PERA EMPLOYER QUICK START GUIDE

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CONTRIBUTION REPORTING: PROCESS AT A GLANCE

The chart below describes the contribution reporting process.

DETAIL FILE	→	SUMMARY SHEET

DETAIL FILE
- » Text file
- » Excel spreadsheet (.xlsx or .csv files)
- » Online reporting of small reports and adjustments (manual grid)

SUMMARY SHEET

PERA calculates Summary Sheet totals based on numbers provided in the detail file submitted

ACH or wire*

* Includes wires and ACH credits/EFT

The process for submitting 401(k) and 457 payroll contributions is the same process used to report defined benefit (DB) and defined contribution (DC) payroll information through PERA's electronic reporting process called Secure Transmission And Reporting System (STARS).

The DB/DC process is entirely unchanged and will still be reported through the "Payrolls" tile on the Contribution Reporting Dashboard in STARS. For 401(k) and 457 payroll contributions, you will use the new 401(k) Payrolls and 457 Payrolls tiles (see below).

(*If you do not offer the 457 plan as part of your benefits package, you will not see the 457 Payrolls tile.*)

Contribution Reporting Dashboard

Payrolls	401K Payrolls	457 Payrolls	Pending Payments

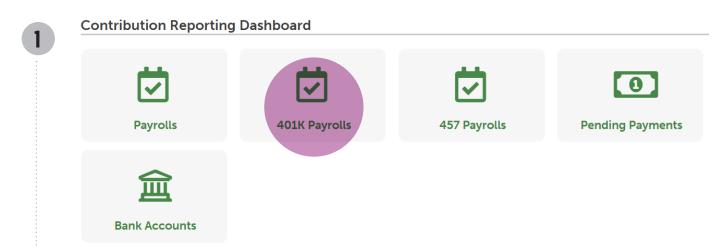| Bank Accounts |
|---|

NEW

PAYROLL DEFINITIONS

PERA requires that you submit a Contribution Report to correspond with each of your payroll periods (also known as pay periods). Instead of submitting just one for DB/DC payroll as you did previously, you will instead submit one for each plan you offer.

401(K) AND 457 PAYROLL DEFINITIONS

The 401(k) and 457 payroll process is the same as that for DB/DC payroll, with the exception of the file format of the uploaded files. The file format you currently use for your 401(k) and 457 payroll contribution file submissions will not change and is detailed in the appendix beginning on page 5. In addition to the .csv and .txt file formats previously supported, you will also be able to upload files in the .xlsx format. You may also upload files via the **"Manual Grid Entry"** process (see page 9 of the *PERA Employer Contribution Reporting and Adjustments* booklet) just as you do for DB/DC payroll. Note that saving the file as either .xlsx or .csv does not change the format of the file.

You will utilize the "401(k) Payrolls" and "457 Payrolls" tiles to upload a Contribution Report for those plans, respectively. After selecting either "401K Payrolls" or the "457 Payrolls," you will then need to select the payroll definition just as you do for the DB/DC payrolls.

NEW

1

Contribution Reporting Dashboard

| Payrolls | 401K Payrolls | 457 Payrolls | Pending Payments |

Bank Accounts

2

⌂ Home ☑ 401K Payroll Definitions

Contribution Reporting - 401K Payroll Definitions

📅 Monthly Payroll

📅 Bi-Weekly Payroll

📅 Miscellaneous
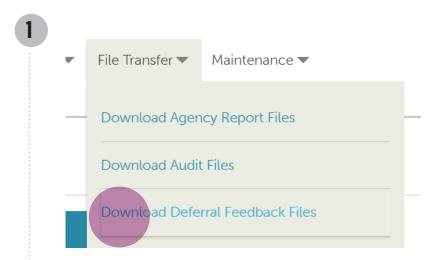
3

ESTABLISHING AN ACCOUNT

ESTABLISHING AN ACCOUNT FOR 401(K) AND 457 PAYMENTS

If you will be using a different account for 401(k) or 457 payments than you currently use for DB/DC, refer to **"Establishing an Account for Payment"** on page 4 of the *PERA Employer Contribution Reporting and Adjustments* booklet for details on how to set up an additional account.

457 CONTRIBUTION FEEDBACK FILE

The process for downloading 457 contribution feedback files is also changing. The file format will remain the same as the one used with Voya, however, the location you download the files from is changing.

Your 457 contribution feedback files will now be downloaded from STARS by choosing **"Download Deferral Feedback Files"** from the **"File Transfer"** drop-down menu. Files will be available on the first of each month for pay periods beginning that month.

1

2

Download Files From PERA - Deferral Feedback Files

Files Available For Download

File Name	Most Recent Download Date and Time	Downloaded By	
WebUserReport_0_27_2021.xls			Download

The file format remains the same as the the ones you currently use and is detailed in the appendix beginning on page 5.

APPENDIX

401(K) AND 457 TEXT FILE CONTRIBUTION LAYOUT

File must be saved with a .txt (flat ASCII text) extension only.

Voya previously required a specific filename format. With the change to Empower and PERA's Contribution Reporting system, this is no longer required. You may use any valid filename.

FROM	TO	DESCRIPTION	PICTURE	LENGTH	LOGIC
1	1	Record Type	X(1)	1	Enter the letter "D" (detail) for each detail record.
2	12	SSN	9(11)	11	Member's nine-digit Social Security Number. Right justify. Zero fill leading zeros. Do not enter dashes (00999999999)
13	18	PERA Employer Number	9(6)	6	PERA three-digit Employer Number. Right justify. Zero fill leading zeros.
19	29	Salary	9(9)V99	11	Includable salary. Two decimal places assumed. Right justify. Zero fill leading zeros.
30	40	Member 401(k) or 457 Contribution	9(9)V99	11	Amount withheld from the member's pay for contribution to the PERA 457 or 401(k) Plan. Two decimal places assumed. Right justify. Zero fill leading zeros.
41	51	Section 125 Plan Deduction	9(9)V99	11	N/A-Fill with zeros (00000000000)
52	62	Employer Matching 401(k) or 457 Contribution	9(9)V99	11	Employer match amount (if any) that the employer is contributing to the member's 401(k) or 457 account on a matching basis. An employer plan for matching must be pre-approved by PERA. Two decimal places assumed. Right justify. Zero fill leading zeros.

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401(K) AND 457 TEXT FILE CONTRIBUTION LAYOUT

File must be saved with a .txt (flat ASCII text) extension only.

Voya previously required a specific filename format. With the change to Empower and the PERA Contribution Reporting system, this is no longer required. You may use any valid filename.

FROM	TO	DESCRIPTION	PICTURE	LENGTH	LOGIC
63	66	Pay Period End Date		4	Payroll Period Ending Date. (YYMM) Enter the year and month of the ending date of the payroll period for the amounts reported on this record (June 2016= "1606"). Right justify. Zero fill leading zeros.
67	96	Member Name	A	30	Member's Name in the format of Last First Middle. Do not use comma punctuation between last name and first name. Left justify.
97	107	PERA Matchmaker Contribution	9(9)V99	11	N/A-Fill with zeros (00000000000)
108	118	Employer 401(k) Discretionary Contribution	9(9)V99	11	Contributions that the employer is making to the 401(k) Plan for a member on a discretionary basis. These contributions must be pre-approved by PERA. Two decimal places assumed. Right justify. Zero fill leading zeros. 457—Fill with zeros (00000000000)
119	128	Member Roth 401(k) or 457 Contribution	9(9)	10	Amount withheld from the member's pay for Roth contributions to the PERA 401(k) or 457 plan. Two decimal places assumed. Right justify. Zero fill leading zeros.

APPENDIX

COMPLETING THE DETAIL FILE IN EXCEL

Voya previously required a specific filename format. With the change to Empower and the PERA Contribution Reporting system, this is no longer required. You may use any valid filename.

» In the numeric cells, only use the numbers 0 through 9. Do not use "o" for a zero.

» Do not use the spreadsheet's formatting function to format cell as text format if the cell is supposed to contain a numeric value.

» Precede negative numbers with a negative (-) sign.

» Use the =ROUND function (Excel) to round calculations to two decimal places. If you do not use the round function, the spreadsheet will carry all the decimal places and the grand total amounts may not be correct.

» For all amount fields, you must include the decimal point.

COLUMN	DATA ITEM	DESCRIPTION	MAXIMUM # OF CHARACTERS IN EACH CELL	TYPES OF CHARACTERS TO USE IN EACH CELL
A	"D" for Detail Records	Enter one row for each member for whom you are reporting contributions. Enter a "D" in the first column for each member to indicate that this is a "detail" record item.	1	Alpha-numeric
B	Employer Number	Enter your assigned PERA affiliated Employer Number	3	Numeric
C	Social Security Number	Enter the Social Security Number of the member for which you are submitting contributions. Do not include leading zeros. Do not put in dashes.	9	Numeric
D	Member Name (Last First Middle Initial)	The name of the member (Last First Middle Initial) Do not enter commas or hyphens between the names.	24	Alpha-numeric
E	Pay Period End Date (M)MYY	Enter the month and year of the ending date of the payroll period for the amounts reported on this line. Do not enter a slash or dash between the month and year. Do not use any special date formatting. Omit leading zeros (June 2016=616 and December 2016=1216).	4	Numeric

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COMPLETING THE DETAIL FILE IN EXCEL

Voya previously required a specific filename format. With the change to Empower and the PERA Contribution Reporting system, this is no longer required. You may use any valid filename.

» In the numeric cells, only use the numbers 0 through 9. Do not use "o" for a zero.
» Do not use the spreadsheet's formatting function to format cell as text format if the cell is supposed to contain a numeric value.
» Precede negative numbers with a negative (-) sign.
» Use the =ROUND function (Excel) to round calculations to two decimal places. If you do not use the round function, the spreadsheet will carry all the decimal places and the grand total amounts may not be correct.
» For all amount fields, you must include the decimal point.

COLUMN	DATA ITEM	DESCRIPTION	MAXIMUM # OF CHARACTERS IN EACH CELL	TYPES OF CHARACTERS TO USE IN EACH CELL
F	Salary	Includable salary for this period. Rounded to two decimal places. Do not use commas or dollar signs. Amount fields must include the decimal point.	9	Numeric
G	Section 125 Plan Contribution	N/A	9	Numeric
H	Member 401(k) or 457 Contribution	Amount withheld from the member's pay for contribution to the PERA 401(k) or 457 Plan. Rounded to two decimal places. Do not use commas or dollar signs. Amount fields must include the decimal point.	9	Numeric
I	Employer Match 401(k) or 457 Contribution	Amount (if any) that the employer is contributing to the member's 401(k) or 457 account. An employer plan for matching must be pre-approved by PERA. Rounded to two decimal places. Do not use commas or dollar signs. Amount fields must include the decimal point.	9	Numeric
J	PERA Matchmaker Contribution	N/A	9	Numeric
K	Employer 401(k) Discretionary Contribution	Contributions that the employer is making to the 401(k) Plan for a member on a discretionary basis. These contributions must be preapproved by PERA. Rounded to two decimal places. Do not use commas or dollar signs. Amount fields must include the decimal point. 457—N/A	9	Numeric
L	Member Roth 401(k) or 457 Contribution	Roth amount withheld from the member's pay for contribution to the PERA 401(k) or 457 Plan. Rounded to two decimal places. Do not use commas or dollar signs. Amount fields must include the decimal point.	9	Numeric

APPENDIX

CONTRIBUTION DEFERRAL REPORT LAYOUT

HEADER RECORD — There will be one header record per file

FIELD DESCRIPTION	DATA TYPE	POSITION	LENGTH	FORMAT/VALUE
Record Type	Char	1	2	'01'
Program Name	Char	3	8	'457DFFDK'
Group Client Number (Plan Number)	Numeric	11	10	10019101
Plan Name	Char	21	100	CO PERA 457 Deferred Compensation Plan
Cutoff Date	Char	121	8	Last Date that could be on file – YYYYMMDD
System Date	Char	129	8	YYYYMMDD

APPENDIX

DETAIL RECORD — There will be 0 or more detail records per file

FIELD DESCRIPTION	DATA TYPE	POSITION	LENGTH	FORMAT/VALUE
Record Type	Char	1	2	'03'
Group Account	Char	3	13	N/A
Subset Basis	Char	16	4	N/A
Subset Value	Numeric	20	6	N/A
Client Div Code	Char	26	20	Deferral Location Code
Employee ID	Char	46	10	N/A
SSN	Char	56	9	
Last Name	Char	65	35	
First Name	Char	100	20	
Before-tax Deduction Percent	Numeric	120	4	One decimal place implied (ie. Send 0105 = 10.5%)
After-tax Deduction Percent	Numeric	124	4	N/A

continue on next page

APPENDIX

CONTRIBUTION DEFERRAL REPORT LAYOUT

DETAIL RECORD — There will be 0 or more detail records per file

FIELD DESCRIPTION	DATA TYPE	POSITION	LENGTH	FORMAT/VALUE
Before-tax Deduction Amount	Numeric	128	8	'Right justify. 0 filled. Two decimal places implied.
After-tax Deduction Amount	Numeric	136	8	N/A
Catch-up Indicator	Char	144	1	Values=Y or N or blank
Maximum Catch-up Amount	Numeric	145	8	Right justify. 0 filled. Two decimal places implied.
Catch-up End Date	Char	153	8	Deferral Location Code
Hardship Indicator	Char	161	1	End Date
Hardship End Date	Char	162	8	N/A
Hire Date	Char	170	8	N/A
Employment Type (or Location)	Char	178	20	
Middle Name	Char	198	20	Middle initial
MEA (Maximum Exclusion Allowance) End Date	Char	218	8	N/A

APPENDIX

DETAIL RECORD — There will be 0 or more detail records per file

FIELD DESCRIPTION	DATA TYPE	POSITION	LENGTH	FORMAT/VALUE
Balloon End Date	Char	226	8	N/A
Deferral Change Date & Time	Char	234	14	N/A
50+ Catch-up Eligibility Indicator	Char	248	1	N/A
Age Catch-up Deduction Percent	Numeric	249	4	N/A
Age Catch-up Deduction Amount	Numeric	253	8	N/A
Roth Deduction Percent	Numeric	261	4	N/A
Roth Deduction Amount	Numeric	265	8	N/A
Age Roth Deduction Percent	Numeric	273	4	N/A
Age Roth Deduction Amount	Numeric	277	8	N/A
Payroll Effective Date	Char	285	8	YYYYMMDD
Default Indicator	Char	293	1	N/A

APPENDIX

CONTRIBUTION DEFERRAL REPORT LAYOUT

DETAIL RECORD — There will be 0 or more detail records per file

FIELD DESCRIPTION	DATA TYPE	POSITION	LENGTH	FORMAT/VALUE
Not Currently Used	Char	294	3	Filler Space for record length
Not Currently Used	297	10	Filler Space for record length	
Not Currently Used	307	8	Filler Space for record length	

CONTRIBUTION DEFERRAL REPORT LAYOUT

TRAILER RECORD — There will be 1 record per file

FIELD DESCRIPTION	DATA TYPE	POSITION	LENGTH	FORMAT/VALUE
Record Type	Char	1	2	'99'
Record Count	Numeric	3	10	Number of detail records