

## MainePERS is Here to Answer Your Retirement Plan Questions

Some members approaching retirement age have received emails at work that mention MainePERS and offer to help with retirement benefits. While independent financial advisory firms may contact you or your employees offering advice about your retirement, including a MainePERS benefit, please know that these emails have no association with MainePERS, and MainePERS neither works with the firms sending these emails nor endorses them.

Should your employees receive such an email and have questions about their MainePERS benefits, they should contact us directly at [info@mainepers.org](mailto:info@mainepers.org) or by phone at (207) 512-3100.

### Employee Contribution Rates

MainePERS publishes employer contribution rate information on our website as soon as it is available. Employer and member contribution rates for the upcoming fiscal year, which begins July 1, 2022 and ends June 30, 2023, are available on the website.

To find your rate information, go to [www.mainepers.org](http://www.mainepers.org), click on the “Employer” tab at the top of the page and then select Employer Rates and Rate Setting.

Grant funded teacher rate information is included in the Teacher section. The grant funded teacher costs do not include the additional amount due for teacher retiree health. This is established by and paid directly to State Employee Health and Benefits. You will receive a separate notification from Employee Health and Benefits for the amount due to fund retiree health coverage.



### Quick Reminder: Payroll Filing Dates

Payroll filings are due to MainePERS by the fifteenth day of the month following the payroll-filing period being reported.

You can upload your payroll file as early as the next day after your last pay date for the payroll month being reported. We encourage you to complete this upload as soon as possible after that last pay date so that we have time to work with you to correct any issues that may arise before the filing deadline.

Please note that State law allows MainePERS to assess interest or late charges on delinquent payments.

## Overpayment of Contributions

MainePERS occasionally receives payments of contributions from employers based on compensation paid to the employee that cannot be considered “earnable compensation” under the plan. These contributions are known as “overpayments” that must be corrected. The correction required depends on when the overpayment is discovered.

When we discover an overpayment in the current calendar year, we will ask you to submit a work report adjustment to correct the record and also ask that you provide a refund to the employee of their overpaid contributions and report the correct amount of contributions the employee should have made on the employee’s form W-2. MainePERS will issue a credit adjustment to your account for the overpayment of the employee and employer contributions.

When we discover a prior year overpayment in a subsequent calendar year, MainePERS will process a refund of the overpaid employee contribution directly to the member and report the payment to the member on form 1099-R. There is no action required by the employer, and MainePERS will issue a credit adjustment to your account for the overpayment of employer contributions.

Beginning in 2022, you will receive a letter from MainePERS detailing the adjustments, and any interest owed to you on the overpaid employer contributions. You will also see the transactions on your account in the Employer Self-Service Portal. MainePERS is not permitted to issue a refund to the employer for the overpayments. Employers are expected to apply credits as soon as possible to future contributions to the Plan by reducing the payment you make to us on a future month’s payroll work report. Please notify Employer Services of intent to use the credit.

If you have questions about these credits, please contact your Employer Services account representative for assistance.



### GASB 68 & GASB 75 Audits

The June 30, 2021 GASB 68 (defined benefit plans) and GASB 75 (group life insurance) audit reports and schedules are now available on our website, [www.mainepers.org](http://www.mainepers.org).

## Virtual Employer Trainings

All of our training sessions are currently being conducted virtually via Zoom videoconference. If you would like to register for a training session, please contact Employer Services at 1-800-451-9800 or by email at [employer@mainepers.org](mailto:employer@mainepers.org).

Training Date	Employer Type	Training Time	Sign-up Deadline
Tuesday, March 29, 2022	Teacher Employers	8:30 a.m. to 1:00 p.m.	Monday, March 21, 2022
Wednesday, April 6, 2022	Teacher and School Support (PLD Employers)	8:30 a.m. to 1:00 p.m.	Tuesday, March 29, 2022
Wednesday, April 20, 2022	Teacher Employers	8:30 a.m. to 1:00 p.m.	Tuesday, April 12, 2022
Wednesday, April 27, 2022	Participating Local District (PLD Employers)	8:30 a.m. to 1:00 p.m.	Tuesday, April 19, 2022
Tuesday, May 3, 2022	Teacher Employers	8:30 a.m. to 1:00 p.m.	Monday April 25, 2022
Tuesday, May 10, 2022	Participating Local District (PLD Employers)	8:30 a.m. to 1:00 p.m.	Monday, May 2, 2022
Tuesday, May 24, 2022	Teacher and School Support (PLD Employers)	8:30 a.m. to 1:00 p.m.	Monday, May 16, 2022
Thursday, June 2, 2022	Participating Local District (PLD Employers)	8:30 a.m. to 1:00 p.m.	Wednesday, May 25, 2022
Thursday, June 9, 2022	Teacher Employers	8:30 a.m. to 1:00 p.m.	Wednesday, June 1, 2022
Thursday, June 30, 2022	Teacher and School Support (PLD Employers)	8:30 a.m. to 1:00 p.m.	Wednesday, June 22, 2022
<b>July - November 2022 Training Dates Coming Soon</b>			

### Group Life Insurance Level Changes

Now is the time to send us your Group Life Insurance (GLI) covered employees' 2021 earnings information so that we can accurately reflect their new level of group life insurance coverage effective with your April 2022 GLI invoice. Please submit this information through the Employer Self Service portal using the Import function.

### Group Life Insurance Adjustments

Whenever you pay anything other than the amount billed for your Group Life Insurance invoice, there needs to be a GLI Adjustment sheet filled out to accompany the corrected payment. This allows Survivor Services to properly apply credits and make corrections to your account. And, as always, you can reach out to your Survivor Services Account Technician for assistance.

### Employer Self Service: ESS Roles

Employers most commonly use Employer Self Service (ESS) to process payroll files and Group Life Insurance bills, submit participation forms and make electronic payments. You can also use ESS to keep your employer information up to date. The changes you can make depend on the user role assigned to you by your Security Administrator.

If you are the Security Administrator for your employer you may:

- Perform functions in all areas of ESS specific to your employer
- Add, update, reset passwords, deactivate and re-activate your own employer's users of the system

If you are a user of the system, based on your level of security, you may:

- Update your employer's address information
- Add or update your employer's "contact" information, such as adding a new human resources representative or changing your payroll contact's e-mail address

### Security Update: Computer Browsers

Running an out-of-date web browser could put both of our computer systems at risk. Bad actors use vulnerabilities in web browsers to target users with malware such as ransomware, privacy exploits, and other attacks. One common variety is "drive-by downloads" which will attempt to download malicious content onto your computer without your consent. This happens when you unknowingly visit a compromised website or come into contact with a malicious advertisement. Many of these attacks are spread via websites where ads are displayed.

Often browsers like Chrome or Edge have updates where multiple vulnerabilities are addressed in the update. Allowing a web browser to fall behind in updates introduces those new risks into your system and when you connect to our system through the employer portal, we're also at risk. Outdated browsers may be vulnerable to several types of attacks, which can lead to compromise of your browser and entire network through the unauthorized execution of remote code. Mitigating these risks is a critical task to keep everyone safe. Stay up-to-date!

