



EMPLOYER HANDBOOK

FOR YOUR EMPLOYER BULLETINS

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Monday – Friday

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ABOUT THE IPERS EMPLOYER HANDBOOK

As an IPERS-covered employer, it's important for you to understand your organization's role in administering IPERS benefits for your employees. This handbook gives information on:

- The IPERS organization
- How the IPERS plan works
- How to do your job as an IPERS reporting official
- Where to find answers to your questions about IPERS reporting responsibilities

Changes to IPERS regulations and procedures occur from time to time. IPERS communicates new laws, processes and procedures to employers through employer bulletins. All current bulletins are available on www.ipers.org. Although IPERS makes every attempt to ensure its materials are accurate and up to date, any conflict between the contents of the handbook and law must be resolved in favor of the law.

We urge you to become familiar with this handbook and all released employer bulletins when you receive your handbook. If you have questions, contact us at 515-281-0024 (or toll-free at 877-473-7799) with your questions.



Updated January 2024

Section 1 gives an overview of IPERS as an organization and as a retirement plan. It points you toward the resources and contacts available to you when you have questions, need information or require assistance.

Section 2 describes the role of the IPERS reporting official and other staff responsible for IPERS reporting.

Section 3 describes the employers who are required to participate in IPERS, and identifies the employment positions for which participation is mandatory, optional or excluded.

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Section 5 describes the IPERS contributions required for both IPERS-covered employers and employees.

Section 6 discusses the steps taken to file IPERS reports, remit contributions, correct errors and make adjustments when necessary.

Section 7 describes what you should do if your organization is reorganized, dissolved or inactivated.

Section 8 describes the responsibilities of IPERS compliance officers and the review process.

Section 9 gives an overview of the IPERS forms used by employers and members. These forms are available on IPERS' website or by contacting IPERS.

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SECTION 1:

ABOUT IPERS

Section 1 gives an overview of IPERS as an organization and as a retirement plan. It points you toward the resources and contacts available to you when you have questions, need information or require assistance.

WHO WE ARE

IPERS was established in 1953. Its principal purpose is to provide a solid, dependable retirement plan for public employees. IPERS provides retirement, disability and death benefits to eligible members and beneficiaries. Serving more than 350,000 members and thousands more covered employers, IPERS is the largest public retirement system in Iowa. IPERS offers retirement stability and security members can count on.

HOW IPERS WORKS

IPERS is a defined benefit pension plan that has a qualified plan status under federal Internal Revenue Code (IRC) 401(a). The IPERS organization is tax-exempt under IRC section 115.

What's a Defined Benefit Plan?

A defined benefit pension plan provides lifetime retirement benefits based on a formula. IPERS benefit amounts are calculated with the following elements:

- Age at retirement.
- Benefit multiplier (a percentage based on years of service).
- Highest 3- or 5-year average salary.

The Iowa Legislature and Governor are the plan sponsors, and from time to time may change IPERS' benefit provisions. The defined benefit a member receives at retirement will reflect a combination of all the statutes

and rules in effect during the member's IPERS-covered employment.

Refer to the Member Handbook, available on www.ipers.org, for more about IPERS' benefit formula.

Employer and Employee Contribution Rates

Iowa state law requires participating employers and members to contribute to IPERS. IPERS sets contribution rates as part of its annual actuarial valuation, which applies actuarial assumptions and IPERS' funding policy. The rate for Regular members (95% of IPERS' membership) can increase or decrease by no more than 1.0 percentage point each year. Rates for all membership groups (Regular, sheriff/deputy and protection occupation) are released and posted on the IPERS website in November. New rates take effect the following July 1. Section 5 of this handbook lists the current contribution rates; historical rates are available on www.ipers.org.



Refer to the Member Handbook, available on www.ipers.org, for more about IPERS' benefit formula.



WHERE TO GO FOR HELP

We encourage you to familiarize yourself with IPERS' educational materials for members, for your own personal benefit, and so that you can refer employees to these resources when questions arise. You can see full versions of member resources on www.ipers.org.

IPERS also has a number of resources available to support you in your role as an IPERS reporting official. All of the following resources are available on www.ipers.org.

- **Employer Handbook** Explains your role and responsibilities as an IPERS reporting official.
- **I-Que Help Guide** Explains how to use I-Que, the online reporting system for reporting officials. Access I-Que's login page from the *Employers* section of www.ipers.org.
- **The Latest Word** Newsletter for employers. IPERS sends *The Latest Word* through e-mail or postal mail to each organization's reporting official.
- **Website** Visit www.ipers.org to view current contribution rates, publications, legislation updates and more. You can also access I-Que, IPERS' online reporting system.
- **Employer Bulletins** Bulletins are notices of law changes and new policies and procedures that affect your organization's responsibilities. They are sent as needed by e-mail.
- **Training and Presentations** Notices for employer training sessions are e-mailed to IPERS reporting officials. Our schedule and registration forms are also posted online.
- **Employer Relations Staff** The Employer Relations and Account Maintenance Bureau is here to serve you and your organization. These staff members conduct employer training and compliance reviews, and answer calls to the Employer Help Desk.
- **Annual Comprehensive Financial Report (ACFR)** This yearly publication is a detailed review of IPERS' finances.
- **Annual Summary** This publication is released in the first few months of every year. It contains IPERS' performance measures for the previous year and highlights from IPERS' Annual Comprehensive Financial Report.

When you have a question and you're not sure whom to ask, check this table.

If you have a question about...	Contact:
Interest charges or fees	Accounting Bureau
Payments to IPERS	Accounting Bureau
Employer monthly statements	Employer Help Desk
I-Que process or technical issues	Employer Help Desk
I-Que user name or password issues	Employer Help Desk
Wage reports	Employer Help Desk
Employee IPERS coverage issues	Employer Help Desk
Wage adjustments	Employer Help Desk

SECTION 2:

IPERS REPORTING OFFICIALS

Section 2 describes the role of the IPERS reporting officials and other staff responsible for IPERS reporting.

WHAT'S A REPORTING OFFICIAL?

Each participating IPERS-covered employer must designate one reporting official, who serves as the organization's main contact with IPERS. This person is authorized to sign IPERS documents and is responsible for:

- ✓ Deducting retirement contributions from employees' covered wages.
- ✓ Reporting member information and wages on monthly reports.
- ✓ Submitting member and employer contributions.
- ✓ Maintaining member records.
- ✓ Managing certain member "events."

Your organization must give IPERS the name and phone number of your organization's reporting official, and tell IPERS immediately if there is a change in the reporting official or in the reporting official's address or contact information. IPERS must have a phone number where the reporting official can be contacted during normal working hours.

IPERS EMPLOYER ID NUMBER

IPERS assigns each organization a unique five-digit employer identification number. Use this number on all IPERS correspondence and reporting forms.

REPORTING OFFICIALS' RESPONSIBILITIES

In addition to the duties listed at left, you are responsible for the following:

- ✓ Correct reporting of IPERS contributions to the IRS on year-end wage statements (W-2s).
- ✓ Notifying IPERS of employment start and end dates.
- ✓ Verifying member leaves of absence when requested.
- ✓ Assisting with service purchase requests.
- ✓ Reporting deaths of active employees.
- ✓ Maintaining accurate member Social Security numbers.
- ✓ Managing employees with optional coverage and their election forms.
- ✓ Ensuring e-mail addresses associated with your organization are updated with IPERS.

Preparation of Form W-2 Wage and Tax Statement

Each year, you are required to report your employees' wages on IRS *Form W-2 Wage and Tax Statement*, and to provide a copy of the form to your employees. These forms are issued following the guidelines published by the IRS and the Iowa Department of Revenue. IPERS coverage affects what is reported on this form, including the fact that IPERS contributions are withheld from a member's paycheck on a pretax basis for federal and state income tax purposes.



Your organization's reporting official should be the person who does the organization's work related to IPERS – not necessarily the organization's top management official.

QUESTIONS?

Contact your local IRS office if you have questions about federal income tax adjustments.

Contact the Iowa Department of Revenue with questions about Iowa state income tax adjustments.






Your organization must be able to provide board minutes, resolutions, personnel records, military orders and all other written correspondence relating to all leaves of absence taken by one of your employees in order for your employees to receive IPERS credits.



A person who takes a refund cannot: (1) accept other covered employment within 30 days of termination, or (2) return to covered employment prior to filing a request for a refund. Returning to work too soon revokes a member's right to the refund and IPERS is required to recover the refund.

When completing the Form W-2 for IPERS-covered employees, follow these procedures:

-  **STEP 1** Check Box 13, Retirement Plan, as IPERS is a qualified plan under Internal Revenue Code section 401(a).
-  **STEP 2** (Optional) You may report the amount of the member's IPERS contributions in Box 14. This amount should have been withheld pretax from the member's paycheck.
-  **STEP 3** Report taxable IPERS contributions returned to the employee through the employer as instructed below, if applicable.

Reporting Returned Contributions on Form W-2s

If your organization has to return IPERS contributions to a member, pay particular attention to the taxability of the payment. IPERS contributions are made on a pretax basis for federal and state income tax purposes. This means contributions returned to members may be subject to both federal and/or state taxes when returned, depending on when they were originally withheld. See Section 5 for more information on pretax and after-tax withholding of IPERS contributions.

Whenever possible, we suggest paying returned IPERS contributions through the payroll system and, at that time, applying federal and state tax if necessary. This ensures the payment will be included in the member's W-2.

When IPERS contributions are returned to members outside the payroll system, be sure to increase the federal wages (Box 1) and state wages (Box 16) on the Form W-2 by the amount of the returned contributions. If federal or state tax is imposed, the federal and state withholding taxes and boxes must also be adjusted.

Member Employment Records

Before you can start reporting wages for a new IPERS-covered employee, you must provide IPERS with the employee's full name, Social Security number, address, date of birth, gender, first date of employment and the occupation code the member's wages will be reported under. You can submit this information online through monthly wage reports or the View/Update Member Information tab in I-Que, as well as updates to this information.

When a member terminates employment, you must report to IPERS the member's last date of employment and date of the last IPERS-covered check.

Members interested in taking an IPERS refund should contact IPERS directly for information about the process. The *Application for IPERS Refund* is available from www.ipers.org after a member logs in to My Account.

At a terminating member's request, complete the employer portion of the *Application for IPERS Refund*.

Notifying IPERS of Member Leaves of Absence

Members who take the following types of leaves of absence may receive free IPERS service credit:

- Leaves for qualifying military service with departure from and return to IPERS-covered employment. The member must return to IPERS-covered employment within 12 months of discharge. If the member is unable to return to work because of an active-duty injury or disease and dies as a result of that condition within two years of discharge, the member's account will be eligible for the free service credit.
- Leaves qualifying for protection under the Family and Medical Leave Act (FMLA).
- Leaves that began before July 1, 1998, and were authorized in increments of 12 months or less.

Members who take leaves of absence starting after July 1, 1998, for reasons other than qualifying military service or those included under FMLA, may not receive free service credit for their leave. However, they can purchase service credit for the leave of absence at the time of retirement. Service purchase costs are calculated using methods developed by IPERS' actuary. Members can contact IPERS for information on service purchases.

IPERS members who go on an unpaid leave of absence **cannot** accrue service credits through temporary employment during the time period of the leave unless the leave is covered under FMLA or USERRA (the Uniformed Services Employment and Reemployment Rights Act). However, members may still purchase service credit for the unpaid leave period.

Military Leaves of Absence

Federal and state laws allow employees called to active military duty to get free IPERS service credits and credit for wages they would have earned at their IPERS-covered job if they had not been called to active duty. If a member wants free IPERS credit for a military leave, your organization must complete the *Application for Free Military Credit* form and send it to IPERS. IPERS will determine the member's eligibility under federal and state law and record the applicable service credit. See the form for all eligibility requirements and deadlines.

Members called to active military duty can also choose to pay contributions that weren't paid during the period of active duty. Paying contributions may help if the member:

- Takes a refund.
- Wishes to maximize death benefits.

Members have up to three times the length of their active military service (but no more than five years) after returning to IPERS-covered employment to apply for and make up the contributions. If one of your employees decides to make up contributions, your organization must pay the contributions you would have paid while the member was in active military service.

Have your employees call IPERS to find out whether paying these contributions makes sense for them. If a member decides to make up contributions, you and the member must complete the *Application for Military Leave Contributions* form and send it to IPERS.



A leave of absence begins on the date the leave starts – not on the date it is authorized.

The free service credit and option to make up missed contributions applies to those employed in an IPERS-covered position after December 12, 1994. Repayment of contributions must be made through pretax deductions from the member's salary.

Documenting Leaves of Absence



If a member wants to purchase service credit for time spent on an eligible leave of absence, you must authorize the leave request in writing, giving the reason for the leave, and submit the applicable documentation to IPERS for any month that the member has no reported wages.

Prepare and submit documentation as follows at the time of the member's retirement.



For these types of leave:

- A leave that started before July 1, 1998, and was approved yearly in increments of 12 months or less.
- A leave covered under FMLA.
- Any other type of leave (except for military leave, see below) starting on or after July 1, 1998.

Send these documents:

-  The "Leave of Absence/FMLA/Workers' Compensation Buy-In or Free Credit" portion of the *Application for Service Purchase*, AND
-  Copies of original documentation showing the need for and approval of the leave.

For leaves of qualified military service, send these documents:

-  *Application for Free Military Credit* or *Application for Military Leave Contributions*, AND
-  One of the following:
 - A copy of Form DD214 (supplied by the member).
 - Other documentation from the military that verifies the member's military service.

Assisting With Service Purchase Requests

IPERS service credit is a measure of the time a member has spent in covered employment. It directly impacts the defined benefit available to members at retirement. IPERS allows members to purchase service credit, which can increase their retirement benefit.

There are different types of service purchases based on the kind of employment or leave the purchase involves. For some types of service purchases, your organization will be asked to verify past employment and wages and to complete portions of the *Application for Service Purchase*. The form asks members to contact you directly to provide the documentation.

Beginning January 1, 2016, purchasing IPERS service credit takes place only at the time of retirement and after the member has filed an application for IPERS retirement benefits.

A member must be vested by service in order to purchase service. There are a few different ways to vest by service:

- Regular members must have earned four years of service before 6/30/12, OR
- Regular members must have earned seven years of service after 6/30/12, OR
- Special Service members (sheriffs/deputies and members in protection occupations) must have earned four years of service (at any date).

The new rules improve the accuracy of service purchase costs. Calculating the cost of the service purchase at the time of retirement allows IPERS to more accurately calculate the true cost of a service purchase. To assist the member in planning for a service purchase, IPERS will provide a service purchase estimate at any point in the member's career.

Reporting Member Deaths

When a member dies, please notify IPERS using the *Report a Member's Death* form on www.ipers.org (under the Members tab), or by calling us at 800-622-3849 to provide the following information:

- The member's name.
- The member's Social Security number.
- The date of the member's death.
- The name, address and phone number of a family member or other contact person.

Maintaining Accurate Member Social Security Numbers

Accurate records start with accurate Social Security numbers. Keep a copy of each member's Social Security card in the member's personnel file, and as you submit data to IPERS, verify that you have only ONE Social Security number for each person and that the number is correct.

Corrections to Social Security numbers must be submitted to IPERS in writing. Provide the following information in your correspondence:

- Member name.
- Incorrect Social Security number.
- Correct Social Security number.
- The period of time when the incorrect Social Security number was used.
- Amount of wages for each month that were reported under the wrong Social Security number.
- A copy of the member's valid Social Security card.

Managing Optional Coverage Employees and Their Election Forms

Employees hired into certain positions identified by state law have the right to elect out of IPERS coverage within 60 days of hire or taking office as an elected official. You are responsible for telling these employees that their IPERS coverage is optional, and providing them with the appropriate forms to elect out of coverage, if the employee chooses to do so. A copy of the *Election for Termination of IPERS Coverage* form is found on IPERS' website or can be requested by calling or e-mailing IPERS.

When an employee completes the form to elect out of coverage, send the form to IPERS. Be sure to keep a copy of all completed *Election for Termination of IPERS Coverage* forms.

See Section 3 for more information on optional coverage positions.



Instruct members to contact the nearest Social Security Administration office if they need a replacement Social Security card, a Social Security number or if they have changes to their Social Security information (e.g., name change because of marriage).



Employees electing out of IPERS coverage must provide the completed *Election for Termination of IPERS Coverage* form to you (the employer) within 60 days of their date of hire or taking office.

WHAT TO DO WHEN...

When...	What to Think About and Do...
You hire an IPERS-eligible employee.	<p>Ask for the employee's Social Security card and make a copy of it. Make sure you use the employee's correct Social Security number when filing IPERS reports.</p> <p>When you first report wages for the employee, submit the required demographic data to IPERS online.</p>
A member wants to change a beneficiary.	<p>Direct the member to the My Account portal at www.ipers.org/myaccount to update their beneficiary electronically.</p>
A member moves.	<p>There are three ways to update a member's address. Choose one of the three.</p> <ol style="list-style-type: none"> 1. You may update member addresses through I-Que in the "View/Update Member Information" feature. 2. You can give the member a <i>Name or Address Change</i> form and ask the member to return it to IPERS. 3. You can ask the member to submit the new address on www.ipers.org.
A permanent employee terminates before completing six months of employment.	<p>Submit the member's last date of employment and last IPERS-covered check date to IPERS on I-Que.</p> <p>Your organization can either leave the covered wages on the member's account or remove them. If you choose to remove them:</p> <ul style="list-style-type: none"> • Submit a wage adjustment to IPERS using either I-Que or a <i>Wage Reporting Adjustments</i> form. • IPERS will credit the employer and member contributions to your organization's account (the credit will appear on I-Que or on an Employer Monthly Statement). Return the member's contributions to the member after you receive the credit on your employer account. • Remember to apply appropriate tax withholding laws, as discussed in Section 2. <p>Note: If you sign an <i>Application for IPERS Refund</i> for such members, you forfeit your employer contributions and may not file a wage adjustment.</p> <p>IPERS will be unable to process the wage adjustment request if the employee has taken a refund of their IPERS account before the wage adjustment is completed. Therefore, you should not sign a refund form for an employee if you plan to submit a wage adjustment request. Employees may take a refund without an employer signature if they have been out of all IPERS-covered employment for more than one year as of the date of the refund application or if you have entered termination and last paid dates into the wage reporting system. Therefore, you must process wage adjustments immediately after entering termination dates and last paid dates, if you plan to do so.</p>
A member terminates after completing six months of employment but before becoming eligible for IPERS retirement benefits.	<p>Submit the member's last date of employment and last IPERS-covered check date to IPERS online. If the member requests an IPERS refund, tell the member to complete an <i>Application for IPERS Refund</i>.</p> <p>Note: IPERS does not consider members who accept other covered employment within 30 days of termination as officially terminated. These members are not eligible for an IPERS refund, and IPERS may recover the refund.</p>

When...	What to Think About and Do...
<p>A member terminates at retirement eligibility.</p>	<p>Encourage the member to seek retirement counseling from IPERS. Avoid providing advice, as your organization could be held legally liable for information you provide.</p> <p>At the member's request, complete the employer portion of the <i>Application for Retirement Benefits</i>.</p> <p>Note: A retiree can return to a non-covered position after receiving one IPERS benefit payment and to a covered position after receiving four benefit payments. However, a retiree cannot make a written or verbal agreement to return to covered employment until after receiving the first IPERS benefit check. Returning to work too soon revokes the member's retirement benefit application, requiring IPERS to recover all benefits paid to the member. See page 23 for further restrictions, including those on independent contracting during the first few months of retirement.</p>
<p>A member who was involuntarily terminated is retroactively reinstated.</p>	<p>Let IPERS know immediately of the reinstatement.</p> <p>If IPERS refunded the member's contributions sometime between termination and reinstatement, the member has 90 days from the date of the reinstatement agreement to repay the refund plus interest. If the member repays the refund, service credit will be reinstated.</p> <p>Provide IPERS a signed copy of the order or agreement to return to employment. If the member does not pay back the refund plus interest within the 90-day period, and later wants to reinstate the service credit, the member will have to pay the actuarial cost of an IPERS buy-back. The actuarial cost may be substantially greater than repaying the refund plus interest.</p> <p>If the order or agreement includes back pay to the member, the back pay may be considered IPERS-covered compensation, depending on the terms of the agreement or reinstatement. See "Back Pay and Legal Settlements" in Section 4 for more information.</p>
<p>A current or former member requests a service purchase to buy back a period of service prior to July 1998. (Note: The actual service purchase cannot be made until retirement.)</p>	<p>Promptly provide IPERS with the following information. A form will be sent to you requesting:</p> <ul style="list-style-type: none"> • First date of employment. • Termination date (if applicable). • Employee's position title. • Whether the employee returned to full-time or part-time work. • Your signature and the date signed.
<p>A member requests to purchase IPERS service credit for a leave of absence. (Note: The actual service purchase cannot be made until retirement.)</p>	<p>For members on qualified military leaves, submit the <i>Application for Free Military Credit</i> and a copy of Form DD214 (supplied by the member), or other documentation from the military that verifies the member's military service. If the member wishes to make up contributions missed during the qualified military leave, the employer and member must instead complete and submit the <i>Application for Military Leave Contributions</i>.</p> <p>For FMLA-related leaves of absence; other leaves that began before July 1, 1998, and were approved annually in increments of 12 months or less; and other leaves that began after July 1, 1998, complete the "Leave of Absence/Worker's Compensation Buy In" portion of the <i>Application for Service Purchase</i> and send it to IPERS along with copies of supporting documentation on the need for and approval of the leave.</p> <p>Be sure to maintain board minutes, resolutions, personnel records, military orders and all written correspondence relating to the leave.</p>
<p>A member does not have a Social Security number.</p>	<p>Instruct the member to contact the nearest Social Security Administration office.</p>

When...	What to Think About and Do...
Wages are reported under the wrong Social Security number.	<p>Provide IPERS with the following information:</p> <ul style="list-style-type: none"> • Member's name. • Incorrect Social Security number. • Correct Social Security number. • Time period (month/year) when the incorrect number was used. • Amount of wages for each month reported under wrong Social Security number. • A copy of the member's Social Security card.
A member asks you to falsely report wages.	<p>Refuse! You are responsible for ensuring the accuracy of wage reports. You commit fraud under Iowa Code section 97B.40 when you knowingly report incorrect wages or any other false information to IPERS that impacts the benefits paid to a member. Incorrect wages include, but are not limited to, funds reported in violation of the Iowa Administrative Code. See 495 IAC 6.3(97B) and Section 4 of this handbook for more information.</p>
Someone other than an IPERS representative requests to speak to your employees about IPERS.	<p>Refuse and report the inquiry to IPERS. IPERS is not affiliated with any insurance firm or financial planner. No one other than IPERS staff is authorized to counsel members about IPERS.</p>
A member dies.	<p>Promptly provide IPERS with the following information by submitting the <i>Report a Member's Death</i> form on www.ipers.org (under the Members tab), or by calling IPERS:</p> <ul style="list-style-type: none"> • Member's name. • Member's Social Security number. • Date of death. • Name, address and phone number of a family member or other contact person.

SECTION 3:

IPERS MEMBERSHIP

Section 3 describes the employers who are required to participate in IPERS, and identifies the employment positions for which IPERS participation is mandatory, optional or excluded.

EMPLOYER PARTICIPATION

Most public employers in Iowa are mandated by state law to participate in IPERS. Participating employers include:

- State employers.
- Counties.
- Cities.
- Townships.
- Other political subdivisions.
- Area agencies on aging.
- Public schools.
- Community colleges and universities.

For formal consideration of an entity for IPERS coverage, complete and submit an *Employer Enrollment Application*, which is available at www.ipers.org or by contacting IPERS.

COVERED EMPLOYMENT

Permanent Employees (Full- and Part-Time)

IPERS coverage is mandatory for permanent full- and part-time employees, regardless of the amount of wages or compensation they receive, unless they are:

- Specifically excluded from coverage by law, OR
- Allowed to elect out of IPERS coverage.

Each covered employee whose employment began after July 4, 1953, and before June 30, 1965, became a covered member on the first of the month following the employee's hire date. Since July 1, 1965, each

permanent full-time or part-time employee becomes a member on the first day for which the employee is paid IPERS-covered wages.

In general, a person is considered an employee if he or she is subject to substantial control by the public employer for which services for pay are performed. The term "control" refers only to employment and includes control over how, where and when an employee performs work. The control may not need to be exercised for an employer-employee relationship to exist; the right to exercise the control is enough.

Every employee accepting employment or continuing in IPERS-covered employment is deemed to consent and agree to the deductions from compensation required by Iowa Code chapter 97B. The employee must continue to be an active



This section lists the positions that are excluded from or allowed to elect out of IPERS coverage.



IPERS member as long as covered employment continues.

Temporary Employees

For IPERS' purposes, a **temporary employee** is a person hired to work less than six months, or on an irregular or on-call basis. Most temporary employees are excluded from IPERS coverage. However, in some cases a temporary employee may become eligible for IPERS coverage if an "ongoing relationship" with a participating employer is established as follows (effective July 1, 2008):

- When wages paid are \$1,000 or more in two consecutive quarters, OR
- When employed for 1,040 hours or more in a calendar year.

IPERS coverage begins in the quarter **after** the ongoing relationship is established. Once established, coverage also includes quarters in which the temporary employee makes less than \$1,000.

Some examples of temporary employees who may become eligible for IPERS coverage under IPERS' temporary-employee definition include, but are not limited to:

- On-call employees.
- Seasonal employees.
- Substitute teachers or coaches.
- Volunteer firefighters.

Permanent vs. Temporary Employee – Proceed With Caution

It's up to your organization to decide which positions are classified as "permanent" and which are classified as "temporary" employment. Employees working in comparable positions should be consistently designated as permanent or temporary employees – two employees doing similar jobs should not be treated differently. **Consistency is key.**

A temporary employee who has established an ongoing relationship with one employer is not automatically eligible for IPERS coverage for employment with another employer. Instead, temporary employees must qualify separately with each employer.

IPERS coverage for a temporary employee ceases when the employee performs no services for an employer during four consecutive calendar quarters or there is a formal termination agreement. Under these circumstances, if the employee returns to temporary employment, he or she then needs to reestablish an ongoing relationship before again becoming eligible for IPERS coverage.

Volunteer Firefighters

Under Iowa state law, volunteer firefighters must be classified as temporary positions for IPERS' purposes. Therefore, volunteer firefighters who qualify for coverage under IPERS' temporary-employee rules must be covered. Their covered wages and compensation include salary, hourly pay and per-call payments.

Substitute Teachers

Substitute teachers are classified as temporary employees, unless a school district specifically designates all substitute teachers as permanent employees. Substitute teachers must qualify for coverage with each school district separately.

Citizen Coaches

A citizen coach is a coach who performs no other work for the employing school. Sports team coaches and drama coaches are positions often filled by citizen coaches. Citizen coaches are a unique group of employees due to the fact that they may only be paid a minimum of one to three times a year. Normally, citizen coaches fall into one of the two

following scenarios. IPERS does not mandate one way or the other, we just want the district to be consistent no matter which scenario is followed.

- A district employee has first priority when filling a coaching position currently filled by a citizen coach. Because the district employee has a higher priority, the citizen coaches would not have established an on-going relationship unless they met the normal temporary rule of receiving \$1,000.00 in each of two consecutive quarters.
- The district gives priority to the citizen coach; meaning that a new district employee would not unseat a citizen coach from their current position. If this is the case, then the district and that citizen coach have established a relationship, and IPERS coverage should begin once that citizen coach returns to coach their second season.

You should deduct IPERS contributions until employees terminate employment or go four consecutive quarters with no wages. When either of these events occurs, employees must requalify for IPERS coverage when they return to work. When the employment of many seasonal employees ends at the end of each season, IPERS recommends that you provide a written termination notice at the end of each season and then go through your normal hiring practices that following season. Holding or reserving a position for a worker from year to year would make this arrangement permanent and IPERS contributions should be deducted upon their original hire date.

Adjunct Instructors

Adjunct instructors are not covered. However, if the adjunct is offered a continuing contract that requires the teaching load to exceed one-half time for two full semesters or three full quarters per calendar year, the instructor is no longer considered temporary, and now qualifies for required IPERS coverage as referenced in Iowa Code 97B.1A.

Board Members

IPERS coverage varies for members of certain boards, such as utility boards or hospital boards and Township Trustee. Board members:

- Have mandatory IPERS coverage when they are elected, are full-time and receive a set salary.
- Have mandatory IPERS coverage when they are appointed, are full-time or part-time, and receive a set salary.
- Have the option to **elect out of IPERS coverage** when they are elected, are part-time and receive a set salary.
- Are **excluded from IPERS coverage** when they are appointed or elected, and are paid only on a per-diem basis.

Patient Advocates

Patient advocates hired under Iowa Code section 229.19 must be treated as employees of the counties that pay for their services. Special laws and rules apply for periods before July 1, 2000. If you have patient advocates working within your organization, contact IPERS.

OPTIONAL IPERS COVERAGE

Iowa state law classifies certain positions as IPERS-covered, unless employees in those positions elect out of IPERS coverage. This is referred to as optional IPERS coverage. In contrast, other positions may elect out of IPERS coverage **only if** they can elect into an alternative retirement plan. See below for more information on positions with alternative retirement plan coverage.

When an employee in an eligible position elects out of IPERS coverage, neither your organization nor the employee makes IPERS contributions and the employee does not accumulate service credit or benefits while employed in that position.



An employee's decision to elect out of IPERS coverage is irrevocable during employment with a specific employer. The employee may adjust this election only if he or she:

- **Has an eligible break in service, such as a bona fide termination of employment and returning at a later date. The reemployment cannot be prearranged.**
- **Is elected to a different position with the same covered employer.**



If an employee who is eligible to elect out of IPERS coverage does not elect out within the initial 60-day election window, the employee will default automatically to IPERS coverage. You (the IPERS reporting official) are responsible for telling employees of their right to this important election.

Eligible employees may elect out of IPERS coverage as follows:

- Those hired on or after January 1, 1999, must elect out within 60 days of hire (or of becoming eligible, if later).
- Those hired before January 1, 1999, must have elected out by December 31, 1999.

The employer reporting official is responsible for notifying eligible employees of their right to elect out of coverage and of the steps necessary to do so. To elect out of coverage, an eligible employee must complete and return an *Election for Termination of IPERS Coverage* form to IPERS. You must complete the “Employer Verification” section of this form. This form is available through www.ipers.org.

Employees in the following positions are eligible to elect out of IPERS coverage. Eligible positions may change from time to time. Refer to the *Election for Termination of IPERS Coverage* form for an up-to-date list.

Positions Eligible to Elect Out of IPERS Coverage

- Elective officials paid on a fee basis.
- Elective officials of townships.
- Elective officials of school districts.
- Part-time elective officials of other political subdivisions, except part-time county attorneys.
- Magistrates.
- Members of the Iowa General Assembly.
- Temporary employees of the Iowa General Assembly.
- Nonvested employees of drainage and levee districts.
- Employees of a community action program that is an instrumentality of the State or a political subdivision.

- Members of the ministry, rabbinate or other religious order who have taken vows of poverty.
- Members of the Iowa Transportation Commission, the Iowa Board of Parole and the Iowa Health Facilities Council.
- People employed as city managers, or as city administrators performing the duties of city managers, under Iowa Code Chapter 372 or 420.
- Part-time members of county boards of supervisors, whether paid a salary or per diem.
- Part-time elective members of boards and commissions (other than county boards of supervisors) who receive salaries.
- People employed by the Board of Trustees for the Municipal Fire and Police Retirement System of Iowa.
- Employees of the Regents institutions and community colleges who elect into an alternate system offered by the university or college.
- Employees of water utilities/waterworks who elect coverage under an Iowa Code chapter 412 retirement system.
- Employees of municipal utilities (other than a water work utility or waterworks) that offer a pension plan under Iowa Code chapter 412, if the new hire has previous IPERS coverage.

Elected Officials and Social Security Coverage

If a part-time elected official’s wages are IPERS-covered, then that person’s wages cannot also be covered under Social Security. This exclusion is part of (1) the Social Security Act and (2) the Section 218 Agreement between the State of Iowa and the Social Security Administration. This means that part-time elected officials who are contributing to IPERS cannot also contribute to Social Security.

If an elected official's wages have been covered for both, the Social Security withholding must stop immediately. In addition, adjustments to previously reported Social Security contributions may be necessary. Contact the IRS at 800-829-1040 for assistance. If you are concerned about the coverage of an elected official, see "When Wage Reporting Adjustments May Be Necessary" on page 21.

ALTERNATIVE RETIREMENT PLAN COVERAGE

Iowa state law provides that employees of certain employers are IPERS-covered, unless they decide to participate in an authorized alternative retirement plan sponsored by the IPERS-covered employer.

The IPERS opt-out form is not collected from these people. Eligible employees of the following employers may make an alternative retirement plan election as follows:

Employees eligible to elect participation in an alternative retirement plan must make their election within 60 days of hire (or initial eligibility, if later). If an employee does not make an election within this election window, the employee will default to IPERS coverage.

This election is irrevocable during an employee's tenure with the

employer — meaning an employee remains a member of the plan chosen until the employee stops working for that employer.

If you are concerned about the coverage of someone with access to an alternative retirement plan, see "When Wage Reporting Adjustments May Be Necessary" below for more information.

WHEN WAGE REPORTING ADJUSTMENTS MAY BE NECESSARY

Your organization's IPERS coverage and withholding obligations usually begin with the first check paid to an employee. If you have withheld IPERS contributions during the employee's 60-day opt-out window, but the employee decides to participate in an alternative retirement plan, you must make the appropriate wage adjustments and return the employee's IPERS contributions accordingly. Alternatively, if the employee does not elect out of IPERS coverage within 60 days, and you did not withhold IPERS contributions, you and the employee must make up the appropriate contributions.

Section 6 gives more information on the wage adjustment process. If contribution refunds are necessary, IPERS will credit both the employer



Each participating employer defines their own alternative retirement plan election process and requirements. However, regardless of your organization's process, the employee must be IPERS-covered if he or she does not elect into another plan within 60 days from the date of hire (or initial eligibility, if later).

Employer	Alternative Coverage Options
Community Colleges	Eligible employees are IPERS-covered unless they elect to participate in an eligible alternative retirement plan.
State Board of Regents	State Board of Regents eligible employees are IPERS-covered unless they elect to participate in a retirement system qualified by the Board that meets the criteria of Iowa Code section 97B.2. Many positions at the Regents institutions are not immediately eligible for the alternative plan coverage.
Water Utilities	Eligible municipal water utility employees are IPERS-covered unless they elect to participate in an alternative retirement plan authorized under Iowa Code chapter 412.



See Section 6 for details on the wage adjustment process.

Notes:

¹ Police and fire departments of towns with populations of 8,000 or more as of the 1990 federal census belong to the Municipal Fire and Police Retirement System of Iowa (MFPRSI). As a result, these employees cannot participate in IPERS. A police chief or fire chief who does not have 25 years of service under Iowa Code chapter 411 by age 55 will be exempt from Iowa Code chapter 411, if the person makes a written request to the MFPRSI. A police chief or fire chief who is exempt from Chapter 411 is also exempt from IPERS. Information on alternative retirement for these people is in Iowa Code section 384.6.

² Effective July 1, 1980, if an interstate agency is established under chapter 28E and similar enabling legislation in a neighboring state, and an employer previously made IPERS contributions for employees doing jobs that are transferred to the interstate agency, the employees in those jobs will be covered by IPERS, and the interstate agency will continue making IPERS contributions for them. All other employees are excluded from coverage.

³ Effective July 1, 1994, employees of an area agency on aging are excluded if the area agency provides for participation by all its employees in an alternative qualified plan in compliance with the federal Internal Revenue Code.

⁴ See information on temporary employees on page 18.

and employee contributions to your organization's IPERS account (the credit will appear on I-Que or an Employer Monthly Statement). It is your responsibility to forward the refunded employee contributions to the employee, or to the alternative retirement plan account, as applicable.

EXCLUSIONS FROM IPERS COVERAGE

Certain positions are entirely excluded from eligibility for IPERS coverage, as set forth in Iowa law.

Positions Excluded From IPERS Coverage

- Election workers and precinct election officials.
- Part-time county medical examiners and part-time deputy county medical examiners under Iowa Code section 331.801 et seq.
- Police officers and firefighters in towns with populations over 8,000.¹
- Board members paid only per diem.
- Judges.
- High school students and those in lower grades.
- Students employed part-time at the university or community college at which they are enrolled.
- Adjunct instructors employed without a continuing contract, whose teaching load does not exceed one-half time for two full semesters or three full quarters in a calendar year.
- Foreign exchange teachers and visitors including alien scholars, trainees, professors, teachers, research assistants, specialists and experts in a field of specialized knowledge or skill.
- Employees of credit unions that do not have capital stock and are organized and operated for mutual purposes without profit
- Intern and resident doctors working at a state or local hospital, school or institution.
- Physicians, surgeons, dentists or members of a professional group (with the exception of city attorneys and health officials) who perform part-time service for any public agency but whose income from private practices provides their major source of income.
- Residents or inmates of county homes.
- Certain enrollees of senior community service employment programs.
- Judicial hospitalization referees.
- Iowa dairy industry commission.
- Iowa beef cattle producers association.
- People participating in a community service program authorized under and funded by grants as set out in the federal National and Community Service Act of 1990.
- Certain employees of an interstate agency established under Iowa Code chapter 28E.²
- Iowa pork producers council employees.
- Iowa turkey marketing council employees.
- Iowa soybean promotion board employees.
- Iowa corn promotion board employees.
- Iowa egg council employees.
- Employees of certain area agencies on aging.³
- Temporary employees hired for less than six months.⁴
- Peace officer candidates employed by the Department of Public Safety.
- People employed through any program described in Iowa Code section 84A and provided by the Iowa Conservation Corps.
- Independent contractors.
- Volunteers.
- People receiving rehabilitation services in a community rehabilitation program, center, sheltered workshop or similar organization.
- Reserve peace officers subject to Iowa Code section 80D.14.
- Referees.

Independent Contractors

As noted in the list on the previous page, independent contractors are not eligible for IPERS coverage, as they are not employees.

Occasionally IPERS may question an employer's decision to designate a worker as an employee or an independent contractor. This may come up during a compliance review or at the request of the worker or another person or group. In this situation, IPERS will ask you and the worker to complete a *Worker Status Determination* form and supply supporting documentation of the relationship. The *Worker Status Determination* form helps determine employment status for IPERS' purposes only.

Be consistent when deciding who is an employee and who is an independent contractor. Follow the guidelines herein.

Someone May Be an Independent Contractor When He or She...

- Has an established business that offers defined services.
- Offers services to multiple customers or clients.
- Was hired to work for you through a normal bid process.
- Has substantial control over how services are provided.

The Person May NOT Be an Independent Contractor When He or She...

- Performs work only for you.
- Does not operate under a business name.
- Is subject to substantial control by your organization over how services are provided
- Does not promote his/her services.
- Is a teacher or superintendent.

- Is a city council member, city clerk or other public official.
- Is performing an essential governmental function.

Independent Contractor Determination — Proceed With Caution

If you are not sure whether someone is an independent contractor or an employee, we encourage you to complete and submit the *Worker Status Determination* form (available on www.ipers.org or by contacting IPERS). We strongly encourage you to have a written independent contractor agreement and to submit it with the form.

The *Worker Status Determination* form helps determine employment status for IPERS' purposes only.

TERMINATION OF COVERED EMPLOYMENT

IPERS assumes a member is employed continuously unless specific action or documentation shows a bona fide termination with an employer. Documentation of a bona fide termination could include:

- The member's resignation letter.
- Your organization's termination paperwork.
- Your organization's advertisement for a vacated position.
- The verification of termination page of the member's *Application for Retirement Benefits*, *Application for IPERS Refund* or *Application for Actuarial Equivalent* form, filled out by you or someone else at your organization.
- Termination of employee benefits, vacation and sick leave accrual/banks, and seniority rights.
- The member's application and paperwork for a new or different position, if the person goes back to work after a period of severance



If you have incorrectly covered or not covered individuals in the past, be sure to submit wage adjustments to correct the erroneous reporting. The sooner you make corrections, the better. You may submit wage adjustments online or on a *Wage Reporting Adjustments* form. Contact IPERS if you have questions.



IPERS does not automatically issue a refund when a member stops working. If a member wants a refund, the member must complete and return an *Application for IPERS Refund* to IPERS. At the member's request, you must complete the employer section of this form. Refer to "What to Do When..." in Section 2 to see how to process a member's termination.



The end of an applicable season (for snow removal, yard care, swimming pool maintenance, etc.) does not by itself indicate a severance of the relationship. In addition, an employee will not be considered terminated until the employee gives up all rights as an employee, including, in most cases, the right to receive all employment benefits.



See the **Member Handbook** for more information on the choices members have after leaving employment.



Encourage your working retirees to understand the rules on bona fide retirement; compliance is their responsibility.

Providing Retirees With Advice — Proceed With Extreme Caution

Retiring employees may ask you for advice or help in applying for IPERS benefits. Although you may have answers or opinions for them, please do not answer questions specific to their situations. Avoid providing advice, as your organization may be held liable. Instead, refer them to IPERS' educational materials or website, or to IPERS directly. Again, your organization may be held legally liable for any advice you provide.

Leaving Employment Before Becoming Eligible for Retirement Benefits

When a member leaves IPERS-covered employment before becoming eligible for retirement benefits, submit the member's last date of employment and last IPERS-covered check date to IPERS online.

These members have different choices in what to do with their account, based on their own personal circumstances. Advise your employees to contact IPERS directly to discuss their options.

If a member decides to take a refund, it is the member's responsibility to initiate that process, including asking you to complete a portion of the application. Members who request and receive a refund must stay out of covered employment for at least 30 days.

Leaving Employment to Begin Receiving Retirement Benefits

When a member becomes eligible for retirement benefits, the member must complete and file an Application for Retirement Benefits with IPERS to begin the application process. The application is not final until IPERS has reviewed and approved it. It is the member's responsibility to manage this process.

WHEN A MEMBER RETURNS TO COVERED EMPLOYMENT AS A RETIREE

Many IPERS retirees go back to work with an IPERS-covered employer after retiring — and continue to receive IPERS retirement benefits at the same time. Iowa law governs the circumstances under which this is allowed. It is the retiree's responsibility to comply with the state's retirement laws. However, as a reporting official, you should know the regulations associated with a retiree's return to work. Organizations that knowingly reemploy a retiree in violation of the bona fide retirement rules may be criminally prosecuted for engaging in a fraudulent practice.

IPERS retirees who return to IPERS-covered employment ("retired reemployed") are subject to the same coverage rules as other new hires. They must also:

- Have a bona fide retirement.
- Observe the earnings limit provided for IPERS retirees.

Meeting Bona Fide Retirement Requirements

To have a bona fide retirement means the retiree:

- Has submitted an IPERS benefit retirement application and IPERS has approved it.
- Has left employment with all IPERS-covered employers, including non-covered positions with covered employers.
- Is currently receiving benefits.
- Has followed the time restrictions for providing services for an IPERS-covered employer.

The qualification period begins with your first month of entitlement for retirement benefits as approved by IPERS. See the “Bona Fide Retirement Period” table.

A retiree cannot enter into reemployment or independent contracting agreements, either written or verbal, before receiving at least one benefit payment from IPERS. A retiree cannot work as an independent contractor for, or in a non-IPERS-covered position with, an IPERS-covered employer before receiving at least one benefit payment from IPERS. A retiree may accept temporary employment after the first month of entitlement in their previous position.

However, reemployment in a previous position can’t be used as a means of evading the bona fide retirement rules.

If IPERS learns the retiree was hired as a temporary employee during the bona fide retirement period, and then, for whatever reason, the employer treats the retiree as a covered employee immediately following the bona fide retirement period, IPERS will perform an audit. If IPERS learns the employer did not make reasonable efforts to fill the vacancy left by the retiree, IPERS will revoke the retiree’s benefits.



The following retiree classifications are exceptions to the general bona fide retirement rules: (1) part-time elected officials continuing their terms of office through retirement, and (2) members of the National Guard called to active state duty. See the Member Handbook for details.

Bona Fide Retirement Period

If the retiree receives their first benefit in:	A retiree can start employment with a COVERED employer	
	in a NON-COVERED position in:	in a COVERED position in:
January	February	May
February	March	June
March	April	July
April	May	August
May	June	September
June	July	October
July	August	November
August	September	December
September	October	January
October	November	February
November	December	March
December	January	April

You can remain employed or start employment with a non-IPERS-covered employer anytime.



Retirees Returning as Volunteers – Proceed With Caution

IPERS is frequently asked if retirees can volunteer with an IPERS-covered employer during their bona fide retirement period. Retirees are not prohibited from volunteering with their former employer. However, IPERS does not recognize agreements to treat positions that are normally compensated as volunteer positions in order for the retiree to remain in the position during or following the bona fide retirement period, and then resume paid duties.

Exceptions:

- Part-time elected officials may retire and retain their office without violating the bona fide retirement rules if the employee notifies IPERS in writing of the intent to retire, terminates IPERS coverage for the elected position and terminates all other covered employment. The elected official must have a bona fide termination of all other employment covered under this chapter (except as an elected official).
- Newly elected part-time officials and member of the General Assembly may be elected to a new office during their bona fide retirement period without violating the rules. (However, if you are re-elected to the same position, you must have a bona fide retirement.)
- Part-time appointed members of boards and commissions may be appointed prior to or during their first month of entitlement as long as they receive only per diem pay and reimbursement for business expenses.
- Effective retroactively to May 25, 2008, members of the Iowa National Guard who are called to duty can serve without completing a bona fide retirement first.

Earnings Limit

Before age 65, retirees who go back to work in an IPERS-covered position are subject to an earnings limit of \$50,000 a calendar year. If a retiree earns \$50,000 or less in a calendar year in an IPERS-covered position, the retiree's benefits are not affected. Retirees who earn more than \$50,000 in a calendar year will face retirement benefit reductions. These members should contact an IPERS retirement counselor for more information.

All taxable and most nontaxable compensation paid by an IPERS-covered employer to a reemployed retiree counts toward the earnings limit, no matter whether the compensation is IPERS-covered or excluded from coverage, *except for the following:*

- Employer contributions to employee health insurance plans.
- Reimbursements for the actual cost of work-related expenses required by the job.

Therefore, with the exceptions listed above, non-IPERS-covered compensation (such as, but not limited to, bonuses, allowances and employer contributions to retirement and deferred compensation plans) **will** count toward a retiree's earnings limit. Do not include non-covered compensation on regular IPERS wage reports. Instead, IPERS will ask you to provide details on all compensation your organization pays to reemployed retirees after the end of each calendar year.

Retirees 65 and older who are reemployed in an IPERS-covered position are not subject to the earnings limit.

Requirements for Part-Time Elected Officials Who End IPERS Coverage at Retirement

Part-time elected officials may stay in office and begin receiving retirement benefits if they: (1) end IPERS coverage for the part-time elected position and (2) leave all other IPERS-covered employment.

It is the part-time elected official's responsibility to write a letter to the employer informing the organization of the intent to retire and end IPERS coverage as a part-time elected official. The part-time elected official must submit a copy of this letter to IPERS along with a completed *Application for Retirement Benefits*.

A part-time elected official should *not* submit the *Election for Termination of IPERS Coverage* form to elect out of coverage at retirement. This form is used *only* to elect out of IPERS coverage as an active employee.

SECTION 4:

IPERS-COVERED WAGES AND COMPENSATION

Section 4 describes the wages and compensation that you should include in or exclude from the amounts you report to IPERS. The compensation you must report to IPERS constitutes *IPERS-covered wages*.

Under Iowa law, covered public employees and their employers contribute a percentage of their IPERS-covered wages to IPERS.

COVERED WAGES

The types of compensation that make up IPERS-covered wages may be different from one IPERS member to another, depending on the benefits your organization offers, the employee's benefits, the employee's job classification and the collective bargaining contract, if any.

For most IPERS members, covered wages include:

- Regular pay.
- Vacation pay, unless paid in a lump sum.
- Sick pay, unless paid in a lump sum.
- Overtime.
- Longevity pay.
- Comp time, when used to replace normal work hours (if paid as a lump sum, a maximum of 240 hours a year is covered).
- Back pay, when calculated as the exact wages an employee should have been paid, but not when paid as damages to avoid or settle litigation.

- Amounts deducted from the member's pay at the member's discretion for tax-sheltered accounts and annuities (IRC section 403[b]), deferred compensation plans (IRC section 457[b]), dependent care assistance plans (IRC section 129) and cafeteria plans (IRC section 125)

For elected officials (other than members of the General Assembly), covered wages are defined as the salary received by an elected official, whether paid as a salary or per diem, excluding allowances for expenses and travel.

For members of the General Assembly, covered wages are defined as:

- The total compensation received, whether paid as a salary or per diem, excluding allowances for expenses and travel paid to the member during session except as otherwise noted in this section.
- Per diem payments paid during interim periods between sessions.
- Daily allowances for non-travel expenses of the office during a session (for members from Polk County, this amount may not exceed the maximum established by law).

EXCLUSIONS FROM COVERED WAGES

For IPERS' purposes, covered wages do not include:

- Special lump-sum payments made as a payoff for accrued sick leave or accrued vacation, or a similar leave program.
- Payments or special bonuses made as an incentive for retirement.
- Payments made upon dismissal or severance.
- Bonuses.
- Allowances.
- Workers' compensation payments.
- Amounts paid for special arrangements under which an employer increases a member's compensation by the employer's share of health care costs and has the member reimburse the employer or a third party for the costs.
- Amounts paid for special arrangements where compensation beyond the covered wage ceiling for a particular year is paid in one or more subsequent years. This exclusion includes, but is not limited to, payments sent to or received from nonqualified deferred compensation plans.
- **Employer** contributions to a plan, program or arrangement that are not included in an employee's federal taxable income (excluding member contributions to an IRC section 403[b] tax-sheltered account or annuity or a section 457[b] deferred compensation program).
- Cafeteria plan payments where the cash option amount is not uniformly available to all employees or a defined employee group.
- Employer contributions to life insurance policies.
- Payments made in lieu of employer-paid health or life insurance coverage.

WAGE SPIKING AND MANIPULATION

Wage spiking and wage manipulation are often part of a discussion about how wage increases affect a member's IPERS retirement benefits. Wage spiking occurs in ways that are impermissible as well as ways that are allowed by law, even though they all have a negative impact on the IPERS Trust Fund. Wage manipulation, on the other hand, is always impermissible.

Wage spiking occurs whenever there is a sudden radical increase in a member's IPERS-covered wages used to compute a member's retirement allowance. Such an increase permits an employee to receive a much larger pension at retirement without having paid the expected contributions based on the normal wage progression for IPERS members, which results in an unpaid liability to the IPERS Trust Fund. Wage spiking can occur in permissible ways, such as increases in wages resulting from career changes following a course of education, or it can occur in impermissible ways, such as late-career wage manipulation done for the primary purpose of increasing a member's retirement benefits. Permissible wage spiking is controlled by laws and rules that are designed to lessen the impact of sudden radical changes in covered compensation of the System's liabilities.

Wage manipulation occurs when compensation is purposefully rearranged at the end of a member's employment to increase IPERS benefits. Impermissible wage spiking can be controlled by requiring wage adjustments to remove improperly reported wages, or in cases of fraud, by also bringing suit against the

perpetrators. Those involved in purposefully manipulating wages to increase benefits could be named in such a lawsuit.

Any time an employee wants to change his or her compensation for the purpose of increasing IPERS benefits, the arrangement should be questioned. Contact IPERS' Employer Relations and Account Maintenance Bureau if you have questions about how compensation changes could affect IPERS benefits.

OTHER FORMS OF COMPENSATION

Wage Equivalents

Wage equivalents are noncash items such as food, lodging, transportation or clothing. They are included in IPERS-covered wages *only* when they are paid for the benefit of a specific member and included on IRS Form W-2 as taxable income. If paid to a member for your organization's convenience or a specific business purpose, wage equivalents are not included in covered wages. Usually, wage equivalents are considered for the convenience of the organization if there is a business purpose for providing the payments *other than* to provide additional compensation to the member.

To determine whether a wage equivalent is part of a member's covered wages, ask yourself these questions:

☒ **Question 1** Was the item included in the member's federal taxable income?
IF NO, do not include as covered wages.
IF YES, go to Step 2.

☐ **Question 2 (Optional)** Is there a substantial business purpose for the wage equivalent or allowance? IF YES, do not include as covered wages. IF NO, include as covered wages.

Wage Equivalents – Proceed With Caution

In many cases, wage equivalents are not included in a member's IPERS-covered wages. However, when reportable, be sure to quantify and add wage equivalents to a member's IPERS-covered wages based on the item's fair market value.

Examples of Wage Equivalents

1. A school district's lunch program employs a cook who is paid \$370 a week in salary plus meals. The meals are provided because the cook must work over the noon hour and is unable to take a lunch break at a reasonable time. Providing the meals to the cook is therefore for the school's convenience. The meal value, or wage equivalent, is \$30. Because the meals are provided for the school's convenience, only the salary of \$370 is IPERS-covered.
2. In recruiting a new superintendent, a school district offers to pay for the future employee's relocation expenses in order to attract a larger pool of candidates. The district pays \$8,000 for the relocation expenses. While the district may need to report this allowance as part of the employee's federally taxable income, the allowance is not IPERS-covered because it is provided for the district's benefit.

Vacation Pay or Personal Days

Vacation pay (or annual leave pay) is the amount paid to an employee as a continuation of pay during a vacation period. For IPERS' purposes, personal days and vacation pay are covered using the same rules. This pay is:

Included in IPERS-Covered Wages When...

- ☒ Paid as a continuation of regular pay during a member's vacation or leave.

Excluded From IPERS-Covered Wages When...

- ☒ Paid as a lump-sum cash payment or in installments (but not in place of regular pay) as part of an employee's severance package or after the employee leaves employment.

Sick Pay

Sick pay is the amount paid to an employee as a continuation of pay during sick leave. This pay is:

Included in IPERS-Covered Wages When...

- ✓ Paid as a continuation of regular pay during a member's sick leave.

Excluded From IPERS-Covered Wages When...

- ✗ Paid as a lump-sum cash payment or in installments (but not in place of regular pay) as part of an employee's severance package or after the employee leaves employment.

Back Pay and Legal Settlements

While back pay and legal settlements may be federal taxable income, they may or may not be included in IPERS-covered wages, depending on the situation. Take care in understanding what exactly to include in IPERS-covered wages in situations involving back pay or payment from a wage-related legal settlement.

Back pay is pay received in one period for wages earned in an earlier period. It includes pay provided in order for an employer to be in compliance with federal or state law (including cases involving an unlawful refusal to hire) or to protect a member's right to agreed-upon wages. Back pay is IPERS-covered if it is paid for service that would have been IPERS-covered employment.

Legal settlements over wage-related issues and other issues may be reached between members and employers either in or out of court. Settlement payments are included in IPERS-covered wages only to the extent that (1) they are the exact wages that would have been paid if not for the employment dispute, (2) they can be identified with a particular period of IPERS-covered service and (3) if the

employee was previously terminated, the settlement must require that the employee be reinstated.

Monetary penalties or lump-sum awards not equivalent to the wages that would have been paid are *not* IPERS-covered wages. Budgeting for and reporting your organization's share of contributions for back pay and legal settlements can be tricky. Many times, your organization and the member negotiate a decrease in the settlement amount, for example, because of wages received from an interim job. Your organization and the member may also increase the settlement amount to include non-IPERS-covered items, such as medical expense reimbursements. It is best for a representative from your organization to contact IPERS to confirm how the settlement will impact IPERS coverage *before* you sign a settlement agreement or withhold IPERS contributions from a settlement payment.

Here are some examples illustrating the complexity of these situations:

Example 1

Employee Jones was terminated, reinstated and awarded \$20,000 in back pay and \$3,000 for medical expenses. He earned \$10,000 with a non-IPERS-covered employer while he was off. The employing organization and Employee Jones agreed that he would receive a check with a net amount of \$13,000, after subtracting the interim pay and adding in the medical expenses. However, because the agreement represents the amount of pay Jones would have received if not for the termination, the full \$20,000 of back pay is IPERS-covered.

Example 2

Employee Smith was terminated, sued the employing organization and twelve months later agreed to accept a lump-sum payment of \$5,000 to drop the lawsuit. The \$5,000 was called “back pay” in the settlement agreement, even though Smith would have earned \$20,000 if she had remained employed after termination. Because this is a lump-sum award not representative of Smith’s actual pay lost, it is **not** IPERS-covered.

When back pay or a legal settlement is IPERS-covered, report it to IPERS using a wage adjustment. You may submit a wage adjustment on a *Wage Reporting Adjustments* form or online in I-Que. Be sure to allocate the wages to the months when the member would have been paid, using the contribution rates in effect at that time. When you make a wage adjustment because of an employment dispute, you must provide a copy of a legal settlement’s payment terms along with the wage adjustment information. **We encourage you to work directly with IPERS when reporting an affected member’s IPERS-covered wages.**

Compensatory Time

Compensatory time is paid leave employees accumulate instead of overtime pay. It may be paid to an employee as a continuation of regular pay for time taken off, or in a lump sum. This compensation is:

Included in IPERS-Covered Wages When...

- ☒ Paid in lieu of a member’s regular work hours, OR
- ☒ Paid as a lump sum for up to 240 hours a year for each member.

Excluded From IPERS-Covered Wages When...

- ☒ Paid as a lump sum for amounts over the maximum coverage level of 240 hours a year for each member.

Your organization must decide whether to use the calendar year or your fiscal year when setting your compensatory time policy. **The wages you report to IPERS should reflect your organization’s policies.**

FOR YOUR INFORMATION

Some employment disputes involve lost jobs. As a remedy for these disputes, an organization may reinstate members to the jobs they previously lost. Members who have begun receiving IPERS retirement benefits should talk to an IPERS representative before signing a settlement agreement restoring their employment, because these agreements may revoke their eligibility for IPERS benefits.

Reinstated employees who have taken a refund may be allowed to pay back the refund and restore their IPERS credit. If a member wants to restore IPERS service credit upon reinstatement, the member must pay back the amount of the refund plus interest to IPERS. The member must make this payment within 90 days of the reinstatement order or agreement.

In this situation, your organization does not need to ask the member to pay back the refund. At the member’s request, you must provide IPERS with a copy of the employment dispute’s settlement showing the member’s job reinstatement.

Banked Holiday Pay

Some employers allow employees to “bank” holiday pay when they must work on a holiday. If the employer treats banked holiday pay as additional earned vacation, then apply IPERS’ vacation coverage rule, which means this pay is:

Included in IPERS-Covered Wages When...

- ☒ Taken by a member as paid time off.

Excluded From IPERS-Covered Wages When...

- ☐ Paid as a lump-sum cash payment or in installments (but not in place of regular pay) when a member leaves employment or afterwards.

If banked holiday time is accrued under your organization’s compensatory time policies, then apply the corresponding IPERS coverage rules. For example, if you treat banked holiday pay as compensatory time, lump-sum payments are included in IPERS-covered wages subject to the maximum of 240 hours a year, discussed on the previous page.

Workers’ Compensation and Disability

Workers’ compensation payments are never IPERS-covered under any circumstances, even if paid by the employer. Short- and long-term disability payments are not covered if they are made by an insurance company or third party (such as a trust). However, if short- or long-term disability payments are paid directly from an employer’s own assets to an employee, then they are covered.

Frequently, organizations allow employees to supplement workers’ compensation and short- or long-term disability payments by using vacation or sick leave in order to maintain the employee’s income at or near its

normal level. These extra payments are covered.

As you report wages to IPERS, you will likely need to adjust IPERS-covered wages because of workers’ compensation and/or disability payments.

Reimbursement of Employees’ Business Expenses

Reimbursements for employees’ business expenses are **not** IPERS-covered if they are for money employees spend as part of their job duties.

Contributions to Tax-Sheltered Annuities (TSAs) and Deferred Compensation Plans

Money contributed to a tax-sheltered annuity or other deferred compensation plan is:

Included in IPERS-Covered Wages When...

- ☒ Deducted from a member’s pay at the member’s discretion.

Excluded From IPERS-Covered Wages When...

- ☐ Made as a mandatory employer contribution on the member’s behalf.

Section 125 Plans

Effective January 1, 2017, you must annually certify with IPERS whether your plan is qualified as a Section 125 plan. If you do not submit this certification, you cannot submit any IPERS-covered wages or contributions under a noncertified plan.

In some cases, employer and employee contributions to IRC Section 125 benefit plans (also known as cafeteria plans) *are* IPERS-covered, as detailed below.

- Employer contributions provided under a Section 125 plan **in addition** to regular salary are IPERS-covered to the extent that a member and all similar employees could

receive cash instead of the payments toward benefits. These contributions are IPERS-covered even if the member does not choose to take the cash benefit.

- Additional amounts deducted from a member's regular salary at the member's discretion to purchase Section 125 plan benefits are IPERS-covered.
- Employer contributions provided under a Section 125 plan that **must** be used to purchase

Section 125 plan benefits are **not** IPERS-covered.

- Whether you include or exclude your organization's Section 125 plan contributions as IPERS-covered wages, you must apply that decision **uniformly** across your organization's employee groups.

The following examples illustrate how these rules might be applied in different situations.

EXAMPLE

An organization provides a benefit allowance **in addition** to all employees' regular salaries for the employees to purchase Section 125 benefits with or take as cash. The benefit allowance is \$2,500, except where noted below. The employees may use this allowance to pay for any combination of benefits (including participation in flexible spending accounts).

The organization requires all employees to purchase, at a minimum, single employee medical coverage for \$1,000.

Example 1

Provided the employer has no other restrictions on the benefit allowance, the cost of the mandatory medical coverage is **not** covered. \$1,500 of the allowance is IPERS-covered (the \$2,500 allowance minus the mandatory medical coverage cost of \$1,000).

\$2,500	benefit allowance
-	1,000 mandatory medical coverage
\$1,500	IPERS-covered amount

Example 2

In addition to the single employee medical coverage, the organization requires all employees to purchase disability coverage at a cost determined by each employee's covered salary and age.

In this situation, subtract the cost of the mandatory medical coverage (\$1,000) and the cost of the mandatory disability coverage (which varies from person to person) from the \$2,500 benefit allowance. The result is the amount that is IPERS-covered.

\$2,500	benefit allowance
-	1,000 mandatory medical coverage
-	x mandatory disability coverage (<i>varies</i>)
\$1,500 - x	IPERS-covered amount (<i>varies</i>)

A variation in covered wages is permitted when the reason for it is consistently applied across all employees. Thus, in this case you would report slightly different IPERS-covered amounts for different employees.

Example 3

The organization adopts a Section 125 plan provision allowing employees with proof of other medical coverage to opt out of the requirement to purchase the single employee medical coverage.

In this situation, at first glance it may appear that the full \$2,500 is IPERS-covered for employees who waive medical coverage in favor of cash (because it is an opportunity for them to receive cash instead of benefits). **However, this is not the case** – the \$1,000 cash option is **not** IPERS-covered because it is not available to employees who do not have insurance coverage through another source, so it is not considered uniformly available to all employees.

Thus, \$1,500 of the allowance is IPERS-covered (the \$2,500 allowance minus the mandatory medical coverage costing \$1,000).

\$2,500	benefit allowance
– 1,000	mandatory medical coverage not uniformly available to all employees
\$1,500	IPERS-covered amount

Example 4

The organization has two types of employees covered under its Section 125 plan—teaching staff and support staff. The two groups have different collective bargaining agreements, so the benefit allowances are \$3,000 for teaching staff, and \$2,500 for support staff. Both groups are still required to purchase, at a minimum, single employee medical coverage for \$1,000.

For the teachers, \$2,000 of the allowance is IPERS-covered (the \$3,000 allowance minus the mandatory medical coverage costing \$1,000). For the support staff, \$1,500 is IPERS-covered (the \$2,500 allowance minus the mandatory medical coverage costing \$1,000).

For teaching staff:

\$3,000	benefit allowance
– 1,000	mandatory medical coverage
\$2,000	IPERS-covered amount

For support staff:

\$2,500	benefit allowance
– 1,000	mandatory medical coverage
\$1,500	IPERS-covered amount

A variation in covered wages is permitted when the reason for it is consistently applied to all members of each employee group. Thus, in this case you would report different IPERS-covered amounts for the members of the two groups.

Cafeteria Plans – Proceed With Extreme Caution

A complex set of rules govern which employer contributions provided under a Section 125 plan **are** IPERS-covered and which are **not** covered. If you are unsure which wages should be covered, submit your plan documents to IPERS for review.

(Note: Submitting plan documents to IPERS does not mean IPERS will rule as to whether the plan is qualified under Internal Revenue Code Section 125.)

IPERS-COVERED WAGES AND COMPENSATION AT A GLANCE

Compensation Type	Covered or Not?
Allowance (for example, car or clothing)	Not covered.
Back pay	Covered if equal to amounts that would have been originally paid and covered. If covered, report in the months it should have been paid. Not covered if it represents damages paid to avoid litigation.
Banked holiday pay	If considered vacation pay, apply vacation pay rules. If considered compensatory pay, apply compensatory pay rules.
Bonus	Not covered.
Cafeteria plan contributions	Effective January 1, 2017, you must annually certify with IPERS whether your plan is qualified as a Section 125 plan. Employee share: Covered if deducted from pay at employee's discretion. Employer share: Covered if the contribution can be received in cash uniformly by all similar employees at their election, even if the member does not choose cash. Many exceptions apply. See Iowa Code section 97B.1A(26) and IAC 495—6.5 (97B) for more details.
Compensatory pay	Covered. However, if paid as a lump sum, subject to a maximum of 240 hours a year for each member.
Disability pay	Covered if paid from the general assets of your organization. Not covered if paid by insurance or another third party.
Hourly wages	Covered.
Legal settlements	Covered if amount is equal to wages that would have been paid if not for an employment dispute. Not covered if payment does not reflect actual wages that would have been paid. If a legal dispute involves a termination of employment, the terminated employee also must be reinstated for the settlement to qualify.
Longevity pay	Covered when ongoing payments are made to reward employees for long-term employment. If payments are one-time, occasional or short-term, may be considered a bonus and not covered.
Overtime	Covered.
Per diem	Not covered unless paid to elected officials in certain covered positions. Some higher payments for a daily service labeled "per diems" may actually be salary payments, which are covered.
Reimbursement of business expenses	Not covered.
Retirement incentive	Not covered.
Salary	Covered.
Severance pay	Not covered. Any money paid as part of a severance package, however characterized, is not covered.
Sick pay	Covered when used to continue normal pay during a regular pay period. Not covered when paid out as a lump sum or in a series of installments for the lump sum.
TSA, 457, FSA plan contributions	Employee contributions from regular pay: covered. Employer contributions: Covered if contribution can be received in cash uniformly by all similar employees at employees' election.
Transportation expenses	Not covered if intended as reimbursement of business expenses or as an allowance.

Compensation Type	Covered or Not?
Vacation pay	Covered when used to continue normal pay during a regular pay period. Not covered when paid out as a lump sum or in a series of installments for the lump sum during or after termination.
Wage equivalent	Not covered if not reportable for federal income tax purposes. Also not covered if reportable for federal income tax purposes but provided primarily for the benefit of the employer. Covered otherwise.
Workers' compensation	Not covered.

SECTION 5:

IPERS PLAN CONTRIBUTIONS

Section 5 describes the IPERS contributions required for both IPERS-covered employers and employees.

Iowa law mandates participating employers and covered employees contribute to IPERS. It is these contributions and the investment earnings from them that fund the many different benefits paid out to IPERS members and their beneficiaries.

HOW CONTRIBUTIONS WORK

The Iowa Legislature sets the laws that determine how IPERS contribution rates are calculated. The IPERS actuary calculates the necessary rates for all membership groups each November, which are announced in employer bulletins and on www.ipers.org.

IPERS can adjust the total contribution rate for Regular members by up to 1.0 percentage point each year. (There is no limit to how much the rate can change from year to year for Special Service groups.) Those rates become effective the following July 1.

IPERS-covered employers and employees each pay a share of IPERS contributions. Both contribute a set percentage of a member's IPERS-covered wages.

It is your organization's responsibility to collect contributions from members and to remit both employer and member contributions to IPERS each month. Submitting timely and accurate contributions to IPERS is critical — state law mandates that wage-reporting errors must be corrected. This may result in make-up contribution payments and/or contribution refunds.



Section 5 describes how to remit contributions to IPERS and request reporting corrections.

CURRENT CONTRIBUTION RATES

Membership Group (Occupation Codes)	Member Share	Employer Share	Total Contribution
Regular (Codes 01, 04, 11, 17, 19, 28) July 1, 2023–June 30, 2024 July 1, 2024–June 30, 2025	6.29% 6.29%	9.44% 9.44%	15.73% 15.73%
Sheriffs and Deputy Sheriffs (Code 03) July 1, 2023–June 30, 2024 July 1, 2024–June 30, 2025	8.51% 8.51%	8.51% 8.51%	17.02% 17.02%
Protection Occupations (Codes 02, 05–08, 10, 13, 15, 16, 18, 20–27, 30, 31) July 1, 2023–June 30, 2024 July 1, 2024–June 30, 2025	6.21% 6.21%	9.31% 9.31%	15.52% 15.52%

FOR YOUR INFORMATION

To see current contribution rates and a historical view of all IPERS employer and member contribution rates for all job classifications, please visit www.ipers.org.

COVERED WAGE CEILING

The covered wage ceiling is set at the maximum allowed under federal law. Do not report wages or withhold IPERS contributions for wages earned after a member has earned the amount of the wage ceiling. The maximum covered wage amount may be adjusted each year based on maximum wage limits set by the IRS.

In calendar year 2024, the wage ceiling is \$345,000. A complete list of prior years' covered wage maximums is available on IPERS' website.

PRETAX CONTRIBUTIONS

Effective January 1, 1995, members began making contributions to IPERS on a pretax basis for federal income tax purposes; effective January 1, 1999, members began contributing to IPERS on a pretax basis for Iowa state income tax purposes.

These tax treatment changes did not affect any IPERS or FICA reporting procedures. However, these changes do lower the member's state and federal taxable income, which may in turn lower the member's state and federal tax liability. The table below illustrates how this works:

Impact of Pretax Contributions on IPERS-Covered Wages, Federal and State Taxable Income and FICA-Covered Wages	
For Contributions Made Starting in 1999	
IPERS-Covered Wage	\$30,000
Member Share of IPERS Contributions	\$1,887
Federal Taxable Wage	\$28,113
State Taxable Wage	\$28,113
FICA-Covered Wage	\$30,000

In practice this means:

- **Pretax IPERS contributions reduce a member's taxable wages for federal and Iowa state income tax purposes.** Member contributions made on or after January 1, 1995, are not included in taxable income for federal income tax purposes. In years 1999 and after, member contributions are also not taxable income for Iowa income tax purposes.
- **If a member terminates IPERS-covered employment and takes a refund, the refund will be fully or partially taxable, depending on when the member started contributing to IPERS.** All money the member gets back for member contributions paid before January 1, 1995, is nontaxable for federal income tax purposes. All money the member gets back for member contributions paid before January 1, 1999, is nontaxable for Iowa income tax purposes as well. All other money the member gets back for member contributions, employer contributions and all earnings on member and employer contributions, whenever paid, is taxable.
- **At retirement,** the member's monthly allowance will be fully or partially taxable depending on when the member started contributing to IPERS. The member's monthly allowance will be partially taxable for federal income tax purposes if the member made contributions before January 1, 1995, and it will be partially taxable for state tax purposes if the member made contributions before January 1, 1999. The nontaxable amount of each monthly payment is determined according to tables supplied by the applicable taxing authorities.

IPERS sends IRS Form 1099 annually to members who received IPERS payments (either a refund or monthly benefits) the previous year.

SPECIAL SERVICE MEMBERS



Special Service members make up approximately 5% of IPERS' membership. They are those employed in the protection occupation membership group or the sheriff/deputy sheriff membership group. IPERS' benefit formula used for Special Service members differs from the formula used for Regular members.

The maximum multiplier for both Special Service groups is 72% of a member's highest average salary (versus 65% of the highest average salary for Regular members). Because Special Service members earn IPERS benefits faster, their contribution rates are higher, as shown earlier in this section.

Many employees work in both Regular and Special Service employment over the course of their careers. When an employee changes from a Regular service position to a Special Service position, or vice versa, be sure to begin reporting the employee under the new occupation code, and collecting and remitting the correct amount of contributions.

You should also inform the employee about those changes to ensure the employee understands the impact a job change may have on IPERS contributions and potential retirement benefits. **It is your responsibility to let employees know of these possibilities.** We suggest you include a position's occupation code and membership group on notices for job openings.

Who Is a Special Service Member?

In some cases, employees may work in positions that include both Regular and Special Service duties. Employers may question whether they should report all wages under a Special Service occupation code or separate the wages into Regular and Special Service occupation codes. Generally, wages are reported under one occupation code, unless the employee was truly hired for two separate positions. An employee's job is considered Special Service if the employee:

- **Is hired** to perform Special Service duties.
- **Is certified** or **licensed** as required to fill the position or duties.
- **Performs** the Special Service duties as a part of their job.

See the table on pages 41 – 42 for a list of occupation codes that are considered Special Service.

Example 1:

A hospital requires their maintenance staff to be EMTs. Each employee must be certified as an EMT to be eligible for employment in this position, is on call to perform the EMT duties whenever working at the hospital, and conducts EMT duties as necessary – though the EMT duties are not the only duties the employee is responsible for and likely do not make up the majority of the employee's time. Even though the employee's job title is "Maintenance Technician," because the employee is hired, certified and actively participates in EMT duties as a requirement of the position, the employee is covered under occupation code 20 for emergency medical service providers for all wages.



See the IPERS Member Handbook for more information on the hybrid benefit formula that may apply to Special Service employees.

Example 2:

A city hires an employee as a part-time police officer, which is covered under Special Service occupation code 06. This police officer also applies for a job the city has open for a part-time mowing position, and gets the job with the understanding he can mow during hours he is not scheduled for work as a police officer. Because these are truly two separate positions with separate pay and work hours, the employee pays contributions and earns benefits under the protection occupation membership group for wages received as a police officer, and pays contributions and earns benefits under the Regular membership group for wages received for other work.

Contact IPERS if you have questions about covered wages and contributions required for employees performing duties under multiple occupation codes.

LICENSED HEALTH CARE PROFESSIONALS

Because of a previous law giving licensed health care professionals a shortened bona fide retirement period, these employees must be reported under occupation code 19. The exception that provided a shorter bona fide retirement period for these members ended on June 30, 2014.

Affected Hospitals

Hospitals that should use occupation code 19 include public, non-state hospitals. Only these hospitals should report wages using the occupation code for licensed health care professionals. Health care employers who should *not* use occupation code 19 to report wages include mental health centers, nursing homes and state hospitals.

Who Is a Licensed Health Care Professional?

People employed in the following positions are considered licensed health care professionals for IPERS' purposes:

- Audiologists.
- Dietitians.
- Mental health counselors.
- Nurses (including LPNs, RNs and BSNs).
- Occupational therapists.
- Osteopaths.
- Pharmacists.
- Physical therapists.
- Physical therapy assistants.
- Physicians.
- Physician assistants.
- Podiatrists.
- Psychologists.
- Respiratory therapists.
- Social workers.
- Speech pathologists.
- Surgeons.

All employees in these positions must have a license in the health care field to be considered licensed health care professionals. Positions that require only a certificate do not qualify. Please contact IPERS' Employer Relations Bureau if you have questions about a specific position.

OCCUPATION CODES

In your monthly IPERS wage reports, each member's wages must be associated with an occupation code. This code indicates the type of position held by the member. It also determines the contribution rates that member should pay. A historical list of all occupation codes and their related contribution rates are available on IPERS' website or by contacting IPERS. The following tables include all of IPERS' current occupation codes.



Regular Membership Group

Occupation code	Description
01 Regular employees	Employees in non-public safety positions for which no other specific occupation code exists. Most positions are included under this code.
04 Legislators	People elected to the Iowa General Assembly.
11 Education-related	All employees of K-12 school districts, AEAs, community colleges and universities; and employees of community action agencies who work for the Head Start preschool education program.
17 Elected officials	Officials publicly elected to office, excluding county sheriffs.
19 Licensed health care professionals	Specific licensed professionals in the health care field who are employed by public, non-state hospitals in the State of Iowa. See definition and list of positions earlier in this section of the Employer Handbook. (Began July 1, 2004.)
28 Licensed teachers	Any employee that meets the definition outlined in Iowa Code 272.1(16)
29 Full-time Elected Officials	Officials publicly elected to full-time service, excluding county sheriffs.



Protection Occupation Membership Group

Occupation code	Description
02 State conservation peace officers	People employed under the terms of Iowa Code section 456A.13, and those designated by a conservation board as described in Iowa Code section 350.5. (Began July 1, 1976.)
05 State correctional officers	Correctional officers and correctional supervisors employed by the Iowa Department of Corrections (IDOC), and any other employee of that department whose primary purpose is, through direct ongoing inmate contact, to enforce and maintain discipline, safety and security within a correctional facility. The IDOC and the Department of Administrative Services jointly determine which job classifications are included under this code. (Began July 1, 1980.)
06 City marshals/police officers	Marshals and police officers employed by a city not participating in Iowa Code chapters 410 or 411. (Began July 1, 1983.)
07 Airport firefighters	People employed by the military division of the Iowa Department of Public Defense. (July 1, 1986: began contributing at same rate as sheriffs/deputies. July 1, 2004: began contributing at same rate as protection occupation members.)
08 Airport safety officers	People employed under Iowa Code chapter 400 by an airport commission in cities with a population of 100,000 or more. (Began July 1, 1988.)
10 State DOT peace officers (traffic/weight)	Employees of the Iowa Department of Transportation designated as "peace officers" by resolution under Iowa Code section 321.477. (Began July 1, 1990.)
13 Firefighters (in cities excluded from Chapter 410 or 411)	Firefighters employed by a township or city excluded from Iowa Code chapter 410 or 411. (Began July 1, 1994.)

Occupation code	Description
15 Fire prevention inspectors/peace officers	Those employed by the Iowa Department of Public Safety before July 1, 1994, who did not elect coverage under PORS. (Began July 1, 1994.)
16 State airport security officers	Employees covered by the merit system as provided in Iowa Code chapter 8A, subchapter IV, whose primary duty is providing airport security and who carry or are licensed to carry a firearm while performing these duties. (Began July 1, 2000.)
18 County conservation peace officers	Those employed by a county and designated by a county conservation board to have enforcement powers of a police officer pursuant to Iowa Code section 350.5. (Began July 1, 2002.)
20 Emergency medical service providers	Employed by cities, counties, townships and public hospitals. Individuals who provide medical services as defined in Iowa Code section 147A.1, and who are not members of the retirement systems established in Iowa Code chapters 410 or 411. This code does not include any positions being reported under occupation code 19. (July 1, 2007: began contributing at same rate as Regular members. July 1, 2008: began contributing at same rate as protection occupation members.)
21 County jailers and detention officers working as jailers	Jailers and detention officers who perform duties as jailers, including but not limited to those employed under the guidelines of chapter 80B, and who are certified and employed by a county as jailers. (Began July 1, 2008.)
22 County attorney investigators	Investigators employed by a county attorney's office who are certified law enforcement officers and are deputized as investigators for the county attorney's office by the sheriff of the applicable county. (Began July 1, 2008.)
23 National Guard installation security officers	Employees of the Iowa Department of Public Safety, covered by the merit system as provided in Iowa Code chapter 8A, subchapter IV, whose primary duty is providing security at Iowa National Guard installations and facilities and who carry or are licensed to carry a firearm while performing those duties. (Began July 1, 2008.)
24 Insurance special investigators	Employees of the insurance division of the department of commerce who are certified by the Iowa law enforcement academy and perform the duties of a peace officer as defined in Iowa Code section 507E.8. (Began July 1, 2014.)
25 Parole peace officers	Employees of a judicial district department of correctional services who are certified by the Iowa law enforcement academy and perform the duties of a parole officer as defined in Iowa Code section 906.2. (Began July 1, 2014.)
26 Regents police officers	Peace officers employed by an institution under the control of the state board of regents whose position requires law enforcement certification pursuant to Iowa Code section 262.13. (Began July 1, 2016.)
27 Psychiatric security specialists	Employees of the department of human services employed as psychiatric security specialists at a civil commitment unit for sexually violent offenders' facility. (Began July 1, 2016.)
30 Public Safety Peace Officers	Employees previously employed with the Department of Transportation who are now employed with the Department of Public Safety as a Motor Vehicle Enforcement Peace Officer and who had 10 or more years of membership in IPERS as of June 30, 2023. (Began July 1, 2023).
31 State Fair Police	Police Officers employed by the Iowa State Fair and who are not members of the retirement systems established in Iowa Code Chapters 410 or 411 (Began April 28, 2023).



Sheriff/Deputy Sheriff Membership Group

Occupation code	Description
03 Sheriffs/deputy sheriffs	County sheriffs as defined in Iowa Code section 39.17, and deputy sheriffs appointed under Iowa Code section 341.1 before July 1, 1981, or under Iowa Code section 331.903 on or after July 1, 1981. (Began July 1, 1979.)

SECTION 6:

IPERS REPORTING REQUIREMENTS

Section 6 discusses the steps necessary to file IPERS wage reports, make payments and correct errors or make adjustments when necessary.

CALCULATING IPERS CONTRIBUTIONS

Each pay period, you must deduct the required employee contribution from the employee's pay. The amount of the deduction is based on the employee's IPERS-covered wage and the employee portion of the contribution rate for the corresponding occupation code, as discussed in Section 5.

At the end of each month, you must calculate the total amount of contributions to submit. You send the employee contributions, along with your employer contributions, to IPERS with your wage report. If you submit wage reports to IPERS online (discussed later in this section), IPERS will calculate and tell you the amount of contributions due after the report has been submitted. However, it is a good idea to double check your

numbers to ensure the wages were reported accurately.

To calculate the total amount of contributions due for your wage report, simply multiply the month's total IPERS-covered wages for each occupation code by the combined employee and employer contribution rate required under each occupation code. The table below provides an example.

WAGE REPORTING PROCEDURES

Wage reports detailing the gross IPERS-covered wages paid to each of your employees, along with other demographic information about your employees, must be submitted to IPERS monthly, even if you have no wages to report. The IPERS contributions corresponding to these wage reports must also be submitted



Current IPERS employer and employee contribution rates are noted in Section 5 of this handbook; refer to www.ipers.org for historical and current contribution rates by occupation code.

Example

REPORTING IPERS-COVERED WAGES

In July 2023, an IPERS-covered employer paid covered wages of \$2,435 to employees under occupation code 01, and \$3,600 under occupation code 06. To calculate the contributions due, multiply the wages by the appropriate contribution rate for each occupation code, as follows:

Occupation Code	IPERS-Covered Wages		Contribution Rate		Contributions
01	\$2,435	x	15.73%	=	\$383.03
06	\$3,600	x	16.02%	=	\$576.72
Total					<u>\$959.75</u>

In this example, the employer must remit a check payable to IPERS or make an EFT payment online in the amount of \$959.75.

to IPERS monthly. These reports and contributions are due the 15th of the month following the month of the associated payrolls. When the deadline falls on a holiday or weekend, the deadline is the next business day.

Requesting an Extension for Time to Submit Contributions or Wage Reports

Wage reports and contributions not received by the due date are subject to late fees and interest charges, detailed later in this section. If you are unable to pay contributions to IPERS on time due to reasons beyond your control, you may submit a *Request for Extension* form by the due date of the contributions to avoid late contributions charges. This form is available on IPERS' website or by contacting IPERS.

To establish good cause for an extension of time to file a wage report or pay contributions, your organization must show that the delinquent reporting was not due to mere negligence, carelessness or inattention.

Requesting a Wage Report Due Date Change

As stated above, wage reports are due monthly, even if you have no wages to report. If your organization doesn't pay wages in each calendar month, or doesn't have IPERS-covered employees at all times, a wage report indicating zero wages must still be submitted for the months there are no wages to report.

As an alternative, you may request to skip reporting wages for one or more months by submitting a completed *Wage Report Due Date Change* form, available on IPERS' website or by contacting IPERS. On this form you tell IPERS which months you will not have any wages to report, or that you will not have any wages to report

indefinitely, which may be the case if your organization does not have any IPERS-covered employees at a point in time. To avoid late charges, the completed form must be received by the due date of the report(s) you are requesting to skip.

Wage Report Due Date Change forms may be used to skip one or more *consecutive* wage reports. That means if you reported wages last month but will have no wages to report next month, you must submit a new *Wage Report Due Date Change* form — even if you submitted one for past months.

Reporting Wages "When Paid"

As you prepare your IPERS wage reporting forms, it is important to understand that in most cases, you must report all IPERS-covered wages, including wage equivalents and other forms of compensation, **during the calendar month in which they are paid**, not when they are earned. Here's an example:

Example

REPORTING COVERED WAGES DURING THE MONTH PAID

An employee worked in June, but is paid for that work in July. In this case, you should report the covered wages in the July report, which is due to IPERS by August 15.

Also, you can never prorate an employee's wages for IPERS' reporting purposes — you must report the amount actually paid to an employee during the calendar month. Here's an example:

Example

REPORTING FULL VALUE OF WAGES PAID

An employee is appointed the clerk of a township, and is paid \$2,000 once a year on January 1. In this case, you must report the employee's full wages in the January report, which is due to IPERS by February 15.

Note: There are some exceptions — for example, back pay, for which you will report IPERS-covered wages during the months they *should have* been paid if the error had not occurred. Here's how this works:

Example

REPORTING COVERED BACK PAY WAGES DURING THE MONTHS THEY SHOULD HAVE BEEN PAID

An employee receives \$5,000 of back pay in July 2023, representing wages that should have been paid from November 2021 through March 2022. In this case, you should submit wage adjustments for the employee's reported wages for the months of November and December 2021, and January, February and March 2022.

I-Que (Online Employer Self Service)

You can manage IPERS-related reporting and transactions through IPERS' secure online, password-protected employer self service application called I-Que. Through I-Que, you can:

- ☒ Submit monthly wage reports and wage adjustment reports.
- ☒ View previously submitted wage reports.
- ☒ Make EFT payments to IPERS.
- ☒ Update employee and employer demographic information (for example, address changes).
- ☒ View employer accounts, statements and documents.
- ☒ Manage online access for those responsible for your organization's IPERS reporting.
- ☒ Register for employer training online.

If you do not have an I-Que password and user ID, or do not know what yours is, contact IPERS' Employer Help Desk for assistance. If you are not the designated reporting official for your organization, you will need that person's permission to access I-Que.

Reporting officials can also add and suspend online user ID access in I-Que.

Employers can sign up in I-Que to receive communications electronically from IPERS. These employers receive an email each month notifying them that their reporting documents and employer monthly statement are ready to view online.

Additional details about using I-Que are available in the I-Que Help Guide.

METHODS TO SUBMIT WAGE REPORTS

Employers can submit wage reports to IPERS using any of the following methods:

- **Manually entering wages into I-Que:**
Enter wages into prepopulated screens in IQue's online employer self service. There is no processing fee for this method.
- **Importing wage reports into I-Que:**
Import a data file into I-Que's online employer self service. There is no processing fee for this method.
- **Paper wage reports:** Submit wage reports on paper on the *IPERS Periodic Wage Detail* form, to be processed by IPERS staff. A manual processing fee is charged for this method.

Most employers submit wage reports on their own through I-Que and are therefore not charged a manual processing fee. If you are unable to file reports online, IPERS may waive this fee in extenuating circumstances. Submit an *Electronic Wage Reporting Waiver* form to request a waiver of this fee. We strongly encourage you to submit wage reports and payments through I-Que, which is considerably more cost-effective and efficient than paper reporting.



Electronic communication is faster and costs less than printing and mailing documents. We encourage you to change your communication delivery preference in I-Que to email.



IPERS' Employer Help Desk staff is available to answer your I-Que-related questions on the phone 8 a.m.-4:30 p.m. at 877-473-7799 or 515-281-0024, or by e-mail.

No matter how your organization reports wages, you can elect to receive monthly reporting documents in the mail or be notified by e-mail that they are ready to view in I-Que.

Manually Entering Wage Reports in I-Que

You may log in to I-Que and manually enter the wages of your employees into each month's wage report. This method is especially useful for smaller employers. The I-Que Help Guide contains instructions for submitting wage reports this way. After you complete each month's report, I-Que will tell you the exact amount of contributions due for the wages on the report. You can make EFT payments through IQue, which will guarantee that the payment is received on the date you request. See *Making Payments to IPERS* later in this section.

Importing Wage Reports Into I-Que

Wage reports may be uploaded into I-Que after you have extracted the necessary data from your files. Specific instructions for submitting wage reports in this manner are found in the I-Que Help Guide. Before you can submit the report, you must create a data file to the specifications accepted by I-Que, using the software and details below.

Approved Browsers

To ensure the safety of data being transmitted over the Internet, all of our transactions use Secure Sockets Layer (SSL).

Your computer must be able to connect to the Internet using the latest stable version of one of the browsers listed below:

- Microsoft Internet Explorer or Microsoft Edge.
- Mozilla Firefox.
- Apple Safari.
- Google Chrome.

If your browser isn't on this list, it may not work properly with I-Que.

While it is possible that other browsers may work, only the versions above are actively supported by our vendor.

If you're not sure which Web browser version you're currently using, open your browser and select "About (browser name)" from one of the drop-down menus.

Import File Format Specifications

To import monthly wage reports into I-Que, use the required file format provided below. You may need to provide this information to your software vendor or your programming staff to report wages in this format.

Special notes on the file requirements:

- All fields are required unless otherwise noted in the "Description" column of the chart. Enter blank spaces for fields you wish to leave empty.
- All text should be proper case; I-Que will accept both uppercase and lowercase letters.
- Special characters are accepted in the name and address fields. For example, hyphens may be used in hyphenated names; apostrophes may be used in O'Leary, etc.
- All numeric fields should be right-justified and zero-filled.
- All alpha and alphanumeric fields should be left-justified and space-filled.
- Files must be text (.txt) or data (.dat) files with predefined columns for importing. The encoding must be ANSI.
- If your software provider is unable make this change immediately, try these steps to add the extension to your file.
 1. Click to select your file from where it is saved.
 2. Open the file with Notepad.
 3. Click File, select Save As from the drop-down menu.
 4. Under Save As, type at the bottom of the box – select .txt and verify the Encoding box is ANSI.
 5. Click Save. Your file should be ready to import into I-Que.

Header Record: One per report

Column Name	Start Position	End Position	Length	Data Type	Description
Record Type	1	1	1	Numeric/9	Valid value: 1. Indicates start of Header Record.
Employer ID	2	6	5	Numeric/99999	5-digit employer ID assigned to employer by IPERS.
Wage Report Month	7	12	6	Numeric/YYYYMM	4-digit year and 2-digit month of the reporting period.
Total Reported Wages	13	23	11	Numeric/999999999V99 (V indicates implied decimal)	Total of all wages in detail records on this report. Record format does not include periods, commas or dollar signs. Lead with filler zeros when needed. Example: \$12,345.67 should be 00001234567
Filler	24	400	377	Fill with spaces.	Possible future use.

Detail Record: May have multiple per report

Column Name	Start Position	End Position	Length	Data Type	Description
Record Type	1	1	1	Numeric/9	Valid value: 2. Indicates start of Detail Record. Place at the start of each individual member's detail record.
Employer ID	2	6	5	Numeric/99999	5-digit employer ID assigned to employer by IPERS.
State Agency Code	7	11	5	Numeric/99999 (Blank for most reports.)	5-digit employer ID assigned to state agencies. Required <i>only</i> for State of Iowa/Centralized Payroll. All other employers should use blank spaces.
Occupation Code	12	13	2	Numeric/99	2-digit occupation code related to each member's employment type and corresponding contribution rate. Members may not have multiple Detail Records with the same occupation code on the same report, but may have multiple Detail Records with different occupation codes. Employers are limited to using occupation codes associated with their employer type. For example, all schools, community colleges, AEAs and universities should be reporting all of their employees under Occupation Code 11. If you have questions, contact IPERS. Valid values listed below.*
SSN	14	22	9	Numeric/999999999	Member Social Security number.
Last Name	23	72	50	Alpha	Member last name.
First Name	73	122	50	Alpha	Member first name.
Middle Initial	123	123	1	Alpha	Member middle initial. May also be blank space (not a required field).

*Occupation code valid values:

01	Regular group	18	County conservation peace officers (counties only)
02	State of Iowa conservation peace officers	19	Licensed health care professionals (hospitals only)
03	Sheriffs/deputy sheriffs	20	Emergency medical service providers
04	State of Iowa legislators	21	County jailers and detention officers working as jailers
05	State of Iowa correctional officers	22	County attorney investigators
06	Police officers (full- and part-time, cities only)	23	National Guard installation security officers
07	State of Iowa airport firefighters	24	Insurance special investigators
08	Airport safety officers	25	Parole peace officers
10	State of Iowa/DOT peace officers	26	Regents police officers
11	Education	27	Psychiatric security specialists
13	Firefighters (includes volunteer firefighters)	28	Licensed Teachers
15	State of Iowa fire prevention inspectors	29	Full-time Elected Officials
16	State of Iowa airport security officers	30	Public Safety Peace Officer
17	Elected officials	31	State Fair Police

Detail Record: May have multiple per report

Column Name	Start Position	End Position	Length	Data Type	Description
Street Address	124	173	50	Alphanumeric	Member street address.
Address - Qualifier	174	223	50	Alphanumeric	Secondary address line. May also be blank spaces (not a required field).
City	224	273	50	Alpha	City name. Must correspond with state and zip code fields.
State	274	275	2	Alpha	State name. Must correspond with city and zip code fields.
Zip - 5	276	280	5	Numeric	5-digit zip code. Must correspond with city and state fields.
Zip - 4	281	284	4	Numeric (or blank)	4-digit zip code suffix. May also be blank spaces (not a required field).
Date of Birth	285	292	8	Numeric/YYYYMMDD	Member date of birth.
Gender	293	293	1	Alpha	Valid values = M, F.
First Date of Employment	294	301	8	Numeric/YYYYMMDD	First date of employment with this employer. Optional field for existing (before I-Que) employment record. Required field for new employment record. If member terminates and later returns to employment, new employment date is required.
Termination Date	302	309	8	Numeric/YYYYMMDD (or blank)	Member termination date. Valid date required for employees who have terminated employment. Field should be blank spaces if the member is an active employee.
Last Check Date	310	317	8	Numeric/YYYYMMDD (or blank)	Date of last IPERS-covered check for terminated employees. Valid date required for employees who have terminated employment. Field should be blank spaces if the member is an active employee.
Period Wages	318	325	8	Numeric/999999V99 (V indicates implied decimal)	Total covered wages for this occupation code and member, for this reporting period. Record format does not include periods, commas or dollar signs. Lead with zeros if dollar amount does not require all available spaces. Example: \$12,345.67 should be 01234567
Filler	326	400	75	Fill with spaces.	Possible future use.

Trailer Record: One per report

Column Name	Start Position	End Position	Length	Data Type	Description
Record Type	1	1	1	Numeric/9	Valid value: 3. Indicates start of Trailer Record.
Employer ID	2	6	5	Numeric/99999	5-digit employer ID assigned to employer by IPERS.
Wage Report Month	7	12	6	Numeric/YYYYMM	4-digit year and 2-digit month of the reporting period.
Record Count	13	22	10	Numeric/9999999999	Total number of detail records included above on this report.
Filler	23	400	378	Fill with spaces.	Possible future use.

Submitting Paper Wage Reports to IPERS

You may submit IPERS wage reports via paper on an IPERS-generated form called *IPERS Periodic Wage Detail*. Paper reports must be processed by IPERS staff and therefore your organization will be charged a manual processing fee for this method.

If your organization submits its IPERS wage report on paper, you most likely are receiving IPERS reporting documents through U.S. postal mail and will receive the following documents each month:

- **Employer Periodic Wage Reporting Summary:** Cover sheet for monthly wage reports used only by employers who report on paper. This sheet summarizes the monthly wage report. This form must accompany each paper wage report. It is not required for reports submitted online through I-Que.
- **IPERS Periodic Wage Detail:** Paper version of the monthly wage report, filled in with your organization's employee data. You must fill in employee wages and any other employment or employee demographic information that has changed.
- **Employer Remittance Advice:** Accompanies the checks your organization submits to ensure funds are credited to the correct employer account. This form is not required for EFT payments submitted online through I-Que.
- **Employer Monthly Statement:** Details the previous calendar month's transactions to the employer's IPERS account, any outstanding account balance and the balance's due date.

Use these documents to report your members' IPERS-covered wages and remit IPERS employee and employer contributions.

Paper Reporting for the First Time

If you are reporting on paper, the first set of periodic reporting documents you receive will not contain any preprinted employee information. Thus, the first *IPERS Periodic Wage Detail* report will need to be completed in its entirety for each employee (except for the termination and last check dates for those still employed).

When a member terminates employment for one or more occupation codes, the last *IPERS Periodic Wage Detail* report you submit with that member's wages should include the member's:

- ✓ Termination date.
- ✓ Last IPERS-covered check date.
- ✓ Once you have reported a termination and last check date for an employee, that person will no longer appear on the *IPERS Periodic Wage Detail*.

After IPERS has processed this initial wage detail report, the *IPERS Periodic Wage Detail* reports provided to you each month will include preprinted member information. You will only have to enter the member's IPERS-covered wages, termination information and any new or changed member demographic information.

Tips on Preparing the IPERS Periodic Wage Detail Report

When preparing your organization's *IPERS Periodic Wage Detail* report, do not report the same member more than once per occupation code. If an employee holds more than one position and these positions are reported under different occupation codes, make sure to report the correct start date and termination dates for each position, as they may differ.



Do not hesitate to contact IPERS if you have questions or need assistance with setting up your files and submitting your wage reports.



If you do not receive your packet at the beginning of each month, contact IPERS' Employer Help Desk as soon as possible and they will mail you copies. You may also print copies of these forms from I-Que.



The *Wage Reporting Adjustments* form is also used to handle refund requests for employees terminating employment with less than six months of service. Refer to “What to Do When...” in Section 2 for more information.

MAKING WAGE REPORTING ADJUSTMENTS

Wage reporting errors will happen and other types of changes will be necessary as wages are reported to IPERS. Wage adjustments may be necessary to process these types of errors and adjustments:

- Removing wages that should not have been covered.
- Adding wages that should have been covered, but were not.
- Incorrect occupation codes.
- Incorrect Social Security numbers.
- Allocating a lump sum of back pay to the time period in which it should have been paid.
- Removing wages paid to permanent employees who terminated less than six months from their start date.

You may submit wage adjustments on paper or in I-Que. If you submit them in I-Que, use an Excel spreadsheet, which is available on IPERS’ website. Specific instructions for submitting wage adjustments online are found in the I-Que Help Guide. Wage adjustments submitted on paper should be on the *Wage Reporting Adjustments* form and mailed to IPERS or faxed to the number on the form.

Regardless of whether you submit the adjustment on paper or in I-Que, you must provide the following information for a wage adjustment:

- ✓ The employee’s correct Social Security number.
- ✓ The employee’s full name.
- ✓ The month and year for each adjustment.
- ✓ The occupation code for each adjustment.
- ✓ The amount of the adjustment (positive or negative).

- ✓ New total wages for this member, reporting period and occupation code, as they should have been reported to IPERS.
- ✓ Reason code for the adjustment. (IPERS provides a list of the codes.)

IPERS will credit or charge the employee’s account as necessary at the time the adjustment is processed. If the adjustment is adding wages for a wage report that was due in the past, additional interest will be charged to your organization’s account the following day. The amount due or credit will be included on your next *Employer Monthly Statement*, and any amounts due as a result of the adjustment will be due the 15th of the following month.

Statute of Limitations for Credits to Employers

Employers have up to three years to correct erroneously over-reported wages. You must make your request to IPERS via a wage adjustment submitted on a form or online within three years of the contribution’s payment date.

IPERS may accept requests made after three years only if we find that issuing the credit is just and equitable under the circumstances. IPERS will issue a credit to the employer account only if a member has not received a refund, death benefit or lump-sum retirement benefit.

Notice of Contributions Due Sent to Members for Wage Adjustments

When a wage adjustment is submitted to IPERS that increases a member’s wages for a previously submitted wage report, the employee will owe additional IPERS contributions. By law, IPERS must notify employees of the amount of additional contributions owed as a result of a wage adjustment.

IPERS must send a notice whether the adjustment is because of an error in reporting, back pay or for some other reason. Employees who owe additional contributions because of adjusted wages receive a “Notice of IPERS Contributions Due” letter from IPERS. The notice tells the affected employee that the employer has filed a wage adjustment that increased reported wages to IPERS, resulting in added contributions.

The notice includes the name of the employing organization that sent the wage adjustment, the month and year of each adjustment, the amount of the adjustment, and the amount of the contributions due from the employee. The notice also specifies the total of all contributions and interest due from both the employee and employer.

The notice informs the employee that he or she is responsible for the member share of contributions, and that the employer pays the employer’s share of contributions plus all interest due on the adjustment. The employee is told to arrange payment with the employer since the employer is responsible for sending the payment to IPERS. IPERS also advises employees to contact the employer if there are questions about why the adjustment occurred.

Because the law requires notice, IPERS must send a letter even if the employer collected additional contributions before sending the wage adjustment to IPERS. The only exception to the requirement for notice is when the adjustment merely moves contributions from one quarter to another and does not result in added contributions.

We recommend you tell employees anytime you send a wage adjustment increasing contributions so they are

aware they will receive a notice from IPERS. If you have questions about the timing or content of these letters, please contact a member of IPERS’ Employer Relations Bureau.

MAKING PAYMENTS TO IPERS

Submitting Contributions to IPERS

Employee and employer contributions must be sent to IPERS monthly with the corresponding wage reports. Contributions must be withheld from employees’ checks at the time they are paid to employees, and are due to IPERS on the 15th of the following month.

When a wage report or wage adjustment report is submitted to IPERS, your organization’s employer account will be charged for the corresponding contributions and interest, if applicable. Various fees may also be charged to the employer account. See “Employer Fees and Interest Charges” later in this section for more information on the types of fees that may be charged.

Contributions may be sent to IPERS using either of the following two methods:

- Submit a check along with an *Employer Remittance Coupon* form to IPERS. This form ensures funds are credited to the correct employer account. This form is either mailed to you each month or may be printed from the Documents section of I-Que.
- Pay contributions online using the EFT function. Specific instructions for submitting EFT payments are found in the I-Que Help Guide.

All payments must be *received* by IPERS by the due date to avoid late charges/fees (see more information on late charges/fees later in this section). When the deadline falls on a holiday or weekend, the deadline is the next business day. Payments are applied to



It is important for you to review each monthly statement generated for your employer account. If there is an outstanding balance you were not aware of and you do not pay the balance by the statement's due date, you may be subject to the penalties noted below.

employer accounts on a first-in, first-out basis. Therefore, the oldest items on your account will be paid off first each time a payment is made.

EMPLOYER ACCOUNT STATEMENTS

Employer Monthly Statements

Each organization has an IPERS account to which charges and credits are applied when wage reports, wage adjustment reports, payments and various fees and interest are charged to the account. An *Employer Monthly Statement* is generated at the end of each month. This statement details all account transactions for the previous calendar month. Any outstanding balance on the statement is due on the 15th of the month in which you receive the statement. Outstanding balances not paid in full by the statement due date will be assessed additional interest until the balance is paid in full.

Employer Annual Statements

In August each year IPERS provides an *Employer Annual Statement* to each employer. This document details all wage reports, wage adjustments, fees, interest and payments made to your employer account from July 1 of the previous year through June 30. These statements are frequently requested by employers and their audit firms for annual audits.

EMPLOYER FEES AND INTEREST CHARGES

When IPERS discovers costs that are directly related to one member or employer, IPERS must recover that cost from that member or employer. Late contributions and wage reports can result in additional work for IPERS' staff, reduced interest earnings, delayed payments to members and their beneficiaries and delayed mailing of member benefits statements. IPERS'

staff spends extra time calling employers and processing these late wage reports, which increases administrative costs for IPERS. These additional costs negatively impact the financial condition of the IPERS Trust Fund.

Rather than recoup these expenses from contributions, IPERS charges some fees to employers to pass these costs on to those directly related to the expense. All of the below fees and charges will be included in the balance of the Employer Monthly Statement for the month in which they are assessed to the employer's account, and are due by the 15th of the following month.

Late Contributions

Assessed interest that accrues daily, with a \$20 minimum per month. The late contribution charge will not be assessed until the wage report is received but does not appear on the summary screen until the last day of the month. If you are unable to pay contributions to IPERS on time for reasons beyond your control, you may submit a *Request for Extension* form by the due date of the contributions to avoid late contributions charges. This form is available on IPERS' website or by contacting IPERS.

Late Wage Reports

Assessed at \$20 per late report plus a per-employee charge of \$0.25 based on the number of employees reported on the last wage report filed. The late wage report fee will be assessed to your organization's account at the end of the month that the report was late. This fee will also be charged to employers with no wages to report if they failed to submit a "zero" wage report by the report's due date. If you are unable to submit wage reports to IPERS on time for reasons beyond your control, you may submit a *Request for Extension* form by the due

date of the report(s) to avoid late wage report charges. This form is available on IPERS' website or by contacting IPERS.

Manual Processing Fees

Per report, charged at \$20 plus a per-employee charge of \$0.25 based on the number of employees on the report. This fee will be charged when an employer does not process a wage report using I-Que. This fee is intended to cover the cost of IPERS' additional staff time and of mailing paper statements and forms to employers. If you are unable to file reports electronically, IPERS may waive this fee in extenuating circumstances. Submit an *Electronic Wage Reporting Waiver* form prior to the report's due date to request a waiver of this fee.

Wage Adjustments

When contributions are due because of a wage adjustment, the amount of the contributions, as well as interest on both the employer and employee contributions, must be paid by the 15th of the month following the adjustment. Interest will be calculated and charged to the employer in one lump sum since, by law, it must be paid by the employer. If the contributions and interest resulting from the adjustment are paid by the due date of the statement in which they are billed to the employer, there will be no additional interest due for the adjustment. If the contributions and interest are not paid by the due date, a fee for late contributions will apply. A manual processing fee will not be charged for wage adjustments.

Interest

Interest will be assessed at the same annual rate credited to member accounts as set by statute, which is the one-year CD rate + 1 percentage point. All items billed to employers have a due date on the statement on which they appear. Interest is charged to all outstanding balances not paid in full by the statement due date until the balance is paid in full.

REQUESTING A WAIVER OF FEE OR INTEREST CHARGES

If you believe you were charged a fee or for interest when you should not have been, and would like IPERS to review the charge, submit a *Request for Waiver of Fee/Interest Charges* form. Include details about why you feel the charge should be reversed or waived. IPERS will review your request and respond to you in writing.

If you encounter unexpected problems, contact IPERS for assistance *before* the contribution or reporting deadline. IPERS may grant filing extensions if warranted; for example, if a natural disaster destroys your payroll documents.



SECTION 7:

INACTIVATION OF AN IPERS REPORTING ENTITY

Section 7 describes what you should do if your organization is reorganized, dissolved or inactivated.

DISSOLUTION OR INACTIVATION OF REPORTING ENTITIES

As your organization's IPERS reporting official, you are responsible for giving IPERS all relevant information about the reorganization, dissolution or inactivation of your reporting entity.

If one of these events occurs, report it on the *Close or Merge Employer Account* form. The form requires the following information for the dissolved or inactivated entity:

- ☒ Complete name and address.
- ☒ IPERS employer identification number.
- ☒ Federal tax ID.
- ☒ Last date the entity paid wages.
- ☒ Date the entity was dissolved or inactivated.
- ☒ Reason for the dissolution or inactivation.
- ☒ Whether or not the entity expects to pay wages in the future.
- ☒ Organization/location where the entity's records will be stored.

SCHOOL DISTRICT REORGANIZATIONS AND DISSOLUTIONS

School district reorganizations are usually effective on July 1. If you are a reporting official for a school district, you should inform IPERS of all upcoming mergers and/or dissolutions.

Following a review of the data, IPERS will close the account of any school district that is dissolved or absorbed entirely by another district as a result of a merger or reorganization. You must file reports with IPERS for the dissolved or absorbed school district through the last date the district legally exists.

Example

SCHOOL DISTRICT REORGANIZATION

Effective July 1, 2020, newly created School District B absorbs School District A. School District A must file its last report for the period ending June 30, 2020. Then, on July 1, School District B takes responsibility for reporting IPERS-covered wages under its new IPERS employer identification number. School District B is also responsible, at that point, for correcting wage reporting errors, even if the dissolved school district reported the wages previously.



IPERS assigns employer identification numbers for newly created districts. In the past, IPERS allowed school district lunch and activity programs to report under separate numbers. IPERS no longer permits these separate numbers. A school district must now report its IPERS-covered wages under the parent school district's IPERS employer identification number.



SECTION 8:

IPERS PLAN COMPLIANCE

IPERS periodically conducts compliance reviews to ensure organizations are following IPERS regulations. Section 8 describes the responsibilities of IPERS compliance officers and the review process.

COMPLIANCE OFFICERS

IPERS employs several compliance officers who review employer records for compliance with IPERS statutes, rules, policies and reporting requirements.

COMPLIANCE REVIEWS

IPERS may schedule a compliance review routinely or as questions with respect to any compliance issues arise. When your organization is subject to a review, IPERS attempts to schedule time with you at least one week in advance. Most often, a compliance officer will first ask you to provide various records to IPERS and then follow up with an on-site compliance review.

After the compliance review, the compliance officer will send you a letter documenting the review's outcomes and any necessary changes. You and the compliance officer then work together to ensure any necessary corrections are made.

EMPLOYER PUBLICATIONS

IPERS provides employers with two important communications pieces — *The Latest Word* and employer bulletins — designed to keep everyone who works with IPERS reporting up to speed on regulatory and compliance issues.

The Latest Word

The Latest Word is IPERS' newsletter for employers. It contains information on a broad range of topics — legislative issues and considerations, reporting tips, compliance issues and all the latest IPERS-related news.






Employer Bulletins

Employer bulletins highlight changes to IPERS law and related processes. They are sent to IPERS reporting officials as often as necessary.

SUGGESTED RECORDKEEPING

Although each organization may decide how to maintain its member records, you should keep records that will substantiate your decisions to cover or not cover your organization's employees, and explain your reasons for treating wages as IPERS-covered and non-covered wages.

We recommend keeping the following information in your payroll system:

-  The member's name, address and Social Security number.
-  The dates on which the member is paid wages (including the cash value of wage equivalents).
-  The total amount of the member's gross wages.
-  The total amount of IPERS-covered wages (including regular pay and the cash value of covered wage equivalents).
-  The amount withheld from wages for the member's share of IPERS contributions.



Corrections must be made for all current employees omitted in error, active, retired and inactive members.



Current and previous issues of *The Latest Word* and employer bulletins are available at www.ipers.org, or on request from the IPERS office.



During a compliance review, you will need to reconcile members' gross wages to IPERS-covered wages. IPERS recommends doing this every month and recording the outcome of that reconciliation along with other documentation noted in this section.

FOR MORE INFORMATION

Contact IPERS for more information about coverage under the state's 218 agreement for local government employees.

We also recommend keeping:

- ✓ Hire and termination dates.
- ✓ Copies of completed *Election for Termination of IPERS Coverage* forms.
- ✓ Completed *Worker Status Determination* forms.
- ✓ Student status verifications.
- ✓ Volunteer status verifications.
- ✓ Temporary employee status verifications.
- ✓ Documentation of your employees' leaves of absence.
- ✓ Verification of bona fide retirement for the retirees you reemploy.
- ✓ Documentation of lump-sum distributions paid (when, to whom, whether they were covered).
- ✓ Extra cash payments.
- ✓ Cafeteria plan document and certification forms (effective January 1, 2017).

SOCIAL SECURITY ADMINISTRATION

In 1953, the State of Iowa reached an agreement — known as a Section 218 agreement — with the Social Security Administration to provide Social Security coverage for eligible public employees in Iowa. As a result of this agreement, most IPERS-covered employees participate in Social Security. IPERS is responsible for administering this program for governmental employers. However, IPERS has **no** responsibility for collecting, crediting, depositing or reporting Social Security wages and withholding amounts. The IRS is responsible for those tasks.

Employers and covered employees must contribute a percentage of an employee's covered wages (up to a maximum wage amount) toward the program, which includes Social

Security and Medicare coverage. (The contributions are known as FICA taxes.) For 2024, these amounts are:

FICA tax component	Social Security	Medicare
Employee contribution	6.20%	1.45%
Employer contribution	6.20%	1.45%
Total contribution	12.40%	2.90%
Maximum FICA-covered wages	\$168,600	No limit

You must report FICA-covered wages to the IRS on the *Form W-2 Wage and Tax Statement*. This form, along with appropriate contribution deposits, must be filed in accordance with IRS regulations.

SECTION 9:

IPERS FORMS

Below is an overview of the IPERS forms used by employers and members. IPERS updates its forms from time to time. The most up-to-date forms are available on IPERS' website. You can also contact IPERS to request a copy by email.

SUMMARY AND PURPOSE OF FORMS

Form	Why and When to Use It
Application for Free Military Credit	Submit this form to IPERS to restore IPERS service and wage credit for a member returning from an eligible military leave. See the form for detailed member eligibility requirements.
Application for Military Leave Contributions	If an employee returning from eligible military leave wants to make up IPERS contributions that were not paid while the person was on active duty, use this form to submit contributions and request restoration of IPERS service and wage credit. See the form for detailed member eligibility requirements.
Application for Retirement Benefits <i>(for members)</i>	Members need to contact an IPERS retirement counselor to request a copy of this form. The counselor will discuss their options, and provide information specific to them.
Application for Service Purchase <i>(for members)</i>	Members use this form to request a service purchase cost quote. You may be required to verify a member's employment information on this form.
Beneficiary Designation <i>(for members)</i>	Members use this form to designate or change their IPERS beneficiary(ies). It can also be completed in My Account.
Close or Merge Employer Account	Use this form to let IPERS know when an employer is being dissolved or is merging with another employer account.
Election for Termination of IPERS Coverage	Provide this form to employees who are eligible to elect out of IPERS coverage. Most public employees cannot elect out of coverage; see Section 3 or the form for a complete list of eligible positions. Employees who choose to elect out of IPERS coverage (including those electing an alternative plan, with the exception of enrollees in TIAA-CREF) must return this form to IPERS within 60 days of hire (or initial eligibility, if later). You must complete the employer verification section of this form.
Electronic Wage Reporting Waiver	Submit this form if you are unable to file reports electronically. Manual processing fees may be waived in extenuating circumstances.
Employer Account/Reporting Official Demographics	Use this form to change your organization's designated reporting official, and to add or update additional contacts and demographic information. You may also update this information through I-Que.
Employer Wage Reporting Summary	This is a cover sheet for monthly wage reports used <i>only</i> by employers who report on paper. This sheet summarizes the monthly wage report. It is not required for reports submitted online through I-Que.
Employer Enrollment Application	New and currently nonparticipating organizations submit this form to IPERS to determine whether they are eligible to participate in IPERS.
IPERS Periodic Wage Detail	This is the paper version of the monthly wage report. If you report wages on paper, you must also send the <i>Employer Wage Reporting Summary</i> form. Most employers submit wage reports online through I-Que and do not use this form. If you submit wage reports on paper, you may be subject to a manual processing fee.
Name or Address Change <i>(for members)</i>	Members use this form to update their name or address. They may also update their information through their member account in My Account.

Form	Why and When to Use It
Release of Information Authorization <i>(for members)</i>	Members complete this form to allow IPERS to temporarily release and discuss specific information from their account with a third party.
Request for Extension	Use this form to ask IPERS to extend the deadline for a monthly wage report or contribution payment. You can avoid late fees if you receive an extension before the deadline.
Request for IPERS Benefit Estimate <i>(for members)</i>	Members can view their benefit estimate in My Account or complete the form to receive an estimate through the mail.
Request for Waiver of Fee/ Interest Charges	Use this form to ask IPERS to waive fees or interest charged to your employer account, such as fees assessed for late wage reports or contributions.
Section 125 Plan Certification	Submit this form to IPERS each year (effective January 1, 2017) to certify whether a plan is qualified or not qualified as a Section 125 cafeteria plan.
Wage Reporting Adjustments	Use this form to correct wages that were not reported or were incorrectly reported. You may also use the <i>Wage Adjustment Import Spreadsheet</i> (available on IPERS' website) to submit wage adjustments in I-Que.
Wage Report Due Date Change	Submit this form if you do not have wages to report for one or more full months and you want to skip reporting for those months. We do not assess late charges if we receive the form before the skipped months' reporting deadline. You may file a wage report indicating zero covered wages instead of using this form.
Worker Status Determination	IPERS uses this form to determine whether an individual should be designated as an independent contractor or regular employee for IPERS' purposes. You should complete and submit this form when you hire someone who may be an independent contractor.

SECTION 10:

GLOSSARY

Term	Definition
Accumulated contributions	For a member, the member's IPERS contributions plus interest; for employers, the employer's IPERS contributions plus interest.
Adjunct instructors	Employees of a community college or university who do not have continuing contracts and whose teaching loads do not exceed one-half time for two full semesters or three full quarters for a calendar year.
Allowance	Compensation paid to an employee intended for the employee to use for a specific item, such as a cell phone or car.
Alternative coverage	Another qualified pension plan that the Iowa Code allows certain employers to offer their employees. Examples of employers who may offer an alternative plan are the State Board of Regents, community colleges and municipal water utilities.
Back pay	Compensation received at a later date that would normally have been paid earlier.
Banked holiday pay	Accrued unused holiday pay, with credit to be used at a later date.
Bona fide retirement	The period when a retiree must end all public employment, stay out of all employment with an IPERS-covered employer for one month, and stay out of all IPERS-covered employment for an additional three months. See the Member Handbook for exceptions, such as those for elected officials and members of the Iowa National Guard called to state active duty.
Cafeteria plan	A benefit plan that allows employees to choose between receiving taxable cash or nontaxable fringe benefits, such as health, dental and life insurance.
Calendar quarters	Periods of three consecutive calendar months, beginning each January 1, April 1, July 1 and October 1, used to calculate retirement benefits. Example: January, February and March. Members need to receive wages only once during each quarter to receive service credit for that quarter.
Calendar year	The period from January 1 to December 31 of each year.
Code of Iowa	Iowa's written laws; laws governing IPERS are located primarily in Chapter 97B.
Compensatory pay	Compensation for hours worked in excess of the normal work week and banked for later use, used either as paid time off or as a lump-sum cash payment.
Compliance officer	A member of IPERS' Employer Relations Bureau who is responsible for ensuring organizations follow IPERS code, rules and policies.
Contributions	The money that is collected from employers and employees to fund the IPERS retirement program. The amount is a set percentage of each employee's covered wages. This includes both the employer and employee share.
Covered employment	Employment with a covered employer in a position that is subject to IPERS withholding and reporting.
Covered wages	Compensation that is eligible for IPERS coverage.
Defined benefit plan	A retirement plan that uses a set formula to calculate members' benefit amounts.
First month of entitlement (FME)	The first month a member qualifies for a monthly retirement benefit, usually the month after the month a member terminates employment and a completed benefit application is received by IPERS.

Term	Definition
Fraudulent practice (chapter 97B)	When a person makes, or causes to be made, any false statement or representation for the purpose of: causing an increase in any payment authorized to be made under Iowa Code chapter 97B, causing any payment to be made where no payment is authorized under Iowa Code chapter 97B, obtaining confidential information from IPERS, or for any other unlawful purpose related to Iowa Code chapter 97B.
I-Que	IPERS' secure, password-protected online employer self service application used by employers to report wages, submit payments, change information for employees, view past wages reported, submit wage corrections, view monthly statements and update employer information.
Independent contractor	Self-employed people who, for IPERS' purposes, do not have an employer-employee relationship with an IPERS-covered employer.
Iowa Administrative Code (IAC)	The rules adopted by agencies to implement the Iowa Code. IPERS' rules are found in Chapter 495 IAC.
The Latest Word	IPERS' newsletter for employers.
Occupation code	The two-digit code used on wage reporting documents to identify the type of position and contribution rate for each employee.
Optional coverage	Employees in certain jobs can choose to elect out of IPERS coverage, if the election is completed within 60 days of starting the job or taking office. Examples of these employees are mayors, city council members, community action employees, elected township officials and city managers.
Per diem payments	For IPERS' purposes, a per diem is generally a set amount of compensation for one specific service, such as a daily payment for attending a meeting.
Pretax contributions	Contributions deducted from an employee's gross wages <i>before</i> federal or state tax is withheld. For IPERS' purposes, pretax contributions are the employee's share of contributions that an employer deducts from employee wages and pays to IPERS on behalf of the employee. Effective January 1, 1995, employee contributions are made on a pretax basis for federal income tax purposes. Effective January 1, 1999, employee contributions are made on a pretax basis for state income tax purposes.
Protection occupation membership group	One of IPERS' three membership groups. These employees, along with those in the sheriff/deputy sheriff membership group, are considered Special Service members and make up approximately 5% of IPERS' membership. Special Service occupation codes and contribution rates must be used for these employees. The protection occupation group includes airport safety officers, airport security officers, conservation peace officers, correctional officers, county attorney investigators, DOT peace officers, emergency medical service providers, fire prevention inspector peace officers and marshals, insurance special investigators, jailers, National Guard installation officers, certain police officers (including part-time police officers), parole peace officers, firefighters, Regents police officers and psychiatric security specialists.
Qualified plan	This status, which is described in the federal Internal Revenue Code, conveys certain tax advantages to the plan's members, among them the privilege of having contributions held and invested on a tax-deferred basis. IPERS is a qualified plan under IRC section 401(a).
Reporting official	The person designated by each employer who is the employer's main IPERS contact and is authorized to sign wage reporting documents, refund applications and retirement benefit applications.
Service credit	When a member works in IPERS-covered employment and contributes to IPERS, the member receives IPERS service credit. The service credit will eventually be used in calculating the member's retirement benefit. A member must contribute to IPERS only once during each quarter to earn credit for that quarter. A member can earn a maximum of four service credits for each calendar year.
Severance pay	A payment given to an employee upon termination that generally does not represent payment for past services.

Term	Definition
Sheriff/deputy sheriff membership group	One of IPERS' three membership groups. These employees, along with those in the protection occupation membership group, are considered Special Service members and make up approximately 5% of IPERS' membership. A Special Service occupation code and different contribution rates must be used for these employees. This group consists of sheriffs and deputy sheriffs.
Special Service members	Membership groups including sheriffs/deputy sheriffs and protection occupation members.
Tax-sheltered annuity	An investment vehicle qualified under IRC section 403(b) that allows employees to defer money from being taxed until a later date (usually retirement).
Temporary employee	Temporary employees are those hired for less than six months or those who work on-call or intermittently. Temporary employees include summer employees, volunteer firefighters and substitute teachers.
Vesting	When an IPERS member becomes eligible for more membership privileges, such as gaining access to a percentage of employer contributions at termination, service purchases and disability benefits. To vest before July 1, 2012, a Regular member must have at least four years of service, or be at least age 55 while making contributions. To vest on or after July 1, 2012, a Regular member must have at least seven years of service or be at least age 65 while making contributions. (Special Service members vest using the rules that applied to Regular members before July 1, 2012.)
Wage equivalent	Non cash compensation
Wage report	A monthly report submitted by all employers that lists employees and their covered wages, as well as other demographic data.
Wage reporting adjustment	Also called a wage adjustment, this is an adjustment to wage amounts submitted on a previous wage report.



QUESTIONS?

CONTACT US.



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