



Reporting Official Training

for Iowa Municipal Finance Officers Association (IMFOA)

Thursday, October 22, 2026

Diane Dannen, Senior Retirement Compliance Officer

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Designating a Reporting Official

- This is not necessarily the top management official, but the person responsible for handling IPERS duties within your city.
- Employers must designate one reporting official who serves as your main contact with IPERS.
- You will use the **Employer Account Demographics** form to make changes or add a Reporting Official or additional contacts.
 - This form can be found on our website – IPERS.org
- Your organization must tell IPERS immediately if there is a change in the Reporting Official, their address, or contact information.



Your username will always begin with your 5-digit employer identification number.

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Reporting Official Responsibilities

Deduct and submit IPERS contributions from employee's covered wages.	Report member information and wages on monthly wage reports.	Maintain member records.	Prepare W-2's.
Verify member leaves of absences upon request.	Assist with service purchase requests.	Provide member termination and last check dates.	Track when your temps have qualified for coverage.
Sign all IPERS' documents.		No longer require beneficiary designation forms or address updates for the employee.	

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Compliance Reviews

- When you are contacted regarding a compliance review, we will ask you to provide:
 - Gross payroll report for the review year
 - W-2's and 1099's
 - List of council members and any opt out forms
- Then before the review is scheduled, we will ask you to provide:
 - Explanation of differences on the payroll comparison report
- Employers will need to substantiate all covered and non-covered wage treatment during the compliance review.



IPERS contacts reporting officials for employers who will undergo a compliance review.

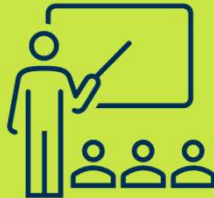
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Permanent Employees

- IPERS coverage is mandatory from the first date of employment for all permanent full- and part-time employees, unless they are specifically excluded by law.
- It's up to your organization to decide which positions are classified as "permanent" and which are classified as "temporary" employment.
- Consistency is key – employees working in comparable positions should not be treated differently.



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Temporary Employees

- Employment expected to be less than 6 months.
- Examples may include, but are not limited to:
 - Most seasonal employees (lifeguards, lawn care, snow removal employees)
 - Volunteer firefighters
- Excluded until an ongoing relationship is established.
- Wages paid of \$1,000 or more in two consecutive calendar quarters, or
- Employed for 1,040 hours or more in a calendar year.
- Coverage begins the quarter after a relationship is established.
- Once established, coverage also includes quarters in which the temporary employee makes less than \$1,000.



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Board Members

- Elected
 - Covered if full time & receive salary
 - Optional coverage if part time and receive salary
 - Not covered if paid per diem
- Appointed
 - Covered if paid salary
 - Not covered if paid per diem



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Optional Coverage

- **Part-time elected officials**
 - Newly elected officials must be given the option to be IPERS covered or to opt out.
- **If opting out:**
 - Have them complete the *Election for Termination of IPERS Coverage* form.
 - Return the form to IPERS within **60 days** of taking office.
 - They must then be covered for Social Security.
- **If opting in:**
 - Cover them beginning on the date their term starts.
 - Use occupation code 17 when reporting wages (no Social Security coverage).
- **Note:** Officials appointed to fill a vacancy are considered *appointed*, not *elected*, and are **not** eligible for optional coverage. Use occupation code **01** when reporting their wages.
- **City managers or city administrators**
 - Optional coverage applies when performing duties under Iowa Code Chapter 372 or 420.

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Exempt Positions

- High school students (must graduate before they can be treated as an IPERS-covered employee)
- Reserve Peace Officers
- Full-time police officers and firefighters in towns over 8,000
- Interns and Resident Doctors
- Volunteers



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Independent Contractors

IPERS will request 1099's for the **compliance review**.

Independent contractors are not IPERS covered and cannot perform the same duties as an IPERS covered position.

Things to consider:

How will this person do the job differently as a contractor than as an employee?
Does employer direct the work or result?
Do they provide their own liability insurance?

Be very careful with whom you treat as a contractor.

If you would like guidance, submit the "Worker Status Determination Form" to IPERS for review.

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Covered Wages

Regular Pay
Hourly or Salary

Vacation & Sick
Unless lump sum

Overtime

Longevity Pay

Comp Time
covered up to 240 hours annually per calendar/fiscal year

Back Pay

Other
Amounts deducted from the member's pay at the member's discretion for tax-sheltered annuities, dependent care, and cafeteria plans

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Non-Covered Wages

- Severance pay
- Early retirement incentives
- Bonuses
- Allowances
- Lump sum payout of unused vacation or sick leave



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FY2027 Contribution Rates

	Member Share	Employer Share	Total
Regular Members			
7/1/2026 – 6/30/2027	6.29%	9.44%	15.73%
Sheriffs/Deputy Sheriffs Members			
7/1/2026 – 6/30/2027	12.335%	12.085%	24.42%
Protection Occupations			
7/1/2026 – 6/30/2027	7.885%	7.635%	15.52%

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Monthly Wage Reports & Contributions

- Report monthly gross wages **when paid**, not when earned.
- IPERS will calculate the contributions due after the report has been submitted.
- Reports and contributions are due the 15th of the month following the month of the associated payrolls.
- Late wage report fee = \$20 + \$0.25 for each person on report.
- Interest fee for late payment = \$20



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Wage Reporting Adjustments

Wage Reporting Adjustments are used to correct reporting errors in previous months, such as:

- Incorrect SSN, occupation code, or wage amounts

Employers have the option to request a refund for permanent employment of less than 6 months.

Wage adjustments can be submitted through ESS either by an import or by attaching the PDF form.

- Excel spreadsheet available for download on www.ipers.org if you choose to upload.

If a wage adjustment results in contributions due, a letter will be sent to the employee.

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Contact Us



Instead of email, employers should communicate all questions to IPERS securely using the Messages feature in Employer Self Service (ESS).



877-IPERS-99 (877-473-7799)
Office hours: 8 a.m. – 4:30 p.m.,
Monday-Friday