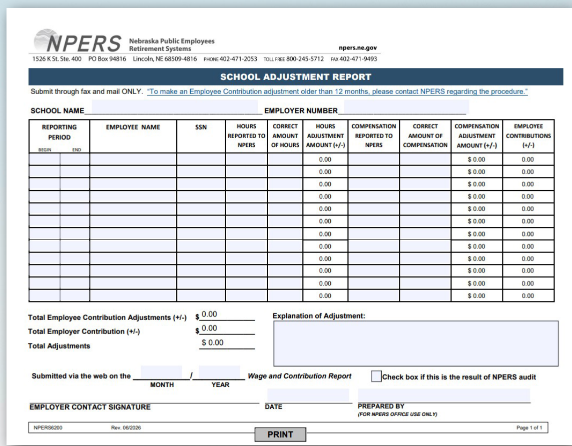
Contribution Rate Changes

As we begin the second year of the dynamic funding-based contribution rate structure for the Nebraska Public Schools Retirement Plan, we're pleased to share that the plan is currently **102.1%** funded. This strong funding status reflects the long-term health of the retirement plan and helps provide confidence that retirement benefits will be there for current and future retirees.

A well-funded retirement plan also benefits today's employers and employees. Because the plan remains well funded, contribution rates will continue at reduced levels.

Beginning **July 1, 2026, through August 31, 2027**, employee contributions will be at **7.25%**, while employer contributions will come in at **7.3225%** (101% of employee contributions). Due to the plan's strong funded status, the State of Nebraska will not be required to make contributions during this period.

FUNDED STATUS	EMPLOYEE	EMPLOYER	STATE
100% OR ABOVE	7.25%	7.3225%	0.0%
AT LEAST 98% BUT LESS THAN 100%	8.00%	8.08%	0.7%
AT LEAST 96% BUT LESS THAN 98%	8.75%	8.8375%	0.7%
LESS THAN 96%	9.75%	9.8475%	2.0%



NPERS Nebraska Public Employees Retirement Systems npers.ne.gov
1526 K St. Ste. 400 PO Box 94816 Lincoln, NE 68509-4816 PHONE 402-471-2053 TOLL FREE 800-245-5712 FAX 402-471-9493

SCHOOL ADJUSTMENT REPORT

Submit through fax and mail ONLY. "To make an Employee Contribution adjustment older than 12 months, please contact NPERS regarding the procedure."

SCHOOL NAME ____ EMPLOYER NUMBER ____

REPORTING PERIOD BEGIN	REPORTING PERIOD END	EMPLOYEE NAME	SSN	HOURS REPORTED TO NPERS	CORRECT AMOUNT OF HOURS	HOURS ADJUSTMENT AMOUNT (+/-)	COMPENSATION REPORTED TO NPERS	CORRECT AMOUNT OF COMPENSATION	COMPENSATION ADJUSTMENT AMOUNT (+/-)	EMPLOYEE CONTRIBUTIONS (+/-)
						0.00			$ 0.00	0.00
						0.00			$ 0.00	0.00
						0.00			$ 0.00	0.00
						0.00			$ 0.00	0.00
						0.00			$ 0.00	0.00
						0.00			$ 0.00	0.00
						0.00			$ 0.00	0.00
						0.00			$ 0.00	0.00
						0.00			$ 0.00	0.00
						0.00			$ 0.00	0.00
						0.00			$ 0.00	0.00
						0.00			$ 0.00	0.00

Total Employee Contribution Adjustments (+/-) $ 0.00
Total Employer Contribution (+/-) $ 0.00
Total Adjustments $ 0.00

Explanation of Adjustment:

Submitted via the web on the ____ / ____ (MONTH / YEAR) *Wage and Contribution Report*

☐ Check box if this is the result of NPERS audit

EMPLOYER CONTACT SIGNATURE ____ DATE ____ PREPARED BY (*FOR NPERS OFFICE USE ONLY*)

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Adjustment Reports

With a new contribution rate structure in place, adjustment reports look a bit different.

Because the rates now change based on the plan's funded status, you have a couple of items to consider:

- What contribution rate was in effect during the reporting period and whether the adjustment spans more than one rate period.
- Adjustments that span multiple rate periods may require more than one adjustment report.

Here is an example:

One employer discovered that an employee had mistakenly been paid over 10 months instead of 12. Correcting the error required two separate reports, a **$2,375.49 negative adjustment** for September 2024 – June 2025 and a **$1,943.14 positive adjustment** for July – August 2025 because the adjustment crossed into a new contribution rate period.

Current contribution rate periods include:

- July 1, 2025 – June 30, 2026 (Adjustment Report Download)
- July 1, 2026 – August 31, 2027 (Adjustment Report Download)
- September 1, 2027 – August 31, 2028

If you have specific questions about submitting an adjustment report, please contact the NPERS School Reporting team at NPERS.SchoolERReporting@nebraska.gov. We would be happy to help you ensure your adjustment report is accurate and complete.

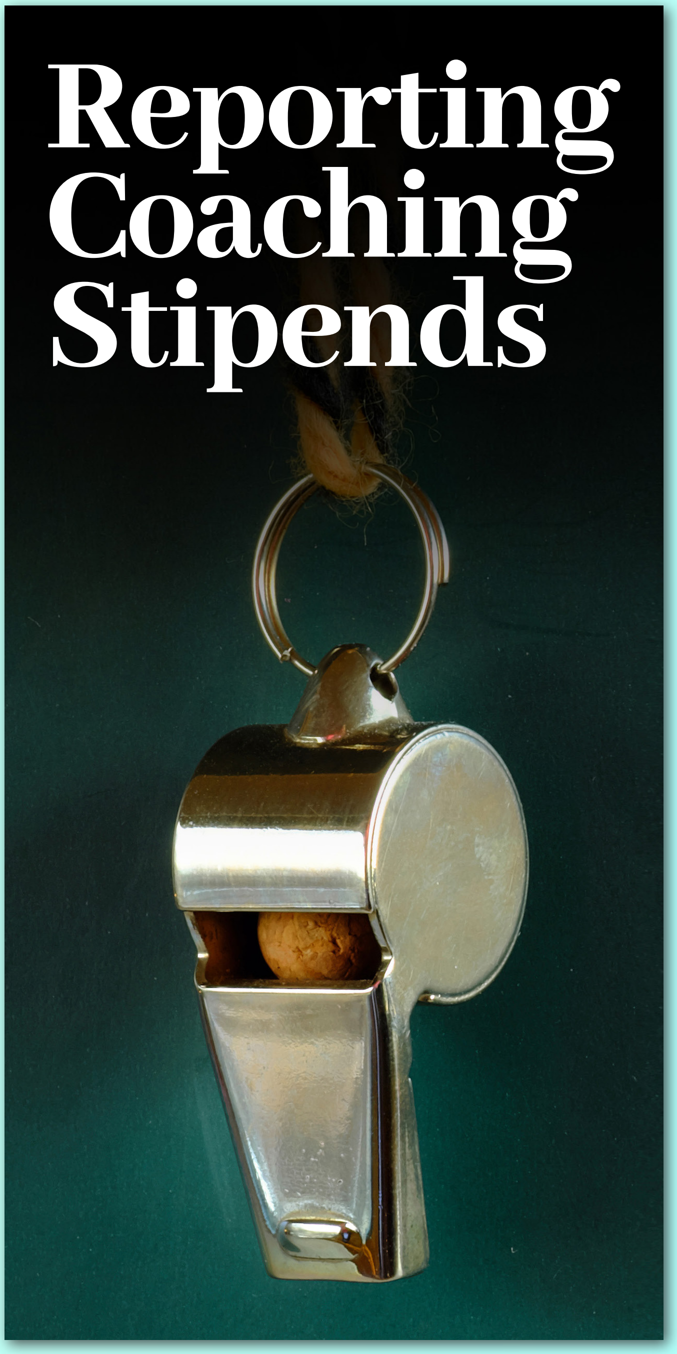
It's always exciting when a member changes their name because it often marks an important milestone in their life. Everyone at NPERS enjoys sharing those happy moments!

But we know that this name change can make accurate reporting a more difficult process for you as an employer reporter. Here are the steps that you can give members to streamline this process for both them and for you:

1. Update your name with the Social Security Administration. A new Social Security card will be sent to you in the mail.

2. Present your new Social Security card to the employer reporter for verification. They can then update your NPERS account to reflect your name change.

Following these steps helps ensure retirement records are accurate and up to date. Now it's time to celebrate!



Need a few coaching tips on reporting coaching stipends?

Some of the most common questions we receive at NPERS involve how to report coaching hours and coaching stipends.

When dealing with complicated topics, it often helps to keep things simple and take them one step at a time.

The first thing to remember is that a coaching stipend is not an hourly wage. The second is that reporting hours serves a different purpose—it is used to calculate a member's years of creditable service.

Because stipends and hours are reported for two different purposes, there is no need to combine the stipend amount with the coach's hours to create an hourly wage. In many cases, reporting a coaching stipend is simply a matter of dividing the total stipend by the number of months the coaching assignment covers.

For example, if a three-month coaching assignment includes a $300 stipend, the employer reporter may report $100 of stipend income each month, regardless of the number of hours worked.

Each employer has some flexibility in its reporting process. If you have questions about reporting coaching hours or stipends, please contact the NPERS School Reporting team at: NPERS.SchoolERReporting@nebraska.gov.

Who Wants to Be Just Regular, Anyway?

When it comes to the School Retirement Plan, we generally know what to do when a new employee is hired into a full-time Regular position. Most of us also know what to do when an employee applies for a retirement benefit. It is everything in between that can complicate matters.

Employer reporters may encounter countless employment scenarios, and it would be impossible to address every one of them. Instead, let's simplify the complex by using a fundamental principle to help us navigate plan participation and contribution requirements.

For School Retirement Plan purposes, an employee may be classified as **Regular, Substitute or Temporary**. Of these three classifications, Regular employment with sufficient hours is what triggers mandatory participation in the plan.

Because NPERS considers a member to be in only one classification at a time, it is important to remember that when an employee holds a Regular position, **all hours worked** are considered for eligibility, service credit and compensation purposes.

This becomes especially important when a member works in multiple positions. For example, a Regular bus driver may work 20 hours per week and also perform substitute work. Now, suppose the employee also coaches in a Regular position. If the employee later quits or "retires" from bus driving but continues coaching, the employee may believe they have retired from their Regular employment. From the plan's perspective, however, the employee remains in a Regular position and has simply reduced their hours. Therefore, mandatory contributions continue.

Now, consider a full-time teacher who decides, for financial and personal reasons, to become a long-term substitute teacher. The employee has not met the Rule of 85 and is not yet old enough to apply for a retirement benefit, so they plan to leave their funds in the retirement system for future use.

In this situation, if the employee terminates their Regular full-time position, they are not required to cease all service with the employer. They may accept another position classified as Substitute or Temporary without being subject to mandatory contributions.

The key question to ask is:

"Is this person working in any capacity as a Regular employee?"

If the answer is yes—and the employee was previously subject to mandatory contributions with your school and has not taken a distribution—mandatory contributions must continue.

School Retirement Planning

Half-Day Seminar Registration Form

[Click Here to Download]

We know that everyone's schedules fill up fast, especially during the school year. Take a moment to set aside time to learn about your retirement plan and what your next chapter will look like. You even get paid time-off to attend, it's that big of a deal.

We have half-day seminars and webinars in the Fall, covering your entire plan and additional retirement options. We will have full-day seminars and webinars in the Spring, covering your plan and other important factors like estate planning and insurance. Plus, there will be food, and who doesn't love a good meal?!

Keep an eye on the NPERS School Plan Seminars page for updates. We look forward to seeing you!

In-person Seminars	Webinars
October 6, 2026 (Half-day seminar form)	September 14, 2026 (click to register)
November 10, 2026 (Half-day seminar form)	October 16, 2026 (click to register)
November 17, 2026 (Half-day seminar form)	November 13, 2026 (click to register)