

MERS Messenger

Issue No. 19 | October 2025

An Update for Active Members, Retirees, and Employers

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MUNICIPAL EMPLOYEES'
RETIREMENT SYSTEM
OF LOUISIANA

Great News!

Investment Returns

MERS closed the fiscal year that ended June 30, 2025, with a 10% market gain. This is the second year in a row that MERS saw double digit investment earnings.

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Contact Information

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(MERSLA)

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www.mersla.com | Phone: (225) 925-4810

System Updates & Governance

LAPERS Conference

The Louisiana Association of Public Employees' Retirement Systems (LAPERS) conducted its annual educational seminar in New Orleans September 7-9. Christopher Saik, the Chief Investment Officer for MERS, participated in a panel discussion with CIOs from the Parochial Employees' Retirement System, the District Attorneys' Retirement System, and the East Baton Rouge City-Parish Employees' Retirement System. Each of the CIOs shared ideas and experiences with conference attendees.

Trustees for MERS were able to receive 12 of the 16 annually required hours of trustee education and had the opportunity to network with trustees and staff from other retirement systems in the State.



MERS CIO Christopher Saik (second from right) participates in a LAPERS Conference panel.

Proposed Amendments to Rules

The MERS Board is seeking to make changes to the administrative rules that were adopted in 2022. The changes impact the schedule for trustee elections and documents that must be included with certain applications. Additional changes are technical in nature.

Details can be found at mersla.com. Changes are expected to be implemented on January 1, 2026.

Upcoming Board Meetings

The MERS Board of Trustees meets regularly at 7937 Office Park Boulevard in Baton Rouge. Meetings typically start at 9 a.m. and are open to the public.

Meeting dates, agendas, and minutes are posted on the system's website, mersla.com.

Avoiding Fraud

The United States Department of Labor recommends creating your own retirement account as a protection against fraud. Some other suggestions include using:

- ✓ strong and unique passwords
- ✓ keeping personal contact information current, and
- ✓ being wary of free WI-Fi.

To create your account at MERS, go to mersla.com and click on [Self Service Portal](#). **More details about the services available in the portal can be found on page 6 for retirees and page 7 for actives.**

Legislation Impacting MERS

New Law

Act 232 of the 2025 legislative session allows a person with at least five years of service credit in MERS to retain membership in MERS if they accept a position eligible for the Louisiana State Employees' Retirement System (LASERS). The irrevocable election must be made within **30 days** of accepting the LASERS eligible position. A form titled [Retain Membership](#) in MERS has been added to the MERS website, mersla.com, under active member forms, for members wishing to use this provision.

Upcoming Session

The 2026 session of the Louisiana Legislature will begin on March 9 and must adjourn by June 1. If legislation is introduced that would affect MERS, that information will be noted on the system's website and included in the April 2026 newsletter.

News for Retirees

Benefit Payments



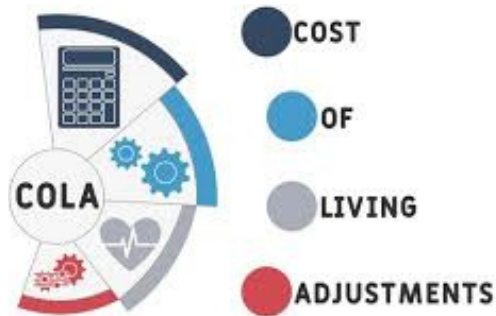
Monthly benefits are paid to retirees on the first day of each month. When the first falls on a weekend or holiday, benefits may not be available until the first working day of the month. Your financial institution can let you know about their rules on availability of funds.

Address Changes

Retired members should contact MERS if they have moved. Tax forms will be mailed in January to the address currently on file. Address changes can be made in the [Self Service Portal](#) or by using the form "[Personal Information Update](#)."



Cost-of-Living Adjustments (COLAs)



Members who had been retired for at least one year as of July 1, 2025, received a 2% COLA.

COLAs funded by the retirement system are not guaranteed. When granted, COLAs must be funded for the lifetime of all who will receive the adjustment without being detrimental to the system.

MERS has a Funding Deposit Account for each Plan that may be used to fund COLAs. Monies are deposited into the accounts when the employer contribution rate is set at a higher rate than the rate necessary to fund the system. The funding level of the system is just one important factor in determining when a COLA may be granted.

Rehired Retirees

Part - Time

If you want to return to work for your former employer or another municipality or entity that participates in MERS, there are some restrictions.

If you return to work on a part-time basis, less than 35 hours per week, you will continue to receive your retirement benefit. However, you must limit your part-time earnings. Your earnings limit is based on your final average compensation when you retired and is adjusted for inflation each year. You should contact MERS to have your limit calculated. You will pay contributions to MERS during your part-time employment. You may apply for a refund of those employee contributions when you terminate your part-time employment.

Contributions from the employer are not refundable.



Exceptions:

If you become a part-time elected official after you retire from MERS, you are not subject to limits on earnings for that elected position and you do not pay contributions for those earnings.

If you are at least age 60 and retired with at least 30 years of creditable service, you do not have an earnings limit. This exception is set to expire on June 30, 2028.

Full - Time

If you return to work on a full-time basis with an employer that participates in MERS, you must suspend your retirement benefit and only receive your salary. You will contribute to MERS and earn a supplemental retirement benefit if you work for more than a year. You will never receive the retirement benefits that were suspended when you returned to work. Your monthly retirement benefit will resume, with your supplemental benefit included, once you terminate your reemployment.



If you work full-time for less than a year, the contributions you paid to MERS will be refunded, upon your application for a refund. You will never receive the retirement benefits that were suspended during the term of your reemployment. Your monthly retirement benefit will resume once you terminate your reemployment.

Rehired retiree restrictions do not apply if you take a job with an employer who is not participating in MERS. This means you can work in the private sector or for a public employer, like the State or a Parish government, that is not a part of MERS, with no impact to your MERS retirement benefit.

News for Retirees

Federal Taxes

As a retiree, you can direct the amount of federal taxes deducted from your monthly pension payment. This is done through submitting a form W-4P. The form is available at mersla.com and in the Self Service Portal.



State Tax Exemption for Retirement Benefits



All benefits received from MERS are exempt from Louisiana state income tax. When completing your Louisiana state tax return, you must complete Schedule E, using the code 05E. In the "Description Box for the Other Retirement Benefits" line, print Municipal Employees' Retirement System of LA. You must also provide your or your spouse's retirement date. If someone else is preparing your tax returns, let them know about this tax exemption.

Retiree Self Service Portal

Help prevent fraudsters from trying to access your retirement information by creating your own online account.

To register, go to the MERS website, www.mersla.com, and click on Self Service Portal at the bottom of the homepage. Click on **user registration** to begin the self-registration process and locate your account with MERS.

The retiree online services include:

- Update Address & Contact Information
- Benefit Income Verification Letter
- Change Banking Direct Deposit Information
- Change federal income tax withholdings on W4-P form
- View last three months of benefit payments issued
- View/ Print 1099s

News for Actives

Active Member Self Service

Curious about your future retirement benefit amount? There is a calculator on the Self Service portal of the MERS website that allows you to pull from your actual data to estimate your future benefits.

You will need an account on the MERS Member Self Service Portal. We encourage you to sign up for MERS Member Self Service with your personal email address. Using a work email address will be a problem when you retire and no longer have access to that email account.

By registering your own account, you help prevent fraudsters from trying to access your information.

To register, go to the MERS website, www.mersla.com, and click on [Self Service Portal](#) at the bottom of the homepage. Click on user registration to begin the registration process and locate your account with MERS.

The active member online services include:

- Update Address & Contact Information
- Change Beneficiary
- View Membership History
- Estimates of Monthly Retirement Benefits/DROP Benefits
- Employee Contribution Verification Letter
- Annual Member Statements

DROP Investments

Are you participating in the Deferred Retirement Option Program (DROP)? If so, your account is transferred to Empower Retirement when your participation period of up to 36 months ends.

Empower is available to help you with your retirement financial planning. You can speak to a representative by phone or schedule a personal appointment. For account transactions and inquiries call (800) 937-7604. To schedule an appointment with a local retirement plan advisor, call (225) 926-8082.

Refunded Members



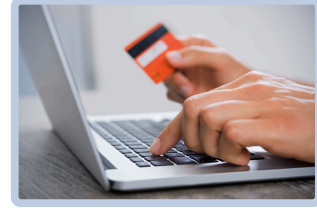
A person who has received a refund of contributions after termination from service may create an account in the Member [Self Service Portal](#) to access their IRS 1099 form.

News for Employers

Timely Payments

Payments are due on the tenth of each month.

Timely payment of employer and employee contributions to MERS is critical for the financial stability of the retirement system. This also ensures that retirements and refunds are processed in a timely manner with no delay for the member.



Employers are strongly encouraged to sign up for electronic (ACH) payment of contributions to MERS.

When mailing a paper check for contributions it is not necessary to send a copy of your contribution report. The electronic report you submitted through the Employer Portal is sufficient. Remember when submitting the payroll file to be certain that you receive the confirmation email. This ensures the file was submitted successfully.

Repeal of WEP/GPO Resulted in a New Form for Enrollments

The Social Security Administration updated form SSA-1945 "[Social Security Acknowledgement](#)" due to the repeal of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). This form must be signed by employees who do not contribute to Social Security. It is maintained in the employee's personnel file and is not sent to MERS.

Employer Contribution Rates



The Employer Contribution Rate for the July 1, 2025, to June 30, 2026, fiscal year is 27% for Plan A and 13.5% for Plan B. These rates are lower than the previous year.

Employee contribution rates remain at 10% for Plan A and 5% for Plan B.

Enrollments

All full-time employees (other than fire and police) must be enrolled in MERS as of their date of hire. There is no waiting or probationary period. Full-time means working on a regularly scheduled basis for an average of at least 35 hours per week.

An [enrollment form](#), with a copy of the employee's Social Security card, must be submitted to MERS for each new employee.

New employees must complete the [Forfeiture of Benefits Attestation](#) form which should be held in the employee's personnel file. It is not sent to MERS.

News for Employers

LMA/Clerks Conferences

Executive Director Maris LeBlanc staffed the MERS booth at the LMA Conference held in Lake Charles. As a certified ethics trainer, she also provided ethics training at the conference. She met with the mayors of mid-size cities on October 15 in Mandeville.

Retirement Benefits Administrator Lacey Waguespack and other staff members attended the annual Clerks Institute held in Baton Rouge October 19-24. Lacey made a presentation to the group on October 20.

Overtime/Special Pay

Only **regular earnings** are to be reported to MERS and are subject to retirement contributions.

The following types of compensation are not considered regular earnings:

- Overtime
- Special pay
- Disability payments
- Leave payments made at termination
- Car allowances
- Uniform allowances
- Worker's compensation

(Do not report any earnings while an employee is out on worker's comp or short-term disability.)

Call MERS if you have any questions on permissible compensation to be reported. (Special rules apply to Marshals.) MERS refunds employee and employer contributions monthly when it is obvious that compensation was not eligible for retirement contributions. A letter explaining the reason for the refund will be sent to the employer with a copy to the employee. It is the responsibility of the employer to reimburse the employee contributions to the employee.

There are strict time limitations as to which employer contributions are eligible for refund. Typically, only employer contributions made within the last year may be returned.

Status Change Sheets

When an employee changes their status during a month, please use a "[Change of Member Status](#)" form to notify MERS. Examples of a status change include termination, leave without pay, going on worker's compensation, and returning to work.

News for Employers

Employer Portal

Contribution reports must be submitted via the Employer Portal by the tenth of each month. Be sure when submitting your monthly report that you receive a confirmation email.

To locate the link for monthly contribution reporting navigate to the **Employer Tab** on our website, mersla.com, and click on **Contribution Reporting/Employer Portal**. Your monthly reports are archived and available for two years.

Contribution payments are also due by the tenth of the month. Payments may be submitted through ACH, the preferred method, or by check.

Insurance Deductions

MERS can deduct insurance premiums from retiree checks and remit those funds directly to employers. This option is convenient for both retirees and their former employers. Payments collected by MERS from retirees will be sent via ACH to their former employer on the first of each month.



Retirees must complete the form entitled "Retiree Insurance Premium Deduction Authorization" and employers must file the "Employer Request to Withhold Insurance Premiums" to enroll in this process.

Only 14 Employers Participate in the Leave Conversion Option

MERS has an option for employers to convert unused leave to retirement credit when a member retires. It is surprising that more employers do not take advantage of this option which can be a "Win-Win" for employers and employees!

The employee will receive a higher monthly retirement benefit, and the employer will pay an amount lower than the hourly rate for the leave.

Choosing this option is an irrevocable decision for the employer that must be approved through a Resolution. (A sample resolution is available at mersla.com, under the Conversion of Leave section of the Employers tab.) Once approved, it must be applied to all employees who retire. At an employee's retirement, the employer must certify to MERS the total number of days of annual and sick leave remaining unpaid on the last day of employment. The additional benefit is calculated at retirement and not upon entry into DROP. The employer is sent an invoice by MERS of the actuarial value of the leave that must be paid within 30 days.

Contact Lacey Waguespack at 225-925-4810 or lacey@mersla.com for more information.

Employee Spotlight

Recognizing the importance of the staff at MERS to the successful administration of the retirement system, this is the seventh in a series of articles spotlighting individual team members.

Amanda Hall - Board Secretary / Office Manager



As the Board Secretary and Office Manager for MERS, Amanda Hall wears many hats.

Amanda prepares agendas and minutes for board meetings, helps trustees with meeting logistics, ensures that the meeting room is ready, and capably handles any last minute changes. She took care of all the details from our recent attendance of the LAPERS Conference in New Orleans.

Between meetings, Amanda assists with banking and human resource functions at MERS. She handles scheduling service providers, ordering supplies, and generally keeps things running efficiently. This newsletter was formatted by Amanda!

Amanda has a degree in Business Administration from Southeastern Louisiana University in Hammond. Demonstrating her desire to continue learning, she is seeking a Master's in Business Administration from LSU-Shreveport.

Her flexibility and ability to use technology to streamline duties are much appreciated at MERS!

Reminder of Upcoming Board Meeting Dates

December 11, 2025

January 22, 2026

March 19, 2026

May 28, 2026

June 18, 2026

August 20, 2026

October 15, 2026

December 10, 2026