



PERA Contribution Rates as modified by SB 10-001, SB 10-146, and SB 11-076

Active PERA employees

	Employee Contribution	Employer Contributions			
Start Date	PERA (Pre-Tax)	Employer-Paid PERA	AED	SAED*	Employer Total
Jan-2010	8.00%	10.15%	2.20%	1.50%	13.85%
Jul-2010	**10.50%	**7.65%	2.20%	1.50%	11.35%
Jan-2011	**10.50%	**7.65%	2.60%	2.00%	12.25%
Jul-2011	**10.50%	**7.65%	2.60%	2.00%	12.25%
Jan-2012	**10.50%	**7.65%	3.00%	2.50%	13.15%
Jan-2013	8.00%	10.15%	3.40%	3.00%	16.55%
Jan-2014	8.00%	10.15%	3.80%	3.50%	17.45%
Jan-2015	8.00%	10.15%	4.20%	4.00%	18.35%
Jan-2016	8.00%	10.15%	4.60%	4.50%	19.25%
Jan-2017	8.00%	10.15%	5.00%	5.00%	20.15%

PERA retirees returning to work

	Retiree \diamond Contribution	Employer Contributions			
Start Date	RTPERA (Pre-Tax)	Employer-Paid RTPERA	AED	SAED*	Employer Total
Jan-2010	0%	10.15%	2.20%	1.50%	13.85%
Jul-2010	0%	**7.65%	2.20%	1.50%	11.35%
Jan-2011	**10.50%	**7.65%	2.60%	2.00%	12.25%
Jul-2011	**10.50%	**7.65%	2.60%	2.00%	12.25%
Jan-2012	**10.50%	**7.65%	3.00%	2.50%	13.15%
Jan-2013	8.00%	10.15%	3.40%	3.00%	16.55%
Jan-2014	8.00%	10.15%	3.80%	3.50%	17.45%
Jan-2015	8.00%	10.15%	4.20%	4.00%	18.35%
Jan-2016	8.00%	10.15%	4.60%	4.50%	19.25%
Jan-2017	8.00%	10.15%	5.00%	5.00%	20.15%

* State statute mandates the SAED to be paid by the employer from foregone employee compensation increases. The SAED is not credited to the member account.

** Per SB 10-146, 2.5% of the employer's PERA contribution is shifted to the employee from July 1, 2010 through June 30, 2011 (contribution amounts change to 10.5% for employee and 7.65% for employer for this period of time). This 2.5% contribution shift was extended through June 30, 2012 by SB 11-076.

\diamond SB 2010-001 established a new contribution rate (effective January 1, 2011) to be paid by PERA retirees who return to work for a PERA employer. Working retirees will pay the same contribution amounts as active employees; however, the contributions for PERA retirees will not be credited to individual member accounts.

Colorado PERA resource documents:

PERA Contribution Rates: <https://www.copera.org/pdf/5/5-123.pdf>

Senate Bill 10-146 Provisions: <https://copera.org/pdf/5/5-129.pdf>

Working After Retirement <https://copera.org/pdf/2/2-55.pdf>