
Wage, Contribution, and Employer Portal Guide

User-friendly instructions to submit plan contributions and administer your Defined Contribution, 457 Program and/or Health Care Savings Program within the Employer Portal



Table of Contents

Table of Contents	2	Additional Plan Information	24
Introduction	3	New Hires	24
Wage Collection	4	Locating Beneficiaries on File for your Employees ...	25
Step by Step Instructions to Report Wage and Contributions through the Contribution Gateway	4	Forfeitures.....	25
Upload Method	4	MERS-to-MERS Time	25
Manual Entry Method	11	Low Balance Fee.....	25
Common Data Inconsistency Errors and How to Resolve	16	Vesting.....	26
Applicable Templates and Files	16	Online Loans.....	26
Wage and Contribution Upload Templates.....	16	Online Enrollment.....	26
Schema Files	16	Online Contribution Rate Changes.....	26
Administering Your Plan	17	Education	26
Adding New Hires or Editing Participant Information for Uploading.....	17		
Adding New Hires or Editing Participant Information for Manual Reporting	17		
Adding a Rehired Employee	18		
Transfer Participants Between Divisions	18		
Requesting Data and Retrieving Reports	19		
Submitting Files	20		
Locating Employer Statements and Accessing the Resource Library	21		
Payment Options	21		
Alternative Method to Submit Employee Wages to MERS.....	22		

Introduction

Before You Get Started!

There are two options to report wages and contributions through the Contribution Gateway: the upload method and the manual entry method.

With the upload method, you can fill out an Excel template provided by MERS with your employee information. This is the preferred method to report wages and contributions to MERS. If you choose to use this method, you will want to ensure that your Excel spreadsheet is accurately filled out and updated with the required information prior to logging in to the Employer Portal. See [page 14](#) to link to the appropriate plan template. As you are preparing your information, please note that the following fields are **required** for upload:

- MERS Plan Number
- Social Security Number
- Employment Status
- Last Name
- First name
- Address
- City
- State
- Zip
- Date of Birth
- Date of Hire
- Participation Status

**Email addresses are not required, however providing this information, especially for new hires, will expedite the timing of their welcome information.*

You also have the option to manually enter your reporting information in the Employer Portal in real time, no spreadsheet required. This option is recommended for 10 or fewer employees.

MERS recommends using the Upload Method to import your employee information.

There are many benefits to using the upload method:

- MERS provides you with pre-built schema and file format templates, available on [mersofmich.com](#), allowing you to share information and required data fields with your payroll vendor. This gives them the information they need to create a report that can be pulled directly from the payroll system and then securely uploaded into the MERS reporting.
- By using the upload function, there is less opportunity for data entry errors from manual entry.
- The upload template includes information on your participating employees that is already available in your payroll system - streamlining the process and maintaining the integrity of the data provided to MERS.
- By using the upload feature, you are optimizing the portal for best performance. Managing this information outside of the system means you are less likely to experience the system timing out during your reporting process.
- With the upload feature, you can simply add your new hires to the template during your next regular reporting period, resulting in quicker transmittal of new hire information to MERS and allowing MERS to communicate with those employees in a timely manner.

Wage Collection

While not a required field, MERS highly encourages all employers to submit Defined Contribution wages for employees. The benefits of submitting wages include:

1. By submitting your employees' wages to MERS, we can provide them with Snapshot retirement readiness reports.
2. By providing your employees with retirement readiness materials, you are delivering a value-added benefit and a recruitment tool to attract the best employees to your municipality.
3. By submitting wages to MERS, we can provide you with a comprehensive retirement readiness report showing you how many of your employees on track to retire. This is important because research shows that employees who feel prepared for retirement are happier and more productive. For employees who are not on track to retire, we'll provide suggested actions you can take to help those employees achieve their retirement goals.
4. By having your employee's wage information and contribution amounts on file, MERS can be another resource to assist with requests from auditors to ensure your records are accurate.

Step by Step Instructions to Report Wage and Contributions through the Contribution Gateway

Upload Method

1. After filling out the appropriate [plan template](#), log in to the Employer Portal.
2. Click on **Manage My Contributions** and select **Contribution Reporting**.



3. Click on **Plan ID** for the plan you wish to report for and then **add new contribution**.
 - Enter the payroll date for the file you are uploading.
 - Click **Create**.
- Select the appropriate frequency.

*Note: If you do not see the correct frequency, select **Add Frequency** to create the frequency you need.*

MERS
Medical Employer Retirement System

Enter a Value

Manage My Contributions
Contribution Reporting (formerly known as Contribution Gateway)

Payroll Plan Browse

First Plan Name: or Plan ID:

Plan State: or Div Code:

Create Contribution

Select one of the Payroll Frequencies that fits the current payroll. Then add the current payroll date. For compliance testing, be sure the payroll date entered is the date the amount was paid to the participant.

In most cases, the needed frequency is already in the list. A new frequency is NOT needed for each payroll. However, if you have a new location or payroll group that requires a frequency that is not listed, then click 'Add Frequency' and add a new item to the list.

Plan Number : 000013

Select One	Description	Payroll Frequency	Payroll Date
<input checked="" type="radio"/>	Bi-weekly	Bi-weekly	10/02/2015 <input type="button" value="GO"/>
<input type="radio"/>	Off Cycle Reporting	Off Cycle Reporting	<input type="text"/> <input type="button" value="GO"/>

4. Select the **Upload** import method. Then select the contribution structure from the drop down menu.
5. Click **Next**.

The screenshot shows the 'Select Import Options' screen. On the left is a green sidebar with 'Manage My Contributions' and a list of options: 'Contribution Gateway', 'Finalize Contributions', 'Contribution Review', and 'Payroll Browse'. The main area has a progress bar with '1 Select Structure' highlighted. Below it, 'Choose import method' has 'Upload' selected. 'Contribution Structure' is set to 'DC'. A 'Next' button is highlighted in the bottom right.

6. To import your file, select **Browse** to attach the file to upload (upload the contribution file first). Select **Upload**. A snapshot of the file uploaded will appear in the lower part of the screen.

The screenshot shows the 'Contribution File' screen. The progress bar has '2 Upload' highlighted. Below it is a 'Summary' section with the following data: Payroll ID: 626388 20170308 4 22 39156, Payroll Date: 03/08/2017, Structure: DC, Rejects: 0, Warnings: 0, Status: Pending. At the bottom, there is a 'Browse' button next to a file input field, and an 'Upload' button to the right.

Enter **Source Totals** and any necessary comments. Source totals are employer or employee pretax or post-tax voluntary or loans.

7. Click **Validate**. If the **Next** button is available select **Next** and proceed to **Select Funding**.

The screenshot shows the '\$ Source Totals' screen. It has four input fields: 'Employee Pre-Tax (A)' with value 366.28, 'Employer (T)' with value 136.12, 'Loan Total' with value 100.47, and 'Employee Post Tax (R)' with value 45.30. At the bottom right, 'Validate' and 'Next' buttons are highlighted.



If the **Next** button is not available, there is one or more **Rejects**. You will want to review the **Validation Results** section for rejects and warnings (highlighted in yellow below). For an overview of common reject errors, [click here](#) or see page 14. When all rejects have been corrected and warnings reviewed, upload a new file (if necessary) and click **Validate**. Then click **Next**.

The screenshot shows the 'Contribution File' interface. The left sidebar contains navigation options: 'Manage My Contributions', 'Contribution Gateway', 'Finalize Contributions', 'Contribution Review', 'Payroll Review', and 'File Viewer'. The main area has a progress bar with steps: 1 Select, 2 Upload, 3 Funding, 4 Verification, 5 Complete. The 'Summary' section displays: Payroll ID: 668666.20160321.5.5.3161, Payroll Date: 03/21/2016, Structure: HCSP, Warnings: 0, Status: Pending, and Rejects: 1. Below this is the '\$ Source Totals' section with input fields for 'Mandatory Salary Reduction (A)', 'Leave Conversion (B)', and 'Employee Post Tax (K)'. The 'Employee (1)' field is highlighted in yellow and contains the value '49.35'. A 'Cancel' button is on the left, and 'Validate' and 'Next' buttons are on the right. The 'File Viewer' section has a table with columns: 'MES Plan Number', 'Social Security Number', 'Full Name (Last, First)', 'Address', and 'Address'. Below this is the 'Validation Results' section, which is highlighted in yellow. It contains a message: 'This section lists rejects and warnings. The rejects must be corrected before proceeding. The warnings should be reviewed. Make any corrections in the file and re-upload. If this report contained any changes to a participant's record (like a termination date) please report this change across other applicable MERS products.' Below the message is a table with columns: 'Type', 'Row', 'Column', 'Created', and 'Message'. The table contains one row: 'Reject', '0', 'Contribution Total (1)', '2016-03-28T11:09:10.170', 'Entered source total (49.35) does not match actual (50.00). Diff: 0.65.'

Contribution File

1 Select 2 Upload 3 Funding 4 Verification 5 Complete

Summary

Payroll ID: 668666.20160321.5.5.3161 Payroll Date: 03/21/2016 Structure: HCSP
 Rejects: 1 Warnings: 0 Status: Pending

\$ Source Totals

Mandatory Salary Reduction (A) Employee (1) 49.35
 Leave Conversion (B) Employee Post Tax (K)

Cancel Validate Next

Q File Viewer

All Only Rows with Issues

MES Plan Number	Social Security Number	Full Name (Last, First)	Address	Address
MES Plan Number	Social Security Number	Last Name, First Name MI (10 Positions)	Street address 1 (40 Positions)	Street ad...

Validation Results

This section lists rejects and warnings. The rejects must be corrected before proceeding. The warnings should be reviewed. Make any corrections in the file and re-upload.

If this report contained any changes to a participant's record (like a termination date) please report this change across other applicable MERS products.

Type	Row	Column	Created	Message
Reject	0	Contribution Total (1)	2016-03-28T11:09:10.170	Entered source total (49.35) does not match actual (50.00). Diff: 0.65.

Once you have validated your source totals, you will need to select your funding option. There are several options - Payment from Forfeiture, ACH (if set up), Check, Wire or ACH credit.

If you have forfeiture funds available to offset employer contributions, the amount available by division is noted in the middle section of the page. Note: only contributions designated as employer contributions are eligible to be offset by forfeitures.

Hello
Sample Plan DC

Funding

1 Select
2 Upload
3 Funding
4 Verification
5 Complete

Batch Source	Batch Total(s)	Remaining Funding Needed
Employer	\$22,000.00	\$22,000.00
Employee Pre-Tax	\$356.93	\$356.93
Loans	\$157.38	\$157.38
Total	\$22,514.31	\$22,514.31
Remaining Funding Needed:		\$22,514.31

Sample City - DC

Forfeiture	Account	Available
100000 Forfeiture Employer	000000000	\$2,584.65
100000 Forfeiture Employer	000000000	\$19,827.54
Total Forfeiture Balance:		\$22,412.20

i Forfeiture balance reduced to accommodate market fluctuation.

Select Funding

Add Forfeiture Funding

Forfeiture(s)	Account	Forfeiture Amount	Batch Source	Forfeiture Applied
Forfeiture Funds Applied:				\$0.00

i Eligible forfeiture funds are available to offset employer source contributions.

Lock

Payment(s)	Account	Amount
Check		\$22,514.31

Save

To apply forfeiture assets, click on the “Add Forfeiture Funding” button.

The screenshot shows the 'Select Funding' page with a table and a button. The table has the following structure:

Forfeiture(s)	Account	Forfeiture Amount	Batch Source	Forfeiture Applied
Forfeiture Funds Applied:				\$0.00

Below the table, there is a note: "Eligible forfeiture funds are available to offset employer source contributions." and a "Lock" button.

From the drop down, select which forfeiture account you wish to use forfeiture assets from and enter the amount to apply (amounts entered cannot exceed available funds). Click “Save” to add the applicable amount. Repeat across other accounts, as desired.

The screenshot shows the 'Select Funding' page with a dropdown menu open. The table has the following structure:

Forfeiture(s)	Account	Forfeiture Amount	Batch Source	Forfeiture Applied
Select One			Select One	\$0.00
100000 Forfeiture Employer				
100000 Forfeiture Employer				\$0.00

Below the table, there is a note: "Eligible forfeiture funds are available to offset employer source contributions." and a "Lock" button.

Click “Lock” to lock-in the amounts used. Note – If there are forfeitures available and the employer does not want to use them as a payment type for that batch, the ‘Lock’ button must be clicked to indicate no forfeitures should be used.

Continue with other payment options to make up the remaining balance, as applicable.

All other Funding Options – ACH (if set up), Check, Wire or ACH credit – can be used by making that selection in the drop down menu. Click here for more information on payment options.

Select the appropriate option to fund the contribution you have uploaded.



8. Then click **Save** and **Next**.

Reference	Account	Amount	Date
ACH Account 3566	****3566	\$65.14	
Total		\$0.00	

9. The verification step provides a final review of the submission. It includes source totals, a funding summary, and a review of participant detail. Verify all data is correct and click **Finish**.
10. *Your contribution has been successfully received* should be displayed. This page can be printed for future reference.
11. A PDF document of the confirmation can be viewed by clicking on **Contribution Gateway**. Your contribution submission history will be displayed with a PDF document available for each confirmation.



Corrective Action

Please advise MERS as soon as possible if you are aware of any missed contributions to participant accounts. As a plan sponsor, it is important to report and pay as promptly as possible following payroll in order to avoid corrective action, including and up to the employer paying gains on the account from the original date and sharing the cost of the employee contribution.

Manual Entry Method

1. Log in to the Employer Portal, then select **Contribution Reporting** located under **Manage My Contributions**.

2. Choose the applicable plan for reporting by clicking on the green **PlanID**.

PlanID	Div Code	Plan	Plan Status	Payroll Count	Payroll Pending
200215	111111	SAMPLE PLAN	Active	119	0

3. Select **Copy**, located under the **Function** column.

Action	Batch #	Type	Payroll Date	Imported Amount	Submitted Date	Time (CT)	Status	Userid	Function
Select	10	Off Cycle Reporting	01/22/2015	\$7,444.02	01/23/2015	9:24 AM	Processed	534101CP	Copy

.....

4. Enter the appropriate payroll date — select **Create**.

Create Contribution

Select one of the Payroll Frequencies that fits the current payroll. Then add the current payroll date. For compliance testing, be sure the payroll date entered is the date the amount was paid to the participant.

In most cases, the needed frequency is already in the list. A new frequency is NOT needed for each payroll. However, if you have a new location or payroll group that requires a frequency that is not listed, then click 'Add Frequency' and add a new item to the list.

Plan Number : 657386 [Add Frequency](#)

Select One	Description	Payroll Frequency	Payroll Date
<input type="checkbox"/>	Off Cycle Reporting	Off Cycle Reporting	01/25/2016 <input type="text"/>

5. The import options are automatically completed, choose **Next**.

Select Import Options

1 Select Structure

Choose import method: Upload Entry

Choose data to import: Contributions

6. All participants who were previously checked will be checked. Go through and check or uncheck anyone who needs to be added or removed from the payroll, then choose **Next**.

Last Name	First Name	Active	All Divisions	
Apley	Mark E	Active	300839	<input checked="" type="checkbox"/>
Linengar	Kyle	Active	300840	<input checked="" type="checkbox"/>
Dieterich	Nathan	Active	300840	<input checked="" type="checkbox"/>

7. Confirm source totals by choosing **Next** or make any adjustments. To adjust the total, choose the “x” on the source box and re-enter the amount before selecting **Save**.

Select Sources

1 Select 2 Participants 3 Sources 4 Entry 5 Funding 6 Verification 7 Complete

Please enter the total amount of the contribution for each source being submitted. Select Save, sources that will be available will appear in the boxes below.

Source	Total
	7444.02

Leave Conversion

Employer <input checked="" type="checkbox"/>	Mandatory Salary Reduction <input checked="" type="checkbox"/>	Employee Post Tax <input checked="" type="checkbox"/>
3626.65	3626.65	190.72

3 Drag and Drop the boxes to put them in the order that is most convenient.

8. The employee specific contributions will contain the contributions from the prior payroll. Adjust as necessary before selecting **Next**.

First Name*	Last Name*	Employer	Mandatory Salary Reduction	Employee Post Tax
Kyle	Linengar	79.33	79.33	
Nathan	Dieterich	93.03	93.03	
Emir	Vila	51.34	51.34	
Eric	Scicluna	61.08	61.08	
Matthew D	McEveney	68.62	68.62	
Andrew P	Rougeau	55.00	55.00	
John	Love	56.92	56.92	
Eric	Cherry	69.97	69.97	50.00

9. Select the appropriate funding method and click **Next**.

Select Funding

1 Select 2 Participants 3 Sources 4 Entry 5 **Funding** 6 Verification 7 Complete

File Total: 7444.02

Reference	Account	Amount	Date	
Check		7444.02	01/25/2016	Edit Remove
Total		\$7,444.02		

[Cancel](#) [Next](#)

10. After reviewing the contribution details, select **Finish** to finalize the contribution.

1 Select 2 Participants 3 Sources 4 Entry 5 Funding 6 **Verification** 7 Complete

Your contribution will be submitted as follows.

Source Totals

Source	Participants	Amount
Employer	53	3,626.65
Mandatory Salary Reduction	53	3,626.65
Employee Post Tax	4	190.72

Funding

Reference	Account	Amount	Date
Check		7,444.02	01/25/2016

Contributions

[Click here to display all contribution information](#)

Common Data Inconsistency Errors and How to Resolve

1. Reject Date. Fix date issue on the file. Upload the file again and validate.
 - Common date issues:
 - Word in a date column (such as Terminated)
 - Date of Birth after Date of Hire
 - Date of Hire after Date of Re-Hire
 - Date of Birth in the future
2. Entered total does not match actual. This means the amount entered for source totals does not match the total that was actually uploaded on the file.
 - Verify totals were entered correctly, fix as necessary.
 - Verify the correct file was uploaded. Upload a corrected file if necessary.
3. Invalid SSN
 - Any SSN with 6 or more of the same number is invalid
 - Any SSN less than 4 numbers is rejected
4. Participant ID not found. This warns you that a new participant is being added. Verify the participant is indeed new and click **Next**.

Applicable Templates and Files

Wage and Contribution Upload Templates	
Defined Contribution (including the DC portion of Hybrid)	Template
Defined Contribution PLUS	Template
Health Care Savings Program	Template
457 Program	Template

Schema Files	
The schema file can be shared with your payroll company to provide a description, length and format for each field of the wage template. Note the following fields are required : MERS Plan Number, Social Security Number, Last/First Name, Address, City, State, Zip, Date of Birth, Date of Hire and Participant Status.	
Defined Contribution (including the DC portion of Hybrid)	File
Defined Contribution PLUS	File
Health Care Savings Program	File
457 Program	File

Administering Your Plan

Adding New Hires or Editing Participant Information for Uploading

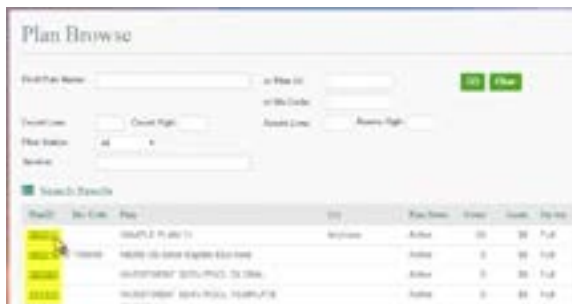
If you are using the upload method to report, you can simply make changes to participant information such as address, date of birth, date of hire and date of termination or add a new hire within the spreadsheet. When the spreadsheet is uploaded, participant information will automatically be changed within the system.

Adding New Hires or Editing Participant Information for Manual Reporting

If you need to add a new hire and use manual entry. You can use the CSV Templates on [page 14](#) to add just the new hire and proceed with the steps under “[Submit Files](#).” Processing takes approximately 5-7 business days. You can check the status by visiting the plan and selecting the participant (search by name or social security number).

If you are using the manual entry method to report and need to make participant information changes within the Employer Portal, the following steps can be used:

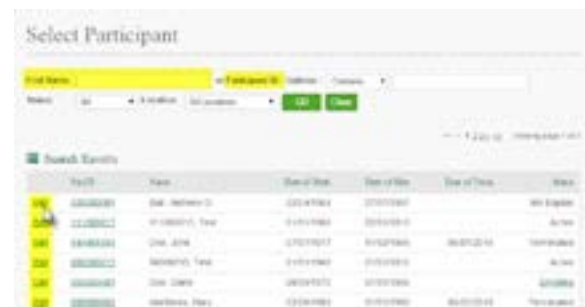
1. To start the process, select your plan that the participant is enrolled in by clicking on the appropriate **PlanID**:



2. Select “**Select Participant**” located under **Manage My Participants**.



3. Type in all or a portion of the participant’s name or Social Security number or scroll through all names. Upon finding the applicable participant, click on **Edit** which is located on the left hand side of the participant’s record. You can also search for all employees with a specific status type (Active, Not Eligible, Terminated, Enrolling, Installments).



You can update the participant’s mailing address, date of birth, date of hire, date of termination and/or rehire date. Once all information has been entered – select **Save**.



Note: If you are editing participant information outside of an upload report and the participant is included with your next wage/contribution upload file, be sure to update the employment status (single letter or number; for DC and HCSP: A=Active, T=Terminated, for the 457 plan: 1=Active, 3=Terminated) and add the date of hire/termination/rehire in the corresponding column. **If it is not changed in the wage/contribution reporting file, the information you are entering at the participant record will be overridden.**

Adding a Rehired Employee

When you need to add a new hire who was previously employed with your municipality to the system, follow these steps:

1. If you are reporting using the upload method – when submitting your wage/contribution file, change the status to **Active (DC and HCSP = A for Active; 457 = 1 for Active)**. Then, add the rehire date and leave the **Date of Hire** blank. The blank **Date of Hire** will not override the original **Date of Hire** in the system. Proceed with reporting using the upload method. You can validate the change in the system the following business day. Future upload reports will show the participant employment status as “**Active**” and the **Date of Hire** column will be blank.
2. If you are using the manual entry reporting method – proceed to the Plan the participant is enrolled in. Go to **Select Participant**, and sort by Participant SSN or Name. From the returned results, click on the “**Edit**” link and enter the **Rehire Date** and click **Save**. The status will change from **Terminated** to **Active** overnight. You will then see the participant in your manual entry, sorting by **Actives**.

Transfer Participants Between Divisions

Participant transfers between divisions is done via the portal and **not through the contribution file**. This will initiate a change of status on the old record and automatically transfer the former plan’s assets to the current plan. A participant will see this transition as a “transfer out” of their full balance in the old plan and a “transfer in” on their current account online through myMERS and on their next quarterly statement.

1. To start the process, select the plan that you are transferring the participant from by clicking the green **PlanID**:



PlanID	Plan Name	Status	Age	DOB	DOB
1000000001	1000000001	Active	45	10/10/1970	10/10/1970
1000000002	1000000002	Active	45	10/10/1970	10/10/1970
1000000003	1000000003	Active	45	10/10/1970	10/10/1970

2. Select “**Select Participant**” located under **Manage My Participants**.



3. Enter the name in **Find Name** or Social Security number under **PartID** of the person you want to transfer (note you can only transfer participants who are active) and select **Go**. For a full list of participants simply select **Go**. Then select **Transfer** located to the left of the Participant ID.



PartID	Name	Date of Birth	Date of Hire	Date of Termination	Status
1000000001	1000000001	10/10/1970	10/10/1970	10/10/1970	Active
1000000002	1000000002	10/10/1970	10/10/1970	10/10/1970	Active
1000000003	1000000003	10/10/1970	10/10/1970	10/10/1970	Active
1000000004	1000000004	10/10/1970	10/10/1970	10/10/1970	Active
1000000005	1000000005	10/10/1970	10/10/1970	10/10/1970	Active

4. Select the **Destination Plan** from the drop down menu and then select **Transfer**. Note – you can only transfer to the same plan type. If you want to transfer between plan types you will need to contact the MERS Service Center. Any transfer requests received in good order will be processed within 1-2 business days.



Requesting Data and Retrieving Reports

This feature makes data accessible to employers directly without having to contact MERS. Types of reports available include Participant Account Balances as of a Specific Date and Participant Contributions within a Specified Date Range.

1. Select the plan you are requesting reports on by clicking on the green **PlanID**:



2. Select “**Request Reports**”, located under **Files and Reports**:



3. Select the applicable report from the report type drop down. Reports are generated in 5 minute increments. If you request a report at 10:01, it will be available at 10:05. If you request a report at 10:04, it will be available at 10:05.



4. To access the report select **Retrieve Files** located under **Files and Reports**:



5. Select **Requested Reports** from the file type drop down. Then select **Search**, then select **View**, at which point you can save the file to your computer.



Note: If you elect online enrollment, online rate changes and/or online loans you will follow steps 1-5 detailed above but select **Payroll Reports** in step 5 instead of Requested Reports. This report will be generated every Sunday and will need to be pulled on Monday and combined with your payroll process.

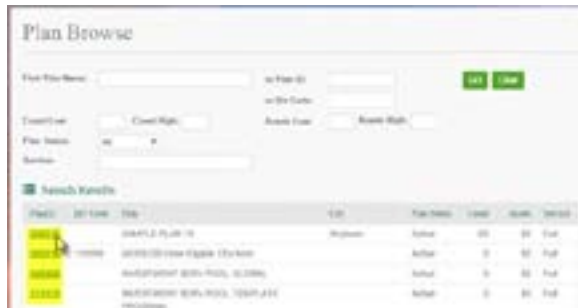
Contact MERS if you do not know if you have this feature, or if you are interested in more information.

Alerus is a company that MERS has partnered with to provide record keeping services for Defined Contribution, 457 Program, Health Care Savings Program and Retiree Healthcare Funding Vehicle.

Submitting Files

Providing information to MERS in a secure format can be done using the **Submit Files** function. Examples of files you can submit using this feature include beneficiary forms and legal documents such as divorce or death notifications.

1. To submit files to MERS or Alerus, start by selecting the plan for which you are submitting the files:



2. Select **Submit Files**, located under **Files and Reports**:



3. Select file type from drop down. Then enter a short description (ex. J. Doe beneficiary form), choose the file from your computer and click **Submit**. For new hires, use file type "online enrollment."



4. To check on the status of the file, select **Retrieve Files** from **Files and Reports**. You can search through all reports uploaded or filter based on file type (i.e. the file type drop down you selected in step 3). Active = uploaded to the MERS website, but not yet pulled for processing. Accepted = uploaded to the MERS website and has been pulled for processing. Voided = Report has been deleted by the submitter.



5. To view the file select **View** on the right hand side.



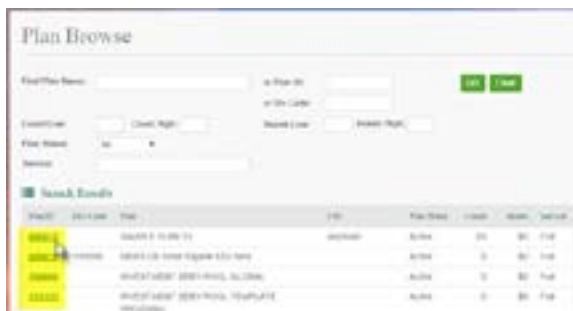
6. If you want to void a file within five minutes of submitting it, select **Manage** and change **Status to Voided**. All voided files are removed from the website nightly. If it has been more than five minutes since you submitted the file please contact the Service Center.





Locating Employer Statements and Accessing the Resource Library

1. To retrieve Employer quarterly and management statements, click on the appropriate **PlanID**.



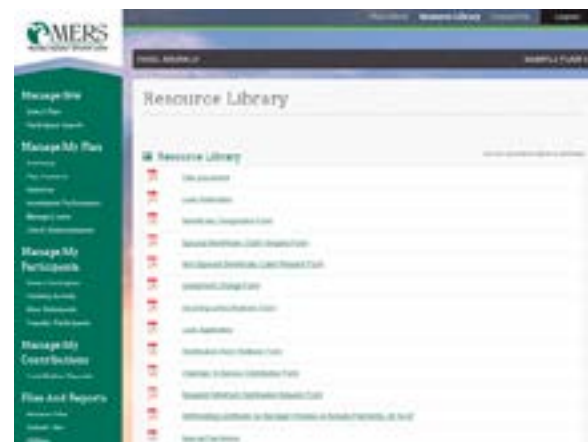
2. Click on **Retrieve Files** in the left-hand navigation.



3. Employer Statement can be downloaded by clicking "**View**" in PDF format. You can also narrow down your search by filtering to File Type of Employer Statements.



4. Forms can be accessed from any Plan by clicking on "**Resource Library**" at the top menu bar – forms for only that product will be displayed.



Payment Options

You have three options to submit payment for plan-related costs.

1. **Auto ACH Withdrawal** – This is the most efficient option to provide payment to MERS. With this option, funds are pulled directly from the bank account you set up on file. If your report is submitted **by** 2 p.m. EST, the payment is pulled from your bank account the same day. If the report is submitted **after** 2 p.m. EST, the payment will be pulled from your bank account the following business day. The authorization form to set up Auto ACH payments can be found [here](#).
2. **Wire** – Use this method if you would like to submit payments via wire transfer. The form to set up this option is available [here](#). Please allow up to ten days for processing once you submit payment.
3. **Check** – Payment should be made out to Alerus Retirement Solutions (PO Box 64535, St. Paul, MN 55164). Please allow up to 10 days for processing.

Alternative Method to Submit Employee Wages to MERS

While MERS encourages municipalities to submit employee wages using the Upload Method, we understand that there may be circumstances when it is not possible to do so. In order to send your employees a Snapshot retirement readiness report, MERS offers an alternative method to submit wages by uploading a spreadsheet of information through the Employer Portal.

The spreadsheet should be in a CSV or Excel file format and the following information is required:

- MERS Plan Number
- Employee Social Security Number
- Gross Annual Compensation for each MERS product the individual is enrolled in (please submit the previous year's annual wages –for example: in 2016, submit annual wages for 2015)

1. Log in to the Employer Portal.
2. Select **Plan Gateway**.

Welcome to Retirement Account Access



3. Click on the green **PlanID** for the appropriate plan.

PlanID	Div Code	Plan	City	Plan Status	Count	Assets	Service
000015	111111	SAMPLE PLAN	Anytown	Active	58	\$0	Full
000017	111112	SAMPLE PLAN 17	Anytown	Active	63	\$0	Full

- Click on **Submit Files** located under **Files and Reports**.



- Select **Wage Information** from the **Select File Type** drop down menu. Then enter a brief description of the file. (i.e. 2015 Wage Information).

A screenshot of the "Submit Files" form. On the left is a green sidebar menu with "Manage Site" and "Manage My Plan" sections. The main content area has a title "Submit Files" and four fields: "Select file type:" with a dropdown menu showing "Wage Information" highlighted in yellow; "Short description of what you are submitting:" with a text box containing "2015 Wage Information"; "Your information covers the period between:" with two date pickers; and "Location of the information you are submitting:" with a "Browse" button and a text box. A "Submit" button is at the bottom right.

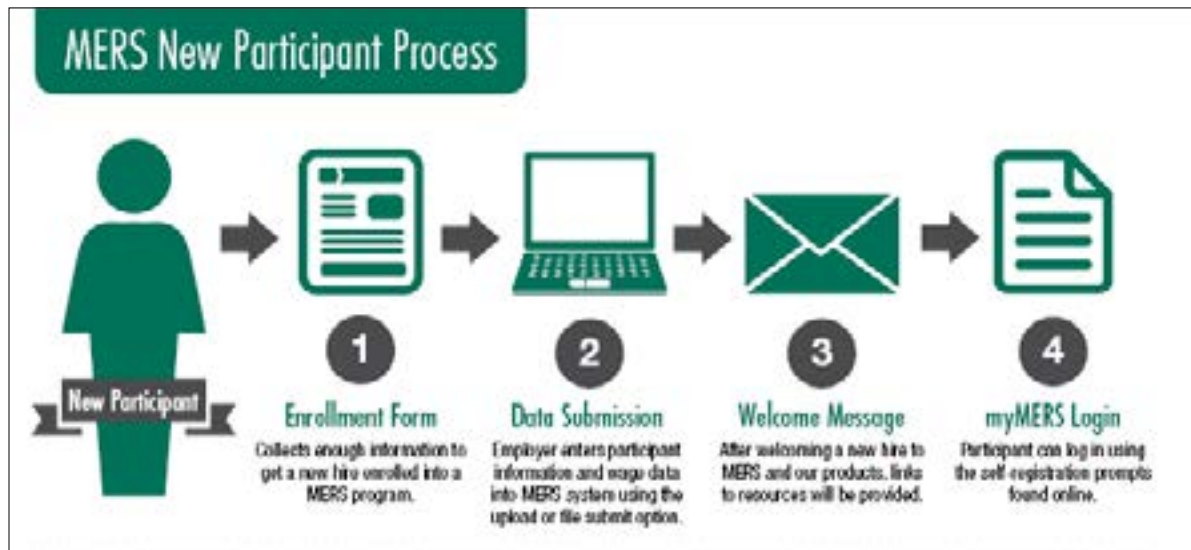
- Click on **Browse** and attach the file from where it is saved on your computer. Then click **Submit**.

A screenshot of the "Submit Files" form, similar to the previous one. The "Wage Information" dropdown is now a standard white dropdown. The "Browse" and "Submit" buttons are highlighted in yellow. A mouse cursor arrow points to the "Submit" button.

Additional Plan Information

New Hires

MERS has a set process in place to help communicate benefit information to your new hires.



Within 10 to 15 business days of enrolling new hires in plan(s), they will receive:

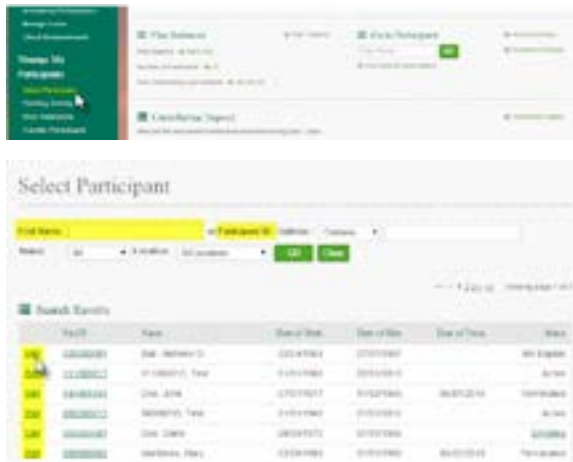
- A welcome email introducing MERS and giving an overview of the plan(s) your new hire is enrolled in, along with immediate action items. Included in this email will be a link to the [MERS New Participant resource page](#). Here, new hires can find:
 - Benefit details
 - Interactive video explaining plan features
 - Information on the benefits of a myMERS account
 - Links to Action Items to complete enrollment

- Employers are **not** required to input beneficiary information for new hires enrolling in Defined Contribution (including the DC portion of Hybrid), 457 and Health Care Savings Program into the Employer Portal.

Important! It is highly encouraged that you submit an email address for your new hire upon enrollment in order for MERS to generate a welcome email for your new hires. If you do not include an email address, your new hires will continue to receive welcome letters via postal mail.

Locating Beneficiaries on File for your Employees

To check if participants have a beneficiary on file, go to **Select Participants** and then click on **Edit**. Beneficiaries are listed at the bottom of the page.



Forfeitures

It is the policy of MERS to initiate a forfeiture of non-vested funds from previous employees after a period of five years has passed from the date of termination. Please note that as of 1/1/2017, the policy will reflect the following:

Any participant with a termination date of January 1, 2017 or later who has not met the requirements to become vested in their employer contributions will forfeit non-vested assets after a period of **one year** or a withdrawal of his or her entire vested account balance has occurred. MERS-to-MERS or Act 88 time may be used to meet vesting requirements as long as the time is earned before the forfeiture occurs. Additionally, time earned at the former employer may be used toward vesting and eligibility at a future MERS employer.

Forfeitures are pulled four times per year - February, May, July and November.

MERS-to-MERS Time

In order for employees to verify MERS-to-MERS time to include it as part of their DC service, they will need to contact MERS at 1.800.767.MERS (6377) or fill out [this form](#). MERS-to-MERS time will only apply before a DC distribution is taken or a forfeiture occurs, ensuring that employers will not incur future liabilities.

Low Balance Fee

Any terminated employee with a MERS Defined Contribution or 457 account that has a balance of \$1,000 or less will be charged an annual \$15 low balance account fee. If no action is taken, this fee will be accessed each year in February until the account balance is depleted.

Terminated employees can take one of the following actions to ensure that they are not charged this fee:

1. Keep the account at MERS. Increase the account balance by rolling in funds* from another investment account.
2. Roll funds* from the MERS account into another qualified retirement program or into a personal IRA account.
3. Withdraw the remaining balance. Please note that there may be tax implications if this option is chosen. Distributions can be requested through the terminated participant's myMERS account.

*These options are not available for beneficiaries of an original participants.

Vesting

Elapsed Time

Unless otherwise adopted by the employer, Defined Contribution Plans will earn service based on elapsed time. Elapsed time looks at only the date of hire and date of termination to calculate time toward meeting vesting.

Example: If an employee has a hire date of 10/1/2013 and termination date of 10/5/2014, one year of service is earned toward vesting. If the termination date was 9/15/2014, no service would be earned. Elapsed time has been applied to all active participant records. Participant who were terminated prior to 10/2015, will have service calculated based on when contributions were reported by their employer in each month.

When applying service credit from Defined Contribution to Defined Benefit, months can still be applied to help a participant reach their Defined Benefit vesting. When applying service toward a Defined Contribution record from a Defined Benefit or another Defined Contribution Plan all time (by months) will be considered, although only full year increments count to reach vesting.

Online Loans

If your municipality allows for loans, you can elect to allow employees to submit loan request applications through their myMERS account. If you haven't already elected to turn on this feature, you can do so by contacting your [Benefit Plan Coordinator](#).

Online Enrollment

If your municipality has adopted the MERS 457 Program, you can elect to allow employees to submit enrollment forms online through myMERS. To turn on this feature, contact your [Benefit Plan Coordinator](#).

Hours reported

MERS can also accommodate the "hours reported" method. The hours method requires the plan to track the actual hours worked by employees. Once employees have worked the required hours they are credited with a year of service. The hours required to obtain a year of service are outlined in the adoption agreement but are typically set to 1,000 hours within the calendar year (other variations available).

Example: If Joe Smith is hired on 10/1/2013 and terminates on 9/15/2014, assuming he worked 250 hours in 2013 and 1200 hours in 2014, he would receive one year of service because he obtained 1,000 hours in 2014. However, if Joe worked 250 in 2013 and 500 in 2014 he would not receive a year of service because he failed to reach 1,000 hours*.

*This example is based on an assumption of 1,000 hours within the calendar year in order to receive a year of service.

Online Contribution Rate Changes

If your municipality has adopted the MERS 457 Program, you can elect to allow employees to request 457 contributions changes online through myMERS. To turn on this feature, contact your [Benefit Plan Coordinator](#).



Education

At MERS, we believe that making a good decision about retirement plans means making an educated decision. That's why our educational outreach programs include employers as well as participants.

Employer Education and Resources

Events and Seminars

Each quarter, MERS holds a free, local, educational event we call Morning Break with MERS. Held at our member municipalities throughout the state, these events provide employers with timely information about topics relevant to municipalities such as changes in accounting requirements, managing unfunded accrued liability, and updates about enhancements made to our programs.

Annual Conference

The MERS Annual Conference is held each fall at various locations throughout the state. The Annual Conference provides our members with an opportunity to learn about the many products and services MERS offers as well as other meaningful issues related to retirement, financial stability, program administration and more.

MERS Regional Teams and Service Center

Your Regional Team is dedicated to providing responsive local service to you, which can include on-site visits. MERS Service Center offers friendly, knowledgeable, over-the-phone assistance for a wide variety of benefit questions and issues including general questions, disability, assistance with forms, and help with the retirement process.

Participant Education and Resources

Online Resources

Participants can access many resources online, including webinars, publications, and useful information on life changes to help plan and prepare for retirement. The myMERS portal offers participants an opportunity to review their account information and generate a Full Picture retirement readiness report to help them stay on the right retirement track.

Events and Seminars

MERS offers educational opportunities throughout the state for participants called Pizza & Planning. The events are free and open to all MERS participants and their beneficiaries. Held quarterly at convenient locations around the state, the events cover key features of MERS' plans, as well as resources when participants are nearing retirement.

On-Site Education

Upon request, MERS benefit education specialists will visit your municipality to conduct customized presentations or attend benefit fairs to assist employees with understanding their pension benefits.





This publication contains a summary description of MERS benefits, policies or procedures. MERS has made every effort to ensure that the information provided is accurate and up to date (as of the date of publication 12/19/2018). If this publication conflicts with the relevant provisions of the Plan Document, the Plan Document Controls. MERS, as a governmental plan, is exempted by state and federal law from registration with the SEC. However, it employs registered investment advisors to manage the trust fund in compliance with Michigan Public Employee Retirement System Investment Act. Past performance is not a guarantee of future returns. Please make independent investment decisions carefully and seek the assistance of independent experts when appropriate.

PUB 6747 2018-12-19

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