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.
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:

- **ENROLLMENT**
  Verify membership status and complete the Member Information Form—Defined Benefit Plans

- **CONTRIBUTION REPORTING**
  Accurately report salary and submit contributions in a timely manner

- **COMMUNICATION**
  Provide employment, salary, and other information on current and former members

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.

---

Is the employee eligible for PERA membership?

- **Yes**
  - Use the Social Security number (SSN) verification tool in STARS
  - **If result is:**
    - Unknown—New member
    - Member—Past PERA membership
    - Suspended Retiree—Retiree who chose to suspend their monthly benefit to return to work for a PERA employer
    - Refunded—Refunded previous account, considered a new member
  - Have new hire complete *Member Information Form—Defined Benefit Plans*

- **No**
  - Persons not eligible for PERA membership:
    - F-1, M-1, and J-1 Visas
    - and student workers
  - **Persons not eligible for PERA membership:**

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State and community college employees may be eligible for the PERA Defined Contribution (DC) Plan. Contact your ER for more information.

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* 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.

**Life Insurance**
- Deduct premiums from employee’s check and send in your Contribution Report

**PERACARE**
- Choice of medical (HMO, HDHP, or PPO), vision, and dental coverage options*
- Deduct and pay premiums monthly

**PERAPlus 401(k)/457 Plans**
- 401(k) and 457 Plans, Roth options available
- Reminder: The PERAPlus 401(k) Plan is available to all employees of a PERA employer
- » Deduct 401(k) contributions after you have received a 401(k) Contribution Authorization Form
- » Deduct 457 contributions after you’ve been notified by Voya to do so
- » Send contributions to Voya

* 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 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.

- **Retirement**
  - Complete the *Final Six Months’ Salary Report*

- **Refund/Rollover**
  - Complete the Employer portion of the *Rollover or Refund Request—Defined Benefit Plan* form when provided by the member or requested by PERA

- **Leaves Account with PERA**
  - Provide PERA with salary and termination information if requested

- **Ensure account is final and accurate**
  - No credits can be taken from a refunded account

*Only complete the *Final Six Months’ Salary Report* when you can accurately certify the final amounts.*
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.
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.”

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

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.
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."

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

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.
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.
NAVIGATING STARS (CONTINUED)

RESETTING YOUR PASSWORD

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

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

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

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.
<table>
<thead>
<tr>
<th>My Employee Has Questions About</th>
<th>Concerning</th>
<th>Who Can They Contact?</th>
</tr>
</thead>
</table>
| 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 |
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 Denver or in Westminster at 1120 West 122nd Avenue.

Send mail to PERA at PO Box 5800 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.