

**FY2014-15 Employer Contribution Rates: K-12, ISD, Charter/PSA, District Library, and Community College****Active Members**

	Basic/MIP with Premium Subsidy	Pension Plus with Premium Subsidy	Pension Plus with PHF	Pension Plus to DC with PHF	Basic/MIP to DC with Premium Subsidy	Basic/MIP to DC with PHF	Basic/MIP with PHF	
<b>DB CONTRIBUTIONS</b>								
<b>PENSION CONTRIBUTIONS</b>								
Pension Normal Cost	4.31%	3.23%	3.23%	0.00%	0.00%	0.00%	4.31%	
Pension UAL	17.40%	17.40%	17.40%	17.40%	17.40%	17.40%	17.40%	
Pension Early Retirement Incentive	1.36%	1.36%	1.36%	1.36%	1.36%	1.36%	1.36%	
<b>Pension Total Rate</b>	<b>23.07%</b>	<b>21.99%</b>	<b>21.99%</b>	<b>18.76%</b>	<b>18.76%</b>	<b>18.76%</b>	<b>23.07%</b>	
<b>HEALTH CONTRIBUTIONS</b>								
Health Normal Cost	0.51%	0.51%	0.00%	0.00%	0.51%	0.00%	0.00%	
Health UAL	2.20%	2.20%	2.20%	2.20%	2.20%	2.20%	2.20%	
<b>Health Total Rate</b>	<b>2.71%</b>	<b>2.71%</b>	<b>2.20%</b>	<b>2.20%</b>	<b>2.71%</b>	<b>2.20%</b>	<b>2.20%</b>	
<b>DTL2 Records</b>	<b>DB Contribution Total</b>	<b>25.78%</b>	<b>24.70%</b>	<b>24.19%</b>	<b>20.96%</b>	<b>21.47%</b>	<b>20.96%</b>	<b>25.27%</b>

<b>DC CONTRIBUTIONS</b>								
DC Employer Contributions	0.00%	1.00%	1.00%	3.00%	4.00%	4.00%	0.00%	
Personal Healthcare Fund	0.00%	0.00%	2.00%	2.00%	0.00%	2.00%	2.00%	
<b>DTL4 Records</b>	<b>DC Contribution Total</b>	<b>0.00%</b>	<b>1.00%</b>	<b>3.00%</b>	<b>5.00%</b>	<b>4.00%</b>	<b>6.00%</b>	<b>2.00%</b>

The table below is provided for budgeting purposes only; changes to employer contribution rates used in payroll reporting<sup>1</sup> are not required. The MPSERS UAAL Stabilization Rate<sup>2</sup> is the estimated statewide impact on 2014-15 MPSERS UAAL Rate Stabilization funding. Because legislation calls for utilizing each entity's prior year salary as a base for distribution, the amount paid to each district will vary from the amount the district sets up as liability using that rate and current year payroll. The Total Rate<sup>3</sup> is the estimated annual level percentage of the MPSERS payroll contribution rate.

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

DB Rate Charged on Reported Payroll: <sup>1</sup>	25.78%	24.70%	24.19%	20.96%	21.47%	20.96%	25.27%
MPSERS UAAL Stabilization Rate: <sup>2</sup>							
<b>Total Rate:<sup>3</sup></b>	<b>25.78%</b>	<b>24.70%</b>	<b>24.19%</b>	<b>20.96%</b>	<b>21.47%</b>	<b>20.96%</b>	<b>25.27%</b>

1- Rate charged through normal payroll reporting process.

2- Rate charged through monthly MPSERS UAAL Rate Stabilization Amount invoice.

3- Total combined rates. "Total Rate" is to be used for budgeting purposes only.

**FY2014-15 Employer Contribution Rates: K-12, ISD, Charter/PSA, District Library, and Community College**

**Retirees**

	Basic/MIP with Premium Subsidy**	Pension Plus with Premium Subsidy*	Pension Plus with PHF*	Pension Plus to DC with PHF*	Basic/MIP to DC with Premium Subsidy*	Basic/MIP to DC with PHF*	Basic/MIP with PHF*
<b>DB CONTRIBUTIONS</b>							
<b>PENSION CONTRIBUTIONS</b>							
Pension Normal Cost	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Pension UAL	17.40%	17.40%	17.40%	17.40%	17.40%	17.40%	17.40%
Pension Early Retirement Incentive	1.36%	1.36%	1.36%	1.36%	1.36%	1.36%	1.36%
<b>Pension Total Rate</b>	<b>18.76%</b>	<b>18.76%</b>	<b>18.76%</b>	<b>18.76%</b>	<b>18.76%</b>	<b>18.76%</b>	<b>18.76%</b>
<b>HEALTH CONTRIBUTIONS</b>							
Health Normal Cost	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Health UAL	2.20%	2.20%	2.20%	2.20%	2.20%	2.20%	2.20%
<b>Health Total Rate</b>	<b>2.20%</b>	<b>2.20%</b>	<b>2.20%</b>	<b>2.20%</b>	<b>2.20%</b>	<b>2.20%</b>	<b>2.20%</b>
<b>DTL2 Records</b>	<b>DB Contribution Total</b>	<b>20.96%</b>	<b>20.96%</b>	<b>20.96%</b>	<b>20.96%</b>	<b>20.96%</b>	<b>20.96%</b>

<b>DC CONTRIBUTIONS (These rates apply to those with a DC plan and/or PHF)</b>							
DC Employer Contributions	0.00%	1.00%	1.00%	3.00%	4.00%	4.00%	0.00%
Personal Healthcare Fund	0.00%	0.00%	2.00%	2.00%	0.00%	2.00%	2.00%
<b>DTL4 Records</b>	<b>DC Contribution Total</b>	<b>0.00%</b>	<b>1.00%</b>	<b>3.00%</b>	<b>5.00%</b>	<b>4.00%</b>	<b>2.00%</b>

\*UAAL of 20.96% is charged for those:  
 hired *directly* by a reporting unit - working as critical shortage, substitute teacher, school improvement facilitator, or instructional coach.  
 hired *indirectly* through a third party entity - working as substitute teacher, school improvement facilitator, or instructional coach.  
 hired *directly/indirectly* - qualified participants (QPs) working in any position. DC contributions charged for *directly* hired QPs only.  
 \*\*This column does not apply to community colleges.

The table below is provided for budgeting purposes only; changes to employer contribution rates used in payroll reporting<sup>1</sup> are not required. The MPSERS UAAL Stabilization Rate<sup>2</sup> is the estimated statewide impact on 2014-15 MPSERS UAAL Rate Stabilization funding. Because legislation calls for utilizing each entity's prior year salary as a base for distribution, the amount paid to each district will vary from the amount the district sets up as liability using that rate and current year payroll. The Total Rate<sup>3</sup> is the estimated annual level percentage of the MPSERS payroll contribution rate.

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

DB Rate Charged on Reported Payroll: <sup>1</sup>	20.96%	20.96%	20.96%	20.96%	20.96%	20.96%	20.96%
MPSERS UAAL Stabilization Rate: <sup>2</sup>	TBD	TBD	TBD	TBD	TBD	TBD	TBD
<b>Total Rate:<sup>3</sup></b>	<b>20.96%</b>	<b>20.96%</b>	<b>20.96%</b>	<b>20.96%</b>	<b>20.96%</b>	<b>20.96%</b>	<b>20.96%</b>

- 1- Rate charged through normal payroll reporting process.
- 2- Rate charged through monthly MPSERS UAAL Rate Stabilization Amount invoice.
- 3- Total combined rates. "Total Rate" is to be used for budgeting purposes only.