

B-20

Understanding and Reconciling ORS Payments

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Agenda

- Creating Bi-Weekly Check Lists
- Updating Employee Information
- Deduction Code “Cheat Sheet”
- Reconciling Download Detail
- Preventing Errors Before they Occur
- Pension Plus Plan to DC Adjustments
- ORS Payment Reconciliation

Bi-Weekly Check List – Before Each Payroll!!

- Review Unposted Reports →
- View Feedback File →
- Update New Member Elections →



Things To Do
Employer Home
Work on Reports
View DC Feedback File
New Member Election
View Payroll Calendar
FF, ORP, and/or UAL Wages
Work with Contacts
View Employee Info
Member Benefit Plans
Retirement Applicants
View Employer Statement
Update My Profile
Admin Web Accounts

Bi-Weekly Check List- Continued

- ORS Payroll Dates – Check your system before creating files.
- Change in any codes – Summer Spread?
- Check for updates in RIM/Employer Resources.

- Check TDP balances

View Employee Information

This page allows an organization representative to search for a s reported by your organization. Only records with an end date eq open TDP Agreements with the current balance by clicking on th

- [Download TDP Agreement Details](#)
 - [Learn more about this page](#)
-

Pay and Contract Information

- Simple task to reduce number of edits

Class Code? Pay Rate?

Retirement

Retire: Yes

Class: 1650 Pay Rate: 10.00

Retired Date:

Membership Established On or After 7/1/08

Earns \$18,000 or less per year

 Edit

Retirement

Retire: Yes

Class: 1240 Pay Rate: 45,905.00

Retired Date:

Membership Established On or After 7/1/08

Earns \$18,000 or less per year

 Edit

Pay Code: CONT 27 PAY CON27

Frequency Code 27 CHECKS 27 27

Active

Paid Date: 08/25/2017 to: 08/24/2018

Work Date: 08/25/2017 to: 06/11/2018

Are your
contract begin
and end dates
correct?

Remember When?

- Do you remember when ...just Basic, Fixed, and MIP?

October 1, 2021-September 30,2022 ORS Rates Worksheet

Benefit Plans	Healthcare Plans	Member DB Contribution Rates DTL2	Member HCC Rates DTL2	DC Member Contribution Rates DTL4	DC Employer Contribution Rates DTL4	Member PHF Rates DTL 4	Employer PHF Rates DTL4	Employer ORS Contribution Rate	These are the deduction codes needed
Basic	Prem Sub (MPSERS)	0.00%	3.00%	0.00%	0.00%	0.00%	0.00%	28.23%	2 codes
Basic	PHF	0.00%	0.00%	0.00%	0.00%	2.00%	2.00%	27.37%	3 codes
Basic 4%	Prem Sub (MPSERS)	4.00%	3.00%	0.00%	0.00%	0.00%	0.00%	28.23%	3 codes
Basic 4%	PHF	4.00%	0.00%	0.00%	0.00%	2.00%	2.00%	27.37%	4 codes
Basic to DC	Prem Sub (MPSERS)	0.00%	3.00%	0.00%	4.00%	0.00%	0.00%	21.82%	3 codes
Basic to DC	PHF	0.00%	0.00%	0.00%	4.00%	2.00%	2.00%	20.96%	4 codes
MIP Fixed	Prem Sub (MPSERS)	3.90%	3.00%	0.00%	0.00%	0.00%	0.00%	28.23%	3 codes
MIP Fixed	PHF	3.90%	0.00%	0.00%	0.00%	2.00%	2.00%	27.37%	4 codes
MIP Graded	Prem Sub (MPSERS)	Graded 3-4.3%	3.00%	0.00%	0.00%	0.00%	0.00%	28.23%	3 codes
MIP Graded	PHF	Graded 3-4.3%	0.00%	0.00%	0.00%	2.00%	2.00%	27.37%	4 codes
MIP Plus	Prem Sub (MPSERS)	MIP Plus 3-6.4%	3.00%	0.00%	0.00%	0.00%	0.00%	28.23%	3 codes
MIP Plus	PHF	MIP Plus 3-6.4%	0.00%	0.00%	0.00%	2.00%	2.00%	27.37%	4 codes
MIP 7%	Prem Sub (MPSERS)	7.00%	3.00%	0.00%	0.00%	0.00%	0.00%	28.23%	3 codes
MIP 7%	PHF	7.00%	0.00%	0.00%	0.00%	2.00%	2.00%	27.37%	4 codes
MIP to DC	Prem Sub (MPSERS)	0.00%	0.00%	3.00%	4.00%	0.00%	0.00%	21.82%	3 codes
MIP to DC	PHF	0.00%	0.00%	0.00%	4.00%	2.00%	2.00%	20.96%	4 codes
Pension Plus 2010	Prem Sub (MPSERS)	Hybrid 3-6.4%	3.00%	2.00%	1.00%	0.00%	0.00%	25.31%	5 codes
Pension Plus 2010	PHF	Hybrid 3-6.4%	0.00%	2.00%	1.00%	2.00%	2.00%	24.45%	6 codes
Pension Plus 2012 - 2	PHF	Hybrid 3-6.4%	0.00%	2.00%	1.00%	2.00%	2.00%	24.45%	6 codes
Pension Plus 2	PHF	6.20%	0.00%	2.00%	1.00%	2.00%	2.00%	27.16%	6 codes
DC 2012 - 1	PHF	0.00%	0.00%	6.00%	3%, 4% Mandatory	2.00%	2.00%	20.96%	5 codes

New Hires

Compare with Source Document on ORS RIM!



Michigan.gov | ORS - Public School Reporting Units



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Contribution Rates for Non-University Employers

[Public School Reporting Units](#) > [Administration and Compliance](#) > [Contribution Rates](#) > [Contribution Rates for Non-University Employers](#)

Contribution Rates for Non-University Employers

Reconciling Download Detail

- Where to find it and don't forget to SAVE it!

Information Message

There are new MPSERS members who have not made the election.



Unposted Reports

ORG Fix Required	Status	% Complete DB	% Complete DC	Date Submitted	Begin Date / End Date	Delete	Edit	Report Accepted	Edit Report	View Totals
Yes	Suspended	99.28	100.00	09/06/2017	08/26/2017 - 09/08/2017	delete	edit	09/07/2017	View Report	View Totals/Accept
N/A	Accepted	100.00	100.00	09/22/2015	09/12/2015 - 09/25/2015	delete	edit	09/23/2015	View Report	View Totals/Accept

Report Totals for Regular and Adjustments [Download Detail](#)

Total Gross Wages	\$ 482,509.01
Total Gross Wages (Retirees)	\$ 66.41
Total Member DB Contributions	\$ 30,696.75
Total Member DC Contributions	\$ 2,622.21
Total Employer DB Contributions	\$ 119,278.30
Total Employer DC Contributions	\$ 1,103.53
Total Member PHF Contributions	\$ 1,232.04
Total Employer PHF Contributions	\$ 1,232.04
Total TDP Deduction Amount	\$ 748.87





[Accept](#)

[Unaccept](#)

REMINDER : Once you have accepted a report and any records post, you cannot delete the report.

Do the totals match your payroll system?

ORS DLD	\$ 482,509.01	\$ 66.41
		
	Employer Reported Wages	Employer Reported Wages (Retirees)
Payroll System	Gross Wages	\$ 489,878.52
	CIL	\$ (7,103.10)
	Auto	\$ (200.00)
		\$ 482,575.42
	ORS	\$ 482,509.01
	Variance	\$ (66.41)
	Retiree	\$ 66.41
	Final Variance	\$ (0.00)

What are the Discrepancies?

\$ 30,696.86	\$30,649.56	\$ (47.30)	\$ 119,278.31	\$ 119,264.93	\$ (13.38)	\$ 2,617.76	\$ 2,622.21	\$ 4.45	\$ 1,088.29	\$ 1,103.53	\$ 15.24	\$ 1,230.26	\$ 1,232.04	\$ 1.78	\$ 1,203.33	\$ 1,232.04	\$ 28.71
Member Contributions Reported	Member Contributions Calculated	Member Contributions Discrepancy	Employer Contributions Reported	Employer Contributions Calculated	Employer Contributions Discrepancy	Reported Member DC Contributions	Calculated Member DC Contributions	Member DC Contribution Discrepancy	Reported Employer DC Contributions	Calculated Employer DC Contributions	Employer DC Contribution Discrepancy	Reported Member PHF Contributions	Calculated Member PHF Contributions	Member PHF Contribution Discrepancy	Reported Employer PHF Contributions	Calculated Employer PHF Contributions	Employer PHF Contribution Discrepancy

Save the entire file – then make it manageable to review and reconcile.

SSN	Name	Benefit Plan as of 09/12/2017	Employer Reported Wages	Employer Reported Wages (Retirees)	Exception Wages	Member Contributions Reported	Member Contributions Calculated	Member Contributions Discrepancy
xxx	DOE JANE	Pension Plus	1573	0	0	94.38	47.19	-47.19

We know we added Jane Doe correctly. What is up with this? She's not Pension Plus. She's MIP Graded. Hmm... Wrong SSN. First pay and fixed. What happens if it went on for 6 months...6 years?



Reconciled, corrected, balanced, and now pay!

Preventing Errors Before They Occur

- **ORS has all the Tools for a “Perfect Pay”.**
The following 3 ensure proper plan identification and rates
- Member Benefit Link – get the new employee in the right plan from the beginning
- Feedback File – implement DC changes at the proper time.
- Pension Plus to DC – time the election and retroactive adjustments.

Preventing Errors Before They Occur

Member Benefit Link

Member Information						
SSN	First Name	Last Name	Birth date	Gender	Retirement Effective Date	Beneficiary Nomination date

xxx-xx-8437

Message: **No record on file.**
Provide employee with a New Hire Retirement Plan Election form (R0940C).
This member's retirement plan is **PENSION PLUS**. This member's healthcare plan is **Personal Healthcare Fund (PHF)** - collect contributions at the following rates:

DB Contributions:

- 3.0% up to \$5,000.00
- 3.6% for \$5,000.01 to \$15,000.00
- 6.4% for \$15,000.01 and above

DC Contributions:

- 2.0% member DC Contribution
- 1.0% employer DC Contribution
- 2.0% member PHF Contribution
- 2.0% employer PHF Contribution

- *Check SSN, or enter it twice, to make sure there are no keying errors
- *Don't take an employee's word for it that they have never been in MPSERS
- *Translate ORS verbiage into your system's codes

Preventing Errors Before They Occur

- Feed Back File – enter changes timely

View DC Feedback File

This page allows an organization representative to search for DC feedback File records, save unprocessed records and download the feedback file information sent by Plan Administrator to your organization.

- [Learn more about this page](#)

Search Criteria

SSN: <input type="text"/>	Last Name: <input type="text"/>	First Name: <input type="text"/>
Date Received (MM/DD/YYYY) From: <input type="text"/>	To: <input type="text"/>	Record Status <input type="text" value="v"/>

Unread Feedback

SSN	Member Name	Benefit Structure	Healthcare Choice	Employee DC %	Employer DC %	Employee PHF %	Employer PHF %	Date Received	Effective Report End Date	Read Record	Deferral Comments
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No Unread Record Found

ORS tells you the effective date !

Preventing Errors Before They Occur

View Election Status BEFORE YOU START PAYROLL

New Members Yet To Make Election

SSN	Member Name	First Report End Date	Election Days Remaining
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New Members Who Have Made Their Election

SSN	Member Name	First Report End Date	Benefit Plan	Elected/Defaulted Date	DTL4 Adjustments Completed
xxx-xx-2308	[REDACTED]	02/04/2022	Pension Plus 2	04/09/2022	

Save

New Member Election Communications

SSN
xxx-xx-2308

Election Window End Date	04/20/2022
Welcome Letter Sent	02/07/2022
First Reminder Sent	02/28/2022
Final Reminder Sent	03/25/2022
Date Elected	04/09/2022

DTL4 Adjustments may be required for the following reporting periods:

Begin Date	End Date
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Back



Preventing Errors Before They Occur

New Members Who Have Made Their Election

SSN	Member Name	First Report End Date	Benefit Plan	Elected/Defaulted Date
xxx-xx-5345	LAURENCE S	01/21/2022	Defined Contribution	04/06/2022

Save

New Member Election Communications

SSN
xxx-xx-5345

Election Window End Date	04/06/2022
Welcome Letter Sent	01/24/2022
First Reminder Sent	02/14/2022
Final Reminder Sent	03/11/2022
Date Defaulted	04/06/2022

DTL4 Adjustments may be required for the following reporting periods:

Begin Date	End Date
02/19/2022	03/04/2022
03/05/2022	03/18/2022
03/19/2022	04/01/2022
01/08/2022	01/21/2022
01/22/2022	02/04/2022
02/05/2022	02/18/2022

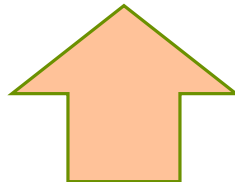
Back



Pension Plus to DC Adjustments – Reconciling Tips

- Problem: DTL2 and DTL4 post before I can make the election change – always resulting in making ORS Web adjustments.

NAME	10121													
SSN		PP2 --> DC			27.16%	20.96%	2%	3%	2%	2%	2%	2%	1.00%	7%
	Gross Wages		EE	SHB	ER	SHB	EE DC	SHB	ER PHF	SHB	EE PHF	SHB	ER-DC2012	SHB
			6.2%	0	7019	7013	7020	7020	7023	7023	7024	7024	7021	7021
			7018											
		CIL												
12/11/2021-12/24/2021	284.44	0	17.64	0	77.25	\$59.62	5.69	8.53	5.69	5.69	5.69	5.69	2.84	19.91
12/25/2021-01/07/2022	\$447.52	0	27.75	0	121.55	\$93.80	8.95	13.43	8.95	8.95	8.95	8.95	4.48	31.33
01/08/2022-01/21/2022	\$383.04	0	23.75	0	104.03	\$80.29	7.66	11.49	7.66	7.66	7.66	7.66	3.83	26.81
01/22/2022-02/04/2022	\$955.71	0	59.25	0	259.57	\$200.32	19.11	28.67	19.11	19.11	19.11	19.11	9.56	66.90
2/5/2022-2/18/2022	\$925.37	0	57.37	0	251.33	\$193.96	18.51	27.76	18.51	18.51	18.51	18.51	9.25	64.78
2/19/2022-3/4/2022	\$561.30	0	34.80	0	152.45	\$117.65	11.23	16.84	11.23	11.23	11.23	11.23	5.61	39.29
3/5/2022-3/18/2022	\$955.72	0	59.25	0	259.57	\$200.32	19.11	28.67	19.11	19.11	19.11	19.11	9.56	66.90
Total	\$1,338.75		\$279.81	\$0.00	\$1,225.76	\$945.95	\$90.26	\$135.39	\$90.26	\$90.26	\$90.26	\$90.26	\$45.13	\$315.92
Difference			\$ (279.81)		\$ (279.81)		\$ 45.13		\$ -		\$ -		\$ 270.79	
		EE	\$ (234.68)		Adj on ORS	Issue Refund								
		ER	\$ (9.03)		Change Codes									



Payment Reconciliation

Final Proof

ER	EE	Code	
\$ 49,001.56		7000	ORS ER
\$ 226.22		7006	ORS-ER-HB
\$ 4,426.44		7007	ORS-ER-9/4
\$ 1,121.88		7009	ORS DC 94
\$ -		7012	ORS DC W/DB
\$ 873.20		7013	ORS DC W/PHF
\$ 2,202.25		7014	ORS W/PHF
\$ 182.35		7016	ORS CS Retiree
\$ 1,364.72		7019	Pension2ER
	\$ 718.36	7001	MIP
	\$ 474.71	7002	MIP Plus
	\$ 3,606.63	7003	MIP Graded
	\$ 917.43	7008	Hybrid-PP
	\$ -	7010	TDP
	\$ -	7011	Basic 4%
	\$ 3,420.60	7015	MIP 7%
	\$ 5,234.23	7017	New 3%
	\$ 76.86	7018	Pension2
	\$ 2,249.03	7020	DC2%
\$ 838.35		7021	DC1%
\$ 829.07		7023	PHF ER
	829.07	7024	PHF EE
			\$ 78,592.96 Advice Total

	ER	EE	EE DC	ERDC	PHF EE	PHF ER
Total PR	\$ 59,398.62	\$ 14,448.82	\$ 2,249.03	\$ 838.35	\$ 829.07	\$ 829.07
Total Upload	\$ 59,398.60	\$ 14,683.43	\$ 2,284.60	\$ 1,051.80	\$ 829.07	\$ 829.07
Difference	\$ 0.02	\$ (234.61)	\$ (35.57)	\$ (213.45)	\$ -	\$ -

Refund and DTL4 Added

Payment Reconciliation

For the pay of: 4/1/2022
 Payment Date: 4/6/2022

Public School Defined Benefit Remittance

Description	Amount	
Employer DB Contributions	\$49,001.56	<u><u>\$59,398.62</u></u>
Employer Hybrid	\$226.22	
Employer 9/4 PP	\$4,426.44	
Employer 9/4 DC	\$1,121.88	
Employer DC/W DB	\$0.00	
Employer DC/W PHF	\$873.20	
Employer W/ PHF	\$2,202.25	
Retiree Return to Work	\$182.35	
PP2	\$1,364.72	
	<u>\$59,398.62</u>	
Employee DB Contributions		
MIP Flat Rate	\$718.36	
MIP Plus	\$474.71	
MIP Graded	\$3,606.63	
PP Hybrid	\$917.43	
MIP 7%	\$3,420.60	
MIP 3% HC	5,234.23	
PP 2	\$76.86	
	<u>\$14,448.82</u>	
TDP Deductions	\$0.00	<u><u>\$14,448.82</u></u>
Late Fee(s) & Interest		
Adjustment(s)	\$0.00	
TOTALS	<u>\$73,847.44</u>	

Public School Defined Contribution Remittance

Description	Amount	
Employer DC Contribution	838.35	\$1,667.42
Employer PHF Contribution	829.07	\$0.00
	<u>1,667.42</u>	<u>\$1,667.42</u>
Employee DC Contribution	<u>2,249.03</u>	<u>\$3,078.10</u>
Employee PHF Contribution	<u>829.07</u>	
	<u>3,078.10</u>	
Late Fee(s) & Interest		
Adjustment(s)		\$500.00
TOTALS	<u>\$4,745.52</u>	
TOTAL	<u>\$78,592.96</u>	<u>\$78,592.96</u>
		<u>\$79,092.96</u>

← Less Forfeiture Credit

← Additional DC

Questions?

- Contact Information
 - Kathleen Hamilton, MBA, CFO
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 - Ravenna Public Schools
 - Mason County Central Schools

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