

NASRA Issue Brief: Employee Contributions to Public Pension Plans

October 2018



Unlike in the private sector, nearly all employees of state and local government are required to share in the cost of their retirement benefit. Employee contributions typically are set as a percentage of salary by statute or by the retirement board. Although investment earnings and employer contributions account for a larger portion of total public pension fund revenues (see Figure 1), by providing a consistent and predictable stream of revenue to public pension funds, contributions from employees fill a vital role in financing pension benefits.ⁱ Reforms made in the wake of the 2008-09 market decline included higher employee contribution rates in many states. This issue brief examines employee contribution plan designs, policies and recent trends.

Mandatory Participation & Shared Financing

For the vast majority of employees of state and local government, both participation in a public pension plan and contributing toward the cost of the pension are mandatory terms of employment. Requiring employees to contribute distributes some of the risk of the plan between employers and employees. The primary types of risk in a pension plan pertain to investment, longevity, and inflation. Employees who are required to contribute toward the cost of their pension assume a portion of one or more of these risks, depending on the design of the plan.ⁱⁱ

The prevailing model for employees to contribute to their pension plan is for state and local governments to collect contributions as a deduction from employee pay. This amount usually is established as a percentage of an employee's salary and is collected each pay period. As shown in Appendix A, employee contribution rates to pension benefits typically are between four and eight percent of pay, and are outside these levels for some plans. In some cases, required employee contributions are subject to change depending on the condition of the plan, the fund's investment performance, or other factors. In some plans, the employee contribution is actually paid by the employer in lieu of a negotiated salary increase or other fiscal offset.

Source: Compiled by NASRA based on U.S. Census Bureau data

Figure 2: States that increased employee contributions in at least one public pension plan since 2009

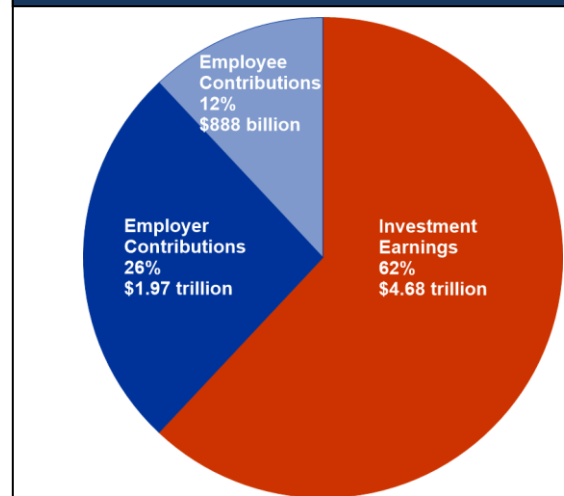


Some 25 to 30 percent of employees of state and local government do not participate in Social Security. In most cases, the pension benefit—and required contribution—for those outside of Social Security is greater both than the typical benefit and the required contribution for those who do participate in Social Securityⁱⁱⁱ. Appendix A identifies whether or not most plan members participate in Social Security.

Trends in Employee Contributions

Many states in recent years made changes requiring employees to contribute more toward their retirement benefits: since 2009, more than 35 states increased required employee contribution rates (see Figure 2). As a result of these changes, the median contribution rate paid by employees has increased. Figure 3 shows that the median contribution rate has risen, to 6.0 percent of pay,

Figure 1: Public pension sources of revenue, 1988-2017



Source: Compiled by NASRA based on U.S. Census Bureau data

for employees who also participate in Social Security, and has remained steady at 8.0 percent for those who do not participate in Social Security.

New Contributions

Contribution requirements for certain employee groups in some states, such as **Missouri** and **Florida**, which previously did not require some employees to make pension contributions, were established in recent years for newly hired employees, existing workers, or both. Employees hired in **Utah** since July 1, 2011 must contribute toward the cost of their plan if that cost exceeds 10 percent of pay (12 percent for public safety workers). Because the cost of the plan remains below those thresholds, the Utah Retirement System remains non-contributory for most plan participants.

Variable Contributions

Some states, such as **Arizona**, **Iowa**, **Kansas**, **Nevada**, and **Pennsylvania** maintain an employee contribution rate that varies depending on the pension plan's actuarial condition. Because of the effect investment returns have on a pension plan's actuarial condition, the cost of a pension plan generally will rise following periods of sub-par investment returns and fall when investment returns exceed expectations. Changes approved in recent years in **Arizona** and **California** require some workers to pay at least one-half of the normal cost of the benefit, which can result in a variable contribution rate. Similarly, recent reforms in Michigan require newly hired school teachers to pay one-half of the full cost of the plan. And, as described previously, the **Utah** plan affecting new hires since July 2011 could become variable, depending on the plan's actuarial experience.

Increased Contributions for Current Plan Participants

Most employee contribution rate increases approved in recent years affected all workers-current and future. In some states, such as **Virginia** and **Wisconsin**, new and existing employees are now required to pay the contributions that previously were made by employers in lieu of a salary increase.

Hybrid Plans

A growing number of public employees now participate in hybrid retirement plans, which combine elements of defined benefit and defined contribution plans, and that transfer some risk from the employer to the employee. In one type of hybrid plan, known as a combination defined benefit-defined contribution plan, employees in most cases are responsible for contributing all or most of the cost of the defined contribution portion of the plan.

Contribution requirements to the DB component of combination plans vary: some are funded solely by employer contributions, while others require contributions from both employees and employers. In most of these cases, employees are also required to contribute toward the cost of the defined contribution portion of their hybrid plan benefit.^{iv}

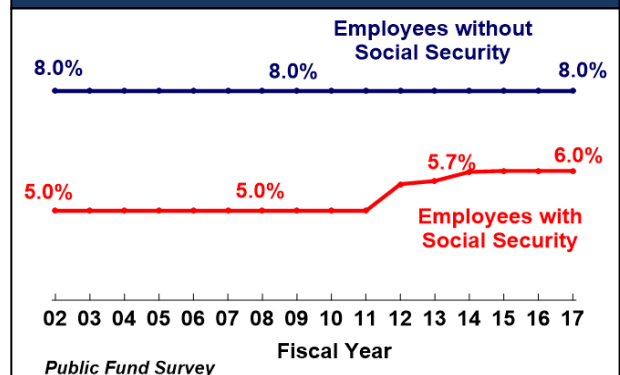
Collective Bargaining

Employee contributions in some cases are set by collective bargaining, and can be changed when labor agreements are negotiated. For example, required employee contribution rates for employee groups in **California** and **Connecticut** increased in recent years as a result of labor agreements in those states.

Legal Landscape

The legality of increasing contributions for current plan participants varies. Some states prohibit an increase in contributions for existing plan participants. For example, a 2012 ruling in **Arizona** found that legislative efforts to increase contributions for existing workers violated a state constitutional protection against impairment of benefits. In other states, however, such as in **Minnesota** and **Mississippi**, higher employee contributions either did not produce a legal challenge, or withstood legal challenges (such as in **New Hampshire** and **New Mexico**).

Figure 3: Median employee contribution rate by Social Security eligibility, FY 02 to FY 17 (non-public safety)



Conclusion

Employee contributions are a key component of public pension funding policies. The vast majority of employees of state and local government are required to contribute to the cost of their pension benefit, and this number has grown in recent years as most states that previously administered non-contributory plans now require worker contributions.

Many employees also are being required to contribute more toward the cost of their retirement benefit. In some cases, this requirement applies to both current and new workers; in other cases, only to new hires.

A growing number of states are exposing employee contributions to risk – either by tying the rate directly to the plan’s investment return, or by requiring hybrid or 401k-type plans as a larger component of the employee’s retirement benefit.

See Also

Information is available on public pension contributions at

- [Contributions @NASRA.org](#)
- [Selected Approved Changes to State and Selected Local Pensions, August 2018](#)
- [Significant Reforms to State Retirement Systems](#), NASRA, June 2016
- [Contribution Rates and Funding Issues @NASRA.org](#)
- [Public Fund Survey Summary of Findings](#), NASRA

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ⁱ NASRA Issue Brief: Public Pension Plan Investment Return Assumptions
<http://www.nasra.org/returnassumptionsbrief>

ⁱⁱ NASRA Issue Brief: Shared Risk in Public Retirement Systems
<http://www.nasra.org/sharedriskbrief>

ⁱⁱⁱ [Social Security@NASRA.org](mailto:SocialSecurity@NASRA.org)

^{iv} NASRA Issue Brief: State Hybrid Retirement Plans
<http://www.nasra.org/hybridbrief>

Appendix A: Employee pension contribution rates

State	Plan	Employee Contribution Rate (Percent of Pay)	Social Security Coverage
AK	Alaska PERS	6.75% for general employees; 7.5% for police and fire	No
AK	Alaska Teachers	8.65%	No
AL	Alabama ERS	6.0% to 7.5% depending on date of hire; state police contribute 10.0%; other law enforcement officers, correctional officers, and firefighters contribute 7.0% to 8.5% depending on date of hire	Yes
AL	Alabama Teachers	6.0% to 7.5%, depending on date of hire	Yes
AR	Arkansas PERS	5.0% for those hired since 7/1/05	Yes
AR	Arkansas State Highway Employees Retirement Plan	6.0%	Yes
AR	Arkansas Teachers	Most teachers contribute 6.0%. Legislation enacted in 2013 authorizes the TRS board to set the employee contribution rate between 6.0% and 7.0%, depending on actuarial need.	Yes
AZ	Arizona Public Safety Personnel	11.65%; newly hired public safety officers since 7/1/17 may elect to participate in a DC plan with an employee contribution of 9.0%, or a reduced DB plan with a member contribution equal to one-half of the total plan contribution rate, and participation in a DC plan with an employee contribution of 3.0%. Correctional officers hired beginning 7/1/18 participate in a defined contribution plan only, to which they contribute 7.0%; officers may make a one-time election to contribute less than 7.0%, but must contribute at least 5.0%.	Yes
AZ	Arizona SRS	11.28%; 11.58% for FY 18, excluding contributions for retiree health benefit	Yes
CA	California PERF	Most state employees contribute 8.0%; state safety, firefighters, and police contribute 9% to 11%, depending on the benefits offered; school employees contribute 7.0%; most local agency miscellaneous, firefighters and police officers contribute between 7% and 9% depending on the benefits offered. Members hired since 1/1/13 contribute between 4.0% and 15.25%, depending on the employee classification and benefits offered.	Both
CA	California Teachers	For members first hired before 2013, 10.25%. For members first hired after 2012, 9.20%, increasing to 10.205% for FY 18.	No
CA	Los Angeles City Employees	11.0%	No
CA	Orange County Employees	Rates are based on the entry age of the member to the system and the plan. 6.14% to 12.8% for general employees at average age of entry; 12.75% to 17.85% for public safety employees at average age of entry.	No

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State	Plan	Employee Contribution Rate (Percent of Pay)	Social Security Coverage
CA	University of California	8%, minus \$19/month, for those hired before 7/1/13; 7% for those hired between 7/1/13 and 6/30/16; 9% for those hired as of 7/1/16; 9% for safety members	Yes (except safety members)
CO	Colorado Affiliated Local	Varies by plan; most employees contribute between 5% and 10% of pay	No
CO	Colorado Fire & Police Statewide	10.5%, rising by 0.5% annually until reaching 12.0% in 2022. This increase was approved by employee members via a 2014 election.	No
CO	Colorado Municipal	Contribution rates for Municipal, School, and State plan members will increase from 8.0% on 7/1/19 to 8.75%; to 9.5% on 7/1/20, and to 10.0% on 7/1/21. The contribution rate for state troopers will increase from 10.0% on 7/1/19 to 10.75%; to 11.5% on 7/1/20, and to 12.0% on 7/1/21.	No
CO	Colorado School		
CO	Colorado State		
CT	Connecticut SERS	3.5%, rising to 4.0% beginning 7/1/19; 6.5% for public safety personnel, rising to 7.0% in FY 20. If the plan's investment returns fall below the assumed rate of 6.9%, and the employer normal cost increases, employees may be required to make an additional contribution of one-half of the amount of the normal cost increase, not to exceed 2.0%. Employees hired after 6/30/17 participate in a new hybrid plan that requires employees to contribute 5.0% and potentially more, based on the risk-sharing provision described above.	Yes
CT	Connecticut Teachers	7.0%	No
DC	DC Police & Fire	7.0% if hired before 11/1/96; 8.0% if hired on or after 11/1/96	No
DC	DC Teachers	7.0% if hired before 11/1/96; 8.0% if hired on or after 11/1/96	No
DE	Delaware State Employees	3.0% of pay above \$6,000; employees hired since 1/1/12 contribute 5.0% of pay above \$6,000	Yes
FL	Florida RS	3.0%	Yes
GA	Georgia ERS	1.25% to the DB plan. Workers hired since 2009 participate in a hybrid plan. The default employee contribution to the DC component of the hybrid plan for those hired from 2009 until 6/30/14 is 1.0%, and 5.0% for those hired since 7/1/14. All hybrid plan participants may increase or decrease their level of contribution to the DC plan, including to zero.	Yes
GA	Georgia Teachers	6.0%	Mostly Yes
HI	Hawaii ERS	7.8% for general employees and teachers; 12.2% for public safety officers; those hired after 6/30/12 pay 9.8% and 14.2%, respectively.	Yes

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IA	Iowa PERS	5.95% for regular employees, increasing to 6.29% for FY 19; 6.56% for protection occupations, increasing to 6.81% for FY 19; 9.63% for sheriffs, increasing to 9.76% for FY 19. The IPERS board has authority to adjust rates by up to one percent in a given year.	Yes
ID	Idaho PERS	6.79%; 8.36% for public safety personnel	Yes
IL	Illinois Municipal	3.75% for general employees; 6.75% for law enforcement personnel. All members contribute an additional 0.75% for survivor's pension, for total contribution rates of 4.50% and 7.50%, respectively	Yes
IL	Illinois SERS	3.5% for those covered by Social Security, plus 0.5% for survivor's pension benefit, 7.0% for those not covered, plus 1.0% for survivor's pension benefit; public safety members contribute 8.5%	Yes
IL	Illinois Teachers	9.0%, allocated as follows: 7.5% for retirement; 0.5% for post-retirement increases; and 1% for death benefits	No
IL	Illinois Universities	8.0%; public safety personnel contribute 9.5%	No
IN	Indiana PERF	3.0%	Yes
IN	Indiana Teachers	3.0%	Yes
KS	Kansas PERS	6.0%	Yes
KY	Kentucky County	5.0%, and 8.0% for public safety workers; those hired since 9/1/08 must contribute an additional 1.0% for retiree health care	Yes
KY	Kentucky ERS	5.0%, and 8.0% for public safety workers; those hired since 9/1/08 must contribute an additional 1.0% for retiree health care	Yes
KY	Kentucky Teachers	Non-university members contribute 12.855%; University members contribute 10.4%	No
LA	Louisiana Parochial Employees	9.5% for members covered by Social Security; 3.0% for members not covered by Social Security	No, for approximately 85% of members
LA	Louisiana SERS	8.0% for regular employees hired as of 7/1/06; hazardous duty members contribute 9.5%; different contribution rates apply for other specialty plans	No
LA	Louisiana Teachers	8.0%	No
MA	Massachusetts SERS	5% - 9% of annual compensation depending on date of membership. State police contribute 12%.	No

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State	Plan	Employee Contribution Rate (Percent of Pay)	Social Security Coverage
MA	Massachusetts Teachers	5% to 11%, depending on member's date of entry; those hired after 6/30/01 and participants in Retirement Plus benefit tier pay 11.0%; average rate is 10.0%.	No
MD	Maryland PERS	7.0%	Yes
MD	Maryland Teachers	7.0%	Yes
ME	Maine Local	4.5% to 9.5%, depending on employer election; effective 7/1/19, contribution rates for employers and members of the Participating Local District (PLD) Consolidated Retirement Plan are determined by a new methodology that shares risk between employers and members of the plan. Contribution rates will be subject to change each year based on a 55%/45% employer/member split. The employer rate will be capped at 12.5% and the member rate will be capped at 9.0%.	Yes, for approximately half of participants
ME	Maine State and Teacher	7.65%; 8.65% for law enforcement officers	No
MI	Michigan Municipal	Participating employers may elect to require employee contributions of 0% to 20%	Both; varies by plan
MI	Michigan Public Schools	Employees hired from 7/1/10 until 1/31/18 choose between a hybrid plan with a graded contribution structure (3.0% of first \$5,000, 3.6% of next \$10,000, and 6.4% over \$15,000) for the DB component and a zero to 2.0% optional contribution to the DC component (employees may contribute more, but receive only a 1:2 employer match on the first 2%), or a DC plan with a zero to 6.0% optional contribution (employees may contribute more, but are matched only 1:2 on the first 6.0%). Active DB members hired prior to 7/1/10 contribute based on their designated plan type, ranging from zero to 7.0%. New hires on or after 2/1/18 choose from either: a) a default defined contribution plan with required employee contributions of 4.0% (with matching employer contributions up to another 3.0% of optional employee contributions (for a maximum employer contribution of 7.0%; or b) a hybrid plan with required employee contributions equal to 50% of the total plan contribution rate. A contribution rate of 12.4% is shared equally by employees and employers.	Yes
MI	Michigan SERS	Employees hired since 3/1/97 are enrolled in a DC plan with an optional contribution rate of zero to 3.0%; (active DB plan members, who are those hired before 3/1/97, contribute 4.0%)	Yes
MN	Minnesota PERA	6.5%; 10.8% for police and fire; 5.83% for correctional officers. These rates will increase by 1.0% over two years beginning 1/1/19.	Yes, except police and fire
MN	Minnesota State Employees	5.75%, increasing to 6.0% effective 7/1/19; 14.9% for state patrol officers, increasing to 15.4% effective 7/1/19; 9.6% for correctional officers	Yes
MN	Minnesota Teachers	7.5%, increasing to 7.75% effective 7/1/23	Yes

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State	Plan	Employee Contribution Rate (Percent of Pay)	Social Security Coverage
MO	Missouri DOT and Highway Patrol	4.0% for those hired after 12/31/10	Yes
MO	Missouri Local	Participating employers may elect to require employee contributions of 0% or 4%; most plans do not require employees to contribute	Yes
MO	Missouri PEERS	6.86%	Yes
MO	Missouri State Employees	4.0% for those hired after 12/31/10; non-contributory for those hired previously	Yes
MO	Missouri Teachers	14.50%	No
MS	Mississippi PERS	9.0%; Highway Patrol Officers contribute 7.25%	Yes
MT	Montana PERS	7.90%	Yes
MT	Montana Teachers	8.15%, which can be increased by the board by up to 1.0% based on designated triggers	Yes
NC	North Carolina Local Government	6.0%	Yes
NC	North Carolina Teachers and State Employees	6.0%	Yes
ND	North Dakota PERS	7.0%; 5.5% for law enforcement	Yes
ND	North Dakota Teachers	11.75%	Yes
NE	Nebraska County	4.5%	Yes
NE	Nebraska Schools	9.78%	Yes
NE	Nebraska State	4.8%	Yes
NH	New Hampshire Retirement System	7.0% for general employees and teachers; 11.8% for firefighters; 11.55% for police officers.	Yes, for general employees and teachers; No for public safety
NJ	New Jersey PERS	7.35%, rising to 7.50% by 2019	Yes
NJ	New Jersey Police & Fire	10.0%	Yes
NJ	New Jersey Teachers	7.35%, rising to 7.50% by 2019	Yes

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State	Plan	Employee Contribution Rate (Percent of Pay)	Social Security Coverage
NM	New Mexico PERA	For state general members with a salary above \$20,000, 8.92%; 7.42% for state general members with a salary below \$20,000; rates vary for other employee groups	Yes
NM	New Mexico Teachers	7.9% for those with a salary of \$20,000 or less; 10.7% for those with a salary above \$20,000	Yes
NV	Nevada Police Officer and Firefighter	20.75%	No
NV	Nevada Regular Employees	14.50%	No
NY	New York State Teachers	Those hired before 1/1/10 contribute 3.0% if <10 years of service, 0% if 10+ years of service; those hired on or after 1/1/10 but before 4/1/12 contribute 3.5% throughout membership; those hired on or after 4/1/12 contribute 3.0% to 6.0% salary, throughout membership	Yes
NY	NY State & Local ERS	Those hired before 1/1/10 contribute 3.0% if <10 years of service, 0% if 10+ years of service; Those hired on or after 1/1/10 but before 4/1/12 contribute 3.5%; Those hired on or after 4/1/12 contribute 3.0% to 6.0% depending on date of hire and salary	Yes
NY	NY State & Local Police & Fire	Those hired between 7/1/09 through 1/8/10 contribute 3.0%; Those hired since 1/9/10 contribute 3%-6% based on annual salary for most participants	Yes
OH	Ohio PERS	10% for general members; public safety division members contribute 12% and law enforcement members contribute 13%	No
OH	Ohio Police & Fire	12.25%	No
OH	Ohio School Employees	10.0%	No
OH	Ohio Teachers	14.0%	No
OK	Oklahoma PERS	3.5% for state employees; 3.5% to 8.5% for employees of county and local agencies; hazardous duty members pay 8.0%. State employees hired since 1/1/15 participate only in a DC plan to which they are required to contribute a minimum of 4.5%, and may contribute more to increase the employer matching contribution.	Yes
OK	Oklahoma Teachers	7.0%	Yes
OR	Oregon PERS	Effective 1/1/04, non-contributory for the DB plan for all employees except Judges; 6.0% for individual accounts, which is the defined contribution component of the hybrid plan.	Yes (with a few exceptions as elected by the employer)

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State	Plan	Employee Contribution Rate (Percent of Pay)	Social Security Coverage
PA	Pennsylvania School Employees	Between 7.5% and 12.3%, depending on date of hire and plan selection. Rates for participants hired since 7/1/11 are subject to a limited graduating scale (within a window of 200 basis points) based on investment performance and the plan's funding level. New hires on or after 7/1/19 are required to select from one of three plan options: a) a default hybrid plan with employee contributions of 5.5% to the DB plan and 2.75% to the DC plan; an alternative hybrid plan with employee contributions of 4.5% to the DB plan and 3.0% to the DC plan; or a defined contribution plan with employee contributions of 7.5%. Hybrid plan members also are subject to "shared-risk" or "shared-gain" provision to be calculated every 3 years comparing PSERS' actual and assumed rate of return for the past 10 years. For each percentage point in earnings realized in excess of or below the assumed rate of return, the EE contribution rate will be increased or reduced by 0.75%, not to exceed a maximum of 3.0% above or below the basic contribution rate.	Yes
PA	Pennsylvania State ERS	Between 6.25% and 9.3%, depending on date of hire and plan selection. Rates for those hired since 1/1/11 are subject to a limited graduating scale based on investment performance and the plan's funding level. New hires on or after 1/1/19 are required to select from one of three plan options: a) a default hybrid plan with employee contributions of 5.0% to the DB plan and 3.25% to the DC plan; b) an alternative hybrid plan with employee contributions of 4.0% to the DB plan and 3.5% to the DC plan; or c) a defined contribution plan with employee contributions of 7.5%. Hybrid plan members are subject to "shared-risk" or "shared-gain" provision to be calculated every 3 years comparing PSERS' actual and assumed rate of return for the past 10 years. For each percentage point in earnings realized in excess of or below the assumed rate or return, the EE contribution rate will be increased or reduced by 0.75%, not to exceed a maximum of 3.0% above or below the basic contribution rate.	Yes (except state police officers)
PR	Puerto Rico Government Employees	10% (except members selecting the Coordination Plan contribute 5.775% up to \$6,600 plus 8.275% of compensation in excess of \$6,600)	Yes (except police)
PR	Puerto Rico Teachers	9.0%	No
RI	Rhode Island ERS	State employees and teachers contribute 3.75% to the DB plan plus 5% to the DC plan; teachers who do not participate in Social Security contribute 7% to the DC plan (approximately one-half of teachers do not participate in Social Security)	Yes, but no for many teachers
RI	Rhode Island Municipal	1.0 to 2.0% for general employees; 7.0% to 10.0% for public safety personnel; 5% for general employees to the DC plan; 7% for public safety personnel (non-SS) to the DC plan	Mostly Yes

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State	Plan	Employee Contribution Rate (Percent of Pay)	Social Security Coverage
SC	South Carolina Police	9.75%	Yes
SC	South Carolina RS	9.0%	Yes
SD	South Dakota PERS	6.0%; public safety personnel contribute 8.0%	Yes
TN	TN Political Subdivisions	Participating employers may elect to require employee contributions of 0% or 5%; Local government employees of employers that have selected the hybrid plan hired since 7/1/14 contribute 5% to the DB plan and 2% to the DC plan; participants may opt out of DC plan contributions.	Yes
TN	TN State and Teachers	Non-contributory for most state and higher education employees; 5% for teachers. Employees hired since 7/1/14 participate in a hybrid plan with mandatory contribution rates of 5% to the DB plan and 2% to the DC plan; participants may opt out of DC plan contributions.	Yes
TX	Texas County & District	Employers set the employee contribution rate in a range from 4.0% to 7.0%	Both; varies by plan
TX	Texas ERS	9.5%	Yes
TX	Texas LECOS	LECOS is a supplementary plan to the Texas ERS, for law enforcement and custodial officers; participants contribute 0.5% plus the ERS contribution.	Yes
TX	Texas Municipal	5%, 6%, or 7%, depending on ER election	Both; varies by plan
TX	Texas Teachers	7.7%	No, for 80% of TRS members
UT	Utah Noncontributory	Non-contributory for employees hired before 7/1/11; employees hired after that date may elect to participate in a hybrid plan or a DC plan. Employee contributions in the hybrid plan are required when the costs of the DB portion of the plan exceed 10% (12% for public safety). Currently there are no employee contributions required. DC plan contributions are optional.	Yes
VA	City of Richmond Retirement System	1.0% for general employees, and 1.5% for sworn public safety officers hired since 7/1/07	Yes
VA	Virginia Retirement System	5.0% for participants other than judges who were first appointed prior to 7/1/10; employees hired since 1/1/14 participate in a hybrid plan with mandatory contributions of 4% to the DB plan and 1% to the DC plan.	Yes
VT	Vermont State Employees	5.0%	Yes

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State	Plan	Employee Contribution Rate (Percent of Pay)	Social Security Coverage
VT	Vermont Teachers	5.0%	Yes
WA	Washington LEOFF Plan 1	0%	Yes
WA	Washington LEOFF Plan 2	8.75%	Yes
WA	Washington PERS 1	6.0%	Yes
WA	Washington PERS 2/3	7.41% for Plan 2 members; Plan 3 members contribute only to their defined contribution plan at between 5% and 15%	Yes
WA	Washington School Employees Plan 2/3	7.27% for Plan 2 members; Plan 3 members contribute only to their defined contribution plan at between 5% and 15%	Yes
WA	Washington Teachers Plan 1	6.0%	Yes
WA	Washington Teachers Plan 2/3	7.06% for Plan 2 members; Plan 3 members contribute only to their defined contribution plan at between 5% and 15%	Yes
WA	Washington Public Safety Employees Plan	7.07%	Yes
WI	Wisconsin Retirement System	6.7%, decreasing to 6.55% for 2019	Yes
WV	West Virginia PERS	4.5% for those hired before 7/1/15; 6.0% for those hired on or after 7/1/15	Yes
WV	West Virginia Teachers	4.5% for those hired before 7/1/15; 6.0% for those hired on or after 7/1/15	Yes
WY	Wyoming Public Employees	8.25%, rising incrementally to 9.25% by FY 22; law enforcement personnel contribute 8.6%	Yes