



# PERA PHRASE

[mnpera.org](http://mnpera.org)

Employer Newsletter of the Public Employees Retirement Association

Over 3,500 Employers  
166,000 Active Members

SEPTEMBER 2018 — Q3



## Wild Rice *Zizania aquatica*

Wild rice grows naturally in the shallow waters of lakes in central and northern Minnesota. For many years, all the wild rice produced in the world came from Minnesota. It is harvested from lakes in the traditional Anishinabe (Native American) way, from canoes. It is also planted as a farm crop.

Source: [mn.gov/portal/about-minnesota](http://mn.gov/portal/about-minnesota)

## Six password tips to protect private member data



ERIS. MY PERA. These employer and member portals are useful to provide real-time information on reports for your agency and member benefits. PERA consistently reviews its internal network and security to ensure the safety of member and employer information. As with all online applications and services, doing your part to protect member information can help reduce the risk of fraud or identity theft.

use random information since patterns and sequences can't be auto generated. The greatest defense is length. The longer the password, the stronger it is. For example, use a string of random words, generally four, but five is even more secure. The string of random words is secure, easy to remember, and fast to type. And, it is more secure than using random character passwords. These passwords can be cracked easily.

### 1. Keep your passwords private

Do not share your passwords. Not ever. It's that simple. When you share your passwords, you can compromise your online security.

### 3. Use different passwords

Following the strong password advice, use different passwords for your laptop, bank, ERIS, MY PERA and other accounts. If one password is compromised, having different passwords will reduce the chances of hackers accessing your other accounts. There are great password managers that will help you remember all of your passwords.

### 2. Use strong passwords

Use strong passwords without identifiable information or variations on any real word in the dictionary. The strongest passwords

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Administer and promote sustainable retirement plans and provide services that our members value.

## ISSUE HIGHLIGHTS:



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## Six password tips to protect private member data (continued from page 1)



### 4. Be careful what you share on social media

Posting too much about yourself on social media can make it easier for an identity thief to find information about you, and use it to answer security questions on your accounts. Limit access to your networking sites to people you know and never share private information including your phone number or address on public sites.

### 5. Be smart about Wi-Fi

Before you send personal information over your laptop or mobile device on a public wireless network in an airport, library, or coffee shop, make sure your information is safe. If

you use an encrypted website, it protects only the information you send to and from that site. If you use a secure wireless network, all the information you send on that network is protected.

### 6. Watch for imperators or phishing

Only give out personal information when you've initiated the contact. PERA will never call you requesting your personal information. If you are suspicious, follow your instinct and call a PERA representative.

## The ERIS Corner

*PERA's Employer Reporting and Information System (ERIS) allows you to complete many reporting tasks online.*

### Security Tip: Each ERIS user must have their own account

ERIS allows each employer to create:



#### **System Administrator**

Up to 2 users – Manage users security rights to ERIS modules based on assigned tasks



#### **Representative**

Unlimited number – User account set up by an administrator

The benefits of implementing multiple user accounts include:

- Each ERIS user has a unique user name and password
- Accountability for individual actions performed on an account
- The ability to modify user rights if there is a change in the user's job description
- System integrity is preserved when passwords are not shared among users

## Police & Fire rates effective for salary paid on or after 01/01/19

Effective Jan. 1, 2019, the contribution rates for the Police & Fire Plan will increase. Employee and employer rates will increase by 1.0 percent and 1.5 percent respectively, phased in over a two-year period. The increase is part of the legislation passed during the 2018 session.

To avoid withholding errors, be sure to apply the new rate for all salary paid on or after Jan. 1, 2019, regardless of the

period during which the salary was earned.

These are the only contribution rate increases slated to take effect in January 2019. The rates for the General and Correctional Plans will not change. The contribution rates for the Defined Contribution Plans (DCP) will also remain the same.

Contribution rates for Police & Fire plan	Employer	Employee
January 1, 2018	16.20%	10.80%
January 1, 2019	16.95%	11.30%
January 1, 2020	17.70%	11.80%

## New DCP withdrawal option for active DCP employees



Prior to July 1, 2018, members of the Defined Contribution Plan (DCP) could only receive a distribution of their DCP account balances after terminating all public service. However, new legislation passed in the 2018 session allows members employed by a Minnesota public employer and at least age 65 to withdraw funds from their Defined Contribution Plan (DCP) account. The minimum DCP distribution for a full or partial withdrawal is \$5,000. DCP accounts with balances under \$5,000 are not eligible for a refund. Members are allowed one withdrawal each calendar year. For more information, see the *DCP Refund Application* at our website at [mnpera.org](http://mnpera.org).



### Webinar: Salary Spotlight — Register today!

**Description:** During the webinar, we will review contribution reporting, shine a spotlight on some of PERA's quality procedures relating to members' salary, and most importantly, provide solutions and resources. Q&A to follow.

**Audience:** All employer contacts who deal with PERA reporting

**When:** Thursday, November 8 @ 1 p.m.

**Registration** for this session is now open, and can be found on our website under employers, or by clicking on:

[mnpera.org/wbnr1118](http://mnpera.org/wbnr1118)



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TWIN CITIES MN  
PERMIT 171

## Ask PERA!

Have a question for PERA?  
We'd love to hear from you!

### Email

[employer.reps@mnpera.org](mailto:employer.reps@mnpera.org)

### Employer Line

651-296-3636 (metro area)  
1-888-892-7372 (toll-free)

### Member Line

651-296-7460 (metro area)  
1-800-652-9026 (toll-free)

### Website

[www.mnpera.org](http://www.mnpera.org)

**We've hired a new person whose job duties include administering PERA for our agency employees. What resources are available to help this person understand PERA rules and reporting?**



We understand that PERA requirements can seem daunting when you're new. These resources are available in the Employers menu of our website.

**[PERA 101](#)** – this resource kit provides high level topic overviews with links to detailed source information.

**[Employer Manual](#)** – a comprehensive and up-to-date guide for PERA employers. Links offer direct access to individual chapters and sub-topics.

**[PERAphrase](#)** – this quarterly newsletter is the source for employer news, updates and helpful information. Our website provides access to current issues plus an archive of the past three years.

**[Webinars](#)** – these sessions offer an in-depth walkthrough of subjects that employers ask about most. Our library of past webinar recordings preserves these important trainings for you. Participate in our next live webinar by finding the sign-up instructions located in this issue.

We also understand that sometimes you'd like help from a person. Our Employer Line is here for you! Please allow our phone tree options to help you reach the right representative for your topic.