



2012 MPSERS Reform

Benefit Plan Rates

Department of Technology,
Management & Budget

Benefit Plan	Healthcare	Member DB Contribution Rates (DTL2)	Member HCC Rates (DTL2)	DC Member Contribution Rates (DTL4)	DC Employer Contribution Rates (DTL4)	Member PHF Rates (DTL4)	Employer PHF Rates (DTL4)
Basic	Premium Subsidy	0.0%	3.0%	0.0%	0.0%	0.0%	0.0%
Basic	PHF	0.0%	0.0%	0.0%	0.0%	2.0%	2.0%
Basic 4%	Premium Subsidy	4.0%	3.0%	0.0%	0.0%	0.0%	0.0%
Basic 4%	PHF	4.0%	0.0%	0.0%	0.0%	2.0%	2.0%
Basic DC Converted	Premium Subsidy	0.0%	3.0%	0.0%	4.0% Mandatory	0.0%	0.0%
Basic DC Converted	PHF	0.0%	0.0%	0.0%	4.0% Mandatory	2.0%	2.0%
MIP Fixed	Premium Subsidy	3.9%	3.0%	0.0%	0.0%	0.0%	0.0%
MIP Fixed	PHF	3.9%	0.0%	0.0%	0.0%	2.0%	2.0%
MIP Graded	Premium Subsidy	\$0 - \$5,000 3.0% \$5,000.01-\$15,000 3.6% \$15,000.01 & Over 4.3%	3.0%	0.0%	0.0%	0.0%	0.0%
MIP Graded	PHF	\$0 - \$5,000 3.0% \$5,000.01-\$15,000 3.6% \$15,000.01 & Over 4.3%	0.0%	0.0%	0.0%	2.0%	2.0%
MIP Plus	Premium Subsidy	\$0 - \$5,000 3.0% \$5,000.01-\$15,000 3.6% \$15,000.01 & Over 6.4%	3.0%	0.0%	0.0%	0.0%	0.0%

Benefit Plan	Healthcare	Member DB Contribution Rates (DTL2)	Member HCC Rates (DTL2)	DC Member Contribution Rates (DTL4)	DC Employer Contribution Rates (DTL4)	Member PHF Rates (DTL4)	Employer PHF Rates (DTL4)
MIP Plus	PHF	\$0 - \$5,000 3.0% \$5,000.01-\$15,000 3.6% \$15,000.01 & Over 6.4%	0.0%	0.0%	0.0%	2.0%	2.0%
MIP 7%	Premium Subsidy	7.0%	3.0%	0.0%	0.0%	0.0%	0.0%
MIP 7%	PHF	7.0%	0.0%	0.0%	0.0%	2.0%	2.0%
MIP DC Converted	Premium Subsidy	0.0%	3.0%	0.0%	4.0% Mandatory	0.0%	0.0%
MIP DC Converted	PHF	0.0%	0.0%	0.0%	0.0%	2.0%	2.0%
Pension Plus	Premium Subsidy	\$0 - \$5,000 3.0% \$5,000.01-\$15,000 3.6% \$15,000.01 & Over 6.4%	3.0%	2.0%	1.0%	0.0%	0.0%
Pension Plus PHF	PHF	\$0 - \$5,000 3.0% \$5,000.01-\$15,000 3.6% \$15,000.01 & Over 6.4%	0.0%	2.0%	1.0%	2.0%	2.0%
Defined Contribution (DC)	PHF	0.0%	0.0%	6.0%	3.0%	2.0%	2.0%

***Additional employer contribution rates must be reported on your DTL2 and will be communicated on the employer information site.**

The new member contribution rates will be associated with a benefit plan elected by each employee. You will need to provide updated Basic and MIP contributions on the Detail 2 record and new PHF rates on the Detail 4 record. *Your payroll system should allow additional coding for new employee and employer contribution rates associated with each plan and the ability to submit a Detail 4 record for all benefit plans.*