



# MERS MESSENGER

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## Trustee Position

A seat for a six-year term for an elected official on the MERS Board of Trustees will be up for election. Mayor Barney Arceneaux of Gonzales is currently holding the position and is eligible to seek another term.

The period for nominations will open May 1 and close by 4 PM on Wednesday, May 24. Candidates must have at least six years of service credit in MERS to run. Signatures of 25 active members of MERS are needed to qualify. The nominating petition form is available on the MERS website, mersla.com.

## Legislative Session

The 2023 session of the Louisiana Legislature is scheduled for April 10 through June 8. No bills impacting MERS were filed prior to the February 24 deadline for pre-filing retirement bills.

A Subcommittee on Constitutional Revisions of the House Committee on Retirement met on February 14 and 28. The Subcommittee examined each of the provisions in the State Constitution which relate to retirement for public officials and employees. By unanimous vote, it concluded that each of the retirement provisions are fundamental law, thus no changes were recommended.

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## Avoiding Fraud

Protecting our members and employers from fraud is critical to our mission at MERS.

What MERS does to avoid fraud:

- Declines to accept changes to addresses or banking information over the phone
- Uses security questions to confirm identify of callers
- Requires our direct mail vendor to flag certain address changes
- Encourages members to register their own self service account
- Does not use a member's full Social Security Number on 1099R direct mailouts

What members can do to protect themselves:

- Register your own self service account
- Immediately notify MERS in writing of address or banking changes
- Have a Power of Attorney on file if someone else is authorized to act on your behalf
- Do not carry your Social Security Card
- Do not provide your Social Security Number over the phone unless you initiated the call
- Do not send your Social Security Number or bank account information via email; use a direct fax number or secure connection instead
- Be careful on social media – do not provide personal information such as states in which you lived, your high school, and names of family members that can help fraudsters locate you through online sources



# News for Retirees

## Cost-of-Living Adjustments (COLAs)

COLAs funded by the retirement system are not guaranteed. When granted, COLAs must be funded for the lifetime of all retirees who will receive the adjustment.

MERS has a Funding Deposit Account that may be used to fund COLAs. Monies are deposited into the account when the employer contribution rate is set at a rate higher than the rate necessary to fund the system.

Since a COLA was granted last year, and the funding level of the system is less than 80%, current law provides that no COLA will be granted in 2023.

## Retiree Self Service Portal

Did you know that as a MERS retiree you can create and print your own Income Verification Letter? This is one of the many services available when you register your account. By registering your own account, you help prevent fraudsters from trying to access your information.

To register, go to the MERS website, [www.mersla.com](http://www.mersla.com), and click on Self Service Portal at the bottom of the homepage. Click on user registration to begin the self registration process and locate your account with MERS.

The **retiree** online services include the following:

- Update address & contact information
- Benefit Income Verification letter
- Change banking direct deposit information
- Change federal income tax withholding on W4-P Form
- View last three months of benefit payments issued

## New W-4P from IRS

As a retiree, you can direct the amount of federal and state taxes deducted from your monthly pension payment. This is done through submitting a form W-4P. This form has been recently revised by the IRS. The new form, although more complicated, is designed to account for all sources of income and to be more accurate.

If you already have a W4-P on file with MERS, you are not required to complete the new form. However, if you want to change your deductions it is required. The form is available at [mersla.com](http://mersla.com) and in the Self Service Portal.



## Rehired Retirees

After you retire, you may decide that you want, or need, to go back to work. If you take a job with an employer who is not participating in MERS, there will be no impact to your MERS retirement benefit. This means you can work in the private sector or for a public employer, like the State or a Parish government, that is not a part of MERS.

However, if you want to return to work for your former employer or another municipality or entity that participates in MERS, there are some restrictions.

If you return to work on a **part-time** basis, less than 35 hours per week, you will continue to receive your retirement benefit. However, you must limit your part-time earnings. Your earnings limit is based on your final average compensation when you retired and is adjusted for inflation each year. You should contact MERS to have your limit calculated. You will pay contributions to MERS during your part-time employment. You may apply for a refund of those employee contributions when you terminate your part-time employment.



Exception: If you become a part-time elected official after you retire from MERS, you are not subject to limits on earnings for that elected position and you do not pay contributions for those earnings.

If you return to work on a **full-time** basis with an employer that participates in MERS, you must suspend your retirement benefit and only receive your salary. You will contribute to MERS and earn a supplemental retirement benefit if you work for more than a year. You will never receive the retirement benefits that

were suspended when you returned to work. Your monthly retirement benefit will resume, with your supplemental benefit included, once you terminate your reemployment.

If you work full-time for less than a year, the contributions you paid to MERS will be refunded, upon your application for a refund. You will never receive the retirement benefits that were suspended during the term of your reemployment. Your monthly retirement benefit will resume once you terminate your reemployment.



# News for Active Members

## Active Member Self Service

Did you know that as an active member of MERS you can create your own retirement benefits estimate? There is a calculator on the Self Service Portal of the MERS website that allows you to pull from your actual data to estimate your future benefits.

You will need an account on the MERS Member Self Service Portal. We encourage you to sign up for MERS Member Self Service with your **personal email address**. Using a work email address will be a problem when you retire and no longer have access to that email account.

By registering your own account, you help prevent fraudsters from trying to access your information.

To register, go to the MERS website, [www.mersla.com](http://www.mersla.com), and click on Self Service Portal at the bottom of the homepage. Click on user registration to begin the registration process and locate your account with MERS.

For all members of MERS, the member Self Service Portal gives you the opportunity to monitor your account and accomplish many tasks in a paperless capacity.

The **active member** online services include:

- Update Address & Contact Information
- Change Beneficiary
- View Membership History
- Estimates of Monthly Retirement Benefits/DROP Benefits
- Employee Contribution Verification Letter
- Annual Member Statements

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## Annual Statements

Annual Statements will be mailed to all active members in August. Statements reflect your Plan, your Tier, total service credit and the total employee contributions you have made to MERS.

Please be sure your address is current to receive your statement. You can make changes via the Self Service Portal or through your employer.

## DROP Investments

Are you participating in the Deferred Retirement Option Program (DROP)? If so, your account is transferred to Empower Retirement when your participation period of up to 36 months ends.

Empower is available to help you with your retirement financial planning. You can speak to a representative by phone or schedule a personal appointment. For account transactions and inquiries call (800) 937-7604. To schedule an appointment with a local retirement plan advisor, call (225) 926-8082.



# News for Employers

## Employer Contribution Rates

The Employer Contribution Rates of 29.5% for Plan A and 15.5% for Plan B were renewed by the Board of Trustees for MERS at its March 16 meeting. These rates will be in effect for the July 1, 2023, to June 30, 2024, fiscal year.

## Enrollments

All full-time employees (other than fire and police) must be enrolled in MERS as of their date of hire. Full-time means working on a regularly scheduled basis for an average of at least 35 hours per week.

An enrollment form, with a copy of the employee's Social Security card, must be submitted to MERS for each new employee.

New employees must complete the Forfeiture of Benefits Attestation form which should be held in the employee's personnel file. It is not sent to MERS.

Employees who do not contribute to Social Security must complete form SSA-1945 Social Security Acknowledgement. This form is maintained in the employee's personnel file and is not sent to MERS.

## Insurance Deductions

MERS can deduct insurance premiums from retiree checks and remit those funds directly to employers. This option is convenient for both retirees and their former employers.

Retirees must complete the form entitled "Retiree Insurance Premium Deduction Authorization" and employers must file the "Employer Request to Withhold Insurance Premiums" to enroll in this process. All insurance deductions will be remitted to employers via ACH payments.



# News for Employers, Continued

## Compensation Reported to MERS

Only **regular earnings** are to be reported to MERS and are subject to retirement contributions.

The following types of compensation are **not** considered regular earnings:

- Overtime
- Disability payments
- Leave payments made at termination
- Car allowances
- Uniform allowances
- Worker's compensation (Do not report any earnings while an employee is out on worker's comp or short-term disability.)
- Special one-time payments

Call MERS if you have any questions on permissible compensation to be reported. (Special rules apply to Marshals.) MERS now refunds employee and employer contributions monthly when it is obvious that compensation was not eligible for retirement contributions. A letter explaining the reason for the refund will be sent to the employer with a copy to the employee. **It is the responsibility of the employer to reimburse the employee contributions to the employee.**

## Employer Portal

Contribution reports must be submitted via the Employer Portal by the tenth of each month. Be sure when submitting your monthly report that you receive a confirmation email.

To locate the link for monthly contribution reporting, navigate to the **Employer Tab** on our website, [mersla.com](http://mersla.com), and click on "**Contribution Reporting/Employer Portal.**"

Contribution payments are also due by the tenth of the month. Payments may be submitted through ACH, the preferred method, or by check.

When mailing a paper check for contributions, it is not necessary to send a copy of your contribution report. The electronic report you submitted through the Employer Portal is sufficient. Remember when submitting the payroll file, be certain that you receive the confirmation email. This ensures the file was submitted successfully.

## Status Change Sheets

When an employee changes their status during a month, please use a Status Change Sheet to notify MERS. Examples of a status change include termination, leave without pay, going on worker's compensation, and returning to work.



## Staff Spotlight

Recognizing the importance of the staff at MERS to the successful administration of the retirement system, this is the second in a series of articles spotlighting individual team members.

### Lacey Weimer Retirement Benefits Administrator

Lacey Weimer is the Retirement Benefits Administrator for MERS, supervising the two Retirement Analysts and part-time Membership Analyst.

Lacey began her service at MERS in 2018 as a Retirement Analyst. She came to MERS with over 14 years of service at the Sheriffs' Retirement System. In 2020, she was promoted to Senior Retirement Analyst.

Her undergraduate degree is in Human Resources/Management from Southeastern Louisiana University in Hammond. She also has a Master of Business Administration from LSU.

Lacey is responsible for the operations at MERS that start with enrollment of new employees to benefit payments for retirees. She works with Clerks and payroll personnel to ensure that records are accurate. She is incredibly knowledgeable about the MERS rules and laws that determine retirement eligibility and how service credit is earned. Lacey works with members who have service credit in other public retirement systems in Louisiana and who want to transfer that credit to MERS.

If you would like to schedule an educational presentation about the retirement system for your municipality, Lacey is the person to contact. Lacey can also help Clerks with monthly contribution reports and the Employer Portal. You can reach her at [lobby@mersla.com](mailto:lobby@mersla.com).

Lacey is also a whiz with technology. She was instrumental in the implementation of the pension administration software used by MERS. She works closely with the software vendor to resolve glitches and to suggest enhancements.

The Self Service Portal on the website provides excellent customer service to members, and Lacey can take much of the credit for its success.



## IMPORTANT REMINDER

### Upcoming Board Meetings

The MERS Board of Trustees meets regularly at 7937 Office Park Boulevard in Baton Rouge. Meetings typically start at 9 AM and are open to the public.

Meeting dates, agendas, and minutes are posted on the system's website, [mersla.com](http://mersla.com).

