Pre-Conference Workshop: Hands-On Approach to the MERS Employer Portal

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Welcome to the Pre-Conference Workshop

• Introductions
• Overview of MERS Data Security
• Participant Access - myMERS
• Employer Access - Reporting
• User Demonstration
MERS Data Security
MERS Cybersecurity Protection Initiatives

- Backup and Disaster Recovery Upgrades
- Cybersecurity Awareness Training
- Joined InfraGard
  - FBI/Business cybersecurity information sharing group
- Major Cybersecurity System Hardening
- Access Control Tightening
  - System Time Outs
- Internal Control Evaluation & Remediation
- Major Network Firewall Upgrades
- Cybersecurity Maturity Assessment
MERS Cybersecurity Preparation

• Penetration Testing
• Vendor Security Evaluations
• Log Monitoring & Incident Response
• Password Complexity Increases & Change Requirement (survey)
• Network Segmentation
Participant Access - myMERS
New Participant Process

1. Enrollment Form
   Collects enough information to get a new hire enrolled into a MERS program.

2. Data Submission
   Employer enters participant information and wage data into MERS system using the upload or file submit option.

3. Welcome Message
   After welcoming a new hire to MERS and our products, links to resources will be provided.

4. myMERS Login
   Participant can log in using the self-registration prompts found online.
myMERS, Cont.

- User Access
- Full Picture Report Builder
- Events

Participant Name
Address
City, State Zip

Dear Participant First Name,

As a benefit of your employment with [Employer Name], you have recently been enrolled in the following Municipal Employees’ Retirement System of Michigan (MERS) plan(s):

- Defined Contribution Plan
- Health Care Savings Program

To learn more about your MERS benefits, visit mersofmich.com/newhire where you will find videos, publications and forms, calculators and other informational resources.

As a MERS participant, you have free 24/7 access to your retirement account information through your myMERS online account. You can view your account details, update contact information, find forms and other resources associated with your plan(s). Submission instructions and important contact information can be found at mersofmich.com.

If you have any questions, please reach out to the retirement contact center at contactcenter@mersofmich.com.

myMERS: Home

Select Plan

Please select a Plan

Events

Whether you’re close to retirement, looking for ways to save money for retirement, or trying to understand your retirement plan better, we have events to suit your needs.

- Pizza & Planning
- Quick Bites

Resources

No matter where you are in life, the more you know about handling your finances, the better your chances of reaching your goals.

Financial Resource Center
Your link to managing your finances.
myMERS, Cont.

- Participant Transactions
- Statements/Resources
### Summary

**Employer:** SAMPLE  
**Projected Service:** 30 years 0 months  
**Current FAC:** $79,857.58  
**myEstimated Retirement Date:** 5/1/2038  
**myCurrent Service:** 5 years 3 months

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### myBenefit Provisions In Effect as of 9/13/2016

- **Benefit Program:** Benefit 5-3 (80% max)  
- **Final Average Compensation:** Benefit FAC-3 (3 Year Final Average Compensation)  
- **Vesting:** 6 Year Vesting  
- **EE Rate:** Member Contribution Rate 4.00%  
- **Other Provisions:** Benefit PSS (With 30 Years of Service) E2 2.5% COLA for future retirees (01/01/2005)

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### myContributions

- **Pre-Tax:** $16,666.41  
- **Post-Tax:** $0.00  
- **Interest:** $115.90  
- **Total:** $16,722.31

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### myBeneficiary

- **Primary:**  
- **Contingent:**  
- **Survivor:**

*Your actual retirement eligibility date may be different based on changes in benefits or service credit. The date shown assumes future uninterrupted service credit will be earned until retirement.*
Employer Portal Overview - Wage and Contribution Reporting
Defined Benefit Reporting Options

Upload Method

The Upload Method **Does:**
- Work most optimally for employers who report for more than 10 employees
- Allows for data to be streamlined and avoids some manual entry from payroll system

The Upload Method is **Not:**
- The best option for employers managing 10 employees or less
- A direct input from your payroll system

Rollover Method

The Rollover Method **Does:**
- Work most optimally for employers who report for 10 employees or less
- Includes all reported participants from previous report – and contribution amounts may be copied (terminated rolls off)

The Rollover Method is **Not:**
- The best option for employers with more than 10 employees
- The best option for employers who report for hourly employees where wages/contributions vary (due to system timeouts)
Plan Management

Welcome to the MERS Defined Benefit Plan reporting section of the Employer Portal.

Here you can easily and securely:

- Report wage and service
- Correct existing information
- Run reports
- View payroll history
- View an individual work history

Read the Manual  Questions & Answers  Watch a Video Tutorial
PDA Reporting Options – Upload

The Upload Method Does:

• Work most optimally for employers who report for more than 10 employees
• Allow reporting contacts to manage contribution information for existing participants and adjust employment status in one place
• New hires can be added to the file and no forms returned to MERS
• Include the option of entering wages per pay period reported
• Allows users to manage their report outside of the system and avoid timing out issues

The Upload Method is Not:

• The best option for employers managing 10 employees or less
• Always a direct pull from your payroll system
The Manual Entry Method **Does:**

- Work most optimally for employers who report for 10 employees or less
- Include a copy function so that employers can roll over everything reported from previous report
- Allow you to sort by employment status so you can narrow down your reporting

The Manual Entry Method is **Not:**

- A good option for employers with more than 10 employees
- An option for those employers who require an unlimited amount of time to manually key in contributions (due to system timeouts)
- Allow for wages or employment status to be modified
- Include reporting for new hires – that must be done outside of reporting
Resources for You

- MERS Website
  - www.mersofmich.com
- MERS Service Center
- Regional Team
Accessing plan and participant transactional activity is more intuitive than ever before.
Plan Management

Employer quarterly statements and management reports are located within the selected plan – **Retrieve Files**

Utilize the **Resource Library** to access forms specific to your plan

Request Plan Reports and securely **Submit Files**
User Demonstration
Contacting MERS

MERS of Michigan
1134 Municipal Way
Lansing, MI  48917

Phone: 800.767.6377
www.mersofmich.com