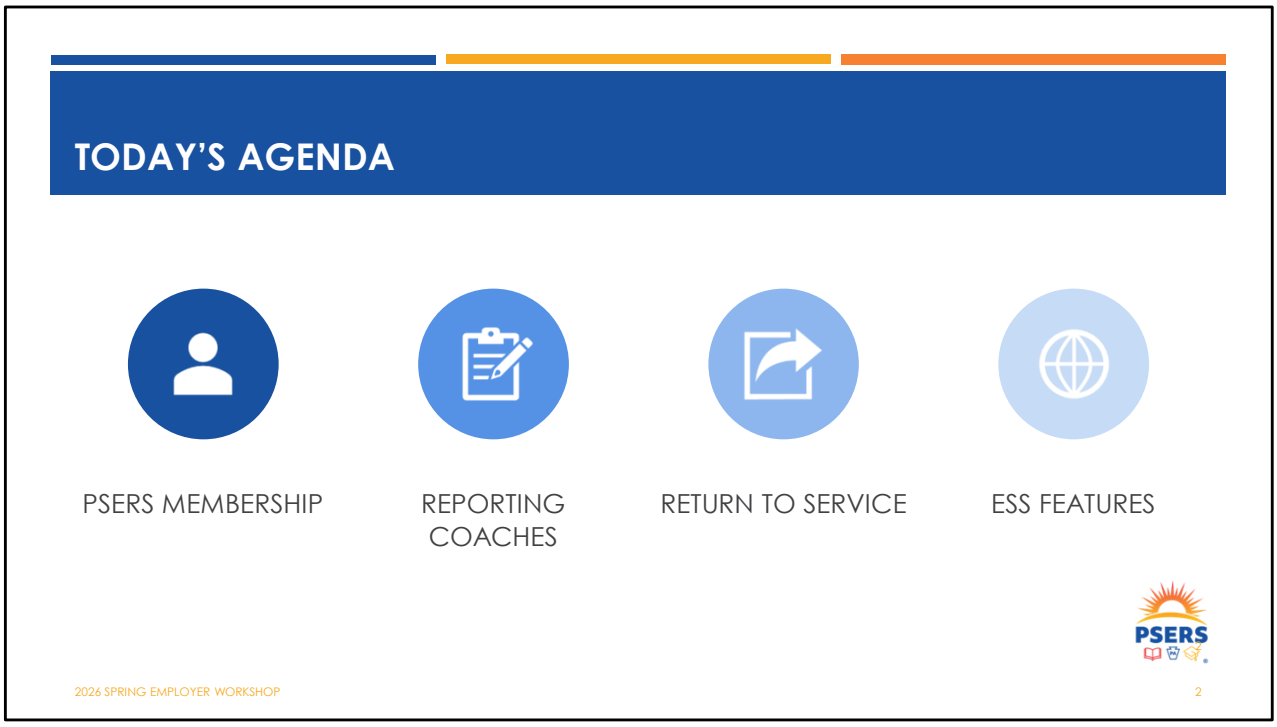
Welcome to the 2026 Employer Workshop.



Today's agenda includes a discussion of common questions and confusion concerning membership in PSERS. We will then go over reporting coaches and discuss when a retiree returns to service. Finally, we will wrap things up by going over employer contacts in ESS and the new ESS Users page. We also will have some knowledge check questions along the way to create some discussion on the topics.

PSERS MEMBERSHIP

3

What does it mean to be a member of PSERS? Not all employees are eligible for PSERS. Who is eligible, and when is membership mandatory?

RETIREMENT CODE

§ 8102. Definitions. "School employee". Any person engaged in work relating to a public school for any governmental entity and for which work he is receiving regular remuneration as an officer, administrator or employee excluding, however, any independent contractor or a person compensated on a fee basis.

First, the Pennsylvania Retirement Code defines a school employee as any person who is receiving regular payments for work performed for a public school. This specifically excludes independent contractors and anyone paid on a fee basis.

EXAMPLES OF THOSE WHO ARE NOT SCHOOL EMPLOYEES

- A student who is hired to render service that is part of the student's curriculum or part of a financial aid package
- A person performing services as an independent contractor
- A person compensated on a fee basis
- School crossing guards, as per an amendment made in 2000 to the (Pennsylvania) Township and Borough codes, which expressly excludes school crossing guards as school employees and prohibits them from membership in PSERS.

Anyone who is not considered a school employee is NOT eligible for PSERS membership.

As mentioned in the previous slide, independent contractors and workers compensated on a fee basis are not school employees.

An ineligible student would be an individual who receives school or college credit for his work at the school. This includes a student teacher who receives a stipend for their service, or a student working in an internship that is required curriculum, or graduate assistantship. However, students who are not receiving any credit for their work and are regular employees are eligible for PSERS membership.

School crossing guards are often enrolled in PSERS by mistake. This position is not a school employee and is never considered eligible for PSERS membership.

QUESTIONABLE JOBS: ARE YOU A SCHOOL EMPLOYEE?

If you require PSERS assistance in determining whether an employee is a school employee and eligible for PSERS membership, you can complete the *Questionnaire to Determine PSERS Membership Eligibility* (PSRS-349) form. PSERS will review the questionnaire and determine if the employee is a school employee and eligible to be enrolled. Questionable job titles can include:

- Consultant
- Dentist
- Doctor
- Psychologist
- Solicitor
- Tax Collector

If you aren't sure if your employee is eligible for PSERS, then you can complete a Questionnaire to Determine PSERS Eligibility (PSRS--349).
Information requested on the forms includes: Who sets the employee's work schedule? Who assigns and supervises the work? How is the employee paid? Are benefits included? PSERS will review the completed form and determine whether the relationship is that of employer and employee, and if the employee is eligible for PSERS membership.

PSERS periodically reviews enrollments, and may contact you if you have enrolled an employee with one of these questionable job titles:
• Consultant • Dentist • Doctor • Psychologist • Solicitor • Tax Collector

MANDATORY PSERS MEMBERSHIP

If an individual is a school employee, then membership in the DB Plan and the DC Plan is **MANDATORY** as of the effective date of employment for **all school employees** unless they fall under an exception.

The Retirement Code states that PSERS membership is mandatory for all school employees, so all school employees must be enrolled and participate in PSERS, with limited exceptions. Let's take a look at the exceptions now.

EXCEPTIONS TO MANDATORY PSERS MEMBERSHIP

1. Any officer or employee of:
    a. Department of Education
    b. State-owned educational institutions
    c. Community colleges
    d. Area vocational-technical schools
    e. Technical institutes
    f. Pennsylvania State University
    g. Charter Schools

ONLY IF such employee is a member of the State Employees' Retirement System or an approved alternate retirement plan as of the effective date of employment.

2. Any school employee who is not a member of the system and who is employed on a per diem or hourly basis for less than 80 full-day sessions or 500 hours in any fiscal year.
3. An annuitant who returns to school service under an approved RTS exception.
4. A part-time school employee for whom PSERS approved a waiver of membership.

1. Any employee of the Department of Education, State-owned educational institutions, Community colleges, Area vocational-technical schools, Technical institutes, Pennsylvania State University, and Charter Schools may have other plan options available to them, like SERS. The employee must be a member of SERS or the alternate retirement plan on his effective date of employment to be excluded from mandatory PSERS participation. Otherwise, these employees must be enrolled in PSERS after qualification.

2. Any part-time school employee who is not already a PSERS member must meet the service threshold to become a member. Hourly employees must work 500 hours and Per Diem employees must work 80 days in a fiscal year to qualify for membership.

3. An annuitant, or retiree, who returns to school service while working under an approved RTS exception is excluded from participation in PSERS. We will go over these RTS exceptions in detail in the second part of this workshop.

4. A part time school employee for whom PSERS has approved a waiver of membership is excluded from mandatory participation. We will talk about waivers in more detail in upcoming slides.

PSERS DEFINITION: FULL-TIME VS PART-TIME

FULL-TIME

- Salaried = works at least 5 full days per week
- Hourly = works at least 25 hours per week not including overtime hours
- Per Diem = works at least 5 full days per week and is hired and paid on a day-to-day basis.
- Adjunct = works at least 30 credit hours in a fiscal year

PSERS full day of service = 5 hours

PART-TIME

- Salaried = works fewer than 5 full days a week
  - Works five 5 or more hours per day, but fewer than five 5 days per week
  - Works fewer than five 5 hours per day
- Hourly = works less than 25 hours a week and is hired and paid on an hour-to-hour basis
- Per Diem = works fewer than 5 days a week and is hired and paid on a day-to-day basis
- Adjunct = work fewer than 30 credit hours in a fiscal year

Once you have determined if your employee is eligible to participate, you must identify if your employee works in a FT or PT?

Note that this may not correspond to your definitions of PT and FT. For example, your aides may work 5 hours per day, 5 days per week, and be considered PT by the district. However, this is FT at PSERS and they should be enrolled with a FT contract.

These identifiers play a part in understanding the frequency someone is expected to work and helps explain the reporting that comes in for each person. It is extremely important to add a correct contract record for your employees. An incorrect contract record could cause an employee to qualify or not qualify in error causing numerous down stream issues for the member, employer, and PSERS.

INITIAL QUALIFICATION

Qualified as of day one of work:

- Any FT contract
  - Salaried, hourly, per diem
- PT salaried contract
  - Example: coaches, band director, musical staff, any employee paid by stipend

Qualified after service threshold:

- PT Hourly—500 hours during the FY
- PT Per Diem—80 days during the FY

(or any combination of the above)

Note: Even though your new employee is new for your school, they may not be new to PSERS. Always check the class, rate, and withhold requirements after enrolling a new employee.

For new hires brand new to PSERS, all Full Time and Salaried positions are qualified for PSERS membership from day one. New to PSERS Part Time Hourly and Per Diem need to work 500 hours or 80 days or a combination in a fiscal year to qualify. It is important to note that new employees may have service reported from another employer which could cause them to be qualified. It is recommended to always check the member's contract record information on the Roster Page in ESS after enrolling the new hire to determine their withholding status. We will show this in the upcoming slides.

Employees who are eligible to participate in PSERS but have not yet qualified for membership (part-time hourly or per diem who have never qualified) are considered to be in a pending qualification status. It is important to report them on your work reports in case they are working for multiple schools and working toward meeting the service requirement to become a member.

Almost all of the employees that you submit reporting for will be part of the active member population in PSERS. They are school employees who have qualified for PSERS membership and are currently making contributions. Once they reach qualification, they will remain qualified as they move from employer to employer until they have a break in membership, or a period greater than 24 months without any activity.

ENROLLING EMPLOYEES

Entering correct demographic and contract record details enrolls your employee into the PSERS system.

- Regardless of an employee's qualification status, all employees must be enrolled into PSERS unless they are specifically ineligible for membership.
- Remember that all **full-time employees** and all **salaried employees** **qualify immediately for membership** into PSERS from the first day of service.

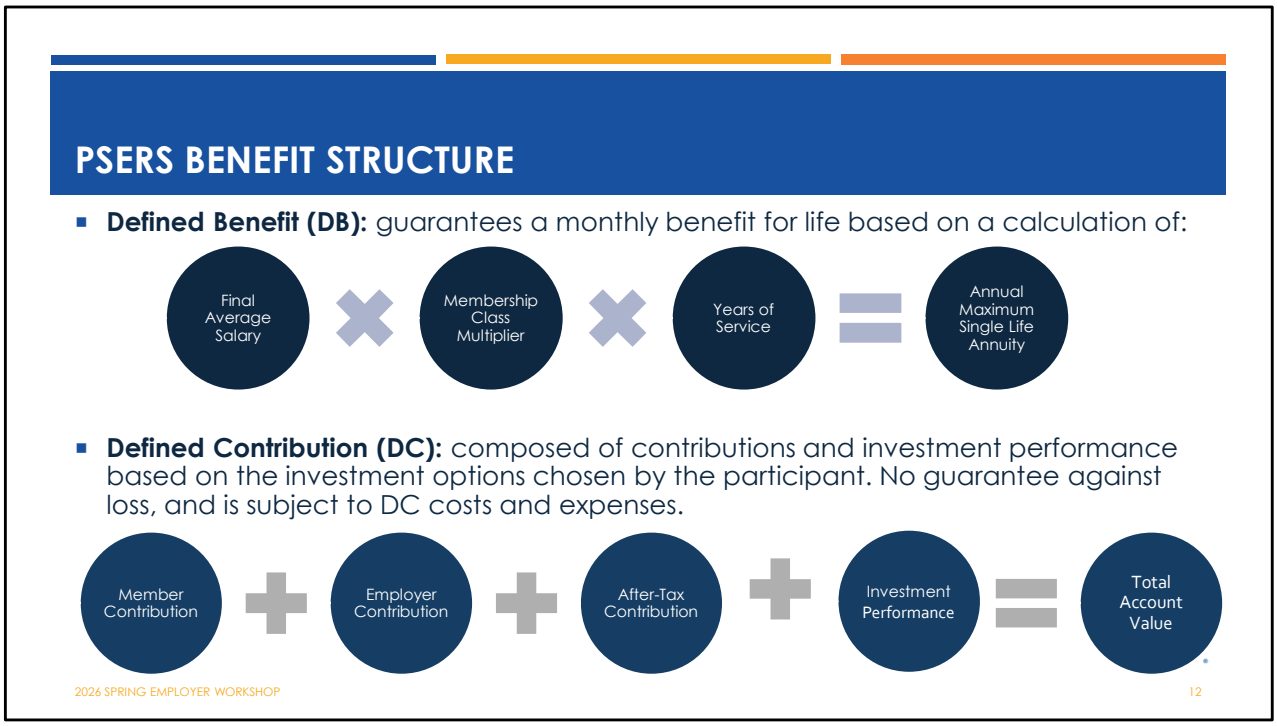
2026 SPRING EMPLOYER WORKSHOP

11

When an employee is hired, the act of enrolling someone in PSERS means entering the demographic information and a contract record to explain who the member is and what they will be doing. PSERS is looking for this information as close to their start date as possible, not when you go to pay them for the first time.

Remember, all full-time employees and all FT and PT salaried employees qualify immediately for membership into PSERS from the first day of service. Contributions should be withheld immediately and reported for all wages earned for these positions. Any stipend-paid employee is considered Salaried. This could be a coach or drama teacher who works a few days or a season, or a coach who receives one payment for the sport season. PSERS membership qualification enables employees to start accumulating contributions toward their retirement.

PSERS sends educational and election materials to newly qualified members and these should be sent to the members as soon as possible after qualification, so It's important to enroll your new employees immediately. It is vitally important that the contract records be accurate. An incorrect contract record could cause the employee to qualify or not be qualified which could cause election materials to not be sent.



The membership class of your employee is determined by the date of qualification. Depending on the class, the member will participate in only the defined benefit plan (DB), or else both the DB plan and the defined contribution plan (DC.)

With a defined benefit plan, retirement benefits are determined by a formula set by law. The formula is based on final average salary, years of service, and the Membership Class Multiplier. The multiplier is based on the membership class the member is assigned to when they first qualify for PSERS membership. Members contribute at the rate determined by their membership class, and the factors in the formula will determine the maximum benefit calculation for that member. The final average salary will be the highest three- or five-years depending on which membership class the member belongs to. All members should be on the PSERS DB work report, even if they have not yet qualified, or if they are Class DC.

The defined contribution, or DC contributions, are withheld for only certain membership classes. The DC component of those classes is composed of contributions and investment performance based on the investment options chosen by the participant. There is no guarantee against financial loss and participants should monitor their accounts more closely. Employers will report the DC contributions to Voya on a payroll basis, generally every two weeks.

CONTRIBUTION RATES-DB ONLY CLASSES

	Employer Contribution to DB (FY26)	Member Contribution to DB*
Class T-C	34.00%	5.25/6.25%
Class T-D	34.00%	6.50/7.50%
Class T-E	34.00%	7.50%*
Class T-F	34.00%	10.30%*

** Includes shared risk/shared gain contribution rate.*

Note: Employer Contribution Rate for Fiscal Year 2027 will be 33.59%

PSERS has four membership classes that only have a defined benefit (DB) component. On the table above, you will notice that the employer contribution rate is the same across all membership classes, but the member contribution rate is different for each of them. Classes T-C and T-D even have different rates depending on when members were enrolled in those classes. Classes T-E was the default class at the time of enrollment. Members who wanted to elect a higher contribution rate could elect Class T-F within their election window.

You may also notice that there is an asterisk beside the member contribution rates for T-E and T-F. Shared risk/shared gain is determined by investment performance. The contribution rate for members is these classes can go up, down, or stay the same based on investment performance. A review is conducted every three years to determine what the member rates should be. This review period will conclude at the end of FY2026 for potential changes to the member contribution rates for the start of FY2027. Employer contribution rates do not change due to shared risk/shared gain. Instead, the employer rate is determined annually.

CONTRIBUTION RATES-DC COMPONENT CLASSES

	Employer Contribution to DB (FY26)	Employer Contribution to DC	Member Contribution (DB)	Member Contribution (DC)	Total Member Contribution
Class T-G (default)	34.00% **less** employer contribution already paid to DC	2.25%	5.50%*	2.75%	8.25%
Class T-H (elective)	34.00% **less** employer contribution already paid to DC	2.00%	4.50%*	3.00%	7.50%
Class DC (elective)	34.00% **less** employer contribution already paid to DC	2.00%	0.00%	7.50%	7.50%

The actual employer contribution rate will be blended so it is the ***same*** per member/participant, ***regardless*** of their Membership Class, and it is applied across total payroll.

Note: Employer Contribution Rate for Fiscal Year 2027 will be 33.59%

2026 SPRING EMPLOYER WORKSHOP 14

The two columns on the left are all employer contributions, the three columns on the right display the member contributions per class. Employees who are becoming PSERS members for the first time will be part of Class T-G, and they will have the option to elect either Classes T-H or DC, or waive membership. We will discuss waivers a little later with our coaching topic. Most members stay in Class T-G. For these classes, employers report files to two different systems; DB contributions will be on the PSERS monthly work report, and the DC contributions will be reported per payroll to Voya.

Classes T-G and T-H are also part of shared risk/shared gain, and have an asterisk under the DB member contribution column. Shared risk/shared gain does not change the DC employer or member contribution rates. These will stay the same, even if the other rates change.

PSERS is a cost sharing plan that uses a blended employer rate or “one employer rate” to fund current retirement benefits and the unfunded liability. Although you contribute 2.25% or 2.00% to the DC Plan as the set employer match for your DC plan members, the overall contribution rate is 34%, that includes a blended DC rate, that is then offset by what you actually reported to the DC Plan. Your total payroll, regardless of membership class, is used to calculate your employer contribution payment that is due quarterly. Rates are reviewed and set yearly by PSERS’ actuary.

Earlier we said that DC contributions will be reported to Voya by payroll. When that is done, payment is processed via ACH on the same day as the file is submitted. The money is invested immediately for the DC member and DC employer columns into that participant's account. As an employer, you can see the credit for the amount paid for the DC employer contributions in a transaction in the Employer Self-Service (ESS) portal. This amount reduces the overall employer contribution total due quarterly.

WITHHOLDING FOR PT NON-QUALIFIED MEMBERS

Prior to qualification for membership, Non-Qualified PT employees:

- Are not eligible for membership in the PSERS **DB plan** or **DC plan**, BUT
- Must be enrolled and reported to the PSERS **DB plan** to track service.

Withholding DB Plan contributions is optional.

- ***Either*** withhold and report the PSERS DB contributions.
- ***Or*** report wages under WNC (Wages No Contributions).

Withholding DC Plan contributions is prohibited before members qualify.

PT Hourly and Per Diem employees will need to meet the service threshold to qualify for membership in PSERS. Until then, they are pending qualification and not eligible for both the DB and DC plans. These employees must be enrolled and reported to PSERS DB plan to track service prior to qualification.

Withholding DB contributions prior to qualification is optional – you may withhold and report the DB contributions, or report wages under WNC (Wages No Contributions) along with service. Do not withhold DC contributions prior to qualification – this is prohibited. If a member qualifies mid fiscal year, DC contributions are not retroactive to the beginning of the fiscal year, they can begin at qualification. You will begin to withhold and report DC contributions after CROQ notification with the next available payroll.

DB contributions are retroactive. If a member qualifies during a fiscal year, then all earnings for the year are retirement covered. If you have reported earnings under WNC, and the employee then qualifies for membership, purchase of service bills will be created for the qualified fiscal year to collect member and employer contributions based on the reported WNC. In the transaction page in ESS, employers can see this transaction along with the associated due date. These bills must be paid. The member bill may be paid directly by the member, coordinated through payroll deductions, or they may defer the cost as an actuarial deduction to their account.

ONCE QUALIFIED, ALWAYS QUALIFIED (OQAQ)

Prior to the passage of Act 120- 2010 (November 23, 2010), PT hourly and per diem members had to re-qualify each year.

Now, a member remains qualified until there is break in membership.

After a member qualifies for membership all service earned after the initial qualification will be considered qualified unless there is a break in membership....once qualified, always qualified.

However, this was not always the policy...prior to the passage of Act 120-2010 (November 23, 2010), part-time hourly and per diem members had to qualify each year.

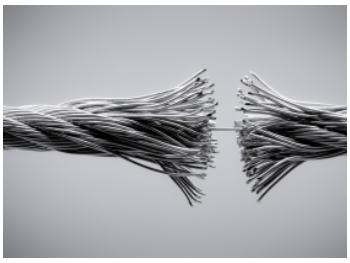
What does that mean? Before OQAQ, PT hourly and per diem members needed to qualify each year. That means reaching the 500 hour or 80 day service threshold in each fiscal year. With OQAQ, once an employee gains membership, they retain that membership as long as they continuously render service. The subsequent years of service can be minimal working 15 days a year or 212 hours and that service will be part of their account, as well as the contributions that correspond to their earnings.

The same is true for someone who goes from a FT position to a PT position. The member retains their membership and both DB and DC contributions should continue to be withheld and reported, even if the service rendered is less than in prior years.

WHAT IS A BREAK IN MEMBERSHIP?

PSERS membership is broken when:

- A member terminates and refunds contributions and interest.
- A non-vested member terminates all public-school employment, regardless of whether they refund their contributions and interest, **AND** does not return to service prior to the expiration of Inactive status.
  - Inactive Status: A non-vested member is in an inactive status when not reported by a public-school employer for a period of two full fiscal years from June 30 of the last fiscal year of the member's last day of paid service.
- A non-vested disability retiree whose annuity is terminated.



What is considered a break in membership? For those who are non-vested, membership will be broken when the member terminates and refunds the account.

Or, if a terminates all school employment – whether he refunds or not - a two-year break in school employment will result in a break in membership.

After termination, the member is in Inactive status, which is a period of two full fiscal years from June 30th of the last fiscal year of the member's last day of paid service. If he is not reported to PSERS prior to the end of this inactive status period, then membership will be broken. He will need to re-qualify for PSERS membership if/when he returns to school service.

Also, if the disability retirement is discontinued for a non-vested member, this results in a break of membership.

REQUALIFICATION: WHY DOES THE SYSTEM TELL ME I HAVE A PART-TIME MEMBER WHO NEEDS TO REQUALIFY?

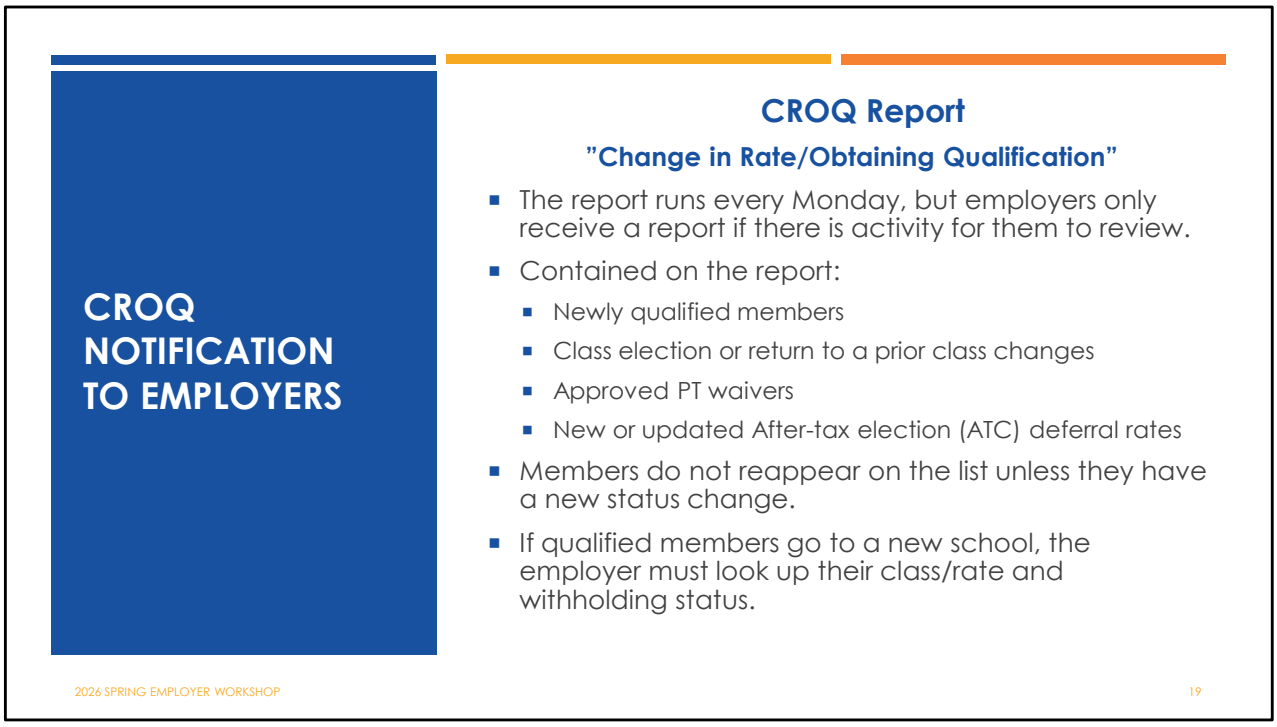
- Prior PSERS members must re-qualify for membership upon a subsequent return to school service if:
  - They are not vested in their membership class or have refunded their account, and
  - Are employed on a part-time basis, hourly or per diem wage type.
- Such PSERS member must reach the minimum service threshold to requalify, but they retain their original membership class.
- **Class DC members only** do not need to re-qualify to participate in the DC Plan upon returning to service.

After a member qualifies for membership, all service earned after the initial qualification will be considered qualified until their membership is broken.

A vested member is someone who has met the service requirements to be eligible for a PSERS retirement. Each membership class has specific milestones for becoming vested. Classes T-C and T-D only need 5 years of service, while classes T-E. T-F, T-G, and T-H all require 10 years. For older members, they may vest their account with fewer years of service if they remain actively working through that age milestone. For example, class T-E and T-F members may vest with 3 years of service at 65 years old.

Non-vested members who break membership must re-qualify to receive retirement credit for service upon their return. Requalifying members will remain in their previous membership class when the break in membership occurred.

This requirement does not apply to Class DC members. Class DC members do not need to requalify upon returning to service and contributing to the DC Plan. Likewise, a vested member will always be qualified for membership.



CROQ stands for change in rate/obtain qualification and this report will alert about any changes in withholding status for your employees.
The CROQ report runs every Monday, but employers only receive a report if there is activity for them to review. It can be found under an employer's documents.
Contained on the report:

- Newly qualified members
- Class election or return to a prior class changes
- Approved waivers
- New or updated After-tax election (ATC) deferral rates. The additional after-tax deferral is for the DC plan only. Members can update this additional withholding rate as often as they want, but you will receive notice of the latest update on the weekly CROQ.

Members do not reappear on the list unless they have a new status change. If qualified members go to a new school, the employer must look up their class/rate and withholding status....they won't appear on the CROQ since they are already qualified. This is particularly important so the employer can select the correct withholding status, membership class rates, and any after-tax contributions to be ready for the first payroll. For members who are automatically qualified (FT and any salaried contracts) do not wait until the are on the CROQ Report before withholding. DB and DC contributions should be withheld and reported for the first pay.

SSN	Name	Updated On	Current Membership Class	DB Contribution Rate	DC Contribution Rate	Voluntary After Tax DC %	Reason For Change
		01/4/2023	TD	7.5	0		Account Update
		01/7/2023	TG	5.50	2.75		Member Qualified this fiscal
		01/06/2023	TG	5.50	2.75		Membership Waived
		01/06/2023	TG	5.50	2.75		Member Reported to DC Admin
		01/08/2023	TG	5.50	2.75	5.00	Change in After Tax Def%
		01/05/2023	TH	4.50	3		TH Election
		01/06/2023	DC	0	7.5		DC Election

NOTIFICATION: NEW MEMBERS AND RATE CHANGES

Here is an example of a CROQ report and the member changes that could be reflected on the report. For each change listed in the report, you should check to be sure that your payroll software withholding is correct.

If an account update has occurred, you will receive notification of the new or confirmed class.

The CROQ will list all initial qualifications, and qualification after a break in membership, and will confirm when a member has been set-up in the DC plan.

Also, the report will list waivers, class elections, and updated after-tax elections that will require changes to the members' withholding status. Also of note, termination is not considered a status change for this report; it does not change the withholding or class of a member.

VIEWING MEMBERSHIP CLASS AND WITHHOLDING DETAILS INCLUDING AFTER-TAX PERCENTAGE

There are three different ways to view this important information.

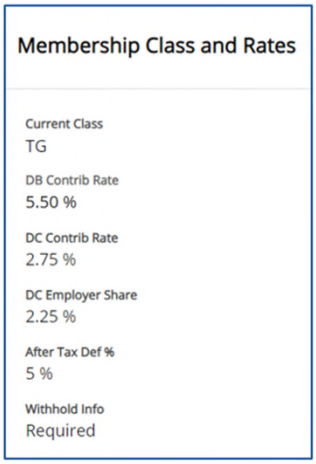
Employers can:

- Use the Roster Page in ESS to look up members individually.
- Run a Total Service Credit Report to see class information for multiple employees.
- Review a submitted contract or work report to see class/withholding details by scrolling to the fields on the far right.

How can you confirm the class, rate, and withholding status of your employees?

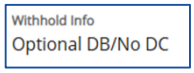
Employers can...
-Use the Roster Page in ESS to look up members individually. If employees are enrolled using the manual new hire process, it is suggested to always check the contract record on the Roster Page.
-Review a submitted contract or work report to see class/withholding details by scrolling to the fields on the far right. This is the easiest way to view the information if you upload new employees using payroll demographic and contract record files.
-Run a Total Service Credit Report to see class information for multiple employees. Allows you to view this information for all of your employees in one report.

ROSTER PAGE IN ESS



- Individual members
- All details provided in one place

Note: If a member is not qualified, then the withhold info will display.



The Roster page will show individual members with all details provided in one place. This includes The Class, DB Rate, DC Rate, DC Employer Rate, and After Tax Rate. If a member is not qualified, the Withold Info will display “Optional DB/No DC”. If new employes are enrolled using the manual new hire process, it is suggested to always check the contract record on the Roster page to verify this important information.

TOTAL SERVICE CREDIT REPORT

- The primary use of the total service credit report is to provide employers with an overall service credit total for their employees.
- It provides details for class/rate, service/DC eligibility points accrued, and also confirms if a valid address is on file.
- After tax deferral percentage and DC contribution rates are also displayed.

The Total Service Credit Report provides employers with an overall PSERS service credit total for their employees. It is a great way to view class/rate, service/DC eligibility points accrued, and confirm if a valid address is on file for all of your employees. After-tax deferral % and DC contribution rates are also displayed. If an address is not valid, verify the correct address with your employee, and then update it through the Roster page in ESS.

ESC sends a blast email each January suggesting that you generate a Total Service Credit Report and review the entries to ensure information is accurate and up to date with your payroll records.

TOTAL SERVICE CREDIT REPORT

	A	B	C	D	E	F	G	H	I	J	K	L	M
1		Employer Total Service Credit Report											
2		Run Date : 1/1/2026			Employer Code : 1234		Employer Name :	ESC SD	Fiscal Year :	2025			
3													
4	SSN	Member Name		PSERS Service	DC Elig Points	Birth Date	Member Status	Enrollment Date	Membership Class	DB Rate	DC Rate	ATC Rate	Valid Address
5	000-00-0000	LAST, FIRST		2	3		Active	9/5/2023	TG	5.5	2.75	0	Y
6	000-00-0001	LAST, FIRST		1.36	0		Active	7/1/2009	TD	7.5	0	0	Y
7	000-00-0002	LAST, FIRST		0	0		Terminated Non-Qualified	4/25/2023	TG	5.5	2.75	0	Y
8	000-00-0003	LAST, FIRST		0.16	1		Active	3/25/2025	TG	5.5	2.75	0	Y
9	000-00-0004	LAST, FIRST		21.2	0		Retired	7/1/2003	TD	7.5	0	0	Y
10	000-00-0005	LAST, FIRST		5.96	0		Active	8/25/2017	TE	7.5	0	0	Y
11	000-00-0006	LAST, FIRST		2	3		Active	8/15/2023	TG	5.5	2.75	0	Y
12	000-00-0007	LAST, FIRST		2.92	4		Active	10/17/2022	TH	4.5	3	0	Y
13	000-00-0008	LAST, FIRST		8	0		Active	8/22/2017	TF	10.3	0	0	Y
14	000-00-0009	LAST, FIRST		19.49	0		Active	7/1/2004	TD	7.5	0	0	Y
15	000-00-0010	LAST, FIRST		5	7		Active	8/7/2019	DC	0	7.5	0	Y
16	000-00-0011	LAST, FIRST		0	0		Pending Qualification	6/2/2025	TG	5.5	2.75	0	Y
17	000-00-0012	LAST, FIRST		0	0		Pending Qualification	6/2/2025	TG	5.5	2.75	0	Y

Here is an example of a Total Service Credit Report.

Note that the service total is PSERS service total at the end of the fiscal year, not the district's service total. The member could have service with other employers. The report also lists DC eligibility points – a member is vested with 3 points, and eligible to keep the employer share of contributions in his account.

An active status means that the member has qualified already and is contributing to PSERS. Pending Qual status is not yet qualified. Terminated NQ means that this employee did not qualify and is no longer working. Retired means that this member is collecting his benefit.

Notice that TD, TE, TF members only have non-zero entries under the DB rate, but TG and TG also have non-zero entries under the DC rate. Class DC only contributes 7.5% to the DC plan.

ESC sends a reminder to generate this report with instructions to employers at the beginning of January each year. The Volume one Employer Bulletin of 2026 also discusses this report.

SUBMITTED WORK REPORT

Employers can scroll to the right on a submitted work report to see class/rate, withholding, and ATC % details.

The columns can be sorted, like the After-Tax Def % field.

Enroll Dt	Mem Class	DB Contrib Rt	DC Contrib Rt	After Tax Def %	W/hold Notif
07/01/2019	TG	5.50%	2.75%	8.00%	02012020
05/16/2022	TG	5.50%	2.75%	5.00%	05012022
04/06/2022	TG	5.50%	2.75%	3.00%	04012022
05/10/2022	TG	5.50%	2.75%	3.00%	08012022
03/05/2020	TG	5.50%	2.75%	1.00%	03012020
08/28/2019	TG	5.50%	2.75%	0.00%	08012019

Employers can scroll to the right on a submitted contract or work report to see class/rate, withholding, and ATC % details.
The columns can be sorted, like the After-Tax Def % field that is shown here.

NOTIFICATION TO VOYA

Demographic information to Voya File — Sent to Voya each Monday

- Creates participant records in Voya's system for newly qualified members.
- Updates class/rate, address, member status
- Active, Deceased, Inactive, Ineligible, Leave, Terminated

Reporting is received from you to PSERS throughout the week. PSERS then runs a series of batches our system over the weekend and sends that information to Voya each Monday morning. These batches can only be run over the weekend because they take so long to run. Demographic Information to Voya File—Sent to Voya each Monday. The file creates participant records in Voya's system for newly qualified members. It updates class/rate, address, and notifies Voya of Active, Deceased, Inactive, Ineligible, Leave, and Terminated statuses.

KNOWLEDGE CHECK

- Eligible?
- Qualified?
- Should you withhold?

27

Now, let's go over three common scenarios when new employees are hired. For each scenario, is the employee eligible for PSERS, are they qualified, and should contributions be withheld?

FIRST SCENARIO: TEMPORARY EMPLOYMENT OF A STUDENT

Your district hires students over the summer to assist in grounds keeping and has hired a student from your high school to work through the summer.

The student will be working five days a week beginning at the close of school until the new school year.

Groundskeepers work 6-hour shifts and are paid hourly.

First Scenario: Your district hires students over the summer to assist in grounds keeping and has hired a student from your high school to work through the summer.

The student will be working five days a week beginning at the close of school until the new school year.

Groundskeepers work 6-hour shifts and are paid hourly.

KNOWLEDGE CHECK

- Is the student groundskeeper eligible for PSERS membership?
- Does the student groundskeeper qualify for PSERS membership?
- Does the school district need to withhold contributions from the student worker?

Is the student groundskeeper **eligible** for PSERS membership?
Does the student groundskeeper **qualify** for PSERS membership?
Does the school district need to withhold contributions from the student worker?

IS THE STUDENT GROUNDSKEEPER ELIGIBLE FOR PSERS MEMBERSHIP?

YES!

PSERS makes no distinction between temporary and permanent employees nor is there an age restriction.

In this case, the student is not receiving college or school credit for the work being performed and, therefore, has a true employee/employer relationship.

The position is not a position that is excluded from mandatory enrollment.

For these reasons, the student groundskeeper is eligible for PSERS membership.

PSERS makes no distinction between temporary and permanent employees nor is there an age restriction.

In this case, the student is not receiving college or school credit for the work being performed and, therefore, has a true employee/employer relationship.
The position of groundskeeper is not a position that is excluded from mandatory enrollment.

For this reason, **the student groundskeeper is eligible for PSERS membership.**

DOES THE STUDENT GROUNDSKEEPER QUALIFY FOR PSERS MEMBERSHIP?

YES!

Groundskeepers work 5 days a week, 6 hours a day which meets the PSERS definition of a full-time employee.

The district's classification of this student groundskeeper's position as temporary does not determine PSERS qualification. Your student groundskeeper will work enough days and hours of the week to qualify from day one.

Your student groundskeeper is **NOT eligible** to waive membership because they work full-time.

2026 SPRING EMPLOYER WORKSHOP 31

Groundskeepers work 5 days a week, 6 hours a day which meets the PSERS definition of a Full-time employee.

Even though the district classifies this student groundskeeper as a temporary position, PSERS determines qualification on hours and days worked. Your student groundskeeper will work enough days and hours of the week to qualify from day one.

Your student groundskeeper is NOT eligible to waive membership because they work full-time.

So, your groundskeeper qualifies for PSERS membership beginning the first day of service.

DOES THE SCHOOL DISTRICT NEED TO WITHHOLD CONTRIBUTIONS FROM THE STUDENT WORKER?

YES!

DB contributions will be required because your student groundskeeper is eligible and qualified from day one based on PSERS definitions.

The employee will default to Class T-G and both DB and DC contributions will need to be withheld and reported.

A member under the age of 18 will not be eligible to elect a different class. All contributions will be Class T-G.

DB contributions will be required because your student groundskeeper is eligible and qualified from day one based on PSERS definitions.

The employee will default to Class T-G and both DB and DC contributions will need to be withheld and reported.

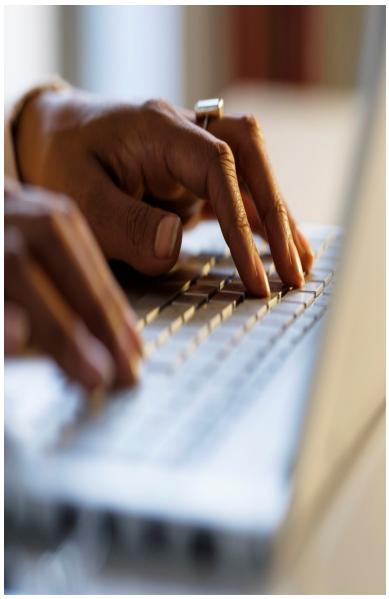
A member under the age of 18 will not be eligible to elect a different class. All contributions will be class TG. If the employee is under 18 and is still a member after turning 18, they will be given the opportunity to elect class T-H or D-C only.

SECOND SCENARIO: PART-TIME SECRETARY

The district needs temporary help transferring records into a new data system. The district hired an hourly employee to enter the data. The position requires 3 hours a day, five days a week and is paid per hour until the project is completed. It is estimated it will take two months to get everything transferred.

The new employee is not hired by a temp firm and is not an independent contractor.

Second Scenario: The district needs temporary help transferring records into a new data system. The contracted position requires 3 hours a day, five days a week and is paid per hour until the project is completed. It is estimated it will take two months to get everything transferred.



KNOWLEDGE CHECK

- Is this position eligible for PSERS?
- Does the position qualify for PSERS membership?
- Does the school district need to withhold contributions?

Is this position eligible for PSERS?
Does this position qualify for PSERS membership?
Does the school district need to withhold contributions?

IS THE PART-TIME SECRETARY ELIGIBLE FOR PSERS MEMBERSHIP?

YES!

Public-school employees are eligible for PSERS membership unless the position is specially excluded.

Your new part-time secretary is a school employee and does not work under one of the excluded positions.

Public-school employees are eligible for PSERS membership unless the position is specially excluded.

Your new part-time secretary is a school employee because they have an employee/employer relationship with the school and does not work under one of the excluded positions.

DOES THE NEW HIRE QUALIFY FOR PSERS MEMBERSHIP?

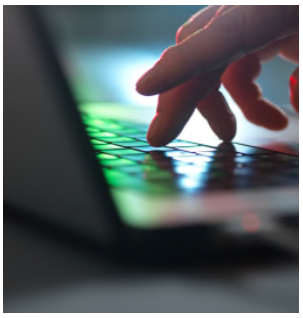
NO!

As a part-time employee who is working less than 5 hours a day, your new secretary must first reach the service threshold to qualify for PSERS membership.

The employee is an hourly employee and will be required to reach 500 hours of service within the fiscal year to qualify for membership.

After the employee has 500 hours reported to PSERS, you will be notified by a CROQ report the following Monday that the individual is now qualified.

The member will receive a welcome packet which will provide her with information on class election and membership waiver.



Note: If the new hire has already qualified previously, they may be qualified upon being hired for this position. Check the Roster page to verify.

As a part-time employee who is working less than 5 hours a day, your new part-time secretary must first reach the service threshold to qualify for PSERS membership. After she reaches the 500 hours, she will qualify and remain a qualified member until she experiences a break in membership.

Once the employee has 500 hours reported to PSERS, you will be notified by a CROQ report the following Monday that the individual is now qualified. The member will receive a Welcome Packet which will provide her with information on class election and membership waiver. She will be given a 90-day deadline to elect a new class or waive membership.

Remember, if the new hire has already qualified previously with a different employer, they may be qualified upon being hired for this position. Check the Roster page to verify.

DOES THE DISTRICT NEED TO WITHHOLD CONTRIBUTIONS FOR THE NON-QUALIFIED EMPLOYEE?

The contract record will display Optional DB/No DC.

- If the employer elects to withhold contributions, only withhold and report **DB contributions.**
- DC contributions cannot start until the part-time employee has qualified by reaching 500 hours.
- If no DB contributions are withheld, then report wages in the WNC column along with associated hours.

2026 SPRING EMPLOYER WORKSHOP 37

Assuming this hired employee has never been a PSERS member, it is optional for the employer to withhold DB contributions. If you elect to withhold contributions, **only withhold and report DB contributions.** DC contributions cannot start until the part-time secretary has qualified by reaching 500 hours. If no contributions are withheld, then report wages in the WNC column along with associated hours in each work report.

Remember all non-qualified part-time employees must be enrolled and reported to PSERS. Brand new to PSERS part-time employees who are hourly and per diem are not eligible to participate or contribute in the DC plan. Unlike the DB Plan, once a PT member qualifies, the DC contributions are prospective only.

If DB contributions are withheld and reported for non-qualified members and the member does not qualify during the fiscal year, the member and employer contributions will be refunded each year in February for the previous fiscal year. If wages and no contributions (WNC) is reported, and the member qualifies during the fiscal year, a purchase of service will be created to collect the member and employer DB contributions retro to the beginning of the fiscal year.

THIRD SCENARIO: SCHOOL POLICE OFFICER

- The school board has entered into a contract with a security firm to provide a police officer to patrol the premises during school hours.
- The officer will typically work FT, 8:00 am – 4:00 pm on each school day.

Third Scenario:

- The school board has entered into a contract with a security firm to provide a police officer to patrol the premises during school hours.
- The officer will typically work FT, 8:00 am – 4:00 pm on each school day.

KNOWLEDGE CHECK

- Is the police officer eligible for PSERS?
- Does the police officer qualify for PSERS membership?
- Does the school district need to withhold contributions for the officer?

- Is the police officer eligible for PSERS?
- Does the police officer qualify for PSERS membership?
- Does the school district need to withhold contributions for the officer?

IS THE POLICE OFFICER ELIGIBLE FOR PSERS?

NO - The police officer is an employee of the security firm, and not a direct employee of the school district, so not eligible for PSERS membership.

DOES THE POLICE OFFICER QUALIFY FOR PSERS MEMBERSHIP?

NO - The police officer is not eligible for PSERS membership and will not qualify for PSERS membership.

DOES THE SCHOOL DISTRICT WITHHOLD CONTRIBUTIONS FOR THIS OFFICER?

NO - Contributions should not be withheld.

NO - The police officer is an employee of the security firm, and not a direct employee of the school district, and is not eligible for PSERS membership. The employer is the security firm, not the district.

NO - The police officer is not a school employee, so is not eligible for PSERS membership and will not qualify for PSERS membership.

NO – Contributions should not be withheld.

REPORTING COACHES

41

We receive many inquiries about coaches...is my coach eligible for PSERS? How do I report the coach? How do I calculate service? What if the prospective coach is a retiree? So, let's talk about coaches and answer these questions.

A sports coach is an eligible position in PSERS, and so you should enroll the new coach just like other eligible school employees.

1. ENTER THE MEMBER DEMOGRAPHIC INFORMATION

Coaches are school employees and should be enrolled in PSERS.

- Is the newly hired coach a new or existing employee of the district?
- If new, enter demographic information in ESS manually or by file import.
- If existing, demographic information is already in PSERS system. Check Roster page in ESS to verify that PSERS has the current information.

After hiring a coach, first determine if the newly hired coach is a new or existing employee of the district.

If they are new, enter demographic information in PSERS. You can do this manually with the Manual New Hire link in ESS Roster, or by generating and importing a file from your payroll software.

If existing, demographic information is already in PSERS system. Check ESS Roster to verify that PSERS has the current information including address, phone number, and email address.

2. DETERMINE THE COACH'S WAGE TYPE

Salaried – The coach is contracted and paid a lump sum or stipend for the season regardless of hours spent with the students.

Per Diem – The coach is contracted and paid on a daily basis, or a pro-rated daily rate.

Hourly – The coach is contracted and paid on an hourly basis.

Next, determine the coach's wage type.

Salaried – the coach is contracted and paid a lump sum or stipend for the season regardless of hours spent with the students
Per Diem – the coach is contracted and paid on a daily basis, or a pro-rated daily rate
Hourly – the coach is contracted and paid on an hourly basis

Most coaches are paid by stipend and are considered salaried.

Do you track the coach's working hours or days, and pay according to time worked? If so, then the coach would be per diem or hourly.

Why does this matter? Almost all coaches are PT. If salaried, your coach qualifies for membership on day one. If per diem or hourly, then the coach must meet the service threshold for qualification.

3. ENTER THE COACH'S CONTRACT RECORD

- Employment Type = PT
- Wage Type = Salaried, Hourly, or Per Diem
- Work Status = Active
- Start Date = First day of work
- Expected Months = 10
- Expected Units = 180 (or 1100 if paid by the hour)
- Job Title = Football coach or Fall coach (include sport or season)

Enter the coach's contract record ….do this immediately upon being hired. Don't wait to enroll the coach when they are paid or when you are submitting your work report.

Employment Type = PT

Wage Type = Salaried, Hourly, or Per Diem

Work Status = Active

Start Date = First day of work.

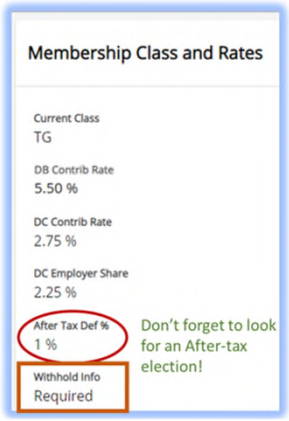
Expected Months = 10

Expected Units = 180 (or 1100 if paid by the hour)

Job Title = Football coach or Fall coach (include sport or season)

The start date is the first day of work. Not the first day of the season, or the pay date.

4. CONFIRM THE COACH'S MEMBERSHIP CLASS/RATE AND WITHHOLDING STATUS



Once enrolled, confirm membership class and withholding status by checking ESS Roster or the processed contract import file.

DB Contrib Rate	DC Contrib Rate	DC Employer Share	After Tax Def%	Current Class	Withhold
5.50	2.75	2.25	0	TG	Required
5.50	2.75	2.25	0	TG	Optional DB/No DC

2026 SPRING EMPLOYER WORKSHOP 45

Once enrolled with the demographic and contract information, you can confirm membership class and withholding status by checking ESS Roster or the processed contract import file. In the example the top row is Salaried, and the bottom row is a PT/Hourly or PT/Per Diem member.

On the left, you can see that this member is class T-G, meaning contributions will be withheld for both the DB and DC components. The Withhold Info identifier says "Required" which means that contributions for both DB and DC should be withheld immediately from the first paycheck. Often we see that the DC contributions are not being reported to Voya. When these are missed, the employer may receive a bill to cover what was not reported.

Why do employers need to do this? It's very important to confirm membership class, rate, and withholding status because your new hire may have worked for other schools in the past or could be an existing employee currently, with your school or another.

5. INCLUDE THE COACH ON YOUR PSERS AND VOYA REPORTING

DB Contributions to PSERS: Report the coaching wages under BASE field of the work report.

If the member is an existing FT Salaried employee, add a coaching contract record and report wages earned in the SUPP field.

DC Contributions to Voya: The new member can be reported to Voya if qualified. PT salaried would be qualified from day one or if the coach could have been previously qualified with another employer.

Now you can begin to include the coach on your reports to PSERS and Voya.

DB Contribution to PSERS: Report the coaching wages under BASE field of the monthly report.
However, If the member is an existing FT Salaried employee, you can add a coaching contract record and then report the supplemental coach earnings in the SUPP field of the work report row.

DC Contributions to Voya: After CROQ notification of qualification, the new member can be reported to Voya. The DC contributions will be reported to Voya on a payroll basis, usually bi-weekly.

Be sure to withhold contributions from your qualified coach from day one, and enroll in PSERS immediately. Otherwise, If you wait to enroll the coach at his first payroll, his record may not be in Voya yet. PSERS transmits demographic info to Voya over the weekend, so your coach should be enrolled prior to the week of the first payroll. If not, you may get a "participant not found" error on your DC report, and you will need to exclude the row, and then process it when Voya receives the demo info for your member.

6. REPORT THE COACH'S SERVICE TO PSERS

Per Diem or Hourly - service will be included with monthly work report.

Salaried - service will be on the June work report.

If the coach will not be on the June report, then include the service with the last reported wages, or else by service adjustment.

For salaried coaches, annual service can be calculated as:

 # weeks/season x # days/week x # hours/day = Total hours

Total hours/5 hours per PSERS day = # PSERS days

A coach's service should be reported like other PSERS members:

Per Diem or Hourly - service will be included with each monthly work report.

Salaried – annual service will be on the June work report. If the coach is not on the June report, then you can add the coach's service to the monthly work report with the final wages. The service can also be added to the account with a service adjustment.

Daily service is not usually tracked for stipend paid employees. You can calculate annual service for these coaches by using the formula:

 # weeks/season x # days/week x # hours/day = Total hours

Totals hours/5 hours per PSERS day = # PSERS days

Total hours worked are calculated, and then divided by five because there are five hours in one PSERS day of service. This will give the total days worked....salaried service should be reported in days.

Calculating Coaching Service

Fall Season: Runs the beginning of the second week in August through the end of the second week in November:

PSERS will assume the coach works two hours per day for six days per week.
There are 14 weeks in the Fall Season.
Service Units to be reported as **34 days**.

Winter Season: Runs the beginning of the third week in November through the end of the second week in March:

PSERS will assume the coach works two hours per day for six days per week.
There are 17 weeks in the Winter Season.
Service Units to be reported as **41 days**.

Spring Season: Runs the beginning of the first week in March through the end of the second week in June:

PSERS will assume the coach works two hours per day for six days per week.
There are 16 weeks in the Spring Season.
Service Units to be reported as **38 days.**

Here are examples of service time calculations for coaches by season, and suggested service totals that you can use.

In these calculations, PSERS assumes the coach works 2 hours per day, six days per week, with the number of weeks defined by the PIAA.

Remember # weeks/season x # days/week x # hours/day = Total hours
Totals hours/5 hours per PSERS day = # PSERS days
For the fall season: 14x6x2=168. 168/5=33.6 days
For winter: 17x 6 x 2 = 204. 204/5 = 40.8 days
For Spring: 16 x 6 x 2 = 192. 192/5 = 38.4 days

These season totals are rounded to the whole number, but service can be reported to the tenth of a day. You may need to re-calculate service for your coaches if they work more or less than the examples shown above. For instance, if the season is extended by playoffs, then the number of weeks should be updated to include the extra weeks worked.

KNOWLEDGE CHECK

- How many days should be reported for these PT/Salaried coaches?

 # weeks/season x # days/week x # hours/day = Total hours
Total hours/5 hours per PSERS day = # PSERS days

- The soccer season is 12 weeks long. The part-time salaried coach works three hours a day five days a week.
- The hockey coach works two hours a day three times a week for 16 weeks.

Pull up your calculators for this knowledge check. How many days should be reported for these coaches?

Remember # weeks/season x # days/week x # hours/day = Total hours
Totals hours/5 hours per PSERS day = # PSERS days

12 weeks x 5 days per week x 3 hours per day =180 total hours. 180 hours divided by 5 hours per day =36 days
16 weeks x 3 days per week x 2 hours per day = 96 total hours. 96 hours /5 hours per day =19.2 (19) days

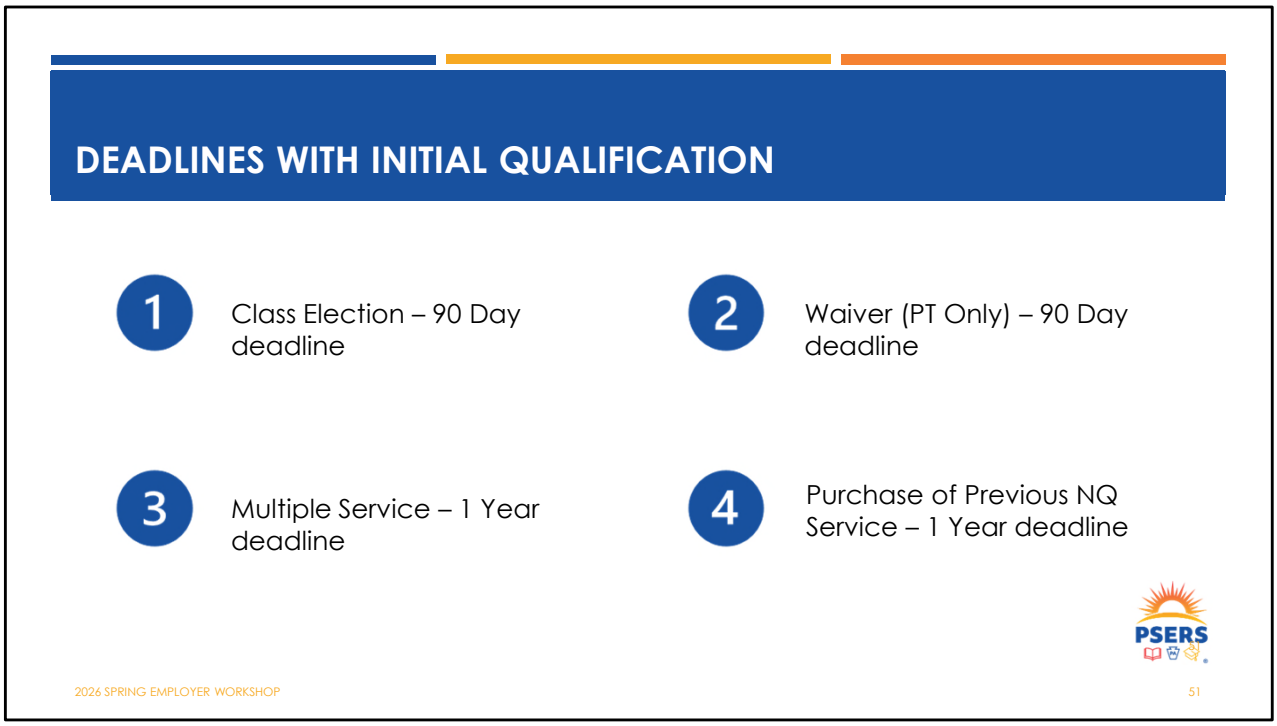
Any questions on these calculations?

The new coach may only be here for a few seasons.

WHAT ARE THE PSERS OPTIONS?

50

Coach positions are frequently filled with employees who aren't expected to stay and accrue enough service for a retirement benefit. What are the options for a new coach who will only be working for a few seasons?



With initial qualification, the new coach will have the following election options:

- 90 days to elect a different membership class. TG is the default, so can elect TH or DC.
- 90 days to waive PSERS membership entirely.
- 1 year to elect Multiple Service. This is available only to new members who have previous state service with SERS.
- 1 year to purchase any previous non-qualified school service.

Let's look at the DC class election and the membership waiver – these two options may be of interest to your coaches.

DC class members contribute 7.5% of wages to the DC plan, and they do not contribute to the DB plan. At retirement, they will not have a monthly DB benefit, but will be eligible for their DC contributions, employer contributions, plus any earnings on these.

IMPORTANT CONSIDERATIONS FOR COACHES

The newly qualified member of PSERS will have the option to remain as T-G or elect T-H or Class DC or waive membership if eligible.

Class T-G and T-H members need 10 years of service to be vested (eligible for a benefit) or three years of service if termination after age 67.

Class DC members need three eligibility points to be vested in the employer contributions.

An eligibility point is not a service credit – it is not earned incrementally. One eligibility point is earned with one day of contributing work in a year.

Class DC members can be vested in their employer contributions with one day of work in each of three years.

There are some other important considerations for your short term coaches...

Class T-G and T-H members will need to earn 10 years of service if under age 67 to be vested and eligible for a PSERS DB benefit, or three years of service if termination after age 67. Plus, a member needs to work 180 days per year to earn one service credit. So, because a coach only earns about 35-40 days per season based on PSERS calculations shared earlier, he would need to work many seasons to be vested in PSERS if he doesn't have additional school employment. For instance, if the coach works 40 days per season, then he will need to coach for 14 seasons to earn three PSERS service credits.

However, Class DC members need only three (3) eligibility points to be vested. Vesting in the DC plan means that the coach is eligible to retain employer share of contributions.
Note that an eligibility point is not a service credit – it is not earned incrementally. One eligibility point is earned with one day of contributing work in a fiscal year.
So, if your coach elects to be in the DC class, then he could be a fully vested DC member by working in three different fiscal years. If he's a fall soccer coach, then after working for three soccer seasons, he would be vested and eligible to keep the employer contributions.

WHAT HAPPENS WHEN YOUR COACH ELECTS ANOTHER CLASS?

- If a coach elects a different membership class, your CROQ report will report the change, and your payroll software must be updated for newly elected class.
- If Class T-H or DC is elected, PSERS will transfer contributions between PSERS and Voya to make the DB and DC accounts whole. Any excess contributions will be returned to the member. Employers should not make adjustments to correct what has already been reported.
- For DC members, continue to include them on your monthly PSERS report with zero DB contributions.

If a member elects a different membership class your CROQ will report the change on the Monday after the election, and your payroll software must be updated for newly elected class.

If Class T-H or DC is elected, PSERS will transfer contributions between PSERS and Voya to reconcile the DB and DC accounts and then return any excess contributions to the member. Do not make adjustments to try to correct the reporting. PSERS system will allow you to report the contributions that you have withheld, which may be a combination of the old and new rates, for a month after the election. Then, your withholding should be reported at the newly elected class and rate, and PSERS will do the reconciliation.

For DC members, continue to include them on your monthly PSERS report with zero DB contributions.

MEMBERSHIP WAIVER – IS THE COACH ELIGIBLE?

Only Part-time members (SAL, HR, PD) may waive membership.

If new to PSERS, PT members will have 90 days after notification of qualification to elect a waiver. They will use the election wizard in Member Self Service to request to waive membership in the system.

The member must certify that they have an approved IRA in their name.

Once the waiver is approved, the system will end-date any ACTIVE records and create an ACTIVW record. If a member already holds waived status, additional PT contracts will only reflect a waived status.

Reminder: Service time can never be purchased for waived service.

2026 SPRING EMPLOYER WORKSHOP 54

Your short term coach may also be interested in a PSERS membership waiver. This means that they waive membership and will not contribute and will not accrue PSERS service. Waived service can never be purchased.

If they are new to PSERS, PT members will have 90 days after qualification to elect a waiver. They may use the election wizard in Member Self Service to request to waive membership in the system. The member must certify that they have an approved IRA in their name.

After the waiver is approved by PSERS, the system will end-date any ACTIVE records and create an ACTIVW record. If a member already holds waived status, additional PT contracts will only reflect a waived status.

NOTE: If a waived member begins to work full-time, they are no longer eligible to waive and will be a required PSERS member. A class election opportunity will be provided if the member did not previously elect a class.

Reminder: Service time can never be purchased for waived service.

WHAT DO YOU DO WHEN YOU FIND OUT A COACH WAIVED?

After CROQ notification of the waiver, do not withhold PSERS contributions. Any contributions deducted from the member's pay prior to the CROQ report notice should still be reported to PSERS and Voya.

DB Contributions:

- PSERS will reverse the DB reporting upon receipt of the last monthly report. Employers should not make adjustments to reporting after a member waives membership.
- The DB member and employer contributions will be returned through a transaction visible on the ESS transaction page.
- The employer must return the member DB contributions to the member.

DC Contributions:

- Voya will refund the member's DC contributions directly to the member by check.

2026 SPRING EMPLOYER WORKSHOP 55

You'll be notified of the waiver on your CROQ report.

DB Contributions:

PSERS will reverse the DB reporting upon receipt of the final monthly reporting. Employers should not make adjustments to reporting after a member waives membership.

The DB member and employer contributions will be returned through a transaction visible on the ESS transaction page. After a credit is applied to the employer's account for the returned contributions, the employer must return the member DB contributions to the member.

DC Contributions:

Voya will refund the member's DC contributions directly to the member by check. Your member will see this occur before the DB contributions are returned. PSERS is looking to see a work report at the new class rate, which then alerts staff to make the adjustment to reverse the reporting to return to the employer to then be distributed back to the employee.

TERMINATION OF THE MEMBERSHIP WAIVER

When an employer enters a full-time contract record, the system will automatically create a new ACTIVE record and end-date the existing ACTIVW record.

Notification of the member's status change will be on the next CROQ report. Contributions for both the DB and DC components should be withheld prospectively with the start of the FT position.

As a reminder, members cannot purchase any service that was rendered while in a waived status.

If a waived coach accepts a FT position, then the waiver will be terminated....a FT employee must participate in PSERS and cannot waive membership.

After the full-time contract record is entered, the system will automatically create a new ACTIVE record and end-date the existing ACTIVW record.

Notification of the member's status change will be on the next CROQ report. With the member's FT status, contributions for both the DB and DC components should be withheld prospectively, beginning with the next available payroll.

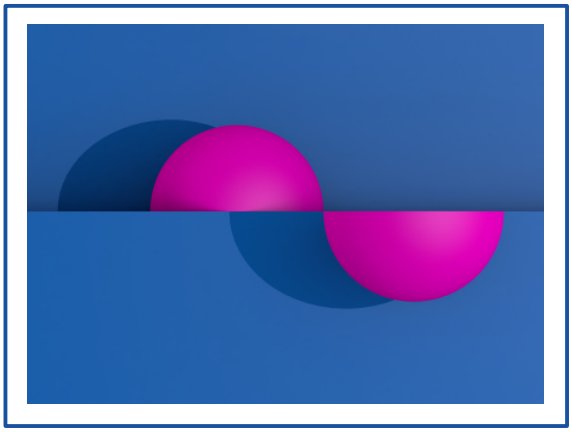
When a waived employee terminates all school employment, the waiver ends also. This break–in-service only occurs when employment from all districts is terminated. If the employee returns to school service in a PT capacity, he can choose to waive membership again, but the member must contact PSERS to obtain a form to do so, within a short window after returning to active employment.

INTERMISSION

HIRING PSERS RETIREES

Employers may have absences and unexpected vacancies that need to be filled and often look to retirees to help with these open positions. But your retiring employees should not immediately plan to go back to school employment. Here's what you should know as you look for employees to fill those positions.

BREAK IN SERVICE



A member must experience a true break in service to retire from PSERS and collect a benefit.

The break in service occurs when there is a termination from **all** public school employment.

2026 SPRING EMPLOYER WORKSHOP 59

A member must experience a true break in service in order to retire from PSERS and collect a benefit.

We often come across situations where someone has terminated their FT employment but forgets they must resign their PT employment as well, whether they do both those jobs at the same employer or with different employers.

If they terminate their teaching position but continue to coach for the remainder of the season, they are not truly terminated from all public-school employment. There is not a clear break in service, and they will not be eligible to begin receiving retirement benefits until the end of the season.

The break in service occurs when there is a termination from ALL public-school employment.

IS THIS A BONA FIDE BREAK IN SERVICE?

PSERS will consider these factors:

1. Whether the change in the employment relationship is more than a formal or technical change, the employment connection with the employer must be severed;
2. Whether there has been a reasonable anticipation or prearranged agreement between the member and the employer to return to service;
3. The amount of time that has elapsed from the date of retirement and the return to school service;
4. Whether the services are a continuation of the member's previous service with the same employer;
5. Any other factors that PSERS deems appropriate.

In the case that PSERS needs to review circumstances regarding a break in service and eligibility for retirement, PSERS will consider these factors:

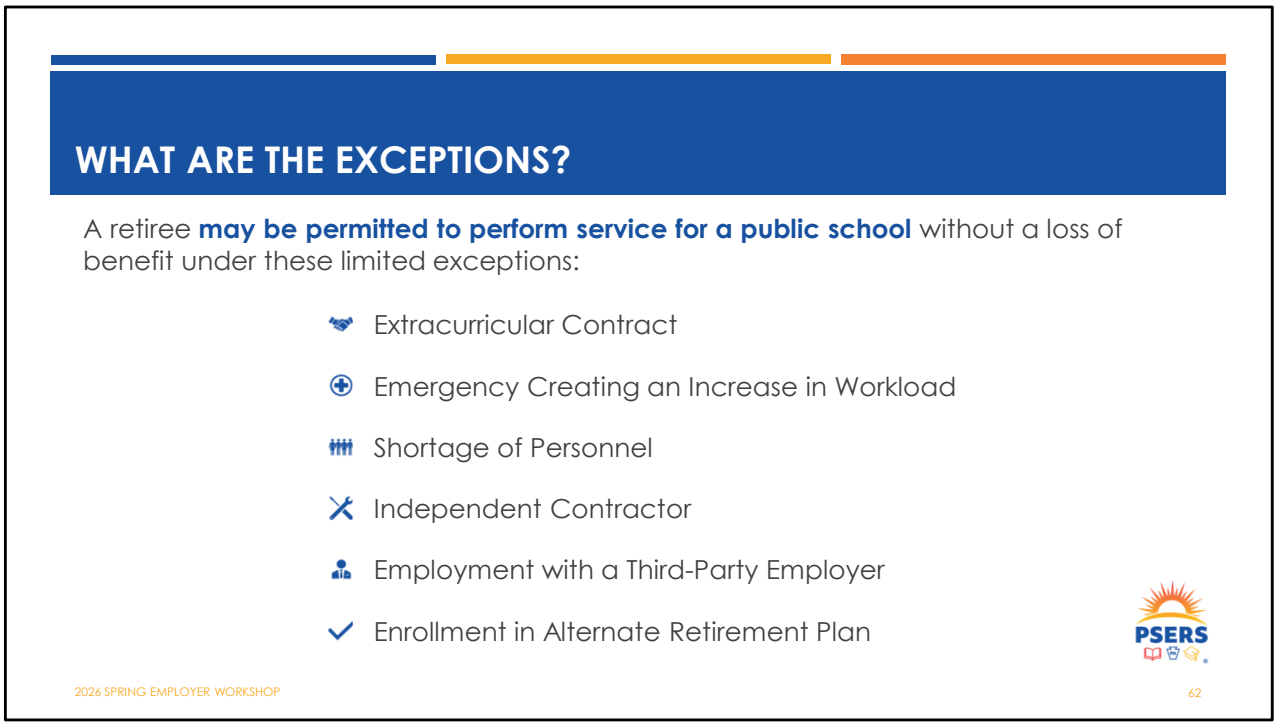
1. Is the change in the employment relationship is more than a formality? Was the true intention to end school employment? The intention should be to end school employment.
2. Is there an anticipation or prearrangement between member and employer for a return to school service? A pre-arrangement to return is not a break in service.
3. How much time has passed from the retirement date until the return to service? If the member returns the next day, there is no break.
4. Is the member performing the same services with the same employer? This would be a continuation of employment.
5. Any other factors that PSERS deems appropriate

GENERAL RULE

The Retirement Code prohibits retirees from returning to school service for a public school in any capacity while receiving a monthly benefit from PSERS DB Plan and/or installment distributions from PSERS DC Plan **unless they qualify for a specific statutory exception**.

After termination, the vested member can retire from PSERS and begin collecting their benefit. The Retirement Code prohibits retirees from both collecting their benefit *and* also working in the public school. **unless they qualify for a specific statutory exception**. The code does not speak to independent contractors, but the regulations do so statutory is technically correct. Also, being an independent contractor or working for a third party means they are not a school employee subject to mandatory enrollment. Unlike the emergency exception where they are school employees.

What are these exceptions that will allow PSERS retirees to work for a public school employer and also continue to collect their benefit?



A retiree may be permitted to perform service for a “public school” without a loss of benefit under these limited exceptions:
Extracurricular Contract, Emergency Creating an Increase in Workload, Shortage of Personnel, Independent Contractor, Employment with a Third-party Employer, Enrollment in Alternate Retirement Plan.

A shortage of personnel is the most common return to service exception. Many schools have experienced this with substitute teachers, bus drivers and cafeteria workers. When requesting a shortage of personnel exception, the employer must establish there is a true shortage before hiring a PSERS retiree.

Let's take a look at these, starting with the Extracurricular exception. This is the exception that would allow a retiree to work as a coach for the district.

EXCEPTION – EXTRACURRICULAR CONTRACT

To be eligible for the extracurricular exception, the retiree must:

- Have a written, separate contract expressly waiving any potential retirement benefits. RTS Extracurricular Contract
- Perform the duties primarily outside regular instructional hours and not as part of the mandated educational curriculum.
- The position of Athletic Director is not eligible for the Extracurricular Exception.

Let's continue our focus on coaches by taking a look at the extracurricular exception in detail. This exception covers coaches, ticket takers, theatre directors, and any school employee who works after school hours.

To be eligible for the extracurricular exception, the retiree must:

-Have a written, separate contract expressly waiving any potential retirement benefits. **This is very important...the exception is not valid without the contract waiving PSERS service.** The link shown above will direct to the PSERS public site where there is a template for this extracurricular contract.

-Perform the duties primarily outside regular instructional hours and not as part of the mandated educational curriculum. So, the majority of the extracurricular work must be done after school hours, and cannot be required educational instruction.

The coach position is primarily outside of instructional hours, and is not part of the mandated curriculum. So, as long as the retiree signs a contract waiving PSERS retirement credit for the coach employment, then the extracurricular exception applies.

IMPORTANT REMINDER

If an employee is planning to retire and is currently also in an extracurricular position…they MUST terminate from **all** public school employment to retire.

An employer cannot hire a retiree in an extra-curricular position until after they have retired with PSERS.

64

If an employee is planning to retire and is also currently in an extracurricular position…they **MUST** terminate **all positions.**
The employer cannot agree to hire the retiree, as reflected in the board minutes, prior to the retiree's date of retirement. This would indicate that there was no break in service.

For example, if your teacher wants to retire in June, the board should not approve his employment as a fall coach in September. In this case, there will be no break in service, and the teacher will not be able to retire from PSERS until the end of the fall season.

- After retirement, a retiree can be approved for school employment under the extracurricular exception, including coaches, ticket takers, musical directors, etc.
- Do not enroll the retiree in PSERS, and do not deduct or report contributions.
- The retiree will continue to collect their PSERS benefit and will not accrue additional PSERS service.

After terminating all school employment and retiring from PSERS, the retiree may consider returning to work at the district . The school board can then approve the retiree for school employment under the extracurricular exception, which includes coaches, ticket-takers, musical directors, etc.

The retiree working under the exception should not be enrolled in PSERS, and no contributions should be withheld or reported. The retiree will continue to collect their PSERS benefit and will not accrue additional PSERS service.

EXCEPTION – INCREASE IN WORKLOAD

- An "emergency" situation that increases the workload in a sudden or unexpected manner, and that requires immediate action by the employer to avoid a serious impairment of service to the public.
- The termination, resignation, or retirement of an employee is not an "emergency." The workload remains the same; what changes is who is available to complete it.
- The need to train a replacement is not an emergency that increases the workload.

We will go through the other exceptions briefly.

Increase in workload covers an "emergency" situation that in which there is a sudden increases in the workload.

This doesn't include the increase in workload due to other employees leaving or the need to train a replacement. ..the employer's overall workload did not increase.

A good example could be "No Child Left Behind" requirements and not meeting enough progress so extra remedial teaching is needed for fourth grade math. This was sudden and required by an outside entity. This was an emergency that created a sudden increase in the workload.

EXCEPTION - SHORTAGE OF PERSONNEL

A shortage of personnel does not exist until the employer attempts to fill the position with a non-PSERS retiree.

Thus, a lack of qualified candidates must be established before a PSERS retiree is hired.

RTS Emergency Approval Processes

An employer cannot claim a continuing shortage for the same position year after year without a continued bona fide effort each year to fill the position with someone who is not a PSERS retiree.

67

A shortage of personnel is an emergency exception that can be triggered by a vacancy or an absence, either short-term or long-term. In either type of shortage, a shortage of personnel does not exist until the employer attempts to fill the position with someone who is not a PSERS retiree and is unsuccessful.

Employers should request PSERS approval of an emergency exception using the School Year Approval Process or Specific Member Approval Process.

The school year approval process grants PSERS approval to use retirees as short term substitutes.

If you want to use a retiree to fill a long term absence or vacancy, please contact PSERS with the details of the vacant position and of the requested retiree. PSERS will review the information and grant an approval if eligible.

HOW TO ESTABLISH A SHORTAGE OF PERSONNEL

The Retirement Code broadly states: "a shortage of appropriate subject certified teachers or other personnel."

The template School Year Approval letter is a SAMPLE for substitute teachers. Checking your non-PSERS retiree list before your PSERS retiree list is the easiest way to establish a shortage of personnel.

What are some other ways?

- What are your mission critical positions?
- How many employees are needed to fill those positions?
- What are your calling off rates for those positions?
- Is there a high turnover?
- What is the average time to fill a vacancy for a particular position or department?
- What is the vacancy/applicant ratio for the position?
- Are there skill gaps that need to be addressed?
- Do you have an action plan to address the shortage?

68

How to establish a shortage of personnel

EXCEPTION – THIRD PARTY EMPLOYER

- Employment by a legitimate, third-party employer that is not a reporting unit of PSERS.
- A third-party employer is often a private entity retained by a school employer to provide personnel or perform service.

A retiree can provide services to a public school under the third-party employer exception if they are validly employed by a private entity that doesn't report to PSERS. If the third-party employer is established or controlled by a retiree, PSERS will examine whether it is a valid employer, or established to allow the retiree to return to service.

A common example of a third party employer is a company that provides substitute teachers for the schools, or a food service company that provides workers for the cafeteria. In these cases, the employers are the substitute and food service companies, not the district.

EXCEPTION – ALTERNATE RETIREMENT PLAN

A retiree employed by any of the state's community colleges, Penn State University, or the 14 state-owned universities may be eligible to elect membership in an alternate retirement plan without a suspension of their PSERS retirement benefit.

A retiree can work for a Pennsylvania charter school without loss of benefit if the retiree is eligible and elects into an approved alternate retirement plan.

A retiree who becomes employed by any of the state's community colleges, Penn State University, or the 14 state-owned universities following retirement may be eligible elect an alternate retirement plan. Many charter schools offer alternate plans also. If eligible, the retiree can choose an alternate plan and work under this exception.

So, if a PSERS retiree decides to work at a charter school or PSU or HACC, then the retiree must choose the alternate plan in order to continue to receive PSERS benefits.

If the retiree is not eligible for the alternate plan and not eligible for an exception, then they will be required to participate in PSERS and the retirement benefit will be stopped.

EXCEPTION - INDEPENDENT CONTRACTOR

To determine whether a person is an independent contractor, PSERS must review all of the circumstances of employment including:

Control of work to be done	Work being the employer's business
Nature of work	Right to terminate
Skill required	Presence at employer's site
Distinct occupation/business	Comparable conditions and benefits
Tool supplier	Payment by time or job
Responsibility for result only	Terms of agreement

Enrollment Eligibility Questionnaire
This form can be found under Employer Forms on the PSERS Public Website, and also under Forms in ESS.

To determine whether a person is an independent contractor, PSERS must review all the circumstances of employment and make a determination if the retiree is truly acting as an independent contractor. The mere existence of a contract is not the determinative factor.

We briefly discussed the enrollment eligibility questionnaire at the beginning of this presentation when discussing PSERS eligibility. The questionnaire requests specific details to determine whether the new hire is an employee or not.

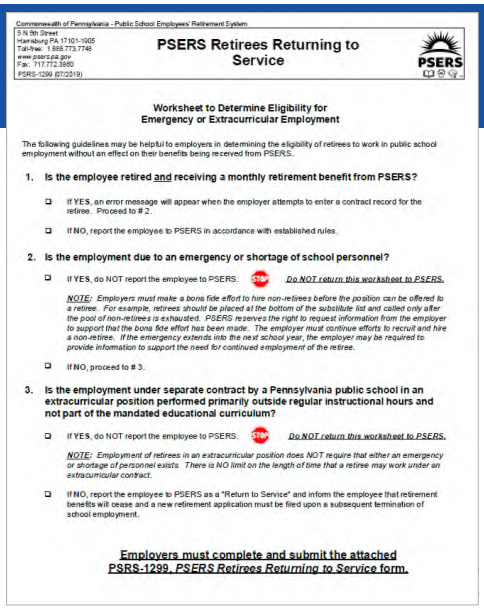
THE 1299 FORM STOPS A RETIREE'S PENSION

Notice the Red Stop Signs on the form!

These two questions are very important and must be answered **BEFORE** returning this form.

Are you applying for one of the Emergency Exceptions to hire this person?

Will this person only be working in an extracurricular position outside of normal school hours?



Commonwealth of Pennsylvania - Public School Employees' Retirement System

5 N 5th Street
Harrisburg PA 17101-1905
Toll-free: 1.888.773.7748
www.psers.pa.gov
Fax: 717.772.3985
PSRS-1299 (07/2019)

PSERS Retirees Returning to Service

Worksheet to Determine Eligibility for Emergency or Extracurricular Employment

The following guidelines may be helpful to employers in determining the eligibility of retirees to work in public school employment without an effect on their benefits being received from PSERS.

1. **Is the employee retired and receiving a monthly retirement benefit from PSERS?**
   - ☐ If **YES**, an error message will appear when the employer attempts to enter a contract record for the retiree. Proceed to # 2.
   - ☐ If **NO**, report the employee to PSERS in accordance with established rules.
2. **Is the employment due to an emergency or shortage of school personnel?**
   - ☐ If **YES**, do NOT report the employee to PSERS. STOP *Do NOT return this worksheet to PSERS.*

     NOTE: Employers must make a bona fide effort to hire non-retirees before the position can be offered to a retiree. For example, retirees should be placed at the bottom of the substitute list and called only after the pool of non-retirees is exhausted. PSERS reserves the right to request information from the employer to support that the bona fide effort has been made. The employer must continue efforts to recruit and hire a non-retiree. If the emergency extends into the next school year, the employer may be required to provide information to support the need for continued employment of the retiree.
   - ☐ If **NO**, proceed to # 3.
3. **Is the employment under separate contract by a Pennsylvania public school in an extracurricular position performed primarily outside regular instructional hours and not part of the mandated educational curriculum?**
   - ☐ If **YES**, do NOT report the employee to PSERS. STOP *Do NOT return this worksheet to PSERS.*

     NOTE: Employment of retirees in an extracurricular position does NOT require that either an emergency or shortage of personnel exists. There is NO limit on the length of time that a retiree may work under an extracurricular contract.
   - ☐ If **NO**, report the employee to PSERS as a "Return to Service" and inform the employee that retirement benefits will cease and a new retirement application must be filed upon a subsequent termination of school employment.

Employers must complete and submit the attached PSRS-1299, *PSERS Retirees Returning to Service* form.

72

If a retiree is not eligible for one of the exceptions just discussed, then they will be considered as return-to-service and must contribute to PSERS. The *PSERS Retiree Returning to Service* (PSRS-1299) form must be completed by the employer and sent to PSERS. Do not submit this form if the retiree is working under one of the RTS exceptions! This form has two pages; the first page provides instructions and questions to be sure the form is necessary to be completed, with the second page being the form itself.

Because the submission of this form stops the retiree's pension, the employer may want to consider if it makes sense to hire this person for that position. We see forms come in for work placements that last only a few days. Once the member terminates again, their benefits do not automatically restart. They must apply once again and wait the standard timeframes to have that retirement processed before they begin seeing their benefit payments again.

After receipt of the PSRS-1299 form indicating that a PSERS retiree is returning to school service, **PSERS will:**

- Stop the retirement benefit,
- Create a bill for the retiree if any benefit overpayments were made, and
- Add the new contract record so that the employer can begin to report earnings and service.

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- stop the retirement benefit,
- create a bill for the retiree if any benefit overpayments were made, and
- add the new contract record so that the employer can begin to report earnings and service.

PUBLICATIONS

For additional information on return-to-service exceptions, refer to the PSERS public website:

Employer Resources > PSERS Reporting Resources > Return to Service Resources

- Return to Service Exceptions Booklet
- Return to Service Guidance Chart
- Return to Service Presentation for Monthly Reporting Person (Dec 2019)
- Return to Service Presentation
- Annual Shortage Request Template Letter
- School Transportation Drivers Template Letter

The PSERS public web site has many resources regarding return-to-service....a booklet with details, guidance chart, two RTS presentations, and template letters to be used to request the use of retirees as short term substitutes.

KNOWLEDGE CHECK

- Does the retiree qualify for an RTS exception?
- Or should I withhold and report contributions?

Let's check our knowledge. For each of the three scenarios to follow, does the retiree qualify for an RTS exception? Or should you withhold/report contributions?

SCENARIO ONE: FOOTBALL COACH

Employer A approved Mr. Smith to be the head football coach for next fall's season at the April board meeting.

Mr. Smith is also a full-time math teacher at Employer B.

Mr. Smith submits his retirement application and resignation letter to Employer B effective the last day of school. He does not submit a resignation letter to Employer A for his coaching position as he still intends on coaching in the next football season.

Because he is still actively reported to PSERS, his retirement application cannot be processed by PSERS.

He comes to your office at Employer A and asks you to terminate his coaching contract because it is delaying his retirement.

Employer A approved Mr. Smith to be the head football coach for next fall's season at the April board meeting.

Mr. Smith is also a full-time math teacher at Employer B.

Mr. Smith submits his retirement application and resignation letter to Employer B effective the last day of school. He does not submit a resignation letter to Employer A for his coaching position as he still intends on coaching next football season.

He comes to your office at Employer A and requests you terminate his coaching contract because it is delaying his retirement.

This is an example of a member not experiencing a true break in membership.

KNOWLEDGE CHECK

- Do you terminate the coach's contract in your system?
- Do you continue to withhold contributions moving forward for the coach?
- What options does the coach have if he wants to retire?

- Does Employer A terminate the coach's contract in your system?
- Does Employer A continue to withhold contributions moving forward for the coach?
- What options does the coach have if he wants to retire?

DO YOU TERMINATE THE COACH'S CONTRACT IN YOUR SYSTEM?

NO!

The hiring agreement with your school district is for the upcoming year. Unless the coach submitted a resignation letter after the signing of his hiring agreement for next season, he is still considered an ACTIVE employee of your district.

The coach has agreed to coach for the upcoming year and, therefore, is not terminating from all public school employment.

The hiring agreement with your school district is for the upcoming year. Unless the coach submitted a resignation letter after the signing of his hiring agreement for next season, he is still considered an ACTIVE employee of your district. There has not been a bona fide break in service.

DO YOU CONTINUE TO WITHHOLD CONTRIBUTIONS GOING FORWARD?

YES!

Contributions will be required until the employee officially terminates from all public school employment. This includes his part-time coaching position with your school.

YES

Contributions will be required until the employee officially terminates from all public-school employment. This includes his part time coaching position with your school.

WHAT OPTIONS DOES THE COACH HAVE IF HE WANTS TO RETIRE?

- The coach will need to resign and terminate from his position as head football coach with School District A if he intends to retire at the conclusion of this school year.

or

- The coach can delay his retirement until he terminates employment after the fall sports season.

The coach cannot both retire and continue employment at the district....he must have a break in service with PSERS in order to retire.

The coach will need to resign and terminate his position as head football coach with your district if he intends to retire at the conclusion of this school year.

Or, he can wait to retire until after the fall sports season.

SCENARIO TWO: RETIREE WORKS TWO PART-TIME POSITIONS

The district has had difficulty hiring employees to help with cafeteria duty and classroom aides. The district publicly advertised the positions.

A PSERS retiree has applied for both permanent positions through the normal hiring process with your district, interviewed, and was hired. The cafeteria position is for three hours a day, five days a week and is paid hourly. The classroom aide is also for three hours a day to assist with morning classes. The retiree will start their aide position at 7:30 am and finish at 1:30 pm.

The district has had difficulty hiring employees to help with cafeteria duty and classroom aides.

A PSERS retiree has applied for both permanent positions with your district and been approved to work. The cafeteria position is for three hours a day five days a week and is paid hourly. The classroom aide is also for three hours a day to assist with morning classes. The retiree will start their aide position at 7:30 am and finish at 1:30 pm.

KNOWLEDGE CHECK

- Does the retiree qualify for an emergency exception?
- Should the school district withhold contributions?

- Does the retiree qualify for an emergency exception?
- Should the employer withhold contributions?

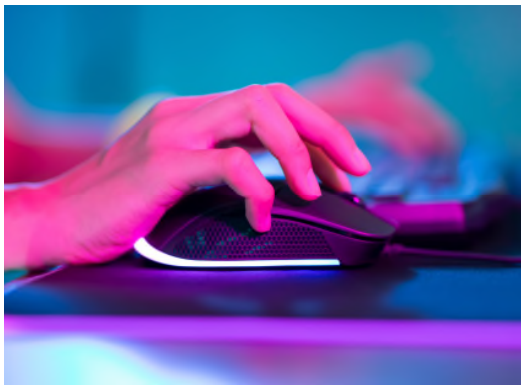
DOES THE RETIREE QUALIFY FOR A SHORTAGE EXCEPTION?

NO!

The shortage exception allows employers to fill absences or vacancies temporarily with retirees if the employer experiences a shortage. If the employer advertises for a permanent position and a retiree applies for and accepts the permanent position with the district, then the retiree has agreed to return to service and their retirement benefit must stop.

The emergency exception allows employers to fill absences or vacancies temporarily with retirees. If a retiree accepts a permanent position with the district, then PSERS will freeze the retirement benefit.

SHOULD THE DISTRICT WITHHOLD CONTRIBUTIONS FOR THIS RETIREE?



YES!

Complete and submit the PSRS-1299 form to PSERS and withhold contributions from day one. The benefit will be stopped and PSERS will enter the new contract record.

Complete and submit the RTS 1299 form to PSERS, and withhold contributions from day one. The retirement benefit will be stopped and PSERS will enter the new contract record so that you can begin to report her and she can accrue additional PSERS service.

If the retiree wishes to continue her benefit, she should only accept work at the district that falls under one of the exceptions...emergency, extracurricular, etc.

SCENARIO THREE: ENGLISH INSTRUCTOR

A high school English teacher retired from PSERS last year and has been offered a position at the local community college.

She plans to teach one of the sections of freshman English 100, a general education requirement. The schedule is MWF 6:00 – 7:30 pm.

A high school English teacher retired from PSERS last year and has been offered a position at the local community college.
She plans to teach one of the sections of freshman English 100, a general education requirement. The schedule is MWF 6:00 – 7:30 pm.

KNOWLEDGE CHECK

- Does the retiree qualify for an extracurricular exception?
- Or should I withhold and report contributions?

- Does the retiree qualify for an extracurricular exception?
- Or should I withhold and report contributions?

DOES THE RETIREE QUALIFY FOR AN EXTRACURRICULAR EXCEPTION?

NO!

To qualify for an extracurricular exception, the retiree must perform the duties primarily outside regular instructional hours and not as part of the mandated educational curriculum.

In this scenario, the English 100 course is required for graduation, so the retiree cannot instruct this course under the extracurricular exception.

NO

In order to qualify for an extracurricular exception, the retiree must perform the duties primarily outside regular instructional hours and not as part of the mandated educational curriculum.

In this scenario, the English 100 course is required for graduation, so the retiree cannot instruct this course under the extracurricular exception.

SHOULD THE COMMUNITY COLLEGE WITHHOLD AND REPORT CONTRIBUTIONS?

To remain retired from PSERS, the retiree must elect to enroll in SERS or the alternate retirement plan of the community college.

If the retiree doesn't qualify for enrollment in SERS or the alternate retirement plan, then she must be returned to service and enrolled with PSERS. Her benefit will be stopped, and she will begin making contributions and earning additional PSERS service.

The retiree should elect an alternate plan at the community college if possible.

If the retiree doesn't qualify for an alternate plan, then she must return-to-service at PSERS. Her benefit will be stopped, and she will begin making contributions and earning service.

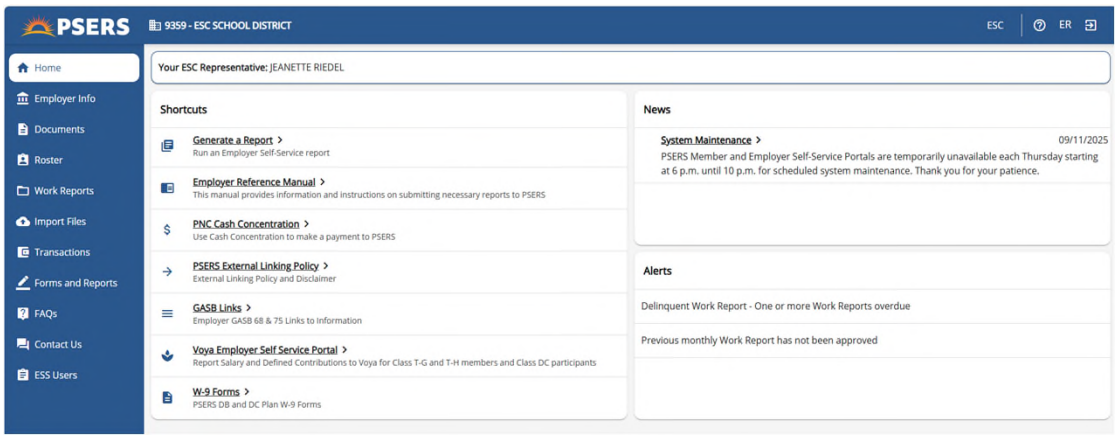
EMPLOYER SELF SERVICE (ESS) PORTAL FEATURES

To finish up, let's go over a few features in the Employer Self Service (ESS) Portal.

ESS FEATURES

- Updating password and Multi-Factor Authentication (MFA)
- Employer Contacts
- The New ESS Users Page - Who has ESS access for your school

The features we will be discussing in ESS include the Home page, the Employer Info Page, and the ESS Users Page.



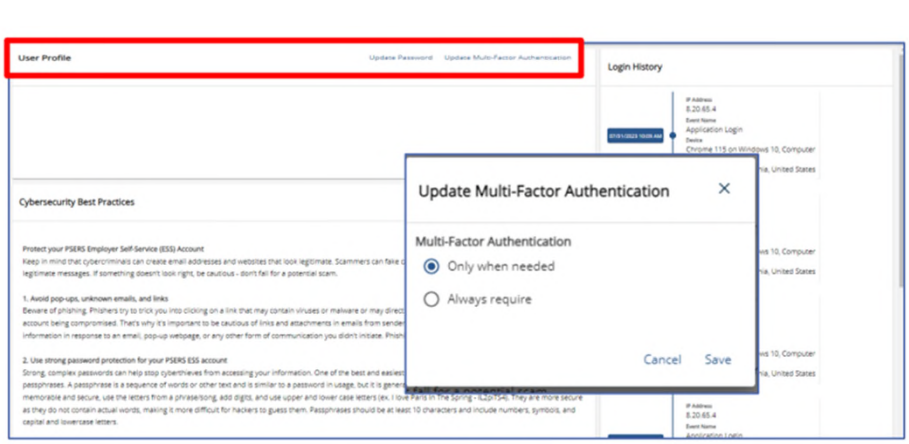
The Home Screen page in ESS provides employers access to quick links and important news and alerts.

The ESS HOME Page provides employers with Important Account information and shortcuts to preforming reporting functions and research. The Reporting Unit Number for the district is found in the upper left corner of the Home Page. Under the Reporting Number a new user can find the name of their ESC Representative. The district ESC Representative is the primary contact for the district. The ESC Representative will be able to answer reporting questions or direct the employer to the appropriate area. In the upper right side of the title bar is the name of the ESS User, The Help Center action Button, the user's profile settings and the Log Out action button. The Alerts window will provide a notification if a work report has not yet been submitted or is overdue.

PLEASE PAY ATTENTION TO THESE IMPORTANT ALERTS

Alerts
Delinquent Work Report - One or more Work Reports overdue
Previous monthly Work Report has not been approved
Pending Adjustment - Must be approved or released within 30 days

-Delinquent Work Report- This indicates that your PSERS monthly work report is overdue. Work Reports are due no later then the 20th of the month for the previous month's reporting.
-Previous monthly Work Report has not been approved- This means that the work report for the previous month has not been submitted yet. Example: It is April 8th, but the March work report has not been submitted. Even though the report is not due until April 20th, you will receive this alert to make you aware that that March report has not been submitted yet.
-Pending Adjustment- When an adjustment is in Initial Status and not yet submitted, you will receive this alert. To address this alert, click on the Work Reports Page in ESS to locate this adjustment and either correct and submit the adjustment or delete it if it is not needed.



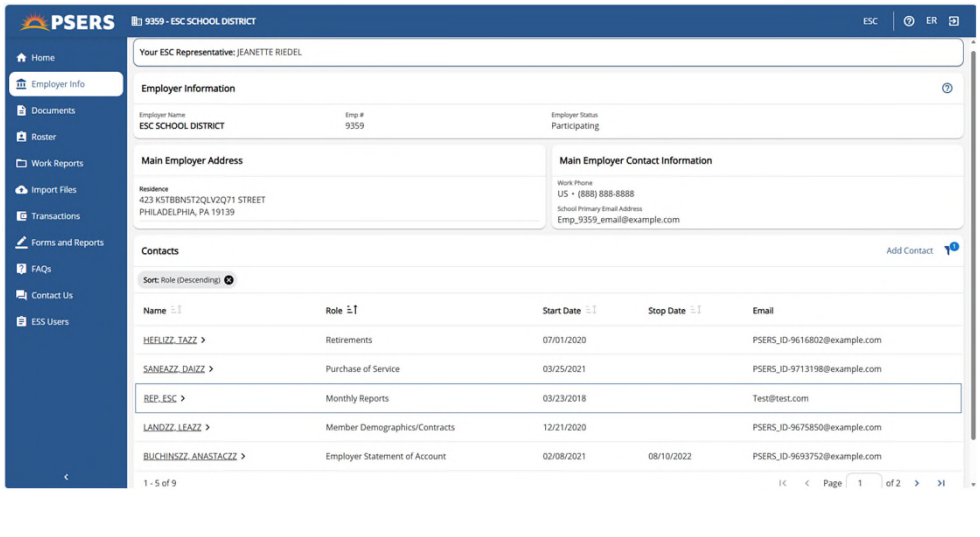
ESC | ER

Click here to access your profile

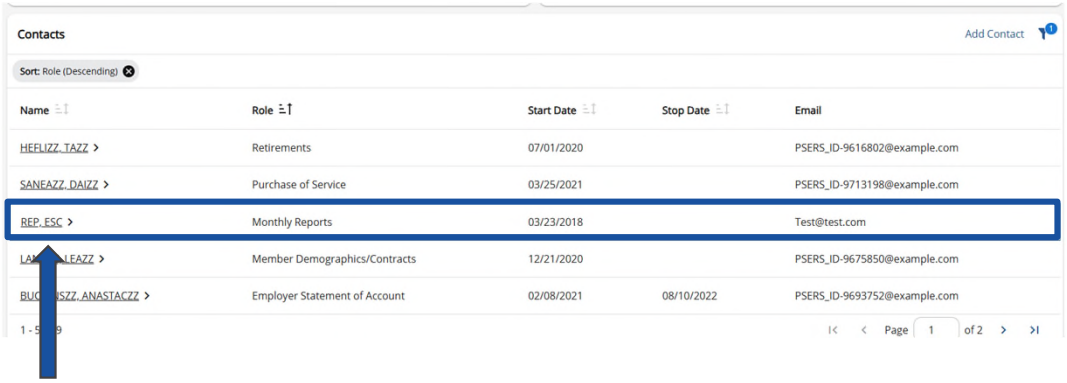
From this screen, you can update your password or update your Multi-Factor Authentication.

Using the Profile Action Button, employers may choose to update their password at any time of their choosing. The profile action button also allows employers to elect how often they are sent a Multi Factor Authentication Code. The User Profile also provides Cyber Security best practice information and a log in history for the user.

The Employer Info Page



The Employer Information page contains four boxes: Employer information, Main Employer Address, Main Employer Contact and Contacts. Employer Information provides the Employer's Name, the Employer's Reporting Unit Number, and the Employer's status. This information and the main employer address may only be adjusted by PSERS after receiving documented notification of the change on school letterhead. Address changes must be on file with PDE before they will be updated in PSERS System. As employer staff changes, the district should request the main employer contact info be updated by their ESC Representative.



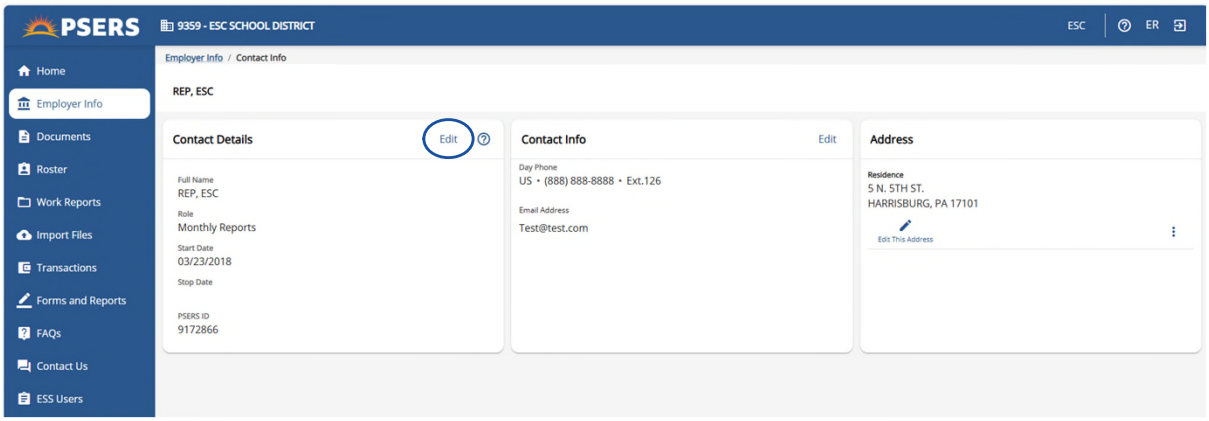
This employee has left the district. Click on the name to access the contact info.

2026 SPRING EMPLOYER WORKSHOP 95

To ensure that PSERS communicates with the correct staff members, employers are asked to keep all contact information current including email, address, phone, and “Role” in ESS.

Contacts is a list of approved staff within the district who may communicate with PSERS or has ESS System Access. PSERS must verify a staff member is listed on the contacts page prior to giving district information over the phone or by email. It is the responsibility of the district to maintain the contact information and keep staff listed current. A contact must be added before ESS access can be created for a new PSERS reporter.

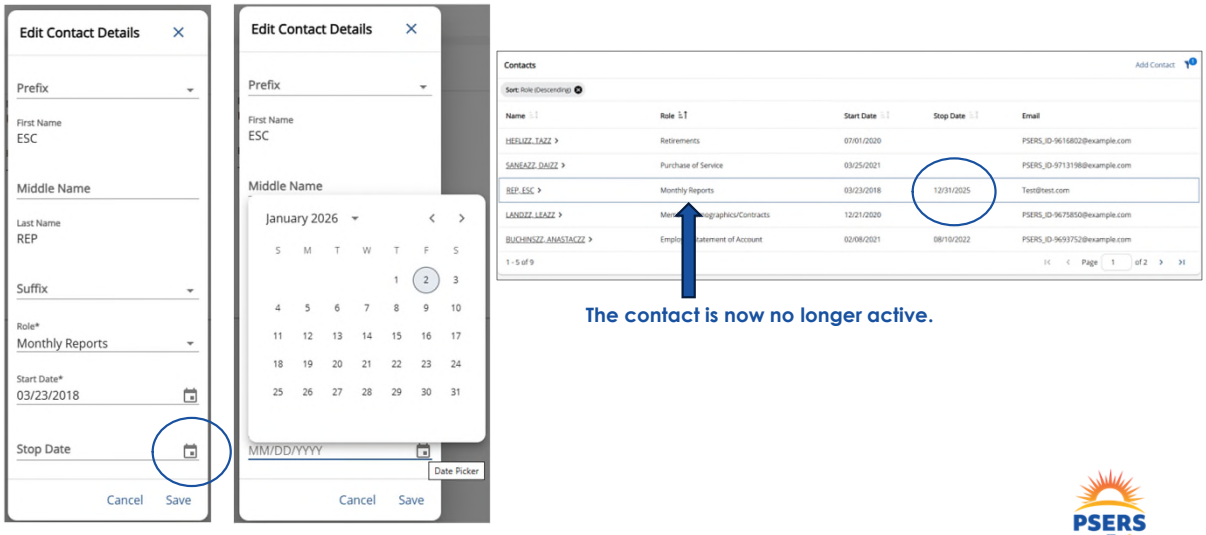
Click Edit to Stop Date the contact



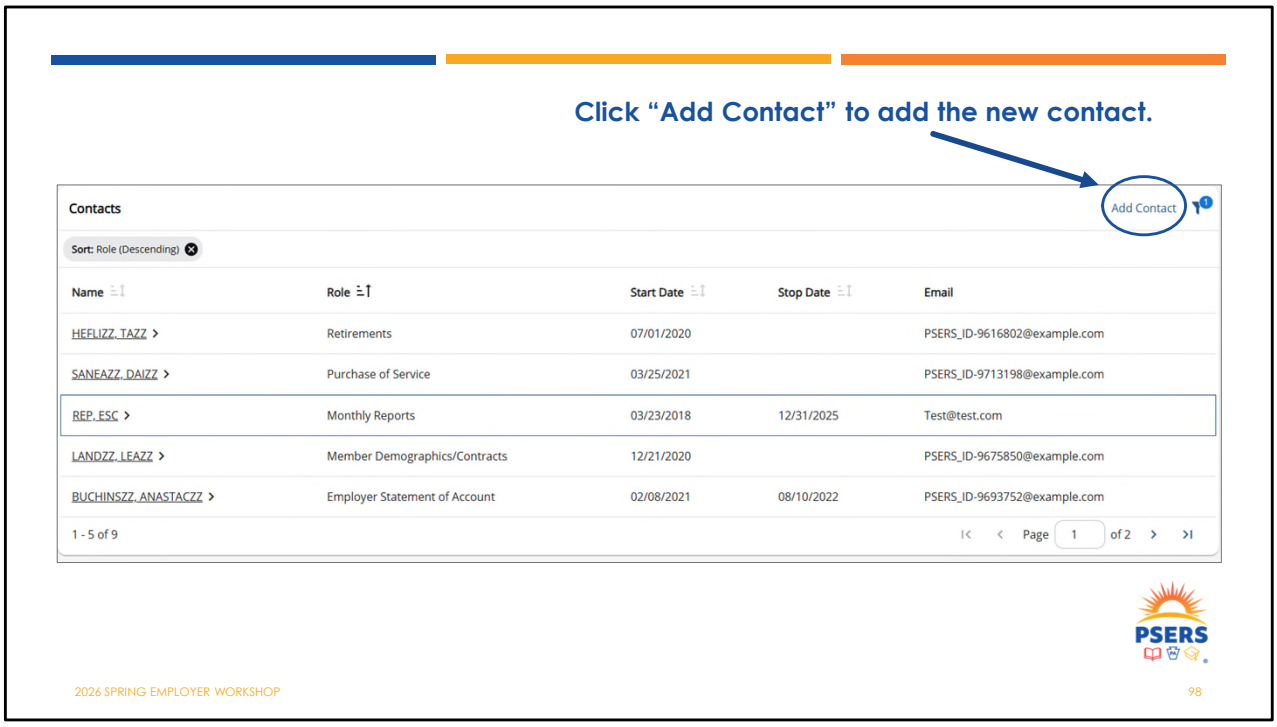
Note: A contact role must be Stop Dated before a new individual can be assigned to that role.

Click Edit to Stop Date the contact. A contact role must be Stop Dated before a new individual can be assigned to that role. This is done so that there is a historical record of who previously held that role.

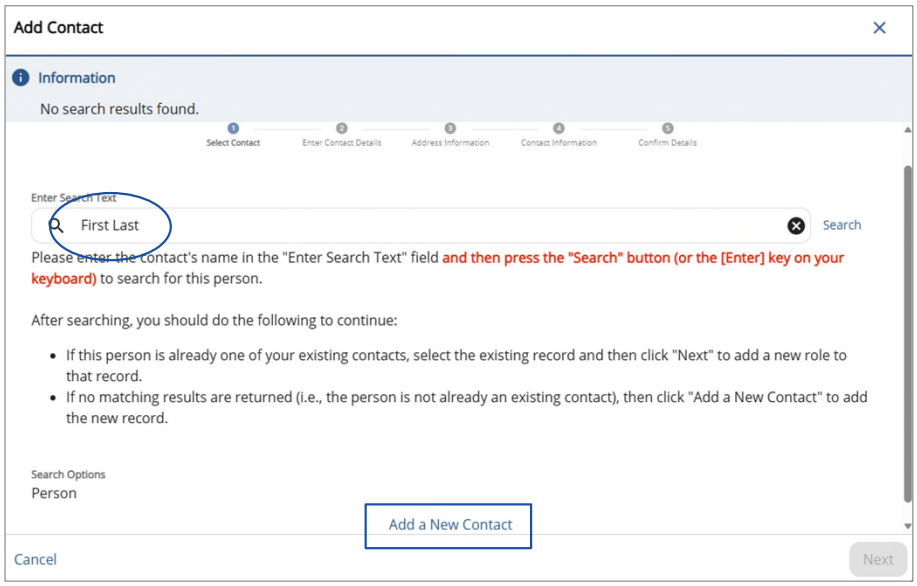
After selecting the Stop Date click "Save".



After selecting the Stop Date click "Save". The contact is now no longer active.



To add the new contact click "Add Contact" in the upper right corner. If a “Role” already has a staff member assigned, a stop date must be entered for the contact currently assigned a role before adding a new contact for that role.

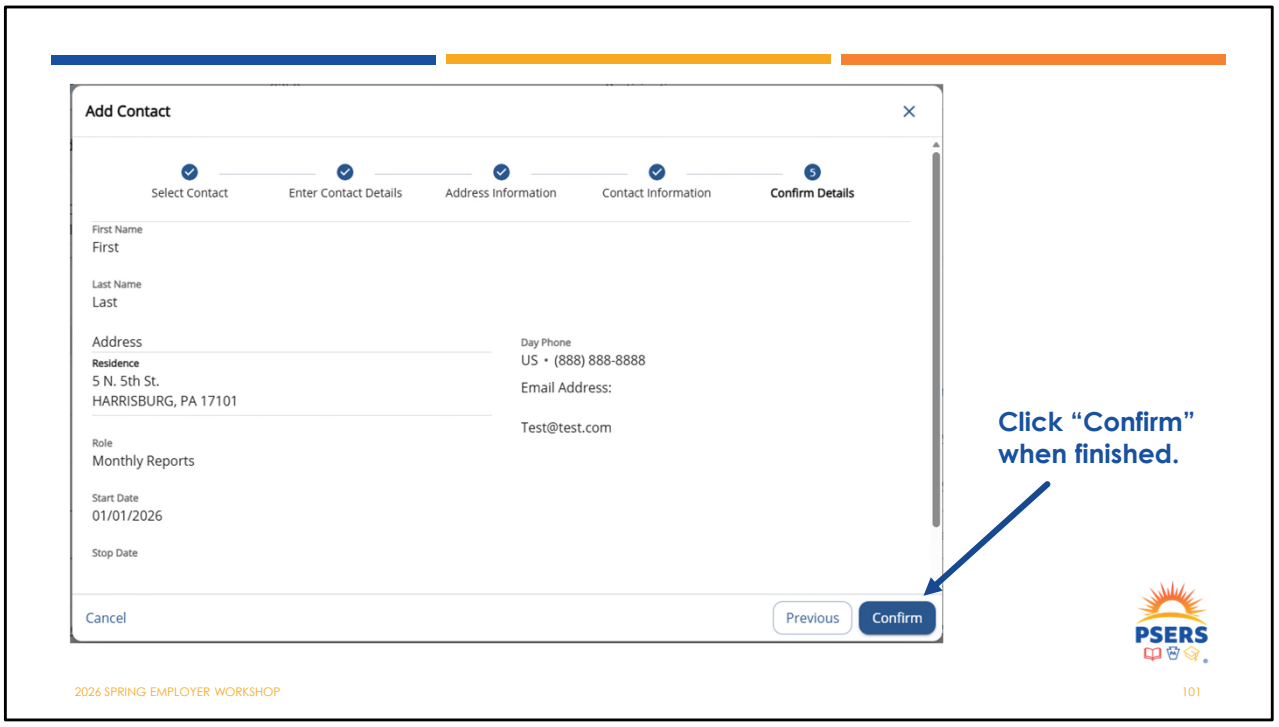


Use the scroll bar to find the "Add a New Contact" button and click "Next" to continue through each page.

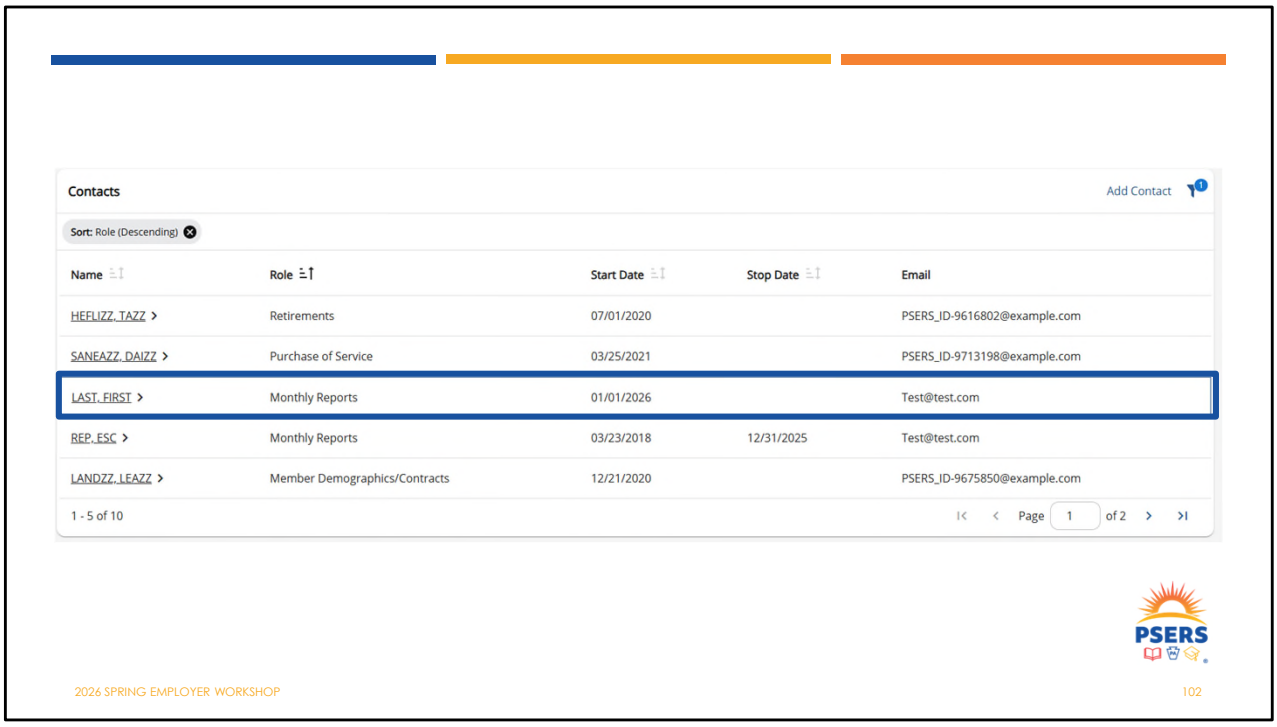
If the person entered is in your existing list of contacts, they will appear at the bottom of the window – you should not be adding a new contact. If there are currently no ESS contacts with the name searched, a message will appear at the top of the window. Use Scroll bar to find "Add a New Contact" button and click "Next" to continue through each page, until you are asked to confirm.

Enter the contact's information on each window.

Enter the contact's information on each window.



Click confirm when finished entering the information.



The new contact is added

Contact Role Descriptions

Monthly Reports- The individual who submits monthly Work Reports to PSERS and/or the DC Plan.

Business Manager- The individual managing the business office and reporting/payment operations.

Superintendents- The individual who oversees the activities of the entire entity.

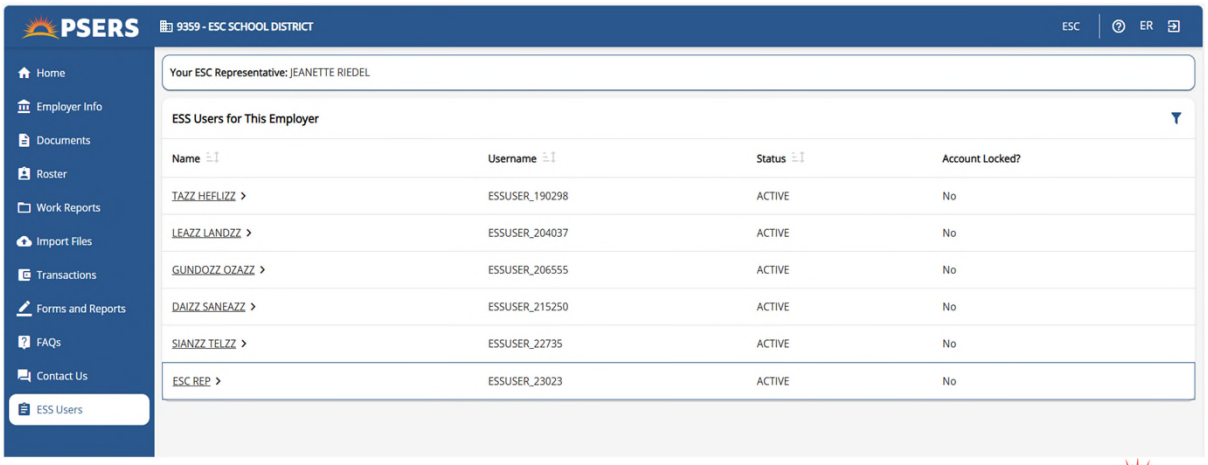
- For a School District, this is the district superintendent.
- For A charter School, this is the Director, Principle, Board Chairperson, or other relevant position.
- For a non-school entity, this is the CEO, President, or other relevant position.

Monthly Reports 2- If needed, the secondary individual who submits monthly Work Reports to PSERS and/or the DC Plan.

Here are the most important employer contact roles that should always have an individual assigned. The Monthly Reports Role is the main point of contact for PSERS reporting questions and communications. The secondary point of contact is the Business Manager Role. Superintendents should list the individual that oversees all operations of the employer. These four roles should have different separate individuals assigned to each. Monthly Reports 2 provides an additional role that denotes PSERS reporting if there is more than one individual in your office that is responsible for reporting.

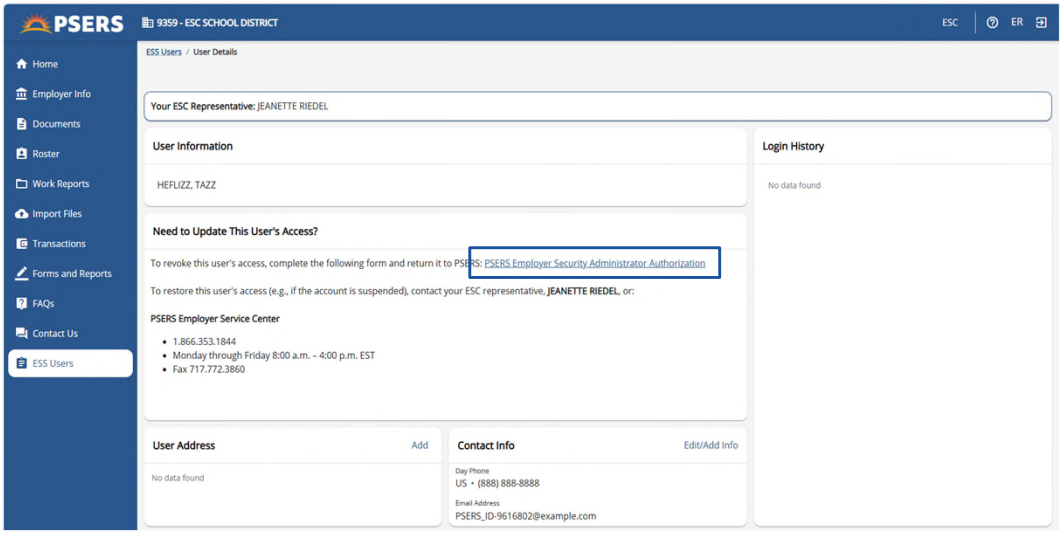
All other roles are rarely contacted and are optional to have an individual assigned to. All individuals with ESS access should have a contact role assigned. Another important role is the "DC Reporting" contact role. This should also be assigned to the individual that is responsible for reporting to Voya.

The New ESS Users Page



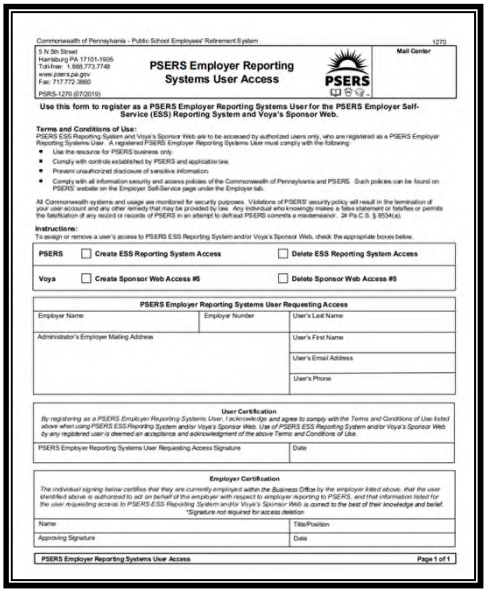
The ESS Users Page was recently added to ESS. This page displays the individuals that currently have active access to ESS. By clicking on the user's name, you can view information about them.

Remember that ESS and Voya users should have access deleted when it is no longer needed.



It is important for employers to delete system access for individuals who no longer need it. By clicking on the "PSERS Employer Security Administration Authorization" link.

To gain access to either or both ESS and Voya systems, you must complete a **PSERS Employer Reporting System User (PSRS-1270) form** and submit it to PSERS.



Commonwealth of Pennsylvania - Public School Employees' Retirement System

1270

5 N 5th Street
Harrisburg PA 17101-1905
Toll-free: 1.888.773.7748
www.psers.pa.gov
Fax: 717.772.3860

PSRS-1270 (07/2019)

PSERS Employer Reporting Systems User Access

Mail Center

Use this form to register as a PSERS Employer Reporting Systems User for the PSERS Employer Self-Service (ESS) Reporting System and Voya's Sponsor Web.

Terms and Conditions of Use:
PSERS ESS Reporting System and Voya's Sponsor Web are to be accessed by authorized users only, who are registered as a PSERS Employer Reporting Systems User. A registered PSERS Employer Reporting Systems User must comply with the following:

- Use the resource for PSERS business only.
- Comply with controls established by PSERS and applicable law.
- Prevent unauthorized disclosure of sensitive information.
- Comply with all information security and access policies of the Commonwealth of Pennsylvania and PSERS. Such policies can be found on PSERS website on the Employer Self-Service page under the Employer tab.

All Commonwealth systems and usage are monitored for security purposes. Violations of PSERS' security policy will result in the termination of your user account and any other remedy that may be provided by law. Any individual who knowingly makes a false statement or falsifies or permits the falsification of any record or records of PSERS in an attempt to defraud PSERS commits a misdemeanor. 24 Pa.C.S. § 8534(a).

Instructions:
To assign or remove a user's access to PSERS ESS Reporting System and/or Voya's Sponsor Web, check the appropriate boxes below.

PSERS	☐ Create ESS Reporting System Access	☐ Delete ESS Reporting System Access
Voya	☐ Create Sponsor Web Access #5	☐ Delete Sponsor Web Access #5

PSERS Employer Reporting Systems User Requesting Access

Employer Name	Employer Number	User's Last Name
Administrator's Employer Mailing Address		User's First Name
		User's Email Address
		User's Phone

User Certification

By registering as a PSERS Employer Reporting Systems User, I acknowledge and agree to comply with the Terms and Conditions of Use listed above when using PSERS ESS Reporting System and/or Voya's Sponsor Web. Use of PSERS ESS Reporting System and/or Voya's Sponsor Web by any registered user is deemed an acceptance and acknowledgment of the above Terms and Conditions of Use.

PSERS Employer Reporting Systems User Requesting Access Signature	Date

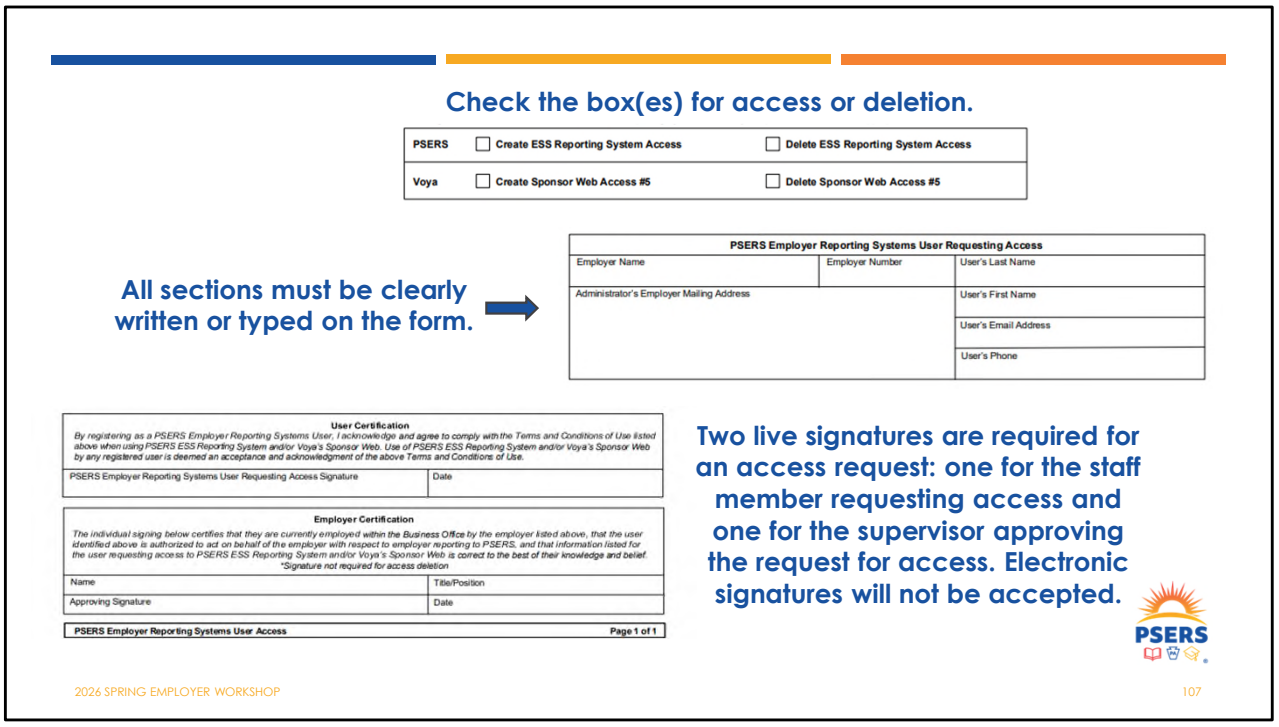
Employer Certification

The individual signing below certifies that they are currently employed within the Business Office by the employer listed above, that the user identified above is authorized to act on behalf of the employer with respect to employer reporting to PSERS, and that information listed for the user requesting access to PSERS ESS Reporting System and/or Voya's Sponsor Web is correct to the best of their knowledge and belief.
**Signature not required for access deletion*

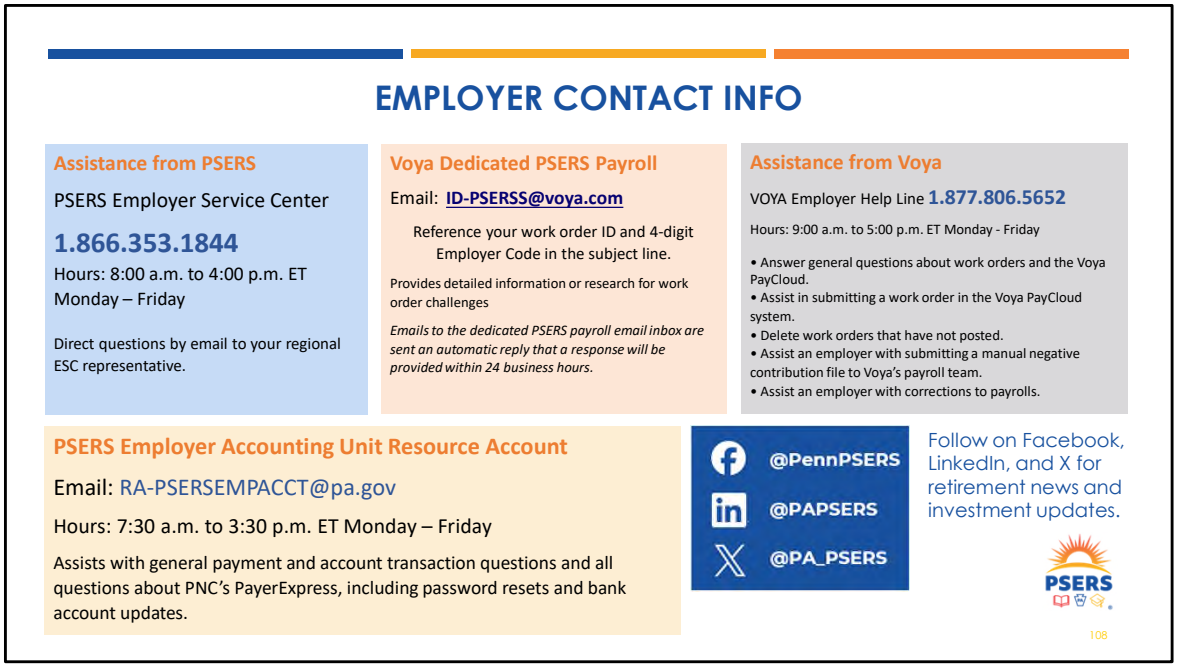
Name	Title/Position
Approving Signature	Date

PSERS Employer Reporting Systems User Access — Page 1 of 1

To gain access to either or both ESS and Voya systems, you must complete a PSERS Employer Reporting System User (PSRS-1270) form and submit it to PSERS. The form can be found on the ESS Users page we just discussed, Under the Forms and Reports Page in ESS, or on the PSESR website under Employer Forms. Lets take a closer look at the system access form.



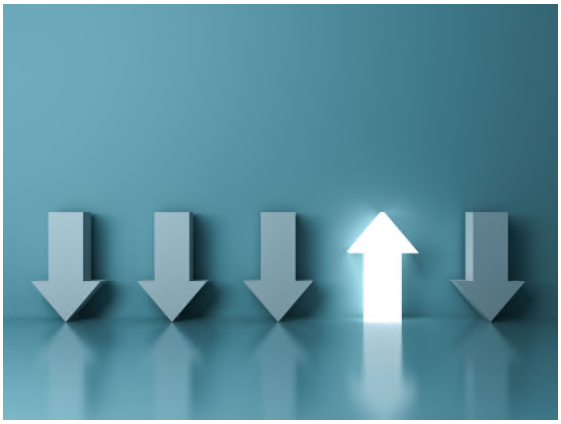
On the form, please specify which system(s) access you are requesting to be added or deleted by checking the appropriate system box. Deleting access for a staff member who no longer requires access is a two-step process. When someone no longer works for an employer or no longer needs system access employers must first End Date the contact's "Role" in the contact box of the Employer Information Page. The Employer is then required to send in a PSERS Employer Reporting Systems User Access (PSRS-1270 form) to delete access. PSERS recommends each employer has at least two or more system users with access to both systems for business continuity in the event the primary staff member suddenly becomes unavailable.



Using the right contact information will help speed your response time! Your ESC Representative is always your first line of contact. On this slide are other common contacts for employers.

The Voya help line can assist with general issues in submitting your work order. If you have challenges and need more detailed assistance with Voya reporting contact Voya by emailing the PSERS payroll in box

Employer accounting may be reached by email and is only able to assist with accounting issues not reporting. Any reporting questions should be directed to your ESC Representative.



ESC IS HERE TO HELP!

IN PERSON AND VIRTUAL TRAINING FOR EMPLOYERS

Employer HELP LINE 1.866.353.1844

The Employer Service Center (ESC) is your primary and first line of contact for questions or if you need help with reporting.

ESC representatives are available Monday through Friday, 8 AM to 4 PM, to assist employers either by email or by the Employer HELP LINE 1.866.353.1844.

ESC representatives are available for in-person or virtual trainings for new monthly reporting staff or for cross training any additional staff members. There are also many recorded trainings on the PSERS website.
ESC can assist with basic DC reporting questions but employers should reach out to VOYA for assistance with the Voya PayCloud system. Each year, Voya provides a refresher training on how to use Voya PayCloud, specifically how to correct errors and submit files. This is held in August and a recording is always added to the DC Plan/Voya Resources tab. There is also a VPC Manual that covers similar material if you prefer a written guide.

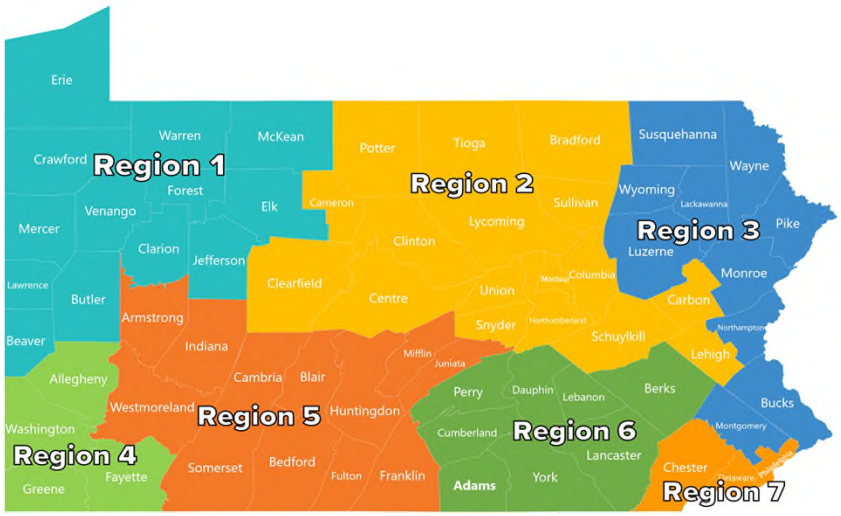
EMPLOYER SERVICE CENTER REGIONAL MAP

Region 1- **Kristin Steck**

Region 2- **Beth Jones**

Region 3- **Daniel Tapia-Ortiz**

Region 4- **Catherine (Kate) Nollau**



Region 5- **Kathleen Pajtis**

Region 6- **Rachael Riddle**

Region 7- **Jeanette Riedel**

Scott Rainey and Deanna Brown– ESC Regional Office Administrators

2026 SPRING EMPLOYER WORKSHOP 110

There are seven Employer Service Center regions within the state. All regions have a dedicated representative to ensure you receive the customer service and training assistance you may need.

Not sure who your representative is? When you log into your ESS account, your Representative's name will be in the banner at the top of each page. It can also be found on the PSERS website if you do not have access to ESS yet.

PSERS

PUBLIC SCHOOL EMPLOYEES' RETIREMENT SYSTEM

THANK YOU!

This concludes the 2026 Employer Workshop.