PSERS Employer Bulletin

Reporting Cyber Security Incidents to PSERS

Help protect our members' data! It is important that you protect your employees' personal information. As a PSERS participating employer, you have access to PSERS Employer Self-Service (ESS) Portal, PNC Cash Con, and Voya PayCloud. Because malware and hackers who gain access to your system may use that opportunity to also access systems you interact with such as PSERS, prompt reporting to PSERS is key so that PSERS can temporarily suspend your access to ESS, PNC Cash Con, and Voya PayCloud until the security incident is resolved.

If a security incident occurs that impacts your servers, software, or financial systems, **you must report the security incident immediately to PSERS by contacting your ESC Representative**. Your ESC Representative will request the information PSERS needs to assess whether there is a threat to PSERS' systems.

Member Statement of Accounts will be Sent to Members Fall 2023

Submitting your August 2023 Work Report completes the reporting for fiscal year 2022-2023, and our members will start receiving their *Statement of Accounts* in the Fall. We need your help to review your summary reports and ensure the information in members' accounts is accurate. Once your August 2023 Work Report is submitted, be on the lookout for an email providing further instructions on how to begin your review. Once your review is complete, you must respond in writing to your ESC rep that you are finished. This action gives PSERS the green light to generate the member statements for your employees.

Employer Actions Steps for Member SOA Season	
Timeframe for review: **30 Days -** starting when you receive your SOA email.	1. Generate the Summary report
	2. Copy the Summary Report into the Summary Report Template
	3. Review your Summary Report with focus on the highlighted rows
	4. Correct information in ESS by making the necessary adjustments.
	5. Re-run the Summary Report. All done with your review?
	6. CONFIRM that you are ready for PSERS to generate Member SOAs for your employees by sending an email to your ESC Rep.

Common Ways Cyber Criminals Gain Access to Your Data
As a school employer, you have access to a great deal of data, and it is important to safeguard that data against the ongoing risk of fraud, cyber threats, and other unauthorized activity.

Some common ways cyber criminals gain access to this data are through phishing, malware, and ransomware.

	Phishing	Malware	Ransomware
What is it?	Phishing is an attack that uses email or a messaging service that tricks you into taking an action (clicking a link, opening an attachment, etc.) allowing attackers to gain access to your sensitive information or even take control of your device. Attackers will pretend to be a trusted source like your bank or friend.	Malware is software installed on your device that gains control of your device and/or access to your files. Malware can be used to spy on you, steal your passwords, or even use your system to attack others.	Ransomware is a type of malware that locks you out of your device or prevent you from accessing your information. The hacker then threatens to destroy the victim's data unless a ransom is paid.
How to protect yourself	Avoid clicking on links or opening attachments from unknown or suspicious senders. Phishing emails will often have the following clues: • Creates a sense of urgency, asking for immediate action • Generic salutations • Requests for sensitive information (e.g., passwords, credit card numbers) • Link looks odd • Bad grammar	• Install anti-virus software from trusted vendors • Keep your current operating systems, applications, and other software updated • Be alert when downloading attachments and files • Regularly back up your system and files to cloud-based services or external drives	

Source: SANS Ouch! Newsletters

Although we only covered three common ways criminals can access your information, there are many others that require us to remain vigilant.

How PSERS Keeps Your Information Safe

PSERS utilizes industry best practices for security controls within its systems to keep our members and their data safe. Some examples of these best practices include:
- **PSERS has an Information Security Office** dedicated to overseeing PSERS information security policies, standards, compliance, and risk assessments. This office will coordinate information security efforts and incident response with our employers should an incident occur.
- **PSERS requires MFA (Multi-factor Authentication) for connections to the ESS Portal and the Member Self-Service (MSS) Portal.** MFA requires additional information, such as verification by a phone call or mobile application, besides your username and password to access a website. This is an added layer of security to protect data.
- **PSERS encrypts all data at rest within its systems.** Data encryption is a method of protecting data by encoding it. Once it is encoded, it can only be accessed or decrypted by the correct encryption key. If accessed without permission, the data is unreadable.
- **PSERS provides encryption of data in transit for the ESS Portal.**
- **PSERS monitors employer accounts and logins to its systems.**

(Member Statement of Accounts will be Sent to Members Fall 2023... Continued)

Member Statement of Account Training
PSERS ESC Representatives will hold 45-minute member statement of account trainings via Teams webinar. Attendance is recommended for anyone involved with reporting payroll information to PSERS including business managers, monthly reporters, and payroll staff.

We will explain what the member statement of account is, why it is so important, and what your responsibilities are to ensure that your employees receive their statement in a timely manner.

Please click a link below to register for one of the three sessions. Once registered you will receive a confirmation email with a calendar reminder and the meeting link.
> Tuesday August 8 at 9:00 A.M.
> Wednesday August 9 at 2:00 P.M.
> Thursday August 10 at 9:00 P.M.

2023 Employer Spring Workshop Available Online

Thank you for attending PSERS Employer Spring Workshop! The presentation and a recording of the presentation are available online: *https://www.psers.pa.gov/Employers/Pages/Spring-Workshops.aspx*

This year's workshop was PSERS' first in-person workshop since 2019 and it was a pleasure meeting all attendees in person. In total, we had 650 attend our in-person workshops and 88 attend the virtual workshop this year.

Please feel free to reach out to your ESC representative if you have any suggestions for future workshops. Your feedback helps us better develop future workshops.

PayCloud Training Coming in August

Voya Financial is offering PayCloud training for new employers or employers who would like a refresher training on August 16th @ 2:00 P.M., and August 17th @ 9:00 A.M.

Invitations to attend the training were sent mid-July.

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New Member Resources

As a public school employer, it is important for you to take an active role in notifying your employees about the PSERS resources available to them. The resources below can be found on the PSERS public website.

Information for New Employees Handout

Distributing the Information for New Employees handout is your first step in educating your employees about PSERS and helping them get started on the path to retirement readiness. This handout is on our website at *psers.pa.gov*. It is the first document at the top of the Employer Forms tab. The *Information for New Employees* handout includes information on what PSERS is, the plans we offer, how to qualify for membership, what actions they need to take as a new employee, QR codes directing employees to the class election calculator, and more! Within the first few weeks of members qualifying for membership, PSERS will send them a Welcome Packet and Class Election Packet with more information.
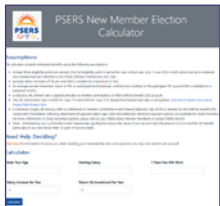
Class Election Calculator

To assist members in deciding which membership class is right for them, PSERS provides a calculator to see what the different benefit amounts may be when they plan on retiring. Members just need to enter their age, starting annual salary, and the number of years they plan on working.
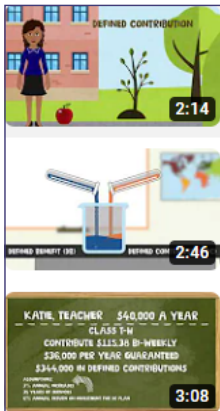
Class Election Videos:

PSERS also has three videos to help members understand their retirement benefit and their membership class options:

- **Understanding Your PSERS Benefit**– high-level overview of the PSERS retirement benefit options.
- **Membership Class Options** – Comparison of the PSERS membership classes: Class T-G, Class T-H, and Class DC.
- **How to Select a Membership Class** - Examples of what your benefit may look like in each membership class as well as instructions for remaining in your current membership class or electing a new class.

Active Member Handbook

For more information on PSERS' retirement, refer to the *PSERS Active Member Handbook* at *psers.pa.gov*.

Public School Board of Directors PSERS Board Member Election

Let your school board of directors know that the PSERS Board of Trustees will conduct an election this fall for a public school board of directors member to serve a three-year term on the Board from January 1, 2024, to December 31, 2026.

Interested school board of directors may request nomination packets by writing or emailing:

> PSERS Election Coordinator
> PSERS Executive Office
> 5 North 5th Street
> Harrisburg, PA 17101
> *RA-PSELECCOORDINATOR@pa.gov*

Election packets are available starting on July 24, 2023. A completed affidavit, nominating petition, and biographical form must be returned at the email address or mailing address above by 5:00 p.m. on September 11, 2023. Late receipt will disqualify any candidate from the election ballot.

Information on the duties and responsibilities of PSERS Board members can be found by scanning the QR Code or following this link: *https://tinyurl.com/4s7pdh62*

Terminated Employees: Receiving a Distribution from PSERS DC Plan

A PSERS member with a PSERS Defined Contribution component should review their PSERS DC account upon termination or retirement to consider their distribution options. Be sure your separating employee understands that:

- Distributions from PSERS DC Plan are not automatic if the account balance is more than $5,000.
- Members must request a distribution through Voya.
- Accounts under $5,000 cannot stay in the DC Plan.
- Distributions will not be provided without a termination record from all employers.
- Distributions will not be paid until the later of 30 days after the termination date reported by the employer or the last day of the month in which a balance of contract is reported by the employer.

Reminder: Report All Employees

All school employees must be reported to PSERS from day one of employment, regardless of qualification, unless the member previously waived their PSERS membership or is working under a return to service exception. It is important to timely report your employees so they can consider and submit important elections to PSERS, like waiving membership through the MSS portal within 90 days of qualification.

Return to Service

The Retirement Code generally prohibits PSERS retirees from returning to school service for a public school in any capacity, full-time or part-time, qualifying or nonqualifying service, while receiving a PSERS retirement benefit. If you are considering hiring a PSERS retiree to provide school service, the member's monthly retirement benefit will be stopped unless one of the following exceptions applies:

- **Personnel Shortage** - Employment in the event of a shortage of appropriate subject-certified teachers or other personnel.
- **Emergency that Increases the Workload** - Employment resulting from an unforeseen emergency which increases the workload and creates a serious impairment of service to the public.
- **Extracurricular Position** - Employment in an extracurricular position under a separate written contract that includes the required verbiage.
- **Independent Contractor** – Employment when validly employed as an independent contractor under a separate written contract.
- **Employment with a Third-Party Employer** – Employment when validly employed by, and providing services through, a legitimate third-party employer that is not a reporting unit of PSERS.
- **Enrollment in Alternate Retirement Plan** – Employment by any of the state's community colleges, Pennsylvania State University, the 14 state-owned universities, and charter schools where the PSERS retiree enrolls in an alternate retirement plan (e.g., SERS - State Employees' Retirement System or TIAA - Teachers Insurance and Annuity Association).

These exceptions, including the request and approval process, are detailed in the *Return to Service Exceptions* (Publication #9682) handbook, which is available on the PSERS website.

As the employer, you must obtain approval from PSERS under one of the processes before hiring a PSERS retiree under an exception. If PSERS determines that the PSERS retiree does not qualify under an exception, their monthly payment will be stopped and they will again become an active, contributing member of PSERS. The PSERS retiree will also be required to pay back the benefit they received, if any, after their return to active service. If the PSERS retiree can return to service under one of the exceptions, then the member will not be eligible to earn or purchase service credits for the time period they were employed under the exception.

Special rules may apply for employment in a community college, public university, or Pennsylvania charter school. Please contact your ESC representative if you have questions on hiring a PSERS retiree.

Act 91 of 2021 Ended June 30, 2023
Unless extended by the General Assembly, Act 91 of 2021 expired at the end of the 2022-2023 school year. School employers can continue to follow PSERS original process in requesting a School Year Approval or Specific Member Request.

Template letters are available here: *https://www.psers.pa.gov/Employers/Pages/Return-to-Service-Exceptions.aspx*