

## PERA Contribution Rates as modified by SB 10-001, SB 10-146, SB 11-076 and SB 18-200

### 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%         |
| Jan-2018      | 8.00%                 | 10.15%                 | 5.00% | 5.00% | 20.15%         |
| Jan-Jun 2019  | 8.00%                 | 10.15%                 | 5.00% | 5.00% | 20.15%         |
| July-Dec 2019 | 8.75%                 | 10.40%                 | 5.00% | 5.00% | 20.40%         |

### PERA retirees returning to work

|               | Retiree<br>✧ | Employer Contributions |       |       |                |
|---------------|--------------|------------------------|-------|-------|----------------|
| Start Date    | RTPERA (Pre- | 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%         |
| Jan-2018      | 8.00%        | 10.15%                 | 5.00% | 5.00% | 20.15%         |
| Jan-Jun 2019  | 8.00%        | 10.15%                 | 5.00% | 5.00% | 20.15%         |
| July-Dec 2019 | 8.75%        | 10.40%                 | 5.00% | 5.00% | 20.40%         |

\* 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.

✧ 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.

✧ SB 18-200 established a new contribution rate (effective July 1, 2019) 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>

**Senate Bill 18-200 Provisions:** <https://www.copera.org/sites/default/files/documents/impactofchanges-18.pdf>

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