

# PSERS Employer Bulletin

# Employer Bulletin - Vol 1 2025

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## 2025 Employer Spring Workshop

After every spring workshop, PSERS Employer Service Center (ESC) asks what topics you want more training or information on. An overwhelming number of you requested information on how to avoid and correct reporting errors. You also asked for a deeper dive into reading the transaction page, and how to make appropriate payments so that reconciling your payroll and bank records to what you've reported is easier. This year's presentation focuses on these common topics in the Employer Self-Service (ESS) Portal. ESC invites you to attend one of this year's Spring Employer Workshop sessions. Come ready to ask questions and take notes!

Registration is easy. Select the location best suited for you from the list below. Complete the form that opens when you click on the blue link. Remember, each person should register individually to ensure we have the right number of handouts. We look forward to seeing all of you this spring!

Not sure which location is closest to you? Take a look at the map on the ESC tab on the PSERS website. You do not need to attend a session hosted by your rep if another date or location suits your needs better.

**Click Here to Register**

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## Northeast Region 3 — ESC Rep Daniel Tapia-Ortiz

## Southwest Region 4 — ESC Rep Catherine “Kate” Nollau

## Central-West Region 5 — ESC Rep Kathleen Pajtis

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## Fiscal Year 2025-26 Employer Contribution Rate

The employer contribution rate for fiscal year 2025-2026 will be 34.0%, an increase from the current fiscal year rate of 33.9%. The rate applies to salary and wages earned from July 1, 2025 through June 30, 2026.

The rate was determined by PSERS' actuary and certified by the PSERS Board of Trustees at its meeting on December 20, 2024.

The employer contribution rate for fiscal year 2025-2026 consists of 32.96% for the total pension rate, 0.62% for the premium assistance rate, and 0.42% for the defined contribution (DC) rate. The DC rate is an estimated average employer contribution rate. The actual employer DC contribution rate is based on each employer's Class T-G, Class T-H, and Class DC-membership of its employees. Of the 34.0% employer contribution rate, 27.51% represents payment toward the unfunded liability.

## Member Statements of Account

At the close of 2024, PSERS generated 320,524 (nearly 45% paperless) annual member *Statements of Account* for the 2023-2024 school year. The success was, in large part, due to your timely submission of monthly work reports and review of your annual Summary Report for accurate account data. We greatly appreciate the time that you spent to ensure that our member records are as up to date and accurate as possible.

## Member Statement Reminders

### Verify Your Reporting is Accurate Throughout the Year

In the world of PSERS Employer reporting and payroll, there is a never-ending stream of tasks. One of the tasks that could be the most time consuming is the annual year end reporting review. Each year, before PSERS produces statements of account for members, we ask employers to compare what their payroll system says to what was reported to PSERS. A deadline of 30 days from the posting of the August monthly work report is requested.

### Reconcile accounts every quarter to make the year-end review easier.

A summary report can be generated at any time throughout the year to check PSERS work reporting for each of your employees per fiscal year. Don't wait until the deadline; give yourself time to review and ensure accuracy, and if necessary, make corrective adjustments.

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*(Member Statements of Account...continued)*

Mistakes can happen quickly if you're in a hurried state, and ESC has seen it all! What if you forget that adjustments are the DIFFERENCE in what should be reported and what was already reported. As you work quickly right before the deadline, you enter the adjustments as the total wages for several employees, which doubles their normal salary! Because you're in a hurry, you also skip the last step of running a new Summary Report to see what the adjustments did to the employee PSERS accounts. Thinking you're done, you happily email your ESC Rep to say you're done with your review and PSERS can generate their member statements.

Fortunately, ESC caught the erroneous adjustment that added over 1 million dollars to the employees' accounts. Additional adjustments were completed in time to correct member accounts before the statements were produced. But not every mistake is caught. Let's work together to ensure we are taking our time and checking our work because our members are at the heart of everything we do.

## Important: Report Cyber Security Incidents to PSERS

PSERS participating employers have access to the ESS Portal, PNC Cash Con, and Voya PayCloud. This could provide a bad actor with the ability to retrieve a lot of sensitive information within minutes, if your email or user credentials are hacked. Because malware and hackers who gain access to your system may use that opportunity to also access the systems that your business office staff use, including PSERS' systems, prompt reporting to PSERS is critical.

If a security incident occurs that impacts your servers, software, or financial systems, you must report the security incident immediately to PSERS by contacting your ESC Representative. Your ESC Representative will request the information PSERS needs to assess whether there is a threat to PSERS' systems. PSERS can temporarily suspend your access to ESS, PNC Cash Con, and Voya PayCloud until the security incident is resolved.



## Reminder: Report Issues That Could Lead to Pension Forfeiture

Retirement benefits from PSERS are subject to forfeiture as provided by the Public Employee Pension Forfeiture Act ("Forfeiture Act"). The law mandates that all service and benefits payable to a PSERS member be forfeited if the member is found guilty of, or enters a guilty plea or nolo contendere to, any crime identified in the Forfeiture Act, when the crime is committed through the member's position as a public employee or official or when the member's public employment places the member in a position to commit the crime(s).

All Pennsylvania criminal offenses that are classified as felonies or punishable by a term of imprisonment exceeding five years are forfeitable offenses. Several misdemeanor crimes also are forfeitable offenses. By way of example, the list of forfeitable Pennsylvania crimes includes, but is not limited to: theft by unlawful taking or disposition; theft by deception; theft of services; theft by failure to make required disposition of funds received; forgery; tampering with records; bribery; perjury; misapplication of entrusted property and property of government or financial institutions; tampering with public records or information; criminal attempt, solicitation and conspiracy; murder; voluntary manslaughter; involuntary manslaughter; aggravated assault; retail theft; identity theft; corruption of minors; unlawful contact with minor; distribution of computer virus; bomb threats; and the sexual offenses listed in Chapter 31, Subchapter B of the Pennsylvania Crimes Code.

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*(Reminder to Report Issues that Could Lead to Pension Forfeiture..continued)*

In addition, any crime set forth in Federal law or in the laws of any other state is a forfeitable offense, if the crime is substantially the same as any forfeitable Pennsylvania crime. Employers must notify PSERS when they become aware that one of their employees is charged with a forfeitable offense.

Upon forfeiture, a member is entitled to a return of the member's contributions made to the defined benefit (DB) plan without statutory interest. A member's DB contributions and statutory interest, however, may be used to pay court-ordered restitution, provided the monies have not been withdrawn by the member prior to forfeiture. Similar to a member's DB contributions, a member is entitled to a return of the member's contributions to the defined contribution (DC) plan, including mandatory participant contributions, voluntary contributions, and amounts rolled-over into the DC plan plus investment earnings, if any, on the member's contributions. The employer contributions and investment earnings, if any, on those contributions in the member's DC account are forfeited and used for DC plan expenses. A member's contributions to the DC Plan, including all mandatory participant contributions, voluntary contributions, and all amounts rolled-over into the DC plan plus investment earnings, if any, on all such contributions, may be available for restitution. Forfeiture is not stayed or affected by the filing of an appeal or an attack on a plea, verdict, or order.

If you need additional information about the Pension Forfeiture Act and how it relates to PSERS retirement benefits or need to report a potential pension forfeiture matter to PSERS, please contact your ESC representative.

This article is intended to give a general overview of the Pension Forfeiture Act. To the extent there is a conflict between what is stated here and the Pension Forfeiture Act, the terms of the Pension Forfeiture Act, the Retirement Code, and PSERS' administrative interpretations and court decisions will govern the payment of benefits, and not any conflicting statements made in this article.

## The Employer Service Center is Here for You!

It was a busy year for the seven retirement representatives and two supervisors in our Employer Service center:

					
<b>31,051</b>	<b>4,291</b>	<b>157</b>	<b>70</b>	<b>28</b>	<b>3</b>
emails responded to by ESC staff	phone calls handled	training webinars to support training needs or system troubleshooting	in-person school visits	in-person workshops, 1 virtual workshop	joint PSERS-Voya led webinars for DC reporting