



PERA EMPLOYER RESPONSIBILITIES AND RESOURCES

June 2015

CONTENTS

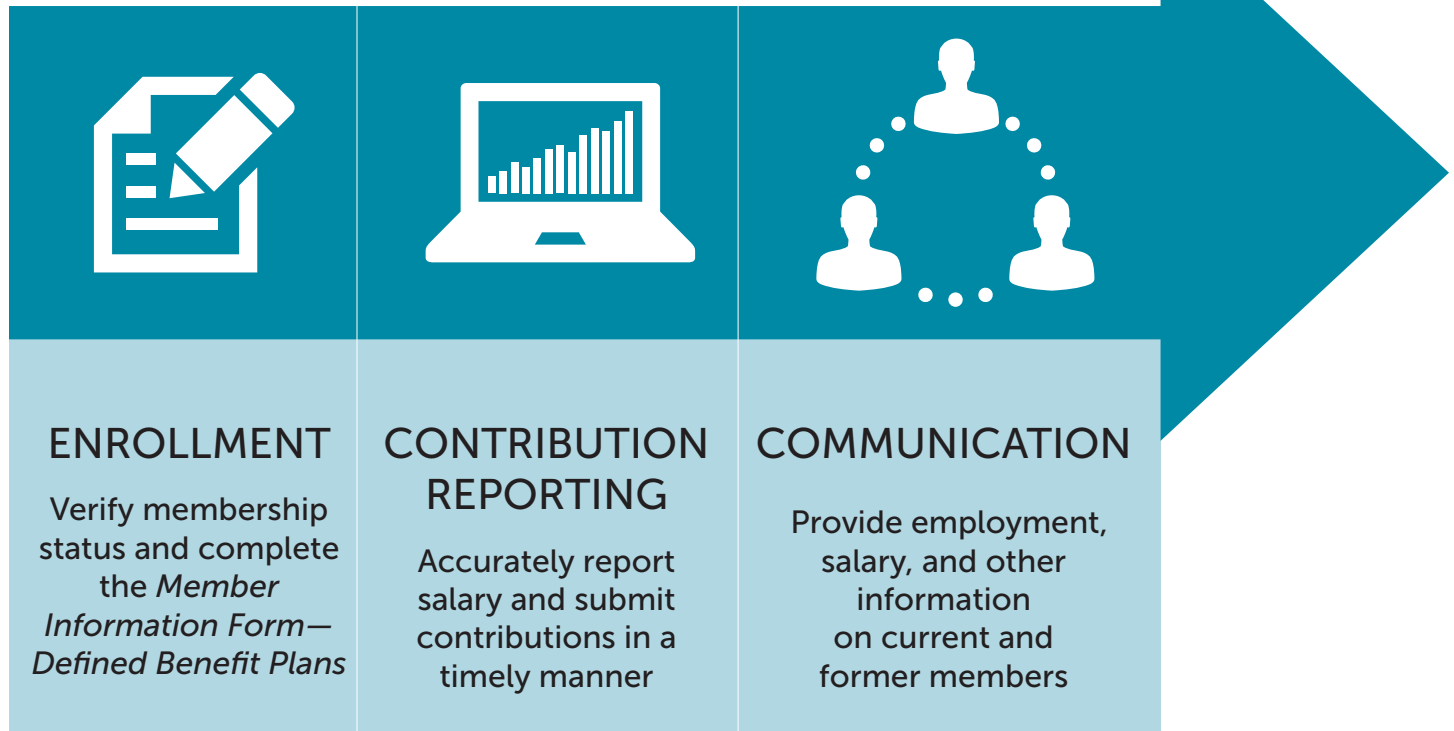
Colorado PERA Employer Responsibilities	1
Member Life Cycle for Employers	2
Navigating www.copera.org	6
Accessing Forms and Publications.....	8
Navigating STARS.....	10
Employer Resources	16
Employee Questions.....	17

*For questions about STARS or STARS training,
please contact the Employer Relations team at
1-800-759-7372 ext. 3724, 303-863-3724, or
employerrelations@copera.org.*

COLORADO PERA EMPLOYER RESPONSIBILITIES

This booklet will review the responsibilities of being a Colorado PERA employer as well as the resources PERA has in place to make your job easier.

There are three key elements to being a PERA employer:

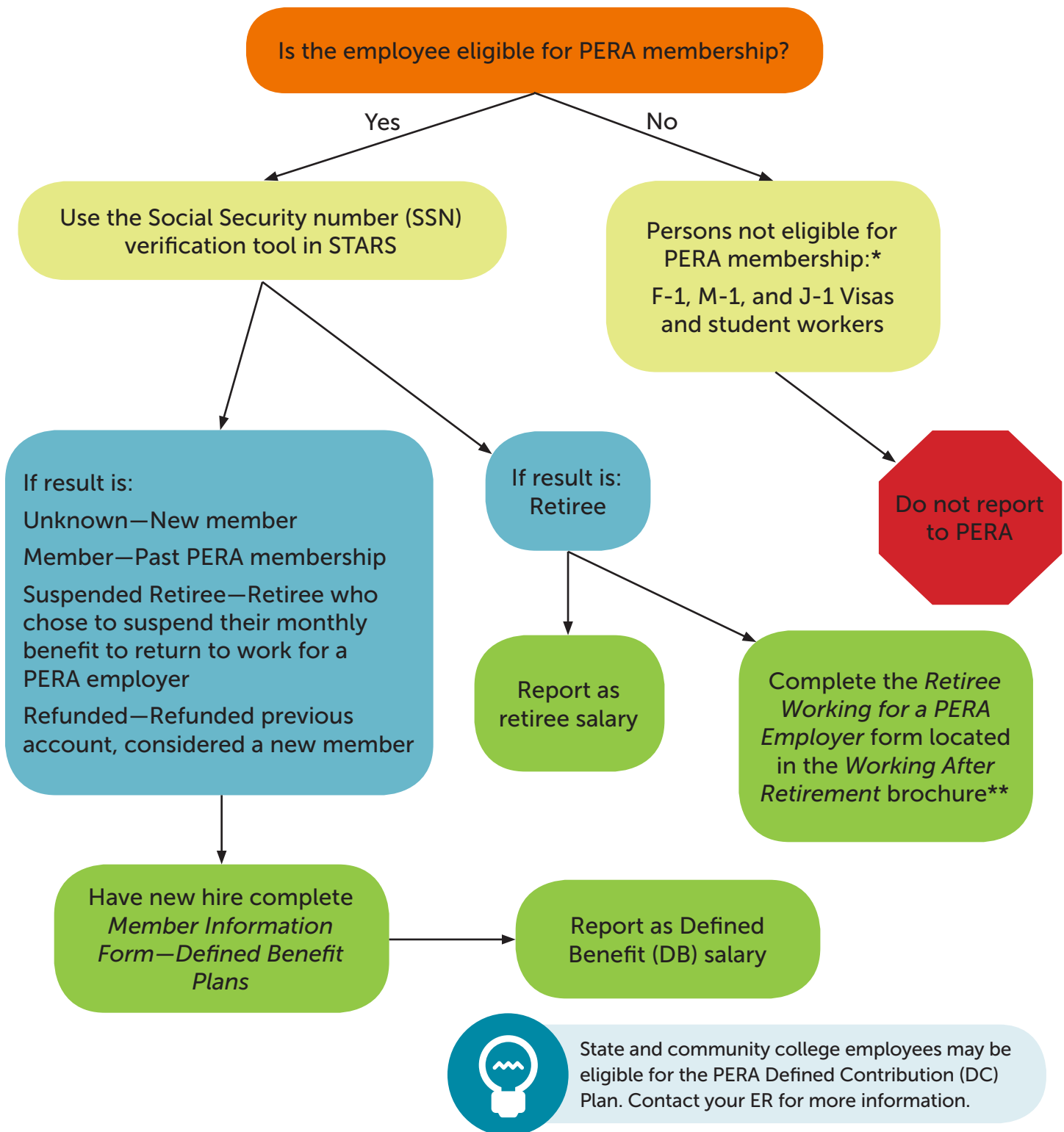


Look for this symbol to learn helpful hints and best practices identified by the Employer Relations (ER) Team.

MEMBER LIFE CYCLE FOR EMPLOYERS

NEW HIRE

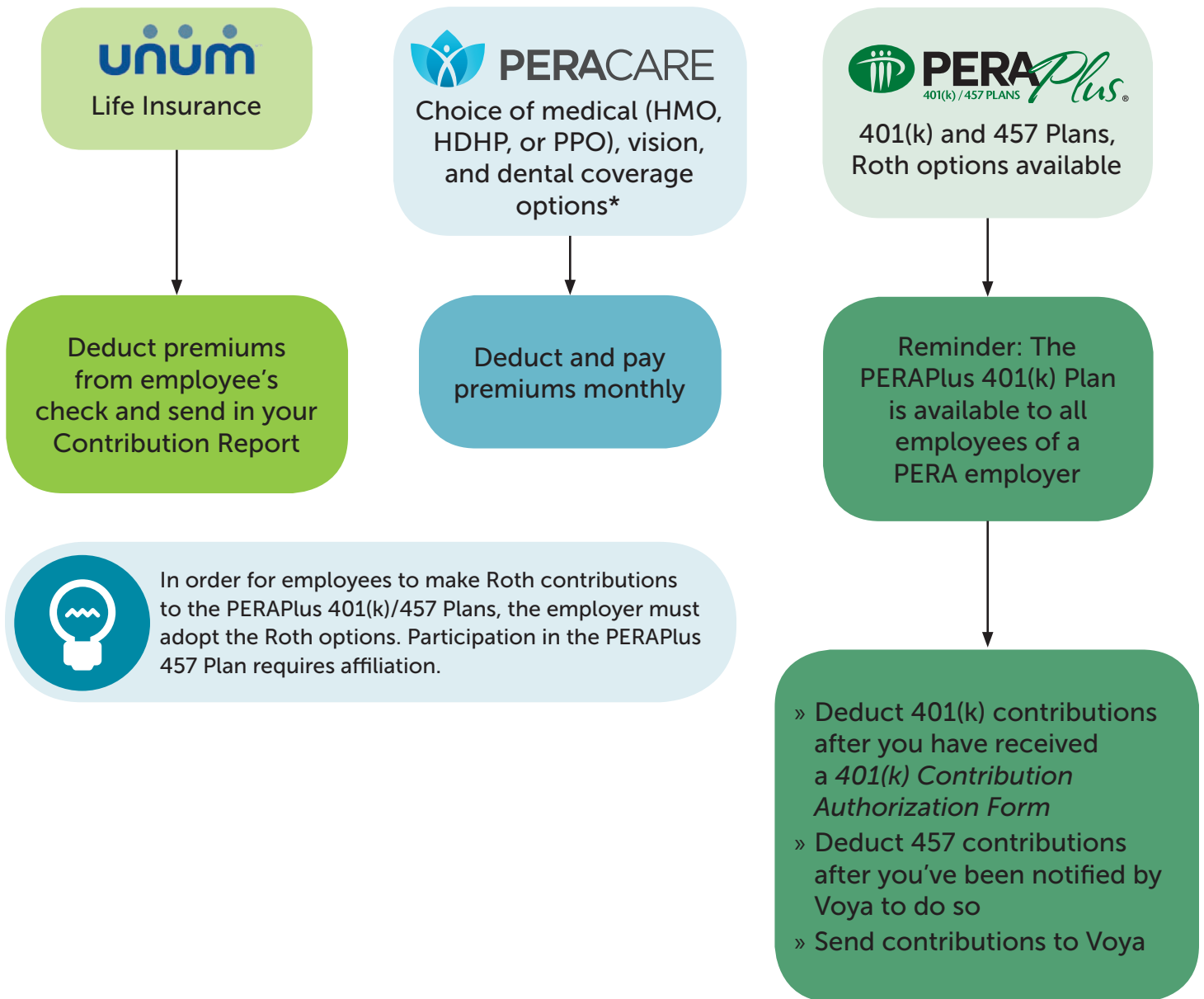
The flow chart below describes your responsibilities when you receive information about a new hire.



* Please contact your ER for clarification.

** Retirees may only work up to 110 days or 720 hours per calendar year without a reduction in benefits. School Division, Denver Public Schools (DPS) Division, and each state college or university may designate up to 10 retirees who are permitted to work 140 days or 916 hours without reduction to their benefits.

The flow chart below describes your responsibilities if an employee is interested in a voluntary PERA program.

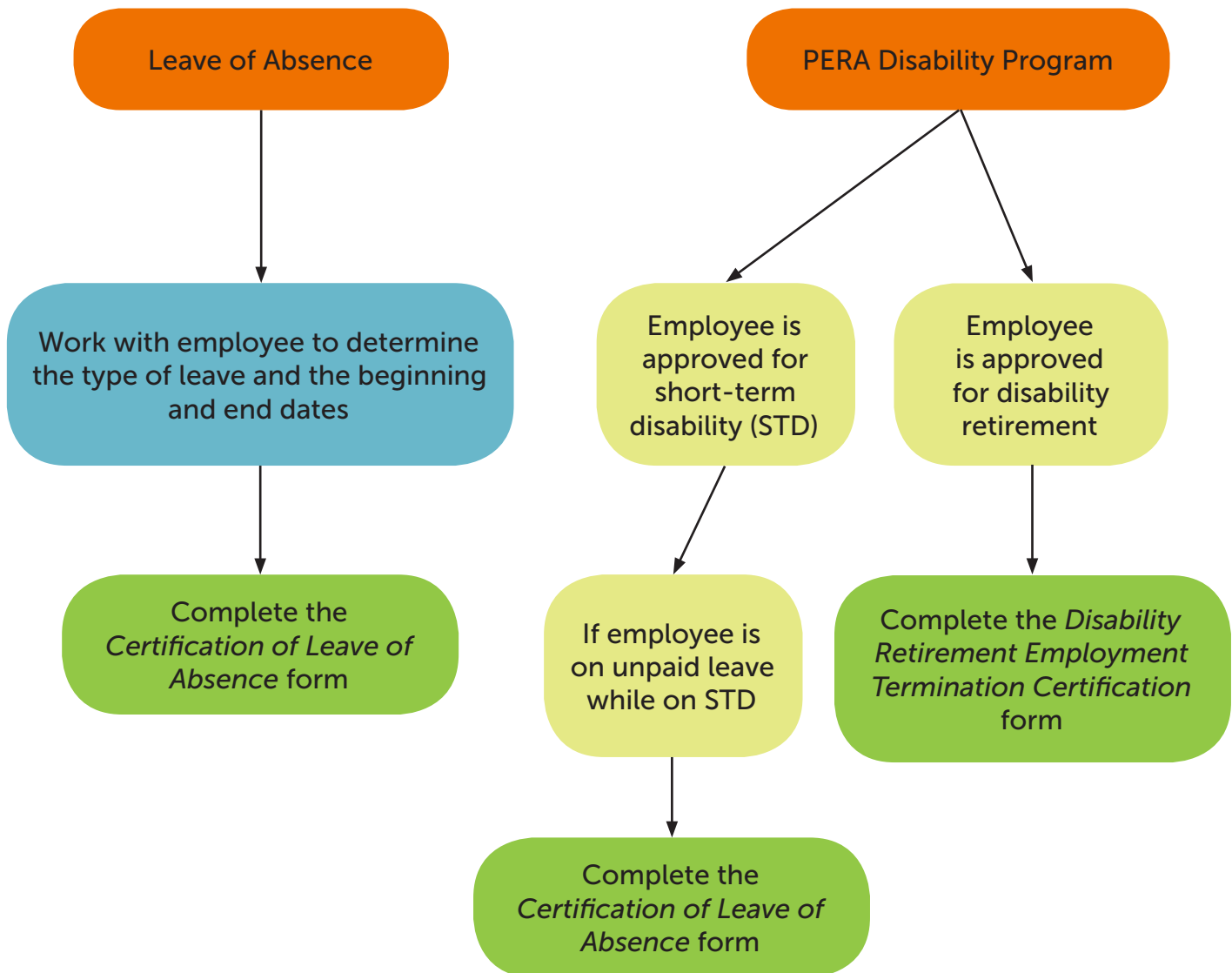


* Employers can adopt the PERACare Health Benefits Program for employees. Information on joining is available on PERA's website in the "Employers" section.

MEMBER LIFE CYCLE FOR EMPLOYERS (CONTINUED)

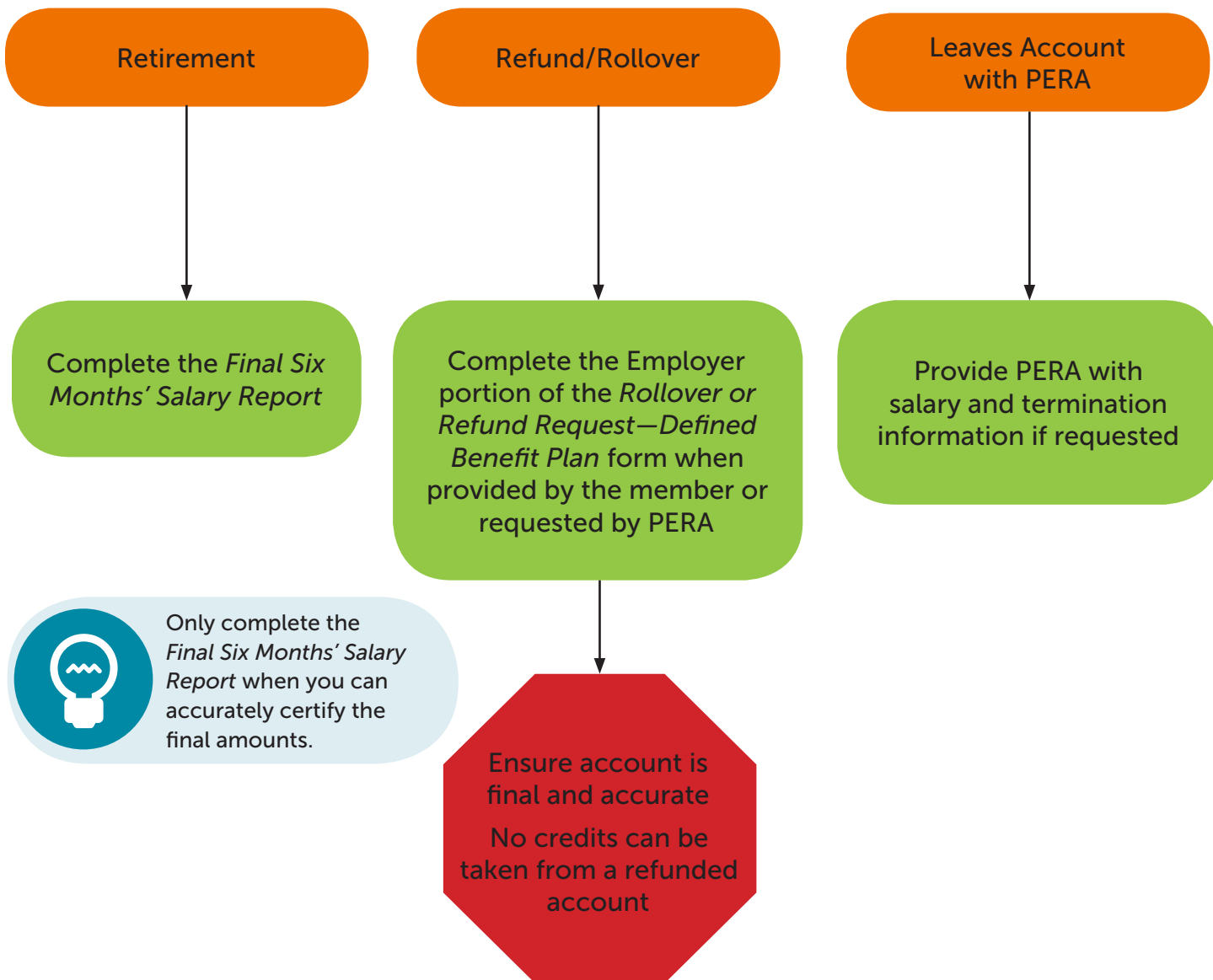
MEMBER SUSPENSION OF EMPLOYMENT

The flow chart below describes your responsibilities if an employee temporarily suspends employment.



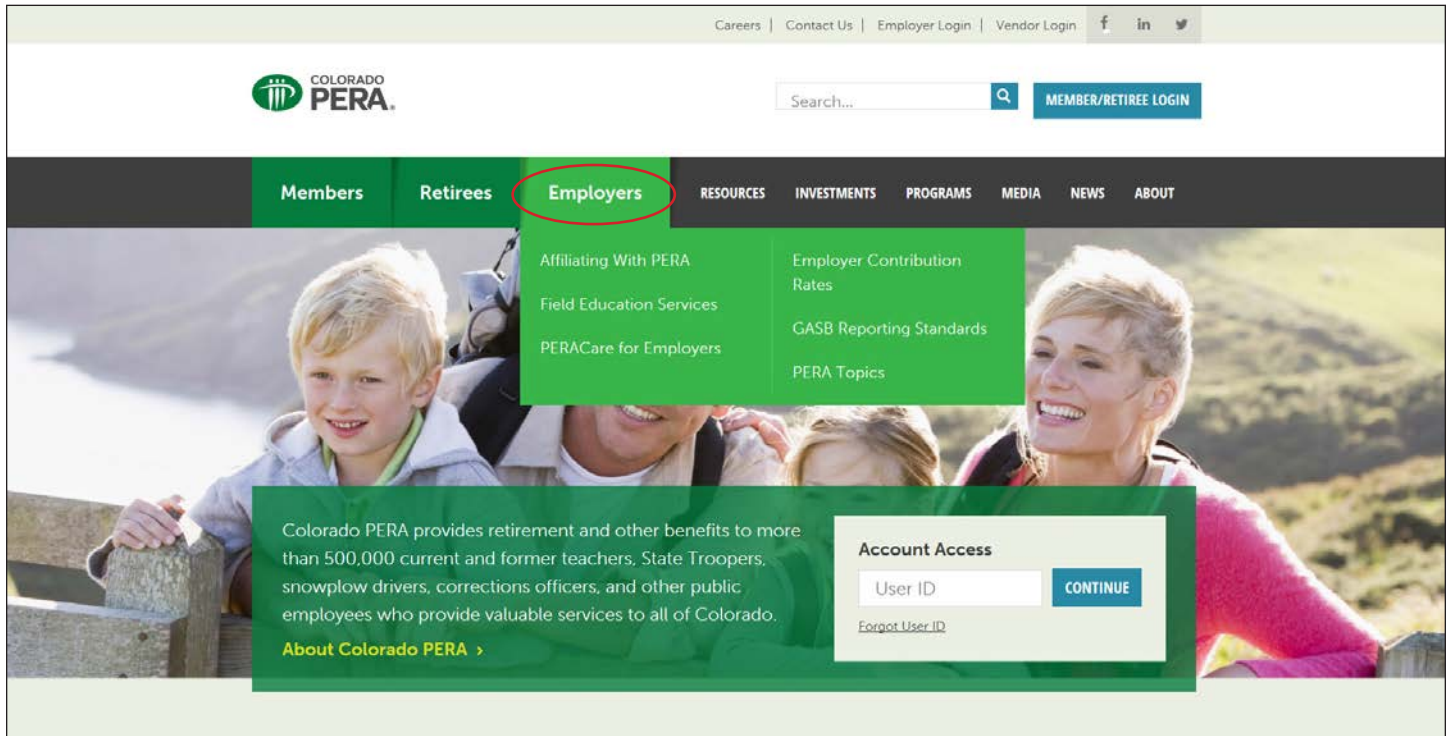
MEMBER TERMINATION OF EMPLOYMENT

The flow chart below describes your responsibilities if an employee permanently leaves employment.



NAVIGATING WWW.COPERA.ORG

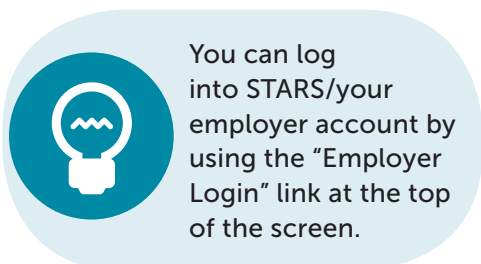
EMPLOYERS MENU FROM PERA HOME PAGE



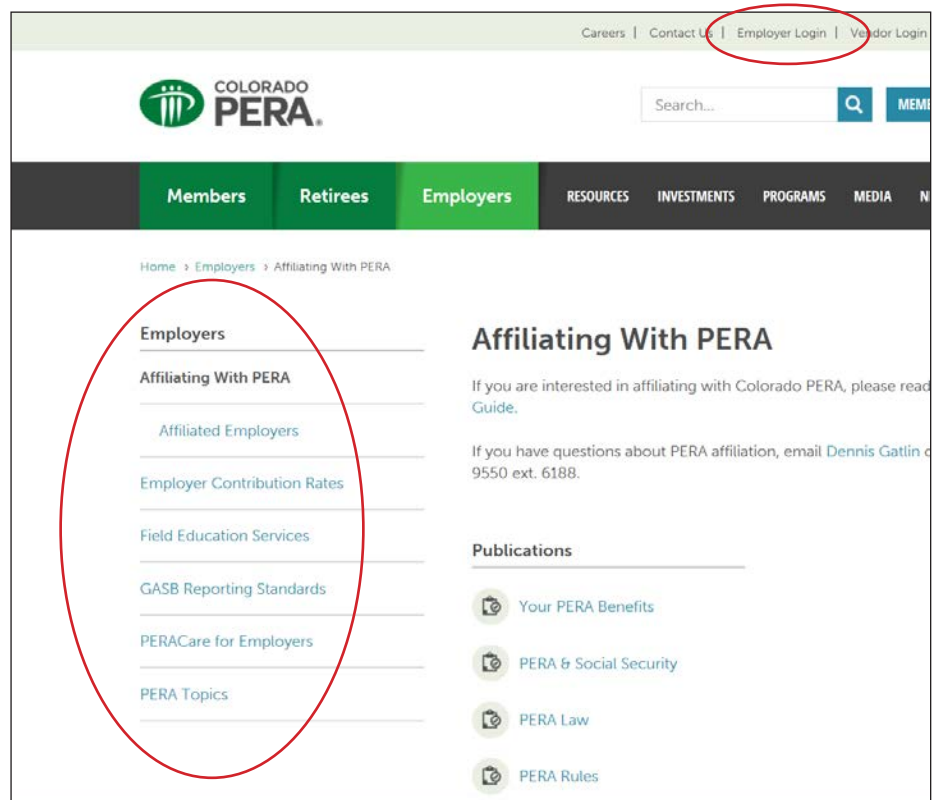
Hovering over the "Employers" tab allows you access to the following pages:

- » "Affiliating With PERA"
- » "Employer Contribution Rates"
- » "Field Education Services"
- » "GASB Reporting Standards"
- » "PERACare for Employers"
- » "PERA Topics"

Once you navigate to a page, the other pages are easily accessed on the left side of the page.



You can log into STARS/your employer account by using the "Employer Login" link at the top of the screen.



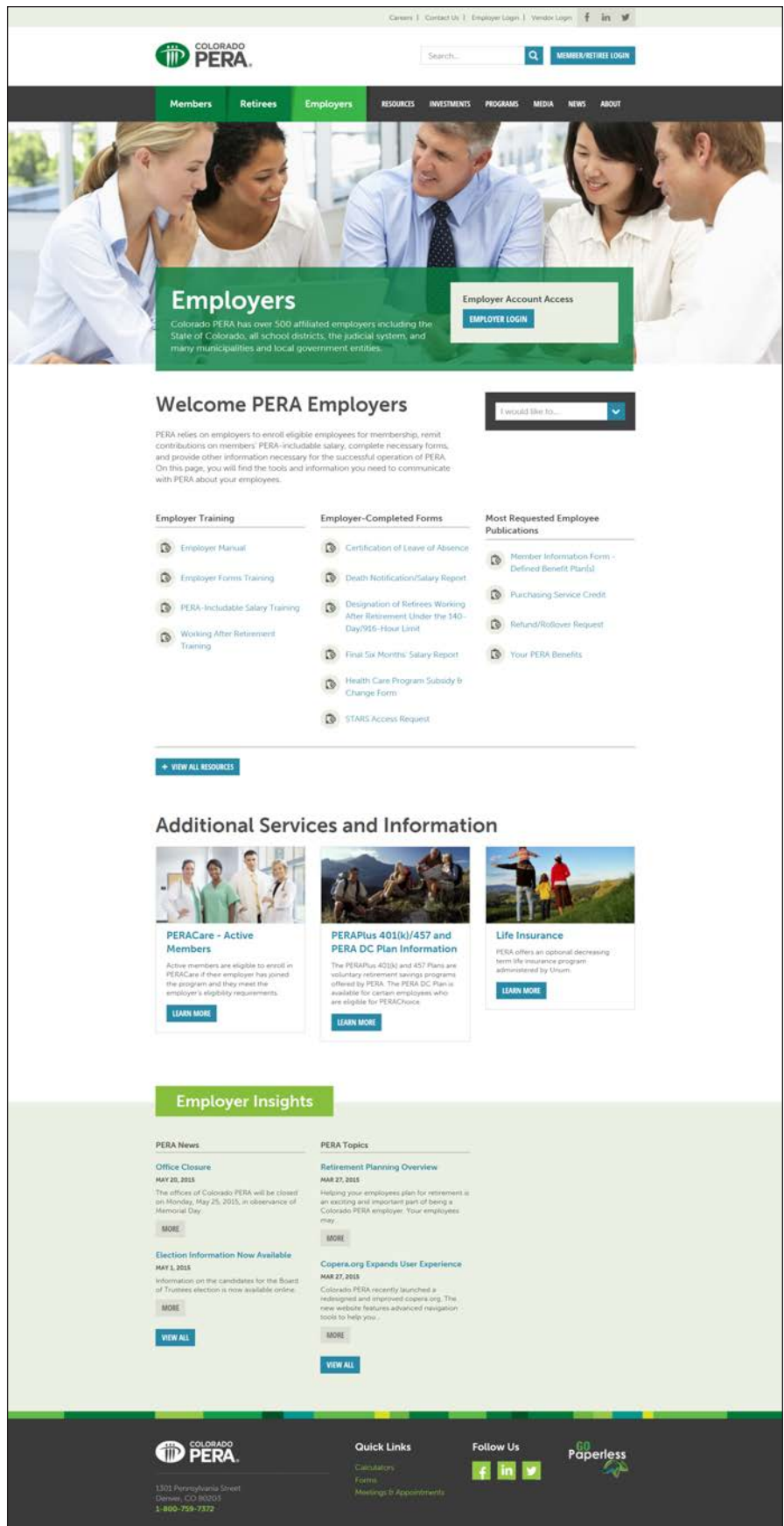
EMPLOYERS LANDING PAGE

By clicking “Employers” from PERA’s home page, you will be taken to the employers landing page. From there, you can log into your employer account or access other resources.

This page features the following menus with commonly used links:

- » **Employer Training:** Direct links to the training brochures on topics of interest to PERA employers.
- » **Employer-Completed Forms:** Direct links to six of the PERA forms most commonly used by employers.
- » **Most Requested Employee Publications:** Direct links to the PERA publications covering topics most relevant to PERA employees.

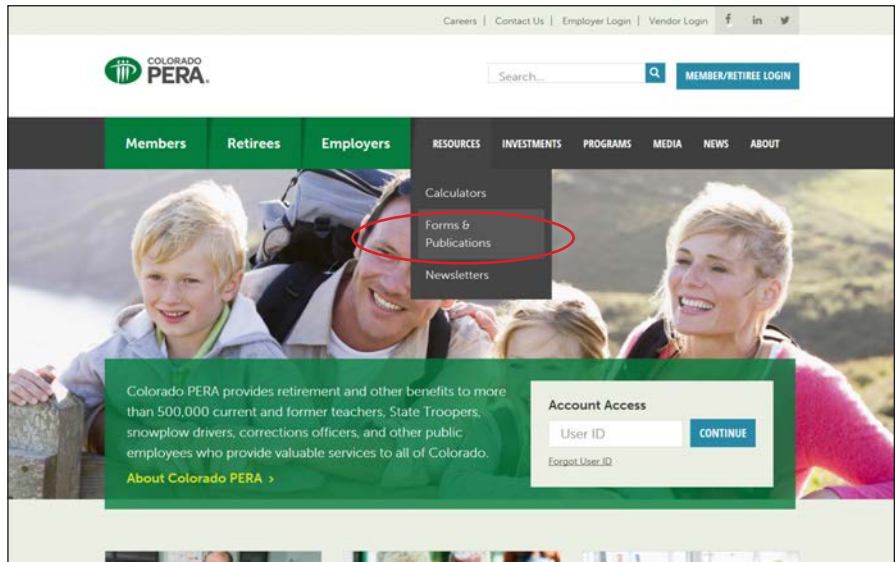
You will find “Employer Insights” at the bottom of the “Employers” page. This section displays links to the latest PERA news and the current issue of the *Topics* newsletter.



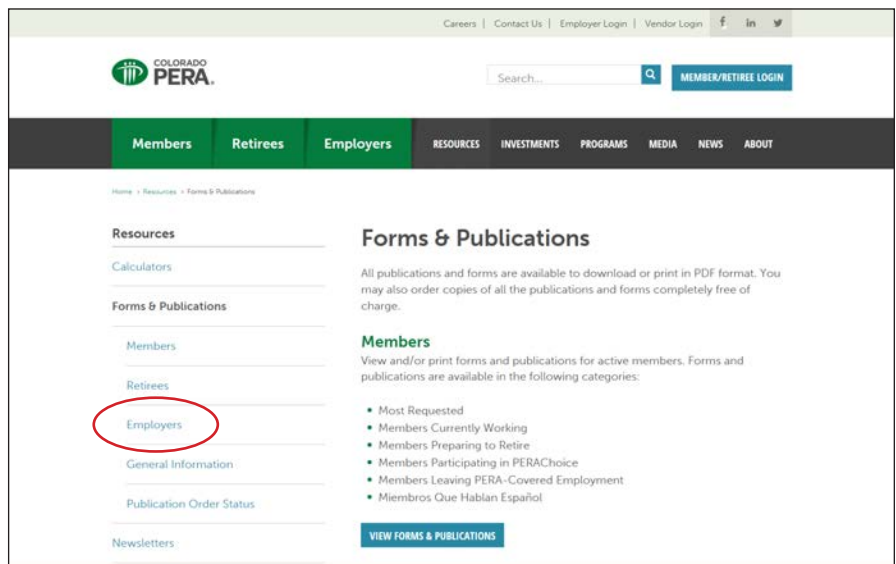
The screenshot displays the PERA Employers Landing Page. At the top, there is a navigation bar with links for Careers, Contact Us, Employer Login, Vendor Login, and social media icons. Below this is a search bar and a "MEMBER/RETIREE LOGIN" button. The main header features a large image of a diverse group of professionals in a meeting, with a green overlay containing the "Employers" title and a brief description of PERA's affiliation with over 500 employers. A button for "Employer Account Access" and "EMPLOYER LOGIN" is also present. The main content area is titled "Welcome PERA Employers" and includes a dropdown menu for "I would like to...". Below this, there are three columns of links: "Employer Training" (including Employer Manual, Forms Training, Salary Training, and Working After Retirement Training), "Employer-Completed Forms" (including Certification of Leave of Absence, Death Notification/Salary Report, Designation of Referees, Final Six Months' Salary Report, Health Care Program Subsidy Change Form, and STARS Access Request), and "Most Requested Employee Publications" (including Member Information Form, Purchasing Service Credit, Refund/Rollover Request, and Your PERA Benefits). A "VIEW ALL RESOURCES" button is located below these columns. The "Additional Services and Information" section features three cards: "PERACare - Active Members", "PERAPlus 401(k)/457 and PERA DC Plan Information", and "Life Insurance". The "Employer Insights" section at the bottom is divided into "PERA News" (with articles on Office Closure and Election Information) and "PERA Topics" (with articles on Retirement Planning Overview and Copera.org). The footer contains the PERA logo, contact information, quick links, social media follow buttons, and a "Paperless" logo.

ACCESSING FORMS AND PUBLICATIONS

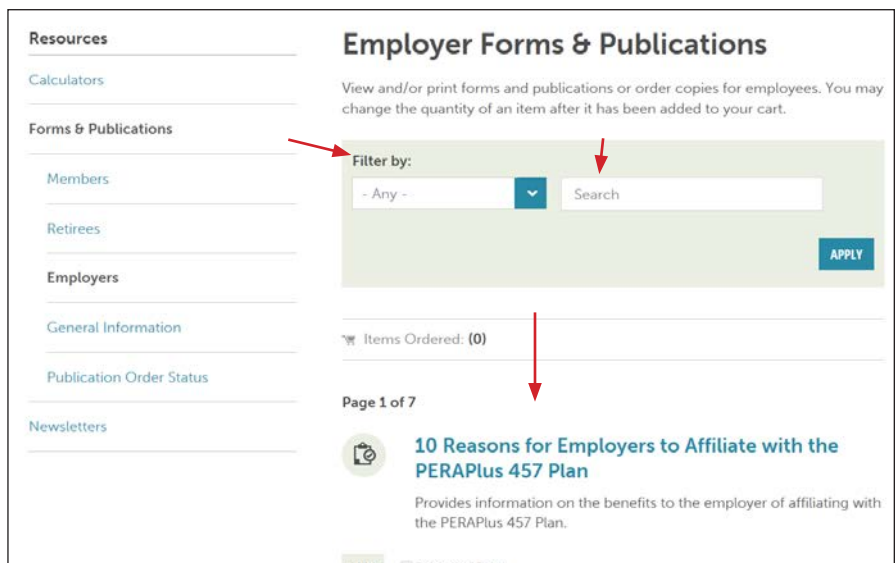
To access printed resources, choose "Forms & Publications" from the "Resources" drop-down menu.



Use the "Employers" link on the "Forms & Publications" page.



You have the option of viewing an alphabetical list, doing a general search, or using the category filters.



To order a publication, click the "Order a Hard Copy" box under the desired publication(s) then click on "Submit Order."

Retirees

Employers

General Information

Publication Order Status

Newsletters

- Any -

Search

APPLY

Items Ordered: (1)

SUBMIT ORDER

Page 1 of 7

10 Reasons for Employers to Affiliate with the PERAPLus 457 Plan

Provides information on the benefits to the employer of affiliating with the PERAPLus 457 Plan.

VIEW ☒ Remove from Cart

Authorization for a Credit Union or Bank Deduction

Complete this form if you prefer to have a smaller portion of your PERA benefit deposited into a secondary account (example: a savings account reserved for monthly payments on a loan). To have the main portion of your PERA benefit deposited into your primary account, please complete the Direct Deposit by Electronic Funds Transfer (EFT) form.

VIEW ☐ Order a Hard Copy

Once you are on the "Your Pending Order" screen, click "Employer" under "Are you an Member or Employer?" confirm your quantity, and click "Checkout."

Careers | Contact Us | Employer Login | Vendor Login

Colorado PERA

Search

MEMBER/RETIREE LOGIN

Members Retirees Employers

RESOURCES INVESTMENTS PROGRAMS MEDIA NEWS ABOUT

Home > Resources > Forms & Publications > Your Pending Order

Resources

Calculators

Forms & Publications

Members

Retirees

Employers

General Information

Publication Order Status

Newsletters

Are you a Member or Employer? *

☐ Member

☒ Employer

10 Reasons for Employers to Affiliate with the PERAPLus 457 Plan

Provides information on the benefits to the employer of affiliating with the PERAPLus 457 Plan.

VIEW ☒ Remove from Cart

CHECKOUT

Return to Forms and Publications

Quantity 1



Ordering publications through www.copera.org is free and you may use it as often as needed. Keep in mind that our forms and publications can change frequently. Only order as many as you need for a working supply. Forms and publications will be mailed to you in three to five business days.

NAVIGATING STARS


For efficiency and accuracy, PERA requires employers to submit salary and contribution information using PERA's Secure Transfer And Reporting System (STARS). There are two ways to establish STARS access: electronically (preferred) or manually.



Use the *STARS Guide* link on the right of the “Welcome to STARS” page to access helpful information about using the STARS system.

Contact Us

Logout



Inquiry

Contribution Reporting

Forms

File Transfer

Maintenance

User Name:

Business Name:

STARS Guide

Account Home

Welcome To STARS

Department Information

Name

Address

PERA Employer Representative Information

Name

Phone

PERA Field Education Representative Information

Name

Phone

PERACare Contact Information

Name

Phone

ELECTRONIC STARS ACCESS REQUEST FORM

The most efficient way to initiate STARS access is to have an authorized employee/superuser in your organization who already has a STARS access login and complete the form electronically.

After logging into the employer account, choose “STARS Access Request” from the “Forms” drop-down menu. You will then be taken to an electronic version of the form. Complete the requested information then click “Submit.”

The screenshot shows the Colorado PERA website interface. At the top, there is a navigation bar with links for 'Contact Us' and 'Logout'. Below this, the PERA logo is displayed alongside a series of dropdown menus: 'Account Select', 'Inquiry', 'Contribution Reporting', 'Forms', 'File Transfer', and 'Maintenance'. The 'Forms' dropdown menu is open, showing a list of options: 'Death Notification/Salary', 'Disability Retirement', 'Employment Termination Certification', 'Explanation of Additional Pay', 'Final Six Months Salary', 'Furlough Form', 'Leave of Absence Certification', 'STARS Access Request' (which is circled in red), and 'Termination Certification'. On the right side of the page, there are links for 'STARS Guide' and 'Account Home'. The main content area is titled 'Welcome To STARS' and contains sections for 'Department Information', 'PERA Employer Representative Information', and 'PERA Field Education Representative Information', each with input fields for Name, Address, and Phone.

If there are any questions about levels of access, click on “I Need Help” for descriptions of each option.

The screenshot shows the 'STARS Access Request' form. At the top, the PERA logo and navigation bar are visible. The form title is 'STARS Access Request'. Below the title, there is a paragraph explaining the form's purpose: 'This form is used by an employer to request a superuser's, and/or staff member's access to Colorado PERA's Secure Transmission And Reporting System (STARS). By giving your staff member(s) access to STARS, your staff member(s) will be able to provide and access confidential information about your employees through STARS, such as Social Security numbers, dates of birth, salary information, and employer bank account information. By signing this form, you, as the representative of the employer, acknowledge the following:'. This is followed by a list of five bullet points detailing the responsibilities and acknowledgments of the employer. At the bottom of the list, the link 'I Need Help' is circled in red. Below the list, there is a section titled 'Superuser Information' with an input field.



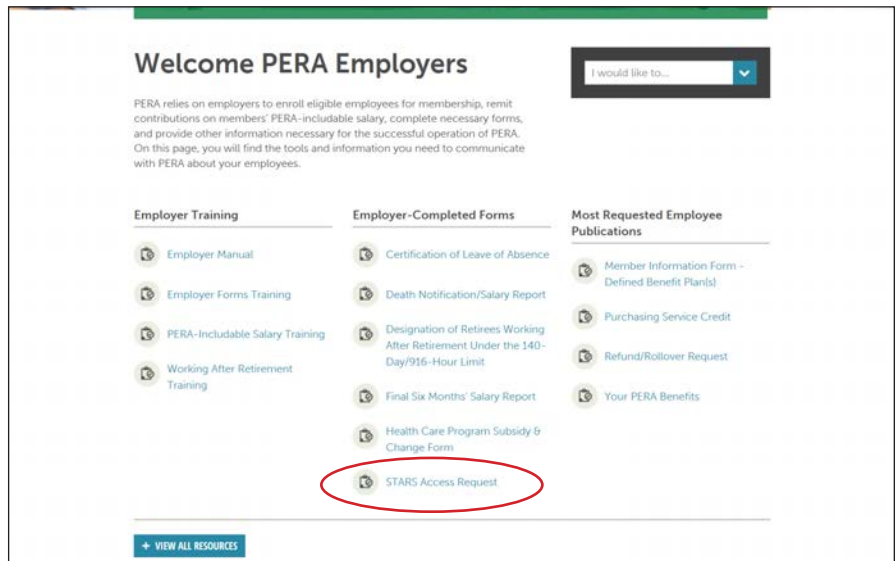
STARS contains confidential employer financial information. Access should be granted only to authorized staff members, and the different levels of access should be used appropriately. Each staff member granted access must be authorized via the *STARS Access Request* form. User IDs and passwords cannot be shared.

NAVIGATING STARS (CONTINUED)

HARD COPY STARS ACCESS REQUEST FORM

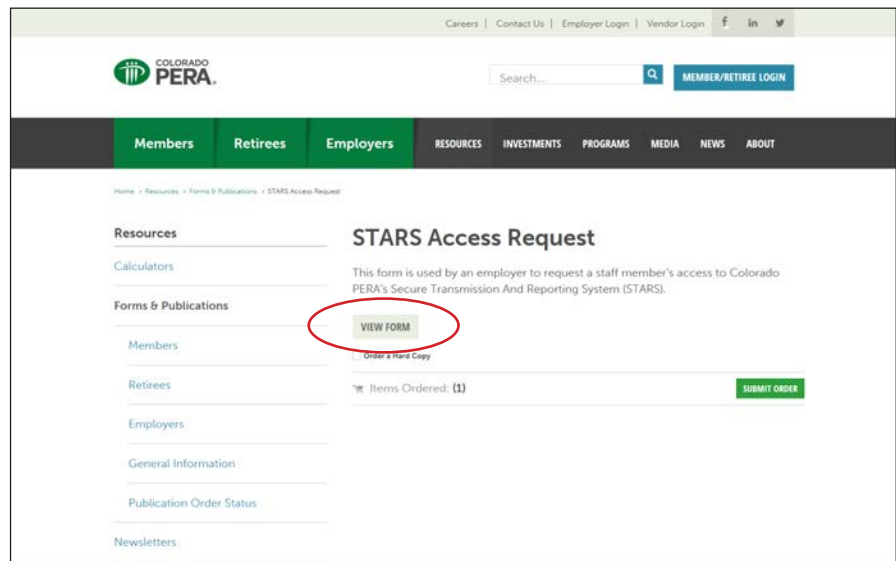
If you do not have an employee who currently has access to STARS, go to www.copera.org and print or order a paper copy of the *STARS Access Request* form.

On the “Employers” page, choose “*STARS Access Request*” from the “Employer-Completed Forms” menu.



Click on “View Form.” Print a copy then send the completed form to the address at the top of the form.

Once we have received the form and determined that the information is correct, a User ID and temporary password will be created for you. Once the process has been completed, your ER will contact you and assist you in logging into STARS for the first time.



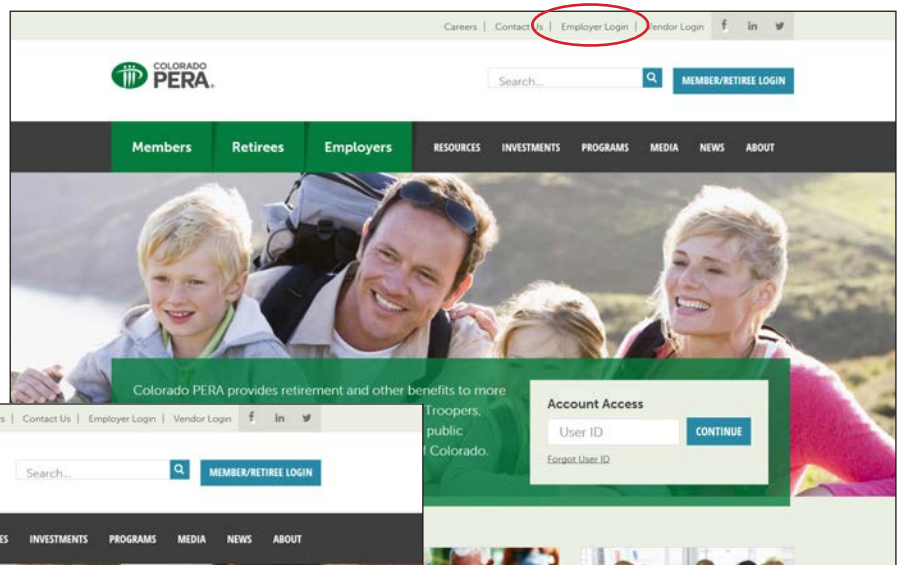
An employee cannot sign their own *STARS Access Request* form.

LOGGING INTO STARS

Log into STARS one of two ways:

- » Access the "Employer Login" page from PERA's home page.
- » Click on "Employer Login" from the "Employers" landing page.

Either link will take you to the page to enter your User ID and password.



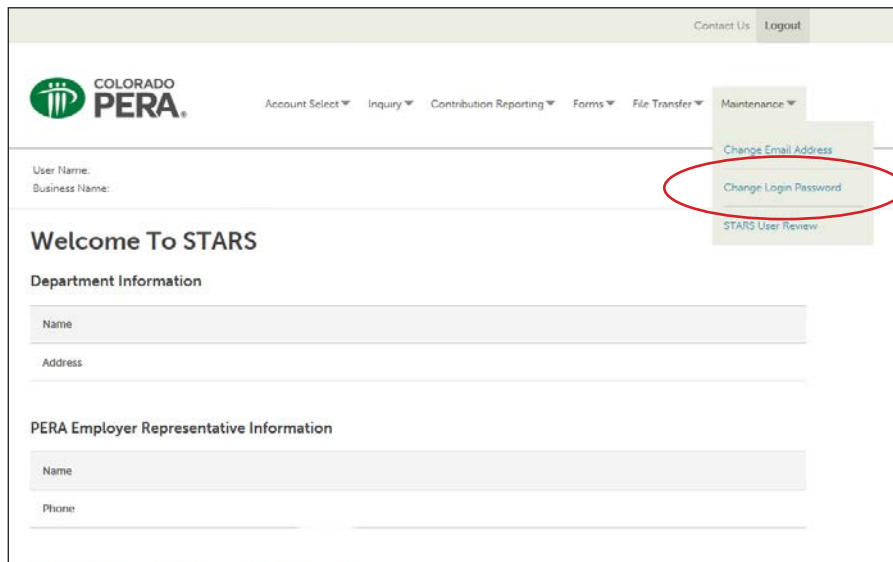
You will be required to change your STARS password every 90 days. See "Resetting Your Password" on page 14 for details.

A screenshot of the Colorado PERA Login page. The page features the Colorado PERA logo at the top. Below the logo is a large white box with the title 'Colorado PERA Login'. Inside this box are two input fields: 'User ID' and 'Password'. Below the 'Password' field is a blue 'OK' button. At the bottom of the box is a link that says 'If you forgot your password, click here.' Below the login box is a section titled 'PERA Representative Search' with a label 'Search by employer number' and a search bar with a 'SEARCH' button.

NAVIGATING STARS (CONTINUED)

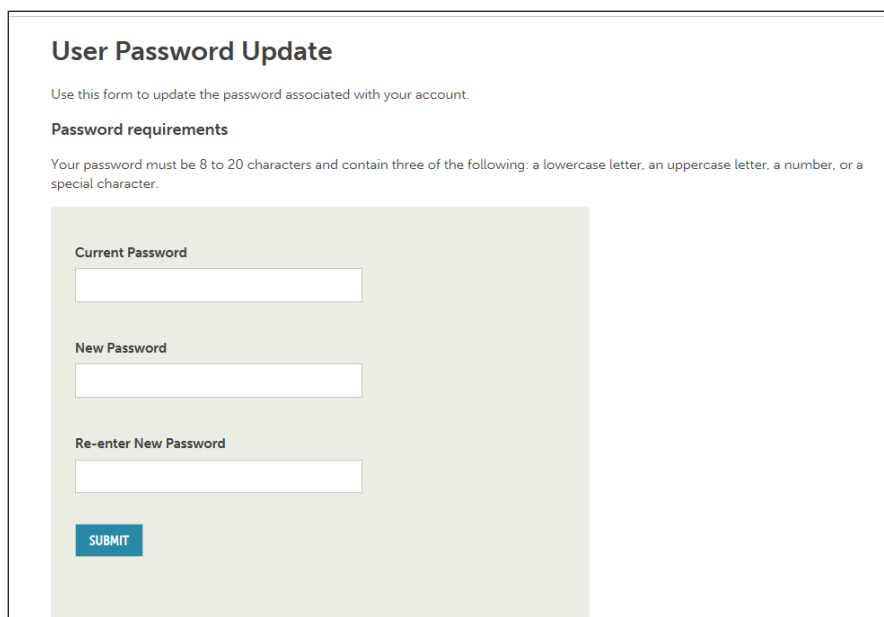
RESETTING YOUR PASSWORD

Choose "Change Login Password" under the "Maintenance" drop-down menu.



The screenshot shows the STARS user interface. At the top right, there are links for 'Contact Us' and 'Logout'. Below these, the 'Maintenance' menu is expanded, showing options: 'Change Email Address', 'Change Login Password' (which is circled in red), and 'STARS User Review'. The main content area includes a 'Welcome To STARS' message, 'Department Information' with fields for Name and Address, and 'PERA Employer Representative Information' with fields for Name and Phone.

Enter your current or temporary password, then enter your new password in the appropriate boxes. Then click "Submit."



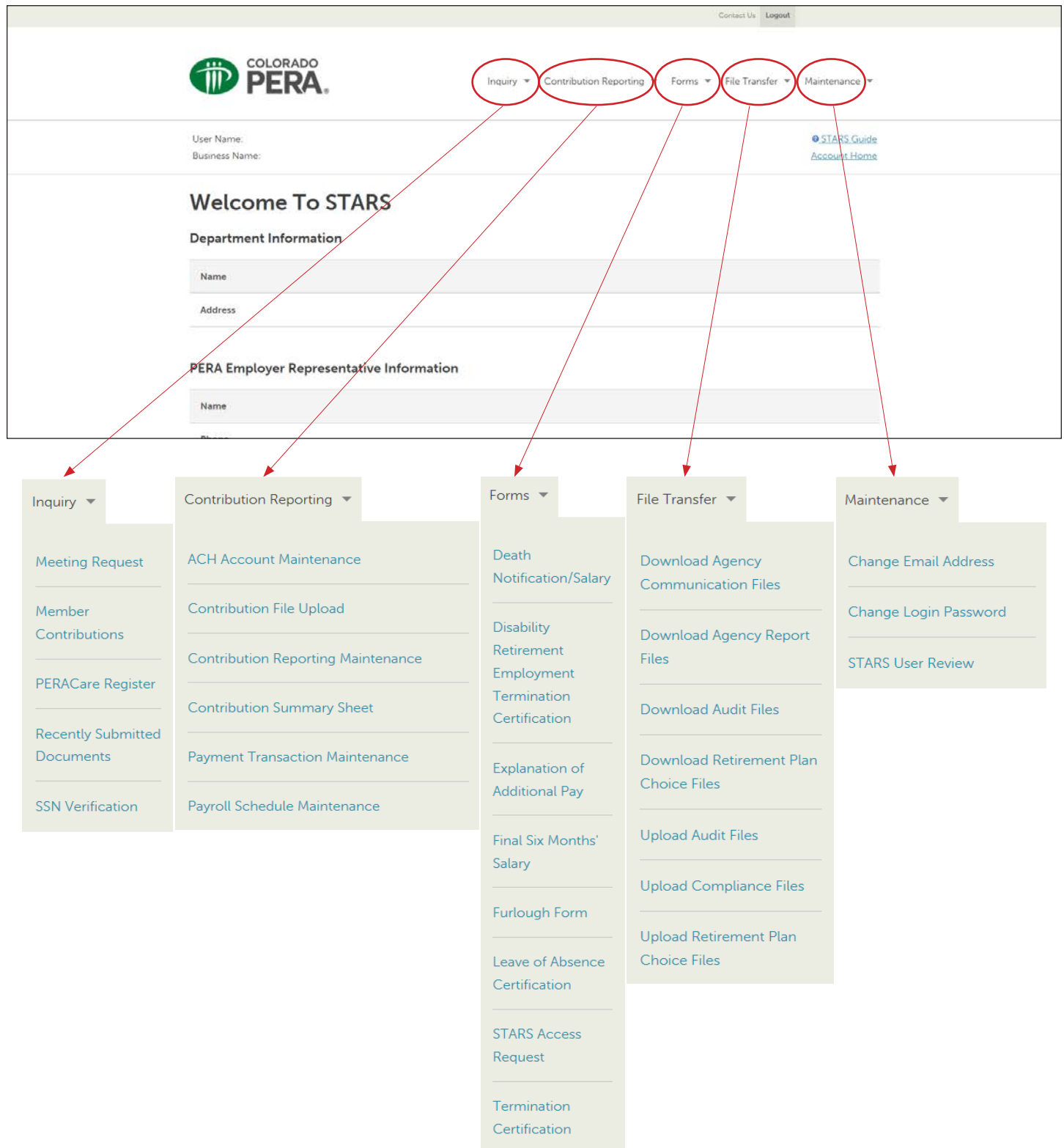
The screenshot shows the 'User Password Update' form. It includes a heading 'User Password Update' and a sub-heading 'Password requirements'. The requirements state: 'Your password must be 8 to 20 characters and contain three of the following: a lowercase letter, an uppercase letter, a number, or a special character.' The form has three input fields: 'Current Password', 'New Password', and 'Re-enter New Password'. A blue 'SUBMIT' button is at the bottom.



If you enter an incorrect password three times, your account will be locked and you must contact your ER for a temporary password. An email will be sent with a temporary password. If you do not receive your email, check your junk/spam folder in your email box.

STARS MENUS

Once you've logged in, you will see the STARS welcome screen. There are five menus on the STARS home page that will help you further navigate the site and find the resources you need.



EMPLOYER RESOURCES

I Have Questions About	Concerning	Who Do I Contact?
PERA's life insurance program	Reporting, eligibility, general program overview, corrections, or adjustments	Your Employer Representative or Employer ACD line: 303-863-3724
	Enrollment forms, beneficiary forms, or cancellation requests to be mailed	Unum 2211 Congress St. Portland, ME 04122 1-866-277-1649
PERACare		PERA's Insurance Division Phone: 303-863-8650 Email: InsuranceDivision@copera.org Fax: 303-863-3822
PERAPlus 401(k)/457 and PERA DC Plans	Reporting issues	Voya Phone: 1-866-323-7372 (option 1) Email: id-copera@voya.com
	Affiliation, program questions, general information	PERA's DC Manager, Jeffrey Cable Phone: 303-837-6217 Email: jcable@copera.org
Member education/meetings	Benefit Information Meetings, help with member retirement forms, group workshops, etc.	Your Field Education Representative
All other questions and concerns	On-site employer training, contribution reporting, STARS troubleshooting, forms, includable salary, membership eligibility, etc.	Your Employer Representative or Employer ACD line: 303-863-3724



If you aren't sure who your Field Education Representative is, you can find out by looking under the "PERA Representative Search" on the "Employer Login" page or the "Welcome to STARS" page.

EMPLOYEE QUESTIONS

My Employee Has Questions About	Concerning	Who Can They Contact?
Social Security	WEP, GPO, when to start drawing Social Security benefits, etc.	Social Security 1-800-772-1213 www.socialsecurity.gov
Income taxes		Consult a tax professional
Legal issues		Consult a legal adviser
Member-specific topics and general information about PERA	Service credit, purchasing, retirement estimates, PERACare, suspending benefits, working after retirement, annual statements, 401(k) loans, retirement, legislation, forms, or publications	PERA Customer Service Center Phone: 1-800-759-7372 www.copera.org

Contact PERA



Visit PERA's website at
www.copera.org.



Call PERA's Employer Relations
team at 1-800-759-7372 ext.3724.



Visit the PERA offices at
1301 Pennsylvania Street in
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Denver, CO 80217-5800



Forms and publications can be found
on the PERA website. Copies can
also be requested by calling PERA's
Customer Service Center.