Hennepin Healthcare System, Inc.— This public corporation, with respect to employees other than paramedics, emergency medical technicians, and protection officers, may by action of the corporate board establish alternative retirement plans for certain classes of employees of the corporation and certify to PERA the applicable employees to be excluded from future retirement coverage.
- A tribal police department which exercises state arrest powers under section 626.90 through 626.93 may request by resolution of the tribal board that its full and part time police officers become members of the Police and Fire Plan and that the tribal police department be considered a governmental subdivision under section 353.01, subdivision 6 on a prospective basis. The full and part time police officers must meet the membership requirements under section 353.64, subdivisions 1 and 2; except that the resolution normally required on part-time police officers will not be required of the governing board of the tribal police department.
- A public ambulance service that wants to offer membership in PERA's Defined Contribution Plan for its basic or advanced life-support emergency medical service personnel must first complete an Ambulance Service Questionnaire, which is available online or by calling PERA. Once the completed form is submitted to PERA it will be reviewed and the requesting service will be notified in writing of the eligibility determination. Ambulance Services that already contribute to another tax-deferred plan are not eligible to participate in PERA's Defined Contribution Plan.



#### Other Employers

Coverage in PERA also extends to a public body that substantiates that it meets the following requirements: a) it was established under state or local authority, b) it has a governmental purpose, c) it is under public control, which includes control through the governing board as well as control and supervision of the organization's everyday operations, d) it is responsible for the employment and payment of the salaries of employees of the entity, and e) receives a major portion of its revenues from taxation, fees, and assessments or from other public sources.

To determine whether or not the employees of a public body may participate in a PERA retirement plan, the representative of the entity must send a completed



Prospective Employer Questionnaire to PERA along with documents that established the entity and define its statutory authority.

If an entity is determined to be a governmental subdivision, the employer may be obligated to pay omitted member deductions and employer contributions for its public employees or public officers who qualified for membership in one of the PERA Defined Benefit Plans during the three calendar years prior to the initial PERA entry date. For information about omitted deductions, please refer to the Contribution Reporting chapter.

Additionally, when an entity is enrolled in PERA for participation in the Coordinated, Correctional, or Police and Fire Plans after May 24, 2007, some of its employees may have the right to purchase service credit for prior earnings that would have been covered by PERA had it been known when the services were rendered that the employing entity was a governmental subdivision. The full actuarial cost is due from the PERA member before he or she terminates employment; however, the employer can choose to pay all or any portion of the service purchase amount.

Generally, non-profit corporations governed by Minnesota Statutes Chapter 317A or organized under Internal Revenue Code, section 501(c)(3) do not meet the legal definition of a governmental subdivision; however, a

decision is made on a case by case basis after reviewing relevant documentation.

Coverage in PERA may be granted if PERA staff, in consultation with legal counsel, finds that any future retirement plan contributions by the nonprofit corporation on behalf of its employees are contributions to a governmental

plan within the meaning of IRC Section 414(d)f. In some instances, a nonprofit corporation must obtain a ruling from the Internal Revenue Service or a written advisory opinion from the United States Department of Labor declaring the entity to be an instrumentality of the state in order to obtain membership in PERA.



## Excluded Employers

No request for inclusion in PERA will be granted to private companies or individuals who are self-employed. Additionally, entities excluded by state law are not allowed membership in PERA. This includes the following:

- A family service collaborative or children's mental health collaborative organized under sections [124D.23](#), [245.491](#) to [245.495](#), or [471.59](#), if that board is not controlled by representatives of governmental units.
- A municipal housing and redevelopment authority organized under the provisions of sections [469.001](#) to [469.047](#);
- A port authority organized under sections [469.048](#) to [469.089](#) other than the Port Authority of the city of St. Paul and other than the Red Wing Port Authority for employees hired after May 1, 2011, or for employees hired before May 1, 2011 who did not have pension deductions taken from their salaries and remitted to PERA; or
- Any hospital district organized or reorganized prior to July 1, 1975, under sections [447.31](#) to [447.37](#) or the successor of the district.

## Types of Plans

The retirement systems administered by PERA are classified as either Defined Benefit Plans or Defined Contribution Plans. A key difference between these two pension plans is the component that is “defined” or fixed.

In a Defined Benefit Plan, the benefit provided to a vested member at retirement is fixed based on a formula set by law. Contributions are paid into the plan by the employee and employer and the amounts can vary over an employee’s period of membership based on the investment experience of the plan as a whole.

When a member of a Defined Benefit Plan qualifies for retirement, he or she is eligible to receive a set benefit under an established formula. With the exception of the Statewide Volunteer Firefighter (SVF) plan, the benefit payable to a retiring DBP member is based on the employee’s high-five average salary, years of covered service and age at retirement. The benefit paid is not based on the contribution amounts paid into the plan or the performance of the plan’s investments.

In a Defined Contribution Plan, the contributions to be made by the employee and employer are defined by law. The lump-sum benefit provided at termination or retirement is based solely on

the amounts contributed to the member’s account by the employee (less administrative expense fees) and how the member’s pension investments have performed. Members of Defined Contribution Plans take all the performance risk of their investment portfolio.

## PERA Defined Benefit Plans

PERA’s Defined Benefit Plans are tax-qualified plans under Section 401(a) of the Internal Revenue Code. Under a tax-qualified plan, members’ contributions are made on a pre-tax basis and interest grows tax-deferred.

PERA administers three statewide Defined Benefit Plans (DBP) that provide monthly retirement benefits to eligible public employees who meet the eligibility requirements set in law. Each plan has a unique set of membership eligibility rules and contribution rates under Minnesota Statutes as follows:

1. The General Employees Retirement Plan is the largest plan covering most full or part-time employees of local governmental units or school districts. It is divided into two parts: the Coordinated Plan which covers employees who meet the plan’s eligibility requirements after 1967 and the Basic Plan covering employees who became members of PERA before 1967.

Note: Effective January 1, 2015, the Minneapolis Employees Retirement Fund (MERF) merged into the PERA General and is now referred to as the Minneapolis Employees Retirement Plan. PERA first assumed the administration of the MERF July 1, 2010. MERF has been closed to new members since July 1, 1978. Prior to that date, employees of the City of Minneapolis, Minneapolis Special School District No. 1, Metropolitan Airports Commission (MAC), Metropolitan Council Environmental Services, the Municipal Building Commission, the Minneapolis Park and Recreation Board, the Metropolitan Council, Minnesota State Colleges and Universities, and Hennepin County, joined MERF. After June 30, 1978, the employees of these employers became members of the PERA Coordinated Plan. While the MERF plan is fully integrated into the General Fund, Minneapolis and other MERF employers, plan active members, and the State of Minnesota remain obligated for the funding of member benefits.



2. The Correctional Plan covers selected positions within county correctional facilities (correctional guards, officers, or joint jailer/dispatchers and those who supervise these employees) and
3. The Police and Fire Plan, which is for full-time police officers and firefighters. The plan can include certain part-time police officers and firefighters if the governing board of the employing unit certifies their eligibility and requests coverage.

Note: Effective December 31, 2011, the Minneapolis fire pension plan and the Minneapolis police pension plan became part of the PERA Police and Fire plan. These two local plans have been closed to new members for over 30 years and their funds are composed almost exclusively of retirees.

The merger does not affect the benefit structure of the Minneapolis plans, but pension increases for their retirees will match adjustments for regular Police and Fire Plan members beginning in 2016.

To ensure that the merger of the two plans does not have an adverse impact on the PERA fund, the City of Minneapolis will make additional contributions to the Police and Fire Plan through 2031 to meet any unfunded liabilities the two associations bring to the fund.

For more information on PERA's General, Correctional or Police and Fire Plans, please refer to the Defined Benefit Plan chapter.

In 2010, PERA became responsible for the administration of the Statewide Volunteer Firefighter (SVF) Retirement Plan which covers volunteer firefighters who provide service to a municipal fire department or an independent nonprofit firefighting corporation.

While this is a Defined Benefit Plan, the benefit payable to a retiring member is a lump-sum amount based on a specific dollar value paid for each year of credited service accumulated by a volunteer firefighter. More details about the SVF Plan are available on the PERA website and in Chapter 2 of this manual.

## PERA Defined Contribution Plan

Like PERA's Defined Benefit Plans, PERA's Defined Contribution Plans are tax-qualified plans under Section 401(a) of the Internal Revenue Code. As a result, federal and state taxes on DCP contributions are deferred until the member withdraws the funds.

A Defined Contribution Plan (DCP) member chooses how his or her combined employee deductions and employer con-

tributions are invested. Each member can designate a percentage of total contributions to be placed in one or more of seven accounts of the Minnesota Supplemental Investment Fund administered by the State Board of Investment.

Membership in the DCP is optional and is available only to persons holding positions that are defined as eligible in law.

The Defined Contribution Plan (DCP) has just over 5,000 members.



**Fast Fact**



This includes:

- Elected local government officials (excluding sheriffs who qualify for coverage in the PERA Police and Fire plan) and persons appointed to fill a vacancy in an elective office
- Persons first appointed on or after July 1, 2010 to a board of commission of a governmental unit if the position will provide compensation of more than \$425 in any month
- Physicians
- Basic and advanced life-support emergency medical service personnel employed by any public ambulance service that chooses to participate in the plan
- City managers who elect to be excluded from the Coordinated Plan
- Certain volunteer or emergency on-call firefighters serving in a municipal fire department or an independent nonprofit firefighting corporation, and
- Certain members of a rescue squad associated with Litchfield in Meeker County or a rescue squad associated with Kandiyohi County



## Member Participation in Social Security and Medicare

Participation in the Social Security program for non-police-and-fire employees of a local governmental subdivision who hold positions that qualify for membership in a PERA retirement plan and certain other employees of state or local government entities is provided for by Section 218 of the Social Security Act. That Act delegates the responsibility for administering the Social Security program on behalf of state and local government employers to the governor of each state.

Under Minnesota laws in effect since August 2002, PERA serves as the State Social Security Administrator responsible for providing information about Social Security and Medicare coverage

under the terms of Minnesota's Section 218 Agreement. This voluntary agreement between the state and the federal government extends or exempts classifications of government employees from Social Security coverage.

Under a Section 218 Agreement in place since 1968, employees who hold positions that qualify for coverage under the PERA Coordinated Plan pay into the Social Security and Medicare programs. This includes city managers, physicians, and elected officials who have the option to join the PERA Coordinated Plan or the Defined Contribution Plan.

All members of the Correctional Plan are subject to Medicare

withholding. However, members of the Correctional Plan are covered for Social Security purposes only if that coverage had been approved through a referendum conducted by the employing unit. If a referendum passed, PERA would have established a separate modification agreement with the federal government to extend Social Security coverage to the correctional service employees of that employer. For information about Social Security coverage for the Correctional Plan members of a specific employer, contact the PERA office.

Members in positions covered by the Police and Fire (except tribal police officers) or the Basic Plan





do not pay into Social Security because such coverage has not been provided under a Section 218 Agreement. These employees have Medicare withheld from their public service earnings if they were hired or elected after March 31, 1986. Employees with continuous employment before April 1, 1968 with the same employer are exempt from paying into Medicare.

Persons who are elected to governing-body positions in a governmental unit do not pay into Social Security if they join the Defined Contribution Plan; however, Minnesota law currently allows employers, on an entity-by-entity basis, to modify the state's Section 218 agreement to provide current elected officials with the right to individually choose whether or not they want to participate in Social Security. Once an employer has modified the Section 218 agreement to extend Social Security coverage to its elected officials, all new elected officials of the applicable governmental unit will pay into Social Security. The Defined Contribution Plan chapter has more information.

There is no cost to use PERA's web systems!



## Fast Fact

## Voluntary Insurance Program

PERA is a member of the National Conference on Public Employee Retirement Systems ([NCPERS](#)) Voluntary Life Insurance Plan. PERA selected the NCPERS program in 1985, because it is a unique plan design particularly well suited for public pension plan members, and it filled member needs not fully addressed by the pension plan.

Active members of the Coordinated, Basic, Correctional, or Police and Fire Plans may be eligible for this group term life insurance plan if their employer participates in the program. The coverage may be continued into retirement with deductions taken from the member's monthly pension payment, but the member must be enrolled while an active member. Many employers make payroll deductions available for this program. There are more than 22,000 PERA members/retirees and their dependents insured under this plan.

More information is available from the insurance administrator, HealthSmart Benefit Solutions, Inc. (formerly American Administrative Group and Gallagher Benefit Services), at 1-800-525-8056 or at their [website](#).

## Web Services

PERA has a website with helpful information for employers, members, and retirees. The web address is <http://www.mnpera.org>.

PERA also maintains two online service applications — one for participating employers (Employer Reporting and Information System or 'ERIS') and one for members and benefit recipients (MY PERA). These systems provide a way for registered users to accomplish a number of pension related activities in a safe and secure manner.

### Employer Reporting and Information System

Participating employers with internet and e-mail capabilities at work must use ERIS to perform their regular PERA reporting tasks rather than send paper forms or reports to PERA. There is no cost to use the system.

Only authorized individuals can access ERIS. Each employer establishes at least one employee (preferably two) who will serve as the System Administrator. Those who serve as ERIS Administrators are the only employees of an employer unit that register for access from PERA's website.

ERIS is organized into modules that allow authorized employers to perform their pension reporting tasks using a secured internet site. Details are in Chapter 5 of this manual.

#### My PERA for Members

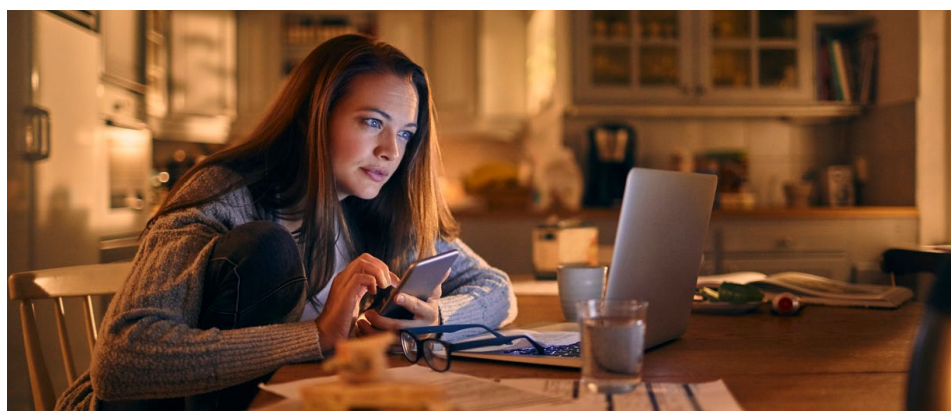
The MY PERA web system provides members of a Defined Benefit Plan with a detailed list of the employee's deductions posted to their account, along with a current account balance, and gives retirement estimates to vested members at different retirement ages.

Using this web system, members may view or modify their name, address, date of birth, spouse's name and spouse's date of birth. They can also add beneficiary changes, as well as schedule an appointment to meet with a PERA counselor or to attend one of PERA's many education programs.

Defined Contribution Plan members registered on My PERA have access to online statements showing, for the past six-month period, the employee deductions withheld from salary, the matching contributions made by the employer, and the administrative expense fees charged by PERA. In addition, the members may see how their contributions were invested and the current value of their account. The online capabilities of My PERA replaced the paper semi-annual statements that had been sent to Defined Contribution Plan members in January and July in the years prior to 2010.

Retired members, as well as members drawing disability or survivor benefits, who register for access to My PERA can use the system to check the status of their benefits, view a statement of their payment history, their personal information on file with PERA, 1099s and more. MY PERA also allows benefit recipients to change tax withholding and the direct deposit of their benefit payment any time. (PERA will not change direct deposit until the transfer is verified by the benefit recipient's banking institution.)

To access their own private data on file with PERA or to sign up for MY PERA, members or retirees simply go to the PERA's website and access MY PERA at the top of the webpage.



## Publications

In an effort to make information about PERA and its benefits more readily available, several publications are available to employers and members.

#### Newsletters

PERA maintains an employer database of all governmental agencies eligible to participate and uses the names and addresses in it for communications. PERA's primary communication vehicle for employers is the PERAphrase newsletter. This newsletter, generally published four times a year, is sent via e-mail to the payroll contact of

each employer and to any other contact person for which PERA has an e-mail address. A paper copy is mailed to the employers that do not have business e-mail addresses.

Links to the most current newsletters are provided online!



**Fast Fact**



PERA publishes periodic newsletters for current and certain former member, as well as for individuals receiving a monthly PERA benefit. The newsletters help these individuals stay informed of retirement legislation, benefit provisions and other important retirement-related news and trends. The current and past newsletters are always available for viewing from the PERA website.

#### Employer Manual

This publication is meant to explain the provisions of Minnesota Statutes and federal laws that pertain to membership in a PERA retirement plan as simply and accurately as possible. This manual is not intended to be a substitute for Minnesota Statutes or federal laws; it is meant to explain the relevant laws as simply as possible. To the best of PERA's knowledge, the information is accurate as of the date of publication. If there is any discrepancy between the manual and the laws or policies of the administrative agency, the laws or policies will govern.

PERA encourages employers with questions about any of the information contained in this publication to contact the PERA office. PERA also welcomes suggestions for additional manual information.



#### Annual Comprehensive Financial Report

PERA's Annual Comprehensive Financial Report (ACFR) contains a complete disclosure of the structure and financial status of PERA and its funds. It also includes suggested footnote disclosures so employers can comply with current accounting standards in annual reports. The ACFR is available in December of each year by accessing the PERA website.

#### Member Statements

All working members of the General Employees Plan (Basic/Coordinated members), Correctional Plan, and Police and Fire Plan are sent a summary Personal Benefit Statement once a year (in the week of the member's birthday) unless the member has chosen not to receive this document.

The letter reports the members' service credits, lists the employee's deductions posted during the statement period, gives the account balance (with interest for most members), and provides estimates of retirement benefits for up to four future dates. The letter also provides a temporary password and instructions that the member may use to access My PERA.

### Educational Programs

Various opportunities exist for covered employers or members to attend educational programs sponsored by PERA.

#### Employer Programs

Payroll and personnel officers, as well as other representatives of local government, can get instructions or information on how to carry out PERA's reporting responsibilities through online webinars in our Employer section.

Employers are able to register and attend webinar sessions that not only provide a review of PERA's membership and reporting require-



ments, but also give the registered employers opportunities to discuss topics in greater depth. If an employer is unable to attend a session, recorded sessions are available for viewing on our website.

The upcoming webinar schedule is posted on our website and announced in the PERAphrase newsletter.

PERA staff is available to meet with employers in the Twin Cities metropolitan area on a small-group basis to provide personalized instructions on reporting issues. PERA staff can also speak at various business conferences related to public employers. Employers or associations interested in scheduling a meeting or speaking engagement with PERA staff should call PERA's Employer phone line in advance of the desired date. Special meetings are subject to the availability of staff, resource accommodations, and budget.

The fastest way to register for any PERA workshop is by going online.



**TIP**



**Member Programs**  
PERA provides many opportunities for individual member retirement planning discussions or for group meetings and workshops. There is no charge to attend an education workshop, but advance registration is required. For dates and locations of the many informational meetings and events, view our online Schedule of Services.

**Counseling Sessions**  
Members approaching retirement may want to meet with a PERA benefit counselor to discuss their retirement options. This can be done either through one-on-one conferences or group counseling sessions that are available for members who are considering retirement in the near future. Counseling sessions are held at all of the PERA office locations and at many locations throughout Minnesota each year. Location details are posted online and provided directly to members, age 45 and older, twice a year. If an employer has a number of employees who are one step away from retirement, PERA would be happy to hold a group session that covers the benefit options available, helps the employees better understand

their estimates and the application process, and shows how to make full use of the online MY PERA tool. To schedule one of these group counseling sessions, contact PERA using the member phone line.

**Pre-Retirement Planning Workshops**  
PERA staff conducts pre-retirement planning workshops to assist members who are within five years of retirement. These workshops cover PERA benefits, Social Security, Medicare, financial planning, estate planning and other topics related to retirement. The schedule for these workshops is mailed twice a year directly to the members and is posted on our website.

**Group Information Meetings**  
Upon the request of an employer, PERA representatives are available to conduct group information meetings to answer questions from members about PERA benefits and reporting procedures. Employers that would like a representative to attend a meeting with its employees should call the PERA Member Services phone line to arrange a time.



## Contact PERA

There are several ways to contact PERA. These include by telephone, e-mail, fax, or U.S. postal mail as outlined below.

### Phone Lines

Toll-free phone lines are maintained so that members and employers may use to contact us with questions or concerns. PERA phone lines are staffed from 8:00 a.m. to 4:30 p.m., Monday through Friday (excluding holidays).

The Member Services toll-free number is 1-800-652-9026; and from within the Twin Cities metropolitan area, members can call us at 651-296-7460.

Two telephone lines are available for use exclusively by employers. The toll-free Employer Response line is 1-888-892-PERA (7372) or an employer can use the metropolitan area number of 651-296-3636. Each number will take the caller to a menu of topics that must be used to get connected to the right PERA staff member. These telephone numbers are for use by employers and should not be used by PERA members.

### E-mail

E-mail usage is increasingly used by members and it continues to be one of the primary means of communication between employers and PERA

because it is an efficient and fast way to exchange information. Sending an e-mail is easy using the links provided on the website under 'Contact Us.'

If you use this e-mail link, please keep in mind that it does not provide a secure form of communication because it does not encrypt (scramble) the information before it is transmitted over the Internet. When sending an e-mail to PERA, do NOT include private data, such as a person's complete Social Security Number, bank routing number, etc.

### Fax

PERA has two primary fax numbers. Employers may send completed forms or reports using the

fax number of 651-296-2493. Members may send documents to the Saint Paul office through the fax number of 651-297-2547.

### Mail or Visit

PERA's office location is at 60 Empire Drive, Suite 200, Saint Paul, MN 55103-2088. Driving directions to the main office location are posted on the PERA website or available upon request.

