



PERA PHRASE

mnpera.org

Employer Newsletter of the Public Employees Retirement Association

Over 3,500 Employers
166,000 Active Members

WINTER 2020



Employer Survey: Three Key Takeaways

Thank you to all who participated in PERA's recent employer survey! Your feedback is greatly valued and helped us make informed decisions about our initiatives and priorities for 2021. A few of these goals were planned for 2020 but set aside as we adapted PERA's operations in response to the global pandemic. We are excited to resume our improvement activities and hope you find something on the list that will make your work better.

Here are the top three messages you shared on the survey, and how we plan to improve your PERA experience in the year ahead.

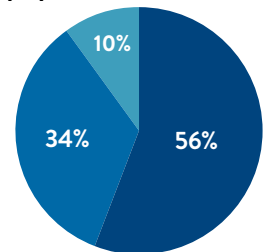
1. You want training!

Improved and frequent employer education is your #1 request. New contacts need support to get started, and everyone could use a refresher now and then. We're creating new online training content to meet your needs.

Coming in 2021:

- New Contact training webinars throughout the year
- Special topic webinars for an in-depth discussion
- On-demand informational video content

Preferred training format of employers who want education:



■ Either in-person or virtual
■ Virtual ■ In-Person

2. You need answers – fast!

PERA administration is just one of the tasks you manage. You need instructions that are easy to locate and simple to follow. We're updating our materials to help you find information quickly.

Starting in 2021:

- Employer Manual full redesign
- Intuitive website navigation with quick-start employer page

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Administer and promote sustainable retirement plans and provide services that our members value.

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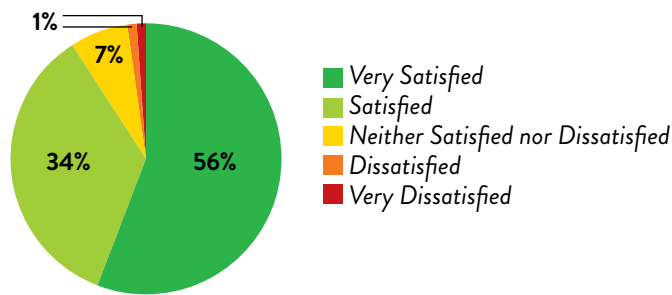
3. You appreciate our customer service!

We are pleased to see that over 90% of you are satisfied with PERA’s customer service. That’s a great place to start, and we are eager to do better. Even if you’re already happy with us, our goal is to exceed your expectations.

Coming in 2021:

- Clearer Employer Line choices
- Cross-training our teams to reduce call transfers
- Ongoing training support for complex topics

Employer satisfaction with PERA’s customer service



We look forward to implementing these changes and will continue to improve our programs, materials, and services in the years ahead. Here is a sneak peek at a few of our long-term goals that will require significant preparation and stakeholder engagement. There is no current activity on these items, and we plan to communicate any changes throughout the planning and implementation stages.

- Updated Employer Reporting Information System (ERIS) online portal
- Reporting format changes, including the Salary Deduction Report (SDR)
- Review of PERA statutes, including Leave Purchases and Salary Threshold

As Minnesota PERA’s partner in administering your covered employees’ retirement benefits, your voice is important to us. We are thankful for your feedback and we will keep listening. Please reach out to me at heather.schoenberger@mnpera.org or 651-355-0055 with additional questions or comments.

Election Workers

A refresher on the PERA, Social Security, and Medicare withholding requirements for local government entities that hire election workers.

Who is an election worker?

Election workers are individuals hired by government entities to perform services at polling places in connection with national, state and local elections. Alternate position titles include poll worker, ballot clerk, or voting official. Election workers are often paid a set fee per day or a stipend for the election period, which includes attendance at training or meetings both before and after the election.

PERA Participation

PERA statutes exclude election workers from PERA membership, regardless of the amount of pay they receive.

Social Security and Medicare

In Minnesota, election workers whose pay in a calendar year is less than \$1,800 are not subject to Social Security and Medicare (FICA) coverage. However, if an election worker is paid more than \$1,800, FICA taxes apply from the first dollar paid.

More information about Election Workers is available on the [Election Workers](#) page of the Internal Revenue Service website and PERA’s [Employer FAQs](#).

Have a question for PERA?
We'd love to hear from you!

Email
employer.reps@mnpera.org

Employer Line
651-296-3636 (metro area)
1-888-892-7372 (toll-free)

Member Line
651-296-7460 (metro area)
1-800-652-9026 (toll-free)

Website
www.mnpera.org

Ask PERA!



We had a part-time regular employee also serving as an election judge who then worked additional hours due to a recount. Are the hours from the recount considered election judge pay?



The work associated with a recount is an extension of the election judge duties and all earnings should be considered election judge wages and treated the same as those earned while working at the polls on Election Day.



Now in Development: Training Resources

As highlighted in this PERAphrase issue, we have taken time to review the responses sent in by employers like you. Suggestions of providing onboarding and training resources stood out, and we are working to put in place a reliable training program. We look forward to rolling out more information in 2021 on what we hope can be a monthly virtual option made available for new payroll and HR contacts, and a quarterly meeting for all users providing guidance on new features and pertinent employer topics.

PERA Benefit Education for ALL!

Over the past year, MN PERA has switched to a live webinar format for our education programs at no cost to members. These live engagement sessions allow for questions and interaction with our PERA educational speakers. Visit mnpera.org/education to register today!

From Hire to Retire is a program for members at any stage in their PERA careers and recommended for brand new PERA employer administrators! The program discusses PERA and how the benefit works. Learn what work or life events might affect the pension and how to keep up-to-date on account details using myPERA as you get closer to retirement.

Ready to Retire is a direct approach to our retirement education, which covers the decisions you need to make at retirement and the steps necessary to apply for the benefit. The program ensures benefit options are explained and shows where to begin and submit the paperwork. *Ready to Retire* is intended for members who plan to retire within one year.

The following is a list of dates and times we plan to offer at the beginning of the year. PERA is continually adding more programs

to our events calendar. If any of these times and dates do not work for members in your local government unit or school, do not hesitate to send us an email at Communications@mnpera.org.

From Hire to Retire - Q1 '21

Tuesday	Jan 5	8am
Tuesday	Jan 12	8am
Friday	Jan 15	9am
Tuesday	Jan 19	8am
Tuesday	Jan 26	8am
Wednesday	Jan 27	5pm
Tuesday	Feb 2	10am
Thursday	Feb 4	3pm
Tuesday	Feb 9	10am
Tuesday	Feb 16	10am
Tuesday	Feb 23	10am
Wednesday	Feb 24	5pm
Tuesday	Mar 2	8am
Tuesday	Mar 9	10am
Tuesday	Mar 16	8am
Tuesday	Mar 23	10am
Wednesday	Mar 24	5pm

Ready to Retire - Q1 '21

Friday	Jan 8	2:30pm
Saturday	Jan 9	9am
Wednesday	Jan 13	5pm
Friday	Jan 15	10:30am
Friday	Jan 22	2:30pm
Friday	Jan 29	10am
Friday	Feb 5	2:30pm
Saturday	Feb 6	9am
Wednesday	Feb 10	5pm
Friday	Feb 12	10am
Friday	Feb 19	2:30pm
Friday	Feb 26	10am
Friday	Mar 5	2:30pm
Saturday	Mar 6	9am
Wednesday	Mar 10	5pm
Friday	Mar 12	10am
Friday	Mar 19	2:30pm
Friday	Mar 26	10am



Public Employees Retirement Association
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No Change to Contribution Rates

The latest omnibus pension bill did not include any change to current contribution rates. The rates for all Minnesota PERA pension plans will not change in January. Similarly, the contribution rates for the Defined Contribution Plans (DCP) will also remain stable.

Please refer to the following table for a full list of contribution rates currently in place.

Defined Benefit Plans		
Plan	Employer	Employee
Coordinated	7.50%	6.50%
Correctional	8.75%	5.83%
Police & Fire	17.70%	11.80%
Basic	11.78%	9.10%

Defined Contribution Plans		
Plan	Employer	Employee
Elected Official	5.00%	5.00%
Physicians	5.00%	5.00%
City Managers	6.50%	6.50%