
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



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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**.

The screenshot displays the MERS (Municipal Employees' Retirement System) Employer Portal. The top left features the MERS logo. A navigation sidebar on the left includes 'Manage Site', 'Select Plan', 'Participant Search', and 'Manage My Contributions' (highlighted with a red box). Below 'Manage My Contributions' are sub-options: 'Contribution Reporting (formerly known as Contribution Gateway)'. The main content area shows a 'Hello, MERSPK' greeting and a 'Plan Browse' section with search filters for Plan Name, Plan ID, Div Code, Count, Assets, and Plan Status. A 'GO' button and a 'Clear' button are visible below the filters. A 'Search Results' link is at the bottom of the main area.

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.*

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 : 000015 Add Frequency

Select One	Description	Payroll Frequency	Payroll Date
<input type="checkbox"/>	Bi-Weekly	Bi-Weekly	10/02/2015
<input type="checkbox"/>	Off Cycle Reporting	Off Cycle Reporting	

Cancel Create

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

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.

Payroll ID:	626388.20170308.4.22.39156	Payroll Date:	03/08/2017	Structure:	DC
Rejects:	0	Warnings:	0	Status:	Pending

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**.

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**.

Return Home

Manage My Contributions

- Contribution Gateway
- Finalize Contributions
- Contribution Review
- Payroll Browse

File Viewer

Contribution File

1 Select 2 **Upload** 3 Funding 4 Verification 5 Complete

Summary

Payroll ID:	666666.20160321.5.5.3161	Payroll Date:	03/21/2016	Structure:	HCSP
Rejects:	1	Warnings:	0	Status:	Pending

\$ Source Totals

Mandatory Salary Reduction (A) **Employer (1)**

Leave Conversion (B) Employee Post Tax (K)

Q File Viewer

All Only Rows with Issues

MES Plan Number	Social Security Number	Full Name (Last, First)	Address	Address
MERS Plan Number	Social Security Number	Last Name First Name MI (30 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	999999999	\$2,584.69
100000 Forfeiture Employer	999999999	\$19,827.54
Total Forfeiture Balance:		\$22,412.23

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

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

Payment(s)	Account	Amount
<input type="text" value="Check"/> ▼		\$22,514.31

Save

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

Select Funding

Add Forfeiture Funding

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

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

Lock

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.

Select Funding

Add Forfeiture Funding

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

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

Lock

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**.

Select Funding

1 Select 2 Upload 3 **Funding** 4 Verification 5 Complete

File Total: 646.14

Reference	Account	Amount	Date
ACH Account 3566	*****3566	646.14	
Total		\$0.00	

Buttons: Save, Cancel, Cancel, Next

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.

Manage My Contributions

- Contribution Deposits
- Contribution Gateway
- Files and Reports
- Retrieve Files
- Submit Files
- Utilities
- Request Reports

plan resources

Source Trade Date Amount

Plan Dashboard

Participant Status

Disbursements
Counts are from 01/01/2015

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**.

Plan Browse

Find Plan Name: or Plan ID:

or Div Code:

Count Low: Count High:

Assets Low: Assets High:

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

Payroll Plan Browse

Find Plan Name: or Plan ID:

Plan Status: or Div Code:

Search Results

PlanID	Div Code	Plan	Plan Status	Payroll Count	Payrolls Pending
000215	111111	SAMPLE PLAN	Active	119	0

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

Contribution Review

Status:

Search Results

Action	Batch #▲	Type▼	Payroll Date▼	Imported Amount	Submitted Date▼	Time (CT)▼	Status▼	Userid▼	Function
Select	10	Off Cycle Reporting	01/22/2016	\$7,444.02	01/23/2016	9:24 AM	Processed	634101CP	<input type="button" value="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 : 657200 ⊕ Add Frequency

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

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

Select Import Options

1 Select Structure 2 Process ?

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:
Leave Conversion	7444.02

Employer	Mandatory Salary Reduction	Employee Post Tax
3626.65	3626.65	190.72

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

Back Next

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	<input type="text"/>
Nathan	Dieterich	93.03	93.03	<input type="text"/>
Ermir	Vila	51.34	51.34	<input type="text"/>
Eric	Scicluna	61.08	61.08	<input type="text"/>
Matthew D	McEveney	68.62	68.62	<input type="text"/>
Andrew P	Rougeau	55.00	55.00	<input type="text"/>
John	Love	56.92	56.92	<input type="text"/>
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		

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		7444.02	01/25/2016

Contributions

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

[Cancel](#) [Finish](#)



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**:

Plan Browse

Find Plan Name: or Plan ID:

Count Low: Count High: Assets Low: Assets High:

Plan Status:

Service:

Search Results

PlanID	Div Code	Plan	City	Plan Status	Count	Assets	Service
000015		SAMPLE PLAN 15	Anytown	Active	60	\$0	Full
000015	119999	MERS DB Enter Eligible EEs here		Active	0	\$0	Full
500020		INVESTMENT SERV POOL GLOBAL		Active	0	\$0	Full
533333		INVESTMENT SERV POOL TEMPLATE PROGRAM		Active	0	\$0	Full

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

Manage My Participants

Plan Balances

Plan Balance: @ \$85,268

Number of Investments: @ 23

Plan Outstanding Loan Balance: @ \$5,354.65

Go to Participant

Enter PartID:

Click here for name search

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).

Select Participant

Select Participant

Find Name: or Participant ID: Options:

Status: Location:

Search Results

	PartID	Name	Date of Birth	Date of Hire	Date of Term	Status
Exp	000000001	Bair, Anthony D.	02/24/1964	07/07/1997		Not Eligible
Exp	111000015	111000015, Test	01/01/1960	02/01/2013		Active
Edit	444455555	Doe, John	07/07/1977	11/02/1998	06/01/2014	Terminated
Edit	666000015	666000015, Test	01/01/1960	01/01/2012		Active
Edit	666666601	Doe, Diane	08/09/1972	01/01/1990		Enrolling
Edit	666666602	Matthews, Mary	02/26/1963	01/01/1990	02/25/2013	Terminated

- 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**.

Participant Information

Participant Information

You may review and update the participant information below

Profile Summary

Name: Doe, John

Address1: 123 MAIN STREET

Address2:

City, State, Zip: ANYWHERE MI 11111

Email:

Age: 35.07

Employer Information

SAMPLE CORPORATION

5350 8TH Street NW

Henry Jones

Anytown MN 56874

Status

Status: Active

Date of Birth: 01/01/1960

Date of Hire: 11/02/1998

Date of Termination:

Rehire: 01/01/2000

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	Div Code	Plan	City	Plan Status	Cost	Assets	Service
000014		SAMPLE PLAN 15	Anytown	Active	60	\$0	Full
000015	119999	MERS DB Enter Eligible EEs here		Active	0	\$0	Full
000000		INVESTMENT SERV POOL GLOBAL		Active	0	\$0	Full

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.

Transfer Participants Browse

Find Name: or Participant ID: Options: Contains

Status: Location:

Search Results

	PartID	Name	Date of Birth	Date of Hire	Date of Term	Status
Transfer	111000015	111000015, Test	01/01/1960	02/01/2013		Active
Transfer	666000015	666000015, Test	01/01/1960	01/01/2012		Active
Transfer	666666603	Johnson, Sally	09/13/1964	01/01/1990		Active
Transfer	666666604	Larson, Dawn	10/30/1968	09/10/1998		Active
Transfer	666666605	Smith, Jill	04/30/1967	09/10/1998		Active
Transfer	666666606	Jameson, Bob	04/29/1967	09/22/1998		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.

Transfer Participants Select

Selected Participant

Plan Id : 000015
 Name : 111000015, Test
 Part Id : 111000015
 Date of Birth : 01/01/1960
 Date of Hire : 02/01/2013
 Date of Term :
 Status : Active
 Comments :

Cancel

Select Destination Plan

Select Plan

No available destination plans

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**:

PlanID	Div Code	Plan	City	Plan Status	Count	Assets	Service
000015		SAMPLE PLAN 15	Anytown	Active	60	\$0	Full
000015	119999	MERS DB Enter Eligible EEs here		Active	0	\$0	Full
500000		INVESTMENT SERV POOL GLOBAL		Active	0	\$0	Full
533333		INVESTMENT SERV POOL TEMPLATE PROGRAM		Active	0	\$0	Full

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.

File Type	Name	Uploaded	Begin Date	End Date	Status	Format	View	Manage
Requested Reports	Participants Terminated With Balance	07/29/2014	07/29/2014		Accepted	CSV	View	Manage
Requested Reports	Participant Information	03/04/2014	03/04/2014		Accepted	CSV	View	Manage

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:

Plan Browse

Find Plan Name: or Plan ID:

Count Low: Count High: or Div Code:

Assets Low: Assets High:

Plan Status: All

Service:

Search Results

PlanID	Div Code	Plan	City	Plan Status	Count	Assets	Service
000012		SAMPLE PLAN 15	Anytown	Active	60	\$0	Full
000012	119999	MERS DB Enter Eligible EEs here		Active	0	\$0	Full
500000		INVESTMENT SERV POOL GLOBAL		Active	0	\$0	Full
533333		INVESTMENT SERV POOL TEMPLATE PROGRAM		Active	0	\$0	Full

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

Manage My Contributions

- Contribution Deposits
- Contribution Gateway
- Files and Reports**
 - Retrieve Files
 - Submit Files**
 - Utilities
 - Request Reports
- Plan Resources

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."

Submit Files

Select file type: Select One

Short description of what you are submitting:

Your information covers the period between: To

Location of the information you are submitting: No file chosen

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.

Retrieve Files

File Type: All Documents File Status: All Name Includes:

Search Results

File Type	Name	Uploaded	Begin Date	End Date	Status	Format	View	Manage
Other	test4	08/06/2015	01/01/2015	02/02/2016	Active	XML	View	Manage
Other	test 3	08/06/2015	01/01/2010	01/01/2016	Active	XML	View	Manage
Requested Reports	Participants Terminated With Balance	07/29/2014	07/29/2014		Accepted	CSV	View	Manage

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

Retrieve Files

File Type: All Documents File Status: All Name Includes:

Search Results

File Type	Name	Uploaded	Begin Date	End Date	Status	Format	View	Manage
Other	test4	08/06/2015	01/01/2015	02/02/2016	Active	XML	View	Manage
Other	test 3	08/06/2015	01/01/2010	01/01/2016	Active	XML	View	Manage
Requested Reports	Participants Terminated With Balance	07/29/2014	07/29/2014		Accepted	CSV	View	Manage

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.

Retrieve Files

File Type: All Documents File Status: All Name Includes:

Search Results

File Type	Name	Uploaded	Begin Date	End Date	Status	Format	View	Manage
Other	test4	08/06/2015	01/01/2015	02/02/2016	Active	XML	View	Manage
Other	test 3	08/06/2015	01/01/2010	01/01/2016	Active	XML	View	Manage
Requested Reports	Participants Terminated With Balance	07/29/2014	07/29/2014		Accepted	CSV	View	Manage

Manage Report

Return Save

Plan Id : 657711 Status : Accepted

Plan Name : MERS UPLOAD PLAN

Subject : 06.03.2015 IDR Report : Rollover Form

File Name : 06.03.2015_IDR.pdf Type : Adobe PDF

Description : 2015-06-03 08:21:32 603.4EB373B5-C15F-4CDB-6CDB-17DBAF739699

Locating Employer Statements and Accessing the Resource Library

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

Plan Browse

Find Plan Name: or Plan ID: GO Clear

Count Low: Count High: Assets Low: Assets High:

Plan Status: All Service:

Search Results

PlanID	Div Code	Plan	City	Plan Status	Count	Assets	Service
000015		SAMPLE PLAN 15	Anytown	Active	60	\$0	Full
000015	119999	MERS DB Enter Eligible EEs here		Active	0	\$0	Full
500009		INVESTMENT SERV POOL GLOBAL		Active	0	\$0	Full
533333		INVESTMENT SERV POOL TEMPLATE PROGRAM		Active	0	\$0	Full

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

Manage My Contributions

Contribution Deposits
Contribution Gateway

Files and Reports

Retrieve Files
Submit File
Utilities
Request Reports

plan resources

Source Trade Date Asset

Plan Dashboard

Participant Status
Disbursements
Counts are from 01/01/2015

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.

Retrieve Files

File Type: All Documents File Status: All Name Includes: Search

Search Results

File Type	Name	Uploaded	Begin Date	End Date	Status	Format	View	Manage
Other	test4	08/06/2015	01/01/2015	02/02/2016	Active	XML	View	Manage
Other	test 3	08/06/2015	01/01/2010	01/01/2016	Active	XML	View	Manage
Requested Reports	Participants Terminated With Balance	07/29/2014	07/29/2014		Accepted	CSV	View	Manage

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.

Plan Alerts **Resource Library** Contact Us Logout

Plan Alerts Resource Library Contact Us Logout

Hello, MERSCD SAMPLE PLAN ID

Resource Library

Click on documents below to download

- Plan Document
- Loan Acknowled
- Beneficiary Designation Form
- Spousal Beneficiary Claim Request Form
- Non-Spousal Beneficiary Claim Request Form
- Investment Change Form
- Incoming Direct Rollover Form
- Loan Application
- Distribution Direct Rollover Form
- Voluntary In-Service Distribution Form
- Request Minimum Distribution Request Form
- Withholding Certificate for Michigan Pension or Annuity Payments, MI W-4P
- Special Tax Notice

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. Instructions to set up this option are 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

[Edit Security Question\(s\)](#) | [Reset Password](#) | [Log Out](#)
Select Application

Plan Gateway

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

Plan Browse

Find Plan Name: or Plan ID: or Div Code:
 Count Low: Count High: Assets Low:
 Assets High: Plan Status: Service:

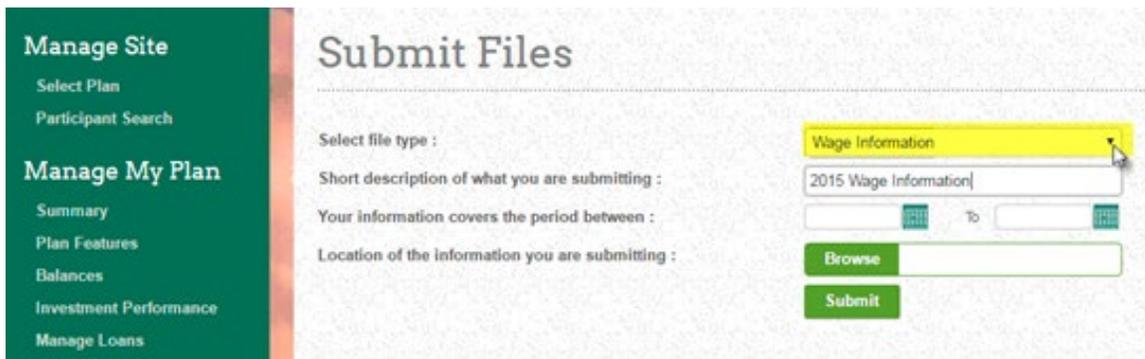
Search Results

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

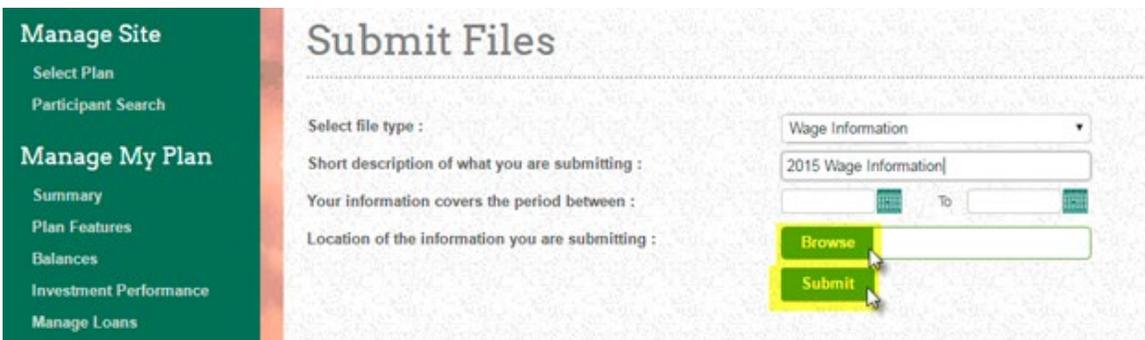
- Click on **Submit Files** located under **Files and Reports**.



- 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. The left sidebar contains "Manage Site" (Select Plan, Participant Search) and "Manage My Plan" (Summary, Plan Features, Balances, Investment Performance, Manage Loans). The main form area has the title "Submit Files" and the following fields: "Select file type:" with a dropdown menu showing "Wage Information" selected; "Short description of what you are submitting:" with a text input containing "2015 Wage Information"; "Your information covers the period between:" with two date pickers and a "To" label; and "Location of the information you are submitting:" with a "Browse" button. A "Submit" button is at the bottom.

- 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, identical to the previous one. In this view, the "Browse" and "Submit" buttons are highlighted with yellow boxes, and a mouse cursor is pointing at the "Submit" button.

Ongoing HCSP Contributions Post-Employment

There are special instructions if you plan to continue contributing to your employees' HCSP account **post-employment**.

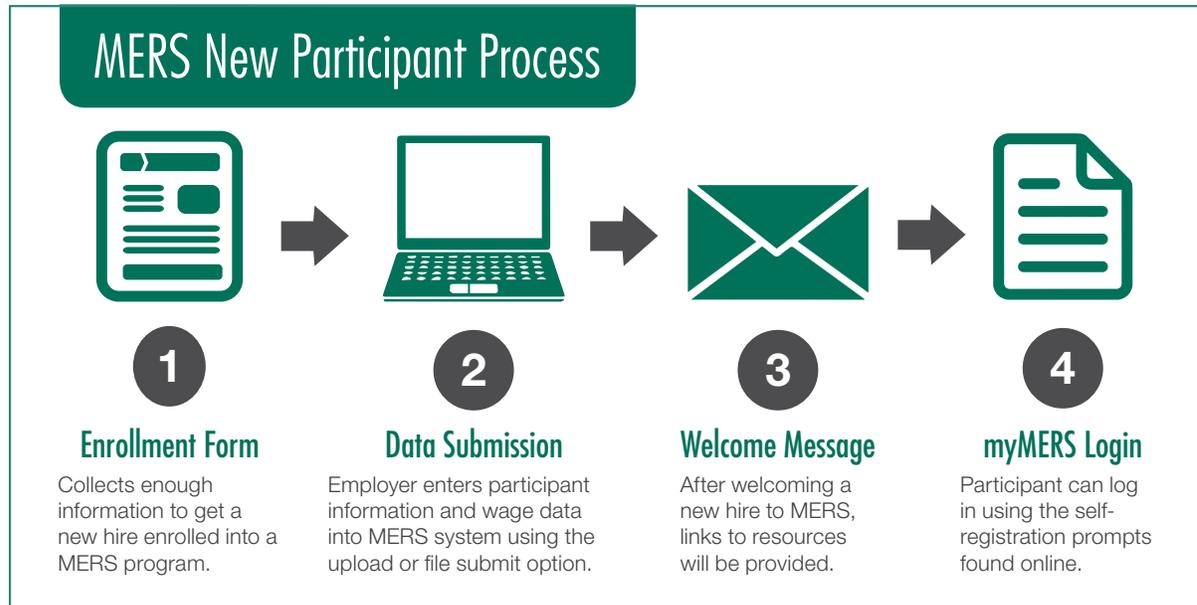
1. Use the [upload spreadsheet](#) to enroll your retirees. All required census information must be included to ensure MERS is appropriately communicating with retirees, including instructions on using their account. The following information is necessary to create that enrollment:
 - First/Last Name
 - SSN
 - Date of Birth
 - Address
 - Original Date of Hire
 - Date of Termination
 - Participant status on the upload file must indicate "T" for terminated (Column O)
2. Subsequent reporting through upload format for retirees should continue to include their **date of termination** and appropriate **employment status** (reporting through manual reporting will not require any changes to status)
3. Note: where an employer plan offers a varied contribution based on single or married status, only the former employee is eligible for enrollment (no second record is created for the spouse)



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:

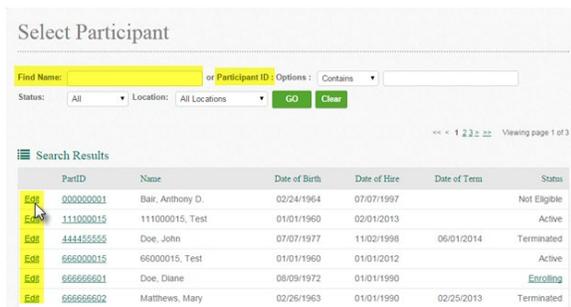
- A welcome email introducing MERS and giving an overview of the plan(s) your new hire is enrolled in, along with immediate action items. Included in this email will be a link to the [MERS New Participant resource page](#). Here, new hires can find:
 - Benefit details
 - Interactive video explaining 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 1.800.767.6377 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 8/26/2020). 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.

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