

PSERS Employer Bulletin

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Public School Employees Retirement System

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PSERS CARE Line

PSERS will soon be introducing the Communicating Anonymously Retirement Errors (CARE) Line. The CARE Line is a toll-free number that can be used to call PSERS regarding pension-related issues of which PSERS should be made aware. Anyone can call this line to inform PSERS of retirees who have incorrectly returned to work for a Pennsylvania public school employer, or of money that has been inadvertently reported as retirement covered compensation, etc. When you call the CARE Line, you will reach a voicemail box where you can anonymously leave a message at any time of day or night without fear of retribution. Messages from

the CARE Line voicemail box are written down and deleted. The numbers that call are not traced and callers are not required to provide information that identifies who they are. The caller can use the toll-free number from a cell phone, home phone, or pay phone; PSERS will not know from where the call was placed.

PSERS understands that we all play a vital role in ensuring that the rules established by the Pennsylvania State Legislature are followed. With your help, we can ensure the pension laws are administered fairly and equally to all PSERS members.

Employer Service Center Contact Information

The Employer Service Center (ESC) has been receiving calls from members more frequently. Some members have stated that the employer has supplied them with ESC's contact information. ESC representatives are focused on providing employer support and problem resolution. Therefore, your ESC representatives are not the most appropriate PSERS

staff person to handle member inquiries. Please encourage your employees to direct their member inquiries to PSERS Regional Office staff and the PSERS Member Service Center. Our member representatives are available from 8:30 a.m. to 5:00 p.m. to assist our members with their pension issues.

Employer Service Center Staff

Jayne Buchwach
Regional Field Administrator
Ext. 6325
jbuchwach@pa.gov

Region 1 - Rose Diehl
Ext. 6323
rosdiehl@pa.gov
Beaver, Butler, Cameron, Centre, Clarion, Clearfield, Clinton, Crawford, Elk, Erie, Forest, Jefferson, Lawrence, McKean, Mercer, Potter, Venango, and Warren Counties

Region 2 - Matt Hartman
Ext. 6327
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Bradford, Carbon, Columbia, Lackawanna, Lehigh, Luzerne, Lycoming, Monroe, Montour, Northampton, Northumberland, Pike, Snyder, Sullivan, Susquehanna, Tioga, Union, Wayne, and Wyoming Counties

Region 3 - Jonathan Malnick
Ext. 6324
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Allegheny, Armstrong, Fayette, Greene, Indiana, Washington, and Westmoreland Counties

Region 4 - Carolina Baez
Ext. 6320
cbaez@pa.gov
Adams, Bedford, Blair, Cambria Cumberland, Dauphin, Franklin, Fulton, Huntingdon, Juniata, Mifflin, Perry, Somerset, and York Counties

Region 5 - Michael Chappuis
Ext. 6322
michappuis@pa.gov
Berks, Bucks, Lancaster, Lebanon, Montgomery, and Schuylkill Counties

Region 6 - Ellen Harrington
Ext. 6321
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Chester, Delaware, and Philadelphia Counties

Request for Information from PSERS Benefits Processing Staff

When you receive email requests or calls from PSERS Benefits Processing Staff, please be mindful to respond as soon as possible. Staff may contact you requesting information so that member benefits may be processed. Your employee's benefit calculation is dependent on the information you provide, as yours will be someday. Missing and/or incorrect information will prevent the processing staff from completing the benefit. Delays in processing may cause unnecessary financial hardship for our members.

Please let the processing staff know if the requested

information may require you to search for old payroll records or employment information. If possible, provide an estimated time frame you will need to supply PSERS with the information. If requests for information go unanswered, Employer Service Center representatives will contact District Administration for assistance. If requests for information are still unanswered, the member will be notified that his or her benefit cannot be processed until employer information is received. Thank you for your continued assistance in assuring benefits are completed accurately and timely.

Contribution Rate Exceptions

When uploading your work reports or creating adjustments, please remember to check for contribution rate exceptions. Contribution rates need to be changed in your payroll system to reflect the PSERS system calculation of the rate.

PSERS system logic is correctly identifying contribution rate changes based on the reported data from employers. If you believe you have received a contribution rate exception in error, call your Employer Service Center representative to resolve the

issue. The ESC Representative will review the member's account and may request documentation, payroll records or school board minutes. Once the review is completed, the ESC Representative will provide you with information either affirming the current rate or, based on this additional information, review why the rate in the system should be changed. While PSERS is reviewing the member's account, you should continue processing your reports using the rates currently displayed by the system.

Premium Assistance and Non-Taxed Premium Payments

The premium assistance benefit provided by PSERS reimburses an eligible retiree his or her out-of-pocket premium expense for health insurance coverage from a Commonwealth school employer or the PSERS Health Options Program. Premium assistance payments are not taxable to the recipient and cannot reimburse a non-taxed premium payment. The Internal Revenue Service (IRS) does not allow a non-taxable reimbursement of a non-taxed expense.

If PSERS learns that premium assistance has been paid where no taxable expense has been incurred by the recipient, PSERS must recoup these payments from the retiree. The following are examples of premium payments that cannot be reimbursed by premium assistance:

- A retiree is covered by a school employer as a spouse of an active employee. The employee's premium is paid through a health reimbursement account on a pre-tax basis. Even though the employee's salary is reduced to "pay" the premium for his or her spouse's coverage, this "expense" cannot be

reimbursed by premium assistance. In this case the actual premium payment, considered by the IRS to be an employer contribution, is pre-tax.

- A school employer establishes a period of time or an amount of money to provide a retiree with health insurance coverage. Unless the retiree has paid taxes on the value of the health insurance coverage or the amount of money set aside to pay for the coverage, this "pre-tax" premium expense cannot be reimbursed by premium assistance.

The tax regulations regarding non-taxable premium assistance payments are complex. The premium assistance benefit "safe harbor" is a retiree making a payment by check to the school employer for their health insurance premium. Any other premium payment arrangement should be reviewed by a tax expert.

Report Due Date Reminder

Monthly work reports must be submitted to PSERS by the 20th of each month. Late reporting is costly to you and to your employees who are members of PSERS. When work reports are late, the processing of member benefits is delayed. This may cause a financial hardship for employees who are retiring. Late reporting may also cause delays in the sending of members' Statement of Account. Contact your ESC representative if you are having difficulties when submitting work reports or correcting errors. The sooner we know you are having an issue the sooner it can be corrected.

PSERS Website

www.psers.state.pa.us

The goal of our web-based reporting features, news, Bulletin, Employerpedia, employer forms, and Employer Service Center staff, is to provide you with the information and support you need right at your fingertips. From the PSERS homepage, click on **Employers** to access all online resources.

Workshop Schedule

Region	City	Location	Date	Time
1	Clarion	Riverview I.U. 6, 270 Mayfield Rd.	Monday, May 05, 2014	9:00 a.m.
1	Edinboro	Northwest Tri-County I.U. 5, 252 Waterford St.	Wednesday, April 30, 2014	9:30 a.m.
1	Grove City	Midwestern I.U. 4, 453 Maple St.	Tuesday, April 29, 2014	9:30 a.m.
1	Monaca	Beaver Valley I.U. 27, 147 Poplar Dr.	Monday, April 28, 2014	9:30 a.m.
1	Smethport	Seneca Highlands I.U. 9, 119 Mechanic St.	Thursday, May 01, 2014	9:30 a.m.
1	West Decatur	Central I.U. 10, 345 Link Rd.	Friday, May 02, 2014	9:30 a.m.
2	Archbald	Northeastern Educational I.U. 19, 1200 Line St.	Thursday, May 29, 2014	9:30 a.m.
2	Canton	BLaST I.U. 17, 33 Springbrook Dr.	Friday, May 02, 2014	9:30 a.m.
2	Easton	Colonial I.U. 20, 6 Danforth Dr.	Tuesday, May 13, 2014	9:30 a.m.
2	Kingston	Luzerne I.U. 18, 368 Tioga Ave.	Friday, May 09, 2014	9:30 a.m.
2	Milton	Central Susquehanna I.U. 16, 90 Lawton Ln.	Wednesday, May 07, 2014	9:30 a.m.
2	Schnecksville	Carbon-Lehigh I.U. 21, 4210 Independence Dr.	Tuesday, April 29, 2014	9:30 a.m.
2	Williamsport	BLaST I.U. 17, 2400 Reach Rd.	Thursday, May 01, 2014	9:30 a.m.
3	Coal Center	Intermediate Unit 1, 1 Intermeditate Unit Dr.	Wednesday, May 21, 2014	9:00 a.m.
3	Greensburg	Westmoreland I.U. 7, 102 Equity Dr.	Tuesday, May 20, 2014	9:00 a.m.
3	Indiana	ARIN I.U. 28, 2895 W. Pike Rd.	Monday, May 19, 2014	9:00 a.m.
3	Munhall	Allegheny I.U. 3, 475 E. Waterfront Dr.	Thursday, May 22, 2014	9:00 a.m.
4	Duncansville	Appalachia I.U. 8, Ed-Tech Center, 580 Foot of Ten Rd.	Friday, May 16, 2014	9:00 a.m.
4	McVeytown	Tuscarora I.U. 11, 2527 US Hwy. 522 S.	Friday, May 23, 2014	9:00 a.m.
4	New Oxford	Lincoln I.U. 12, 65 Billerbeck St.	Thursday, May 01, 2014	9:00 a.m.
4	Summerdale	Capital Area I.U. 15, 55 Miller St.	Tuesday, April 29, 2014	9:00 a.m.
5	Doylestown	Bucks County I.U. 22, 705 N. Shady Retreat Rd.	Thursday, May 08, 2014	9:00 a.m.
5	Lancaster	Lancaster-Lebanon I.U. 13, 1020 New Holland Ave.	Friday, April 25, 2014	9:00 a.m.
5	Norristown	Montgomery County I.U. 23, 1605 W. Main St.	Thursday, May 22, 2014	9:00 a.m.
5	Pottsville	Schuylkill I.U. 29, 15 Maple Ave.	Friday, May 02, 2014	9:00 a.m.
5	Reading	Berks County I.U. 14, 1111 Commons Blvd.	Tuesday, May 13, 2014	9:00 a.m.
6	Downingtown	Chester County I.U. 24, 455 Boot Rd.	Tuesday, May 06, 2014	9:30 a.m.
6	Morton	Delaware County I.U. 25, 200 Yale Ave.	Tuesday, April 22, 2014	9:30 a.m.
6	Philadelphia	School District of Philadelphia, 440 N. Broad St., Education Center, Room 1080	Wednesday, May 07, 2014	9:30 a.m.