

# PSERS Employer Bulletin

Employer Bulletin - Vol 4 2024

Publication #9262

## Inside...

Changes in  
PSERS DC Plan  
Notification

ESS After-Tax  
Information Now  
Available

Employer Service  
Center (ESC) Tips

& More



### Public School Employees' Retirement System

5 N 5th Street  
Harrisburg PA 17101

#### Toll-Free

866.353.1844

#### Local

717.787.1755

#### FAX

717.783.8760

#### Email

ContactESC@pa.gov

## PayCloud Presentation Available Online

Thank you to all who attended the Voya PayCloud training!

The presentation is now available online under the *Employer Resources>DC Plan/Voya Resources* section of our website.

## DC Plan/Voya Resources

In addition to the PayCloud training, you can also find other resources that will assist you in reporting to PSERS Defined Contribution (DC) Plan.



### Contacts

- [Contact the right group for your DC Plan questions](#)

### Videos

- [Reporting to the DC Plan Training](#)
- [Voya PayCloud \(VPC\) training video](#)

### Presentations

- [DC Plan Eligibility and Identifying Membership Class](#)
- [Act 5 Workshop](#)
- [PSERS Class TG Enrollment Guide](#)
- [Reporting to the DC Plan Training](#)

### Documents

- [Voya PayCloud User Guide](#)
- [Voya PayCloud FAQ](#)
- [Voya PayCloud Statuses and Warnings/Errors](#)
- [Converting Text File Guide](#) (for use with the Voya Reporting Excel Template)
- [403b information](#)

### Voya Resources

- [DC File Format](#)
- [Voya Reporting Excel Template](#)
- [Voya white listing instructions](#)
- [Voya After-Tax Validation](#)

## Employer Service Center Staff

**Scott Rainey**  
**Regional Office Administrator**  
scorainey@pa.gov

**Lynn Sweigard**  
**Regional Office Administrator**  
lsweigard@pa.gov

**Region 1 - DeAndre Albright**  
deaalbrigh@pa.gov  
*Erie, Crawford, Warren, Forest,  
Venango, Mercer, Lawrence, Butler,  
Beaver, Jefferson, Clarion*

**Region 2 - Deanna Brown**  
deabrown@pa.gov  
*Mckean, Potter, Tioga, Bradford,  
Cameron, Elk, Clearfield,  
Centre, Clinton, Union, Snyder,  
Northumberland, Schuylkill,  
Carbo, Lehigh, Montour, Columbia,  
Sullivan, Lycoming*

**Region 3 - Daniel Tapia-Ortiz**  
dtapiaorti@pa.gov  
*Susquehanna, Wayne, Wyoming,  
Pike, Lackawanna, Luzerne,  
Monroe, North Hampton, Bucks,  
Montgomery*

**Region 4 - Catherine Nollau**  
cnollau@pa.gov  
*Allegheny, Washington, Greene,  
Fayette*

**Region 5 - Kathleen Pajtis**  
kpajtis@pa.gov  
*Armstrong, Indiana, Westmoreland,  
Somerset, Cambria, Bedford, Blair,  
Huntingdon, Mifflin, Fulton.*

**Region 6 - Rachael Riddle**  
rariddle@pa.gov  
*Juniata, Perry, Franklin,  
Cumberland, York, Adams,  
Dauphin, Lancaster, Lebanon,  
Berks*

**Region 7 - Jeanette Riedel**  
jeariedel@pa.gov  
*Chester, Delaware, Philadelphia*

## Changes in PSERS DC Plan Notification

Each new year brings a new wave of members into the membership classes that have a DC component. As the employer, you are responsible for ensuring that you accurately report qualified DC eligible participant(s) and their salary. You can do this by:

- Reconciling your Defined Benefit (DB) and DC reporting to identify discrepancies and make timely corrections based on your payroll and reporting records.
- Review files uploaded to Voya to confirm a successful submission.
- Confirm contract records are entered correctly so that the member's qualified status is accurate.

To assist employers with their reporting obligations, PSERS has enhanced its notifications to help you to stay on track with reporting and avoid costly errors.

1. Earlier this spring, we started sending email notices to employers about members who had made or changed a voluntary after-tax contribution (ATC) election. This notice will be sent monthly and is in addition to the ATC election notice in the CROQ Report.
2. PSERS implemented a similar process to notify you quarterly by email when you report a qualified member to the DB Plan but you do not report that member to Voya for the DC Plan. If PSERS finds an omitted participant during its quarterly review, the salary reported to the DB plan through PSERS work reports will be used to calculate the DC contributions that should have been submitted to Voya for the participant. Earnings may also be assessed.
3. Instead of sending billing notices to a specific contact person, a "PSERS Employer Correspondence" letter for these notices will display in the Documents tab in the Employer Self-Service (ESS) portal. Such billing notices will now be accessible to anyone from that employer who has ESS access. Both the missed ATC bills and the bills for omitted participant reporting will use this letter type.
4. Voya is working on reports to better assist employers in determining what has been reported to the DC Plan for each employee. We hope to have an implementation date to share in the future.
5. Beginning Monday October 13, PSERS added an ATC column to the Total Service Credit report. This should provide a quicker way to find members on your roster who have a current ATC election on file without looking them up individually. The Total Service Credit report can be run on demand using the current fiscal year (2025) in ESS from the Home page or by going to the *Forms and Report* page.

When you log in to Voya PayCloud (VPC), please check to see if your files have been processed successfully and look for any child work orders that may have been forgotten. [The Voya PayCloud Statuses and Warnings](#) guide can assist you in understanding necessary actions to process your file.

*(continued on next page)*

*(Changes in PSERS DC Plan Notification...continued)*

For assistance with loading files in the Voya PayCloud system, please call the Voya Helpline at 1.877.806.5652 and/or take a look at the [Voya PayCloud User Guide](#). Other helpful resources can be found on the [DC Plan/Voya Resources page](#) on the PSERS website.

You may also contact your ESC representative with questions by calling 1.866.353.1844 or by emailing your representative directly.

## ESS After-Tax Information Now Available on Your Total Service Credit Report

Employers can generate a Total Service Credit report of a member's total credited service with PSERS as of the end of the previous fiscal year in the Employer Self-Service (ESS) Portal from the Home page or by going to the *Forms and Report* page. This on-demand report now also includes After-Tax information along with the member's rate, class, and qualification status.

We encourage employers to generate this report at least once a year for their records, typically in December for the previous fiscal year, as many employers need them for GASB purposes. You can run this report as needed throughout the year for the current fiscal year to review status and election changes.

## The Employer Service Center (ESC) Tips to Avoid Common Reporting Issues

Over the next several bulletins ESC will be sharing tips and stories of the most common issues we encounter daily. We will share where reporting went wrong and the consequences as well as tips to help avoid this from happening to you!

### Cross Training Employees to Use PSERS' Reporting Systems

**Do you have a colleague who could take over for you if you ever went on an extended leave, were promoted or left employment? Who would be tasked with PSERS and Voya reporting in your absence?**

Life is full of unforeseen circumstances. PSERS recommends that each employer have at least three staff who have access to and are trained to use PSERS ESS Portal and Voya PayCloud (VPC). If the main PSERS reporting person is unavailable, the back-up staff can ensure the employer continues to timely report to PSERS.

Recently, an employer called concerned because they were already late with their reporting after their monthly reporter passed away suddenly. The staff member was the only one at the district that knew about PSERS reporting and was the only one with access to the reporting systems. The employer promptly promoted a new staff member to the position who applied for access to ESS and VPC, but before they had gained access, the new staff member became unavailable for an extended period of time due to a medical condition. The employer was now three months past due with accruing interest charges and delayed subsidy payments.



*(continued on next page)*

*(Tips to Avoid Common Reporting Issues...continued)*

Reporting deadlines are statutory and cannot be waived. Having multiple staff members who can access and are trained with the reporting systems is a good business practice that will save time and money.

ESC offers trainings virtually or in-person, depending on the level of assistance and skills needed to complete the task. ESC can walk a new or temporary staff member through uploading a report and processing the report to PSERS even if a staff member has never done it before! The staff member just needs previously approved access to ESS and needs to know how to pull the necessary payroll report from their payroll software.

### **What if I don't have a back-up?**

Delays in reporting and untrained staff will result in:

- Interest charges to the employer and direct subsidy deductions.
- Automatic ACH withdrawals from the employer's bank account for late DC reporting.
- Reporting errors and additional work.
- Delayed or recalculated retirement benefits for employees who are retiring.

Having a backup person already familiar and trained to take over at a moment's notice is the key for all your reporting. Happy training!

## **Spotlight on the Account Verification Unit**

The Account Verification Unit (ACV) is part of PSERS Bureau of Benefits Administration (BBA). BBA is charged with maintaining accurate account data, determining membership and benefit eligibility, and calculating benefits for PSERS members. The ACV unit reviews member data and corrects errors in the member's account prior to a member's retirement. The ACV unit is generally looking for service credit issues, missing or overreported wages, issues with contract records, and questionable supplemental wages.

Mission: The Bureau of Benefits Administration (BBA) upholds PSERS' mission to be a partner with our members to fulfill the promise of a secure retirement.