

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

Effective October 1, 2019 – September 30, 2020

		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)				Retirees Employer DB Contribution Rates (DTL2)						
Benefit Plan	Healthcare Plan	DB Contributions	Premium Subsidy	DB TOTAL	DC Contributions	PHF Contributions	DC TOTAL	Pension Normal Cost	Pension UAAL	Pension Early Retirement Incentive	Pension Total	Health Normal Cost	Health UAAL	Health Total	DB TOTAL	Mandatory	Matching*	PHF*	DC TOTAL	Pension UAAL	Pension Early Retirement Incentive	Pension Total	Health UAAL	DB TOTAL	
Basic	Premium Subsidy		3.00%	3.00%				6.02%	12.03%	1.36%	19.41%	0.52%	7.57%	8.09%	27.50%										
Basic	PHF					2.00%	2.00%	6.02%	12.03%	1.36%	19.41%		7.57%	7.57%	26.98%			2.00%	2.00%	12.03%	1.36%	13.39%	7.57%	20.96%	
Basic 4%	Premium Subsidy	4.00%	3.00%	7.00%				6.02%	12.03%	1.36%	19.41%	0.52%	7.57%	8.09%	27.50%										
Basic 4%	PHF	4.00%		4.00%		2.00%	2.00%	6.02%	12.03%	1.36%	19.41%		7.57%	7.57%	26.98%			2.00%	2.00%	12.03%	1.36%	13.39%	7.57%	20.96%	
Basic DC Converted	Premium Subsidy		3.00%	3.00%	3.00%		3.00%		12.03%	1.36%	13.39%	0.52%	7.57%	8.09%	21.48%	4.00%	3.00%		7.00%	12.03%	1.36%	13.39%	7.57%	20.96%	
Basic DC Converted	PHF				3.00%	2.00%	5.00%		12.03%	1.36%	13.39%		7.57%	7.57%	20.96%	4.00%	3.00%	2.00%	9.00%	12.03%	1.36%	13.39%	7.57%	20.96%	
MIP Fixed	Premium Subsidy	3.90%	3.00%	6.90%				6.02%	12.03%	1.36%	19.41%	0.52%	7.57%	8.09%	27.50%										
MIP Fixed	PHF	3.90%		3.90%		2.00%	2.00%	6.02%	12.03%	1.36%	19.41%		7.57%	7.57%	26.98%			2.00%	2.00%	12.03%	1.36%	13.39%	7.57%	20.96%	
MIP Graded	Premium Subsidy							6.02%	12.03%	1.36%	19.41%	0.52%	7.57%	8.09%	27.50%										
		Salary: \$0 - \$5,000.00	3.00%	3.00%	6.00%																			0.00%**	
		\$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%	6.02%	12.03%	1.36%	19.41%		7.57%	7.57%	26.98%			2.00%	2.00%	12.03%	1.36%	13.39%	7.57%	20.96%	
		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							6.02%	12.03%	1.36%	19.41%	0.52%	7.57%	8.09%	27.50%										
		Salary: \$0 - \$5,000.00	3.00%	3.00%	6.00%																			0.00%**	
		\$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%	6.02%	12.03%	1.36%	19.41%		7.57%	7.57%	26.98%			2.00%	2.00%	12.03%	1.36%	13.39%	7.57%	20.96%	
		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%				6.02%	12.03%	1.36%	19.41%	0.52%	7.57%	8.09%	27.50%										
MIP 7%	PHF	7.00%		7.00%		2.00%	2.00%	6.02%	12.03%	1.36%	19.41%		7.57%	7.57%	26.98%			2.00%	2.00%	12.03%	1.36%	13.39%	7.57%	20.96%	
MIP DC Converted	Premium Subsidy		3.00%	3.00%	3.00%		3.00%		12.03%	1.36%	13.39%	0.52%	7.57%	8.09%	21.48%	4.00%	3.00%		7.00%	12.03%	1.36%	13.39%	7.57%	20.96%	
MIP DC Converted	PHF				3.00%	2.00%	5.00%		12.03%	1.36%	13.39%		7.57%	7.57%	20.96%	4.00%	3.00%	2.00%	9.00%	12.03%	1.36%	13.39%	7.57%	20.96%	
Pension Plus	Premium Subsidy				2.00%		2.00%	3.07%	12.03%	1.36%	16.46%	0.52%	7.57%	8.09%	24.55%			1.00%	1.00%	12.03%	1.36%	13.39%	7.57%	20.96%	
		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%	3.07%	12.03%	1.36%	16.46%		7.57%	7.57%	24.03%			1.00%	2.00%	12.03%	1.36%	13.39%	7.57%	20.96%	
		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%	12.03%	1.36%	19.59%		7.57%	7.57%	27.16%			1.00%	2.00%	12.03%	1.36%	13.39%	7.57%	20.96%	
DC	PHF				3.00%	2.00%	5.00%		12.03%	1.36%	13.39%		7.57%	7.57%	20.96%	4.00%	3.00%	2.00%	9.00%					DC PHF do not have Retiree Rates	

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

**PA141 of 2018 may require employers to pay 20.96% UAAL on retirees who return to work. See the Working After Retirement - Employer Guide 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 2017-2018 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.

Benefit Plan	Healthcare Plan	Active Members			Retirees		
		DB Rate Charged on Reported Payroll	MPSERS UAAL Stabilization Rate	Total Rate (To be used for budgeting purposes only)	DB Rate Charged on Reported Payroll	MPSERS UAAL Stabilization Rate	Total Rate (To be used for budgeting purposes only)
Basic/MIP	Premium Subsidy	27.50%	12.41%	39.91%	0.00%	0.00%	0.00%**
Basic/MIP	PHF	26.98%	12.41%	39.39%	20.96%	12.41%	33.37%
Basic/MIP DC Converted	Premium Subsidy	21.48%	12.41%	33.89%	20.96%	12.41%	33.37%
Basic/MIP DC Converted	PHF	20.96%	12.41%	33.37%	20.96%	12.41%	33.37%
Pension Plus	Premium Subsidy	24.55%	12.41%	36.96%	20.96%	12.41%	33.37%
Pension Plus	PHF	24.03%	12.41%	36.44%	20.96%	12.41%	33.37%
Pension Plus 2	PHF	27.16%	12.41%	39.57%	20.96%	12.41%	33.37%
DC	PHF	20.96%	12.41%	33.37%	DC PHF do not have Retiree Rates		

**PA 141 of 2018 may require employers to pay 20.96% UAAL on retirees who return to work. See the Working After Retirement - Employer Guide on the Employer Reporting website for more information.