Overview of PERS

1

Employer Reporting Guide

This guide explains the PERS system, the three PERS plans, and the benefits the plans provide.

Employer Service Center

Contents

Introduction **4**
How PERS works 4
Legislative changes to PERS 5
PERS education sessions 5
PERS pension **6**
Three programs 6
Vesting in the pension program 7
Individual Account Program (IAP) **8**
Vesting in the IAP 8
Employee Pension Stability Account (EPSA) 8
Voluntary contributions 8
Oregon Savings Growth Plan (OSGP) **9**
Other accounts **9**
Tier One/Tier Two regular accounts 9
Variable Annuity Program 9
PERS membership **10**
Qualifying for membership 10
Maintaining membership 10
Member annual statements 11
Online Member Services (OMS) tool 12
Divorce 12
Death and beneficiaries 12

Continued

Retirement benefits **13**
Retirement eligibility 14
Service credit 15
Considerations for School Employee job class 15
Considerations for Police and Fire job class 15
After retirement **17**
PERS Health Insurance Program (PHIP) 17
Work after retirement 18
Employer responsibilities **19**
Paying for PERS 19
Reporting employee data to PERS 20
PERS privacy practices **21**

Revised March 2024

Introduction

The Oregon Public Employees Retirement System (PERS) was established in 1946 for public employees in Oregon. About 900 state agencies, public schools, community colleges, and local governments (cities, counties, and special districts) participate in PERS, which covers about 95% of public employees in Oregon — more than 405,000 people.

The system offers PERS' retirees a pension, an investment account called an Individual Account Program (IAP) account, and an optional deferred-compensation account. The pension provides monthly payments for life; the IAP and deferred-compensation accounts provide disbursements until they are spent or rolled over.

This guide explains the benefits offered by the three PERS programs — Tier One, Tier Two, and the Oregon Public Service Retirement Plan (OPSRP) — and the variations in these benefits for different types of jobs.

To read definitions of any of the terms in this guide, refer to the employer reporting quick reference, "Glossary."

How PERS works

The benefits provided by PERS, the system, are decided by the Oregon Legislature. The program is primarily funded by employers, interest earned on the invested funds, and small contributions from members who earn over a certain amount. The funds are collected by PERS, the agency, managed by Oregon State Treasury, and invested by the Oregon Investment Council.

Watch the video "How Does PERS Work?" to understand how these entities work together to manage PERS.

Legislative changes to PERS

Nearly every legislative session, the Oregon Legislature is presented with bills requesting changes to PERS. Most sessions lead to at least a few adjustments to PERS benefits.

The most recent major reformation of PERS was passed by the legislature in 2019. Senate Bill (SB) 1049 led to a number of changes to PERS that were designed to slow the increase in employer contribution rates. To learn about the programs implemented because of SB 1049, read the Senate Bill 1049 Information and Implementation for PERS Employers webpage.

To read about legislative changes by year, go to the Legislation Impacting PERS webpage.

PERS education sessions

PERS offers education sessions for members who are new to PERS and those who are within three years of retirement. To help your employees sign up for a class, direct them to the appropriate webpage below.

- Tier One/Tier Two Education Presentations.
- OPSRP Education Presentations.

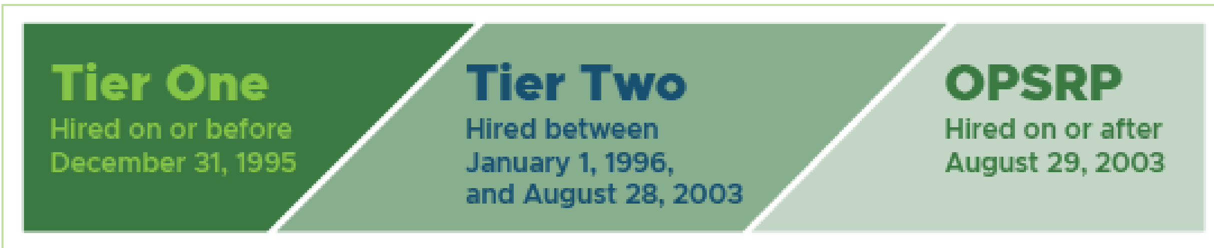
Annual PERS Expo

Every October, PERS holds an all-day educational event for all PERS members. PERS Expo features live presentations, downloadable materials, and on-demand videos that help members understand their PERS retirement benefits, how and when to apply for retirement, options for receiving retirement funds, and more. In the fall, PERS shares information about the upcoming Expo in the member newsletters and employer newsletter.

PERS pension

PERS administers three pension programs: Tier One, Tier Two (both detailed in Oregon Revised Statute Chapter (ORS) 238), and Oregon Public Service Retirement Plan (OPSRP) (detailed in ORS Chapter 238A). Tier One and Tier Two are both closed to new members; all new PERS members participate in the OPSRP program.

The program a member is in is determined by their original hire date with a PERS-participating employer (if membership was established and retained). Learn more in PERS plan definitions.



Whichever program a member is in, they remain in that program unless they lose membership or withdraw from PERS. Even if they retire and then return to work for a PERS-participating employer, they stay in their original program. If an employee moves to a different PERS-participating employer, they remain in their program and continue to build their benefits.

Three programs

Each pension program offers slightly different benefits. Read the Benefit Component Comparisons Chart for details.

Tier One

Tier One is the oldest and most generous PERS program. Tier One retirees have more options for how to receive their money when they retire than any other program. Some of these options have resulted in generous pension benefits; therefore, they were not carried forward into the Tier Two or OPSRP programs.

Retirement benefits for current Tier One retirees may include the following: a pension, IAP, member account, and variable account.*

Tier Two

In 1996, the Oregon Legislature created Tier Two to be less costly for employers than the Tier One program. However, over time, it didn't reduce costs enough. The high cost of Tier One/Tier Two benefits means employers pay a higher contribution rate for their Tier One and Tier Two employees than their OPSRP employees.

Retirement benefits for current Tier Two retirees may include the following: a pension, IAP, member account, and variable account.*

OPSRP

In 2003, the Oregon Legislature gave PERS a major overhaul and created a third tier: the Oregon Public Service Retirement Plan. Over time, as more people retire under OPSRP and fewer retire under Tier One/Tier Two, employers' PERS costs will go down.

Retirement benefits for OPSRP retirees include: a pension and an IAP account.

*Read the "Other Accounts" section in this guide for information on member and variable accounts. Only Tier One/Tier Two employees who kept their variable account when the program ended receive it at retirement.

Vesting in the pension program

Once a PERS member is vested, they become eligible to receive a pension at retirement even if they stop working for a PERS-participating employer. The only way they can lose their pension is if they withdraw from PERS.

To vest in PERS, an employee must work for five years in a PERS-qualifying position that requires at least 600 hours of service per year. The years do not need to be consecutive, but the employee cannot have a gap in qualifying employment of more than five consecutive years.

A member becomes vested when one of the following occurs:

- They complete at least 600 hours of service in each of five calendar years. They reach vested status in their fifth year as soon as they complete 600 hours of service.
- They reach normal retirement age. For a list of normal retirement ages for each job class, see the "Retirement Benefits" section in this guide.

Individual Account Program (IAP)

The IAP is another source of income for PERS retirees. After an employee completes their first six months of work and establishes membership in the IAP, 6%* of their monthly salary starts being deposited into their IAP employee account, which is a defined-contribution account. Some employers pay, or "pick up," that 6% for their employees, and others just deduct it from their employees' paychecks.

Like with a 401(k) defined-contribution plan, the money is invested and earns gains or losses over time. Retirees can choose how they would like to receive their IAP account balance when they retire.

Learn more: What is the IAP?

*Minus the amount redirected into their Employee Pension Stability Account, if applicable.

Vesting in the IAP

New employees become vested in their IAP employee account as soon as they establish IAP membership (i.e., after their six-month membership wait time). Vesting in optional employer accounts may have different rules.

Employee Pension Stability Account (EPSA)

Introduced in 2020, the EPSA is a way to help reduce employers' rising contribution rates and enable employees to contribute to their pension costs. Employees who earn over a certain amount per month have a percentage of their 6% IAP contribution redirected into their EPSA. When they retire, that money is used to help fund their pension.

The amount redirected into the EPSA is 2.5% for Tier One and Tier Two, 0.75% for OPSRP. The remaining 3.5% or 5.25% is deposited into their IAP.

Learn more: EPSA Overview.

Voluntary contributions

Members who make EPSA contributions can choose to make an additional, after-tax contribution into their IAP that is equal to the exact amount being redirected into their EPSA: 2.5% for Tier One and Tier Two, 0.75% for OPSRP. This option is called a "voluntary contribution" and allows members to continue contributing a full 6% of salary into their IAP employee account. Eligible employees can begin making voluntary contributions by choosing the option in the Online Member Services (OMS) online tool.

PERS charges employers for employees' voluntary contributions. It appears on your statement as IAP Voluntary Contributions.

Learn more: How to Manage an Employee's Voluntary Contribution.

Employer reporting guide 26, *Understanding Your Statement*.

Oregon Savings Growth Plan (OSGP)

OSGP is an optional program that enables PERS members to defer some of their pay until retirement. Through OSGP, members choose how much salary they want to save (either a percentage or a dollar amount), whether the money is deducted pre- or post-tax, and how they want their 457(b) account invested.

PERS offers the program through a third party (Voya), and there is no employer reporting involved.

Learn more on the OSGP website.

Other accounts

Tier One/Tier Two regular accounts

Before the IAP began in 2004, members contributed to individual member accounts that were used to fund pension benefits. When PERS was reformed in 2003, the member accounts program was replaced with the Individual Account Program (IAP), which was designed to be more affordable for employers.

Members retained their regular accounts but stopped contributing to them in 2004. PERS continues to credit earnings and losses to a member's account until the member withdraws, elects a one-time transfer, or retires. For Tier One members, these regular member accounts earn a guaranteed rate of interest set by the PERS Board (currently 6.9%). Tier Two members, on the other hand, do not receive a guaranteed earnings rate but instead receive actual investment returns on their member accounts.

A regular account is sometimes referred to as a "tier account."

Variable Annuity Program

Before the IAP began, PERS offered the Variable Annuity Program for Tier One and Tier Two members. The last date members could contribute to the Variable Annuity Program was December 31, 2003. However, PERS continues to credit earnings and losses to previously existing accounts until the member withdraws, elects a one-time transfer, or retires. PERS-participating judges who were sitting on the bench June 30, 2003, can continue to participate in the Variable Annuity Program.

A Variable Annuity Program account is sometimes referred to as a "variable account."

PERS membership

Qualifying for membership

To become a PERS member, an employee must complete a "waiting period" of employment that satisfies these rules:

- The employee must work for six months with no break in service lasting 30 or more consecutive working days.
- The employee is still working for the same employer at the end of the six-month period.
- The employee is still working for the same employer on the day after the six-month period ends.

Maintaining membership

To maintain membership in PERS, an employee needs to work in a "qualifying" position (i.e., more than 600 hours/year) and not lose nor withdraw their membership.

Membership in PERS is portable, meaning a member who leaves one PERS-participating employer to work for another PERS-participating employer retains their membership.

Loss of membership

A non-vested PERS member can lose their membership if they are away from PERS-qualifying employment for five consecutive years.

Tier One/Tier Two loss of membership

All Tier One and Tier Two members are vested and, therefore, cannot lose their membership unless they choose to withdraw.

OPSRP loss of membership

If an OPSRP employee leaves PERS-covered employment before vesting and does not return to PERS-covered employment within five years, they will lose their PERS membership. They may receive the money in their IAP and Employee Pension Stability Account (EPSA), but they will not receive a pension when they retire. If a person who has gone into loss of membership enters PERS-covered employment later, they will need to establish a new membership after a six-month waiting period.

Membership withdrawal

Any non-retired member who is no longer working for a PERS-participating employer can choose to withdraw their membership.

Tier One/Tier Two withdrawal

A Tier One or Tier Two employee who is no longer employed by any PERS-participating employers may choose to "withdraw" their PERS membership. If they qualify to withdraw, they will receive a payout of the current value of their invested accounts (IAP, EPSA, Tier One or Tier Two member account, and variable account, if they have one), and terminate their PERS membership. As a non-member, they would not be entitled to a future pension benefit from PERS.

Learn more: Your employees can read detailed information about withdrawal on the Withdrawal/Inactive Member Information webpage.

OPSRP withdrawal

An OPSRP member who is no longer employed by a PERS-participating employer may choose to withdraw the member contributions and earnings that have accumulated in their IAP and EPSA, if they meet certain conditions. Doing so completely terminates their membership in OPSRP/PERS. As a non-member, they will not receive a future pension benefit from PERS.

Learn more: For detailed information about withdrawing from PERS, read the OPSRP Withdrawals webpage.

Financial impact to employers

If a member forfeits their pension program membership by losing or withdrawing their membership, the contributions the employer has paid to PERS on that employee's payroll will remain in the employer's pension (i.e., reserve) account. Those funds will be used to fund retirement benefits for the employer's other remaining employees.

Member annual statements

Every spring, PERS mails annual statements to all active PERS members and inactive members who still have a PERS account. The statements list the member's service credit, IAP account balance, and EPSA account balance.

2021 TIER TWO PENSION INFORMATION

This is the first part of your retirement benefit. You can produce a pension benefit estimate for a future retirement date on Online Member Services (OMS), located on the PERS website.

REGULAR ACCOUNT

Account balance December 31, 2020:	$67,222.10
2021 earnings rate:	20.14%
Earnings for 2021:	$13,538.53
Account balance December 31, 2021:	$80,760.63

VARIABLE ACCOUNT

You did not participate in the Variable Account as of December 31, 2021.

Your 2021 Tier Balance: $80,760.63

YEARS OF SERVICE

2021 service credit:	1 year
Total service credit:	22 years, 10 months

POLICE OFFICER & FIREFIGHTER UNIT ACCOUNT

Account balance December 31, 2020:	$441.73
Unit contributions in 2021:	$102.24
2021 earnings rate:	20.14%
Earnings for 2021:	$109.56
Account balance December 31, 2021:	**$653.53**

Excerpt from sample member annual statement

Example Tier One member annual statement.

Example Tier Two member annual statement.

Example OPSRP member annual statement.

Online Member Services (OMS) tool

PERS members can view their account information anytime using the OMS tool. You can direct members to the What Is OMS? webpage to read what active, inactive, and retired members can do in OMS.

Divorce

When a member gets divorced, this can affect their future PERS benefit.

Advise your employees who get divorced to send a certified copy of their divorce decree to PERS Divorce Unit along with their full name, address, daytime telephone number, and Social Security number. They can mail or fax their request to:

Oregon PERS/Divorce Unit
PO Box 23700
Tigard OR 97281-3700
Fax: 503-598-0561

They may also change their beneficiary of record by completing a new Designation of Beneficiary form if their divorce decree allows.

Learn more about how employees report a divorce to PERS on the Divorce webpage.

Death and beneficiaries

When a member dies, a portion of their PERS benefits may be available to their beneficiary. How much can be left and to whom it can be left varies based on PERS program, whether someone passes before or after retirement, and the beneficiary choices they made at retirement.

How to report an employee death

When an employee dies before retirement, the employee's family and employer must follow a few important steps to report the death to PERS and ensure the employee's account is updated and beneficiary benefits can begin, if applicable. For instructions on reporting an employee death, read the article "How to Report an Employee Death" in the November 2023 *Employer News*.

Learn more

"How do I report an employee's death?" FAQ.

Employer reporting guide 15, *Reporting a Termination or Death*.

When a PERS Member Dies webpage.

Retirement benefits

On average, a PERS pension can provide an income replacement of around 45%* of what a member was earning while working.

In general, how much monthly pension members receive when they retire depends on:

- How long they worked in a qualifying position or were otherwise eligible to receive retirement credit (called "service time"). This excludes months for which they did not receive service credit (see "Service Credit" on page 15.
- Their pension program (Tier One, Tier Two, or OPSRP).
- Their job classification. Police and Fire, General Service, and School Employee classifications receive slightly different benefits. See sidebar to learn more.
- What they were paid in their last 36 months or three highest-paying years (called "final average salary" (FAS)). FAS calculation varies by tier.
- Whether they retire early or at normal retirement age.
- If their employer participates in the Unused Sick Leave Program, which entitles Tier One and Tier Two employees to include a portion of their unused sick leave to increase the FAS used in their retirement benefit calculation.
- Laws in effect when they retire.

Job classifications

PERS members are assigned one of eight job classifications when they start a new job. Most employees fall into the General Service, School Employee, or Police and Fire job classes.

Unlike an employee's membership program, which remains the same, an employee's job class changes based on the job they are doing. For example, if a police officer stops police work and becomes a teacher, her new position will have a 09 – School Employee job class instead of 02 – Police and Fire job class.

*If she retires after moving positions, she will retire under the rules of the School Employee job class. However, the benefits she earned while she was a Police and Fire employee will be calculated at the Police and Fire rate.***

For definitions of job classifications, read the employer reporting quick reference, "Job Class Codes."

***If an employee reaches retirement age as a Police and Fire employee and then switches jobs, they retain the right to retire under the rules and benefits of the Police and Fire job class.*

*This number is based on the results of the annual salary replacement ratio study, published in *PERS by the Numbers*. The study reports the percent of their former salaries that PERS retirees are receiving in their monthly pension payments.

Retirement eligibility

To be eligible to retire, a member must be vested and have reached the minimum retirement age or service time required for their plan and job class. Members who retire at normal retirement age receive full benefits. Those who retire early receive reduced benefits.

These rules apply to a service retirement, not a disability retirement. To learn about disability benefits, read employer reporting guide 14, *Disability Benefits*.

Full retirement benefits based on service time

PERS members who have been working in a PERS-qualifying position for more than 25 or 30 years can qualify for the same unreduced retirement benefits as they would receive at normal retirement age.

Job class	Retirement age			PERS service time
	Tier One	Tier Two	OPSRP	
General Service	any	any	58	30 years
Police and Fire	50	50	53*	25 years

**For OPSRP members, employee's last 60 months of retirement credit preceding retirement eligibility must be for service as a police officer or firefighter to qualify for normal retirement at this age.*

Full retirement benefits based on age

Members with fewer than 25 or 30 years of service must reach normal retirement age to qualify for full retirement benefits.

Job class	Retirement age			PERS service time
	Tier One	Tier Two	OPSRP	
General Service	58	60	65	Less than 30 years
Police and Fire	55	55	60*	Less than 25 years

**For OPSRP members, employee's last 60 months of retirement credit preceding retirement eligibility must be for service as a police officer or firefighter to qualify for normal retirement at this age.*

Early retirement based on age

Members with fewer than 25 or 30 years of service can qualify for early retirement, with reduced benefits, when they reach the minimum age shown below.

Job class	Age			PERS service time
	Tier One	Tier Two	OPSRP	
General Service	55	55	55	Less than 30 years
Police and Fire	50	50	50*	Less than 25 years

**For OPSRP members, employee's last 60 months of retirement credit preceding retirement eligibility must be for service as a police officer or firefighter to qualify for normal retirement at this age.*

Service credit

Members earn service credit by working in a qualifying position. Service credit is counted in years and months. To earn service credit for a month, a member must work (or receive paid time off) for more than half the working days of that month. To earn service credit for a year, a member must have 12 months of service credit (see exceptions for school employees below).

Unpaid leaves of absences and non-qualifying positions do not earn service credit.

Eligible members can purchase periods of service credit. Learn more on the Tier One/Tier Two Purchases webpage.

Considerations for School Employee job class

School employees

School employees can receive a full year of service credit if they work all portions of the calendar year when school is normally in session. Read the School Employees webpage.

Academic employees of community colleges and public universities

Lecture and classroom time are reported to PERS differently than time spent doing other work. For instructions, read Employer Announcement 103, Reporting Hours for Community College and University Academic Staff.

Considerations for Police and Fire job class

The main differences between Police and Fire retirement benefits and other job classes' retirement benefits are retirement age, pension calculation rate, and the option for Police and Fire Tier One/Tier Two members to purchase "units" and service time.

Retirement age

Reference the tables on the previous page for Police and Fire retirement ages.

Pension calculation rate

Tier One/Tier Two members	**Pension equation**
General Service	1.67% × years of service × final average salary
Police and Fire	2% x years of service × final average salary

Oregon Public Service Retirement Plan members	**Pension equation**
General Service	1.5% × years of service × final average salary
Police and Fire	1.8% × years of service × final average salary

Units

The opportunity to purchase Police and Fire units is a benefit available only to Tier One/Tier Two members who are under 65 and working in a Police and Fire position. Eligible employees can purchase up to eight units of additional benefits at a cost of $4,000.

After retirement, a Police and Fire unit account will provide a monthly stream of income, usually for five years, which is partially paid by the employer as long as payments are received by age 65.

For complete information about Police and Fire units, refer employees to the Police and Firefighter Unit Benefits webpage.

Purchases

Tier One and Tier Two PERS members who qualify can purchase service time (aka retirement credit) to retire early or possibly increase the amount of their monthly retirement benefit. Tier One and Tier Two Police and Fire members who qualify may be able to buy a limited amount of time spent:

- Doing police work in another state.
- Being off work on a Tier One/Tier Two disability retirement.
- Serving in the military prior to Tier One/Tier Two membership.
- Serving as a wildland firefighter with State Forestry.

Learn more about the rules and restrictions for making purchases on the Tier One/Tier Two Purchases webpage and in the Full-Cost Purchases Q&A.

After retirement

PERS Health Insurance Program (PHIP)

As your employees near retirement, they may wonder how they will cover their healthcare expenses after they retire. One option is the PERS Health Insurance Program (PHIP).

PHIP is available to PERS retirees plus their spouses and dependents who meet eligibility requirements. It offers two kinds of plans: Medicare and non-Medicare. It also offers dental plans.

Benefits

PHIP provides extra benefits that are not available in other retiree plans. PHIP's Medicare plans include:

- A choice of one of five medical plans.
- A Part D prescription drug plan.
- Hearing benefit.
- Vision benefit.
- Free basic gym membership.

PHIP's non-Medicare plans offer:

- A choice of one of two medical plans.
- Option to choose a high-deductible plan.
- Alternative care (i.e., chiropractic and acupuncture).
- Vision benefits.
- The option for a Health Savings Account (HSA) that rolls over from one year to the next. (Retirees must be enrolled in a PHIP high-deductible health plan to have this option.)

Subsidies

The Retiree Health Insurance Account (RHIA) and Retiree Health Insurance Premium Account (RHIPA) rates that you pay (rolled into your contribution rate) cover subsidies to help your retirees afford PHIP.

RHIA subsidy: PHIP offers a $60 subsidy for Tier One and Tier Two retirees enrolled in a PHIP Medicare plan.

RHIPA subsidy: For state retirees who are not yet eligible for Medicare, a subsidy may be available based on state of Oregon qualifying service time. For longer-term employees, this RHIPA subsidy can be worth several hundred dollars a month.

For more information on benefits, eligibility, enrollment, subsidies toward the premium, and plan rates, visit pershealth.com or call PERS Health at 800-768-7377.

Work after retirement

Most PERS retirees can return to work for a PERS-participating employer while continuing to receive their PERS retirement benefits.

Working retirees do not earn further PERS benefits; nonetheless, you do need to report to PERS that you hired them, and you need to report their hours and wages. You will be charged your PERS employer contribution rate on their wages. Because working retirees don't earn any additional PERS benefits, the contributions you pay directly reduce unfunded actuarial liability (UAL).

Hiring a PERS retiree must be done correctly to avoid accidentally canceling their retirement. In addition, early retirees are required to take a six-month break from PERS-covered employment to be allowed to work unlimited hours. To learn more, read employer reporting guide 8, *Hiring a PERS Retiree*.

Employer responsibilities

Paying for PERS

Your employer contribution rate

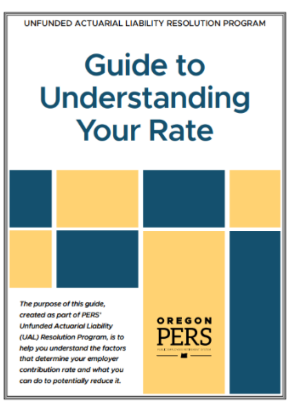
To cover the cost of your employees' future retirement benefits, you pay money to PERS on a schedule that aligns with your pay periods (e.g., monthly, biweekly). The amount you owe is your contribution rate percentage multiplied by the subject salary that your qualifying employees earned and the salary your working retirees earned, if applicable (see sidebar for definitions). This calculation is done automatically by EDX based on the data you report.

Your contribution rate is recalculated every other year by PERS actuaries. The actuaries use sophisticated financial modeling techniques to ensure that each employer is paying the right amount to cover employee retirement benefits and keep the system sufficiently funded.

Some employers pay a higher percentage to cover past debt to the system or insufficient payment to the system caused by surprise liabilities. This is called unfunded actuarial liability (UAL), which is a normal part of pension systems. In addition, employers pay a different rate for police and firefighters than for general service employees. This is because police and firefighters earn more generous retirement benefits and are eligible to retire at an earlier age than general service employees.

Learn more: Find your contribution rate on the PERS Contribution Rates webpage.

The PERS Payment Categories Chart lists different types of salary (e.g., lump sums, bonuses, back pay, payment from a settlement) and whether each type is considered subject salary or non-subject salary. You only pay your contribution rate on subject salary.



To understand how your rate is calculated and how you can affect it, read *Guide to Understanding Your Rate*.

Contribution rate *is the percentage of qualifying employees' salaries that you pay to cover your employees' future pensions. Every employer pays a unique rate that is calculated by PERS actuaries every two years based on several factors. These factors are explained in the* Guide to Understanding Your Rate.

Subject salary *is salary upon which you are charged your contribution rate. Examples are regular salary earned by a qualifying employee, back pay, or a bonus.*

An employee's subject salary may not match the salary they see on their W-2 or final paystub.

Non-subject salary *is salary upon which you are not charged your contribution rate. For example, a retirement-incentive payment, death benefits, or severance pay.*

A ***qualifying position*** *is one that qualifies to earn PERS benefits. A position that requires at least 600 hours a year is qualifying.*

A ***non-qualifying position*** *is one that does not qualify to earn PERS benefits because it requires fewer than 600 hours/year. However, an employee who works two or more non-qualifying jobs that total 600 hours in a year can qualify for benefits that year.*

Your invoice

On the 5th and 20th of each month (or prior business day if either date falls on a weekend or holiday), EDX creates your invoice, called a “remittance statement.” EDX calculates your invoice using each qualifying employee’s wages, PERS plan, and job class plus your contribution rate. It then bills you that sum on your remittance statement.

Your remittance statement allows you to drill down into greater detail by clicking on Invoice links provided in each section of your statement.

You then pay your invoice through a system called Automated Clearing House (ACH).

The timeliness and accuracy of the information you enter into EDX is crucial. Reporting late or incorrectly (and not fixing mistakes promptly) costs your organization money and time.

To understand your statement and how to pay your invoice, read employer reporting guide 26 *Understanding Your Statement* and 27 *Paying Your Invoice*.

Reporting employee data to PERS

The PERS pension administration system contains the records of all past and present PERS members’ accounts: their membership start date, salary earned, hours worked, leaves of absence, job changes, and more. Employers have the vital job of entering all this information into the system on a regular basis.

At retirement, PERS retirement-calculation specialists use the information that your organization submitted to the system over an employee’s career to calculate their pension amount.

The web interface that employers use to report employee information is called Employer Data Exchange (EDX). EDX uses the information you submit to calculate your invoice.

For an introduction to using EDX, read Using the EDX Reporting System.

To sign up for training, go to the Training webpage.

To read detailed instructions on reporting, reference the employer reporting guides.

For questions and help, contact the Employer Service Center.

PERS privacy practices

ORS 192.502 provides criteria that must be met before PERS can release information to persons seeking public records. PERS cannot release personal information if doing so will constitute an unreasonable invasion of privacy unless the public interest, by clear and convincing evidence, requires disclosure in a particular instance.

Policies on the most frequently requested records are:

Beneficiary information — Information cannot be released over the telephone. PERS requires a written inquiry from the member.

List of employees approaching retirement eligibility — For confidentiality reasons, PERS does not provide such lists of employees.

Benefit estimate request — PERS will not prepare a retirement benefit estimate except at the member's request, nor will PERS provide anyone else with a member's benefit estimate without a written release from that member.

Mailing list — PERS does not provide mailing lists.

Retiree's pension amount — This information is public record. PERS will release the information if the requestor makes a public records request. For instructions and charges, read the Request for Public Records From PERS webpage.