



## NEWS TO USE for EMPLOYERS

JULY 2025



### **REMINDER CONTRIBUTION RATE ADJUSTMENTS HAVE BEEN AMENDED**

At the May retirement board meeting, actuaries presented an overview of

scheduled contribution rate changes and the impact of reducing future proposed contribution rates for employers and employees.

The board considered different scenarios, and the motion was made to delay the 2.50% increase to July 2027. Also in the motion, they chose to delay the 3.75% increase to July 2028 and reduce it to 1.25%. The motion unanimously passed.

Use button to see adjustments.

## AMENDED CONTRIBUTION RATES



## ARE YOU ON SCHEDULE FOR THE EMPLOYER REPORTING ARRIVOS UPGRADE

### FOR SCO, ROLL-FORWARD, AND UPLOADING EMPLOYERS!

The employer reporting Arrivos Upgrade project started this past June and has a completion goal of February 2026. (Please refer to the following schedule to help clarify the timeframe for the reporting upgrade in Arrivos.)

**[Click below to download Arrivos Upgrade schedule as a PDF](#)**

If you have any questions and/or concerns, please call the Employer Service Center at 208-287-9525 or 866-887-9525.



## Employer Reporting ARRIVOS UPGRADE

### June-August 2025 FILE CERTIFICATION

*Roll-forward employers and employers who report through the SCO: hang tight. You don't have any tasks until training is available.*

Employers who **upload a file (or their software vendors)** will be required to update their file specifications. New file specification documents are now available at:  
**[www.persi.idaho.gov/employer-1](http://www.persi.idaho.gov/employer-1)**.

Employers (or their software vendors) will be able to validate the new files and go through a self-certification process at:  
**<https://certification.persi.idaho.gov>**.

### September-October 2025 TRAINING

PERSI will roll out training material in the form of user guides and prerecorded videos. In-person and teleconference demos may also be provided.

### October 2025 EMPLOYER SET-UP

PERSI will contact employers to begin the initial registration process for employer users. Employers will be required to confirm primary contacts ahead of this process.

### November-February 2026 PHASED LAUNCH

Employers will be transitioned to the new portal in stages starting in November 2025, going through February 2026.

**Do I have to do anything differently right now to report Base Plan information to PERSI?**

**No.** Nothing will change with the way employers report Base Plan information – or pay Base Plan contributions – until they are individually instructed by PERSI to transition to the new portal between November 2025 and February 2026. PERSI has taken steps to ensure employers don't use the new portal before they are ready.

**I don't upload a file. Do I need to do anything?**

**Yes, but not yet.** You will use PERSI's new interface to report. Be ready to sign up for training and respond to PERSI's requests when asked.

## FAQs

**The State Controller's Office handles our PERSI report. Do I need to do anything?**

**Yes, but not yet.** The SCO will ensure files meet PERSI's requirements. Agency payroll and personnel contacts will have a more active role with the new portal and should be prepared to attend training and respond to PERSI's requests when asked.

**How will I know when to start using the new portal?**

**PERSI will work closely with employers** to ensure a clean transition between portals. Employers will receive several weeks' advanced notice.

**Will the way I remit payment for contributions change?**

**Yes.** Employers will add a payment method to the portal to pay contributions, like online bill pay. PERSI will 'pull' funds from this account to pay the invoice balance.



## **SUCCESS! myPERSI MEMBER PORTAL WORKSHOPS ARE GETTING RAVE REVIEWS!**

*from the PERSI Member Education Team*

Have you invited PERSI out for the **\*new\*** myPERSI Member Portal workshop yet? Many employers have hosted these and the feedback we're receiving is fantastic!

Members are excited about the new portal and we want to help you help your staff get the most out of it!

A PERSI Member Educator can come directly to your workplace to give a tour of the new online member portal. In this 30-minute workshop, we'll delve into all the new tools and resources available, covering everything from registration to using the new messaging portal, the retirement benefit calculator, updating beneficiaries and more!

Don't let your employees miss out! Schedule a myPERSI Member Portal workshop so you and your staff can take advantage of all the new portal has to offer.

Email [workshops@persi.idaho.gov](mailto:workshops@persi.idaho.gov) or call us at: 208-287-9291 to schedule in-person workshops for your team today!

---



## **SHARE WITH YOUR EMPLOYEES... TIME TO RAISE YOUR RETIREMENT SAVINGS GAME**

*from the Choice 401(k) Plan Team*

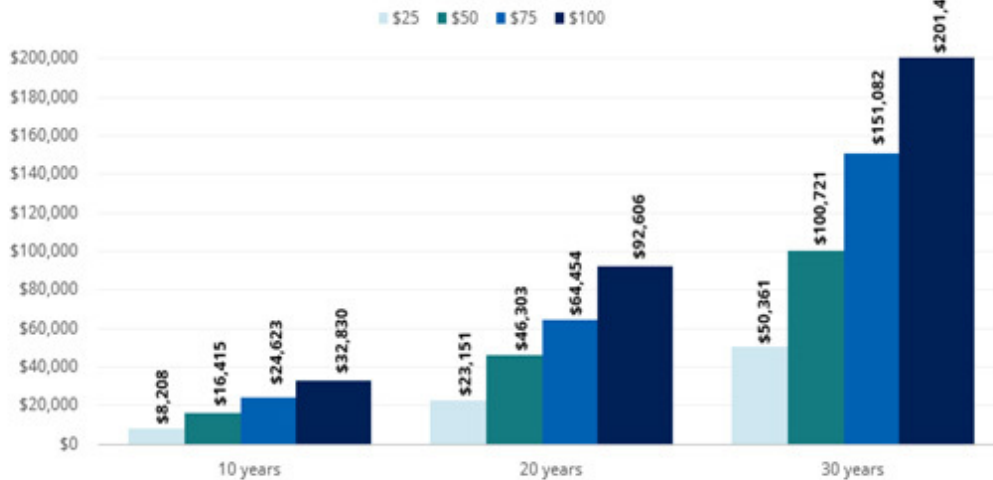
In an era of rising costs, longer life expectancies and uncertain economic conditions, saving for retirement is no longer just a smart financial move – it's a necessity. Yet, many people find themselves behind on their retirement goals, often underestimating how much they'll need to maintain their lifestyle in the future. The earlier and more consistently you save, the more security and freedom you may have in your golden years.

Saving for retirement, or saving more can be daunting. But if you save a little more with each paycheck, you may not feel a drastic change in your take-home pay — but you could see a big impact on your future retirement income. Take a quick look at the scenario depicted in the chart. It shows how increasing your contribution from each paycheck by just \$25 could help you build the saving momentum that translates into a more comfortable retirement.



### Increasing your contributions by just \$25 a paycheck can make a big difference

This chart below illustrates contribution amounts in \$25 increments and how they accumulate over time:



FOR ILLUSTRATIVE PURPOSES ONLY. This is a hypothetical illustration to show the value of an increase in contributions. This hypothetical illustration assumes a 6% average annual rate of return, 24 pay periods, and reinvestment of earnings with no withdrawals. Rates of return may vary. This illustration does not include any charges, expenses or fees that may be associated with your plan. The tax-deferred accumulations shown above would be reduced if these fees had been deducted.

Think of it this way: The thought of saving \$20,000, \$30,000, \$50,000 or more can be overwhelming. It might even sound too difficult to try. But saving an extra \$25 every paycheck probably seems a lot easier. And when you contribute more to your account on a regular basis, you also get the added effect of compound growth potential. That's where any earnings that your contributions generate get reinvested in your chosen investment options, where they can generate additional growth of their own.

The best time to start saving, may be today!

---

## FOR EMPLOYER QUESTIONS, PLEASE CALL...

If you need assistance or have questions, call the Employer Service Center at 208-287-9525 or 866-887-9525.

### Hours of Operation:

8:00 a.m. to 5:00 p.m. (Mountain Time)  
Monday through Friday

---

Update your subscriptions, modify your password or email address, or stop subscriptions at any time on your [Subscriber Preferences Page](#). You will need to use your email address to log in. If you have questions or problems with the subscription service, please visit [subscriberhelp.govdelivery.com](http://subscriberhelp.govdelivery.com).

This service is provided to you at no charge by [Public Employee Retirement System of Idaho](#).

---