MERS®
Municipal Employees' Retirement System

Defined Benefit Employer Reporting Bootcamp

September 2026



AGENDA

- Defined Benefit Plan & Provisions Overview
- Reporting Compliance & Common Themes
- Reporting Demonstration
- Q&A

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Defined Benefit Plan & Provisions Overview

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Defined Benefit Plan Basics



A **lifetime** pension benefit provided to **vested** participants in retirement



Benefit does **not** fluctuate due to investment gains or losses

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Example of How the Defined Benefit Plan Works

Final Average Compensation



$55,000

Example of How the Defined Benefit Plan Works

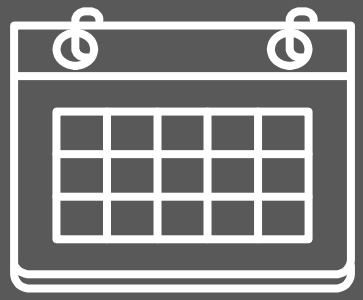
Final Average Compensation



$55,000

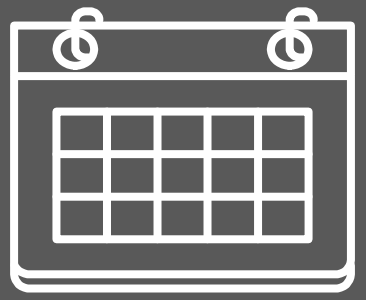
X

Service Credit



25 years

Example of How the Defined Benefit Plan Works

Final Average Compensation		Service Credit		Benefit Multiplier		Annual Benefit
	X		X		=	
$55,000		25 years		2.25%		$30,937.50

Lifetime Benefit Stability

- The calculated benefit will not change with investment market fluctuations.
- Retirement benefits of municipal employees are constitutionally protected.



Benefit Stability

Benefits remain consistent regardless of the investment market.

Defined Benefit Plan Provisions



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Plan Provision Options

- Plan Eligibility
- Vesting
- Probationary Period
- Leaves of Absence
- Service Credit Qualification
- Definition of Compensation

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Plan Eligibility

- Employers determine their definition of eligibility by identifying which **classifications** of employees participate in the plan.
- Employee classifications, including part-time employees, can be excluded.



Probationary Period

Probationary Periods

- Are allowed
- Must be adopted in 1-month increments
- Can NOT exceed 12 months

During

- No reporting wages
- No reporting service
- No employee contributions
- No service credit awarded

After

- Monthly wage reporting begins
- Service credit begins
- Employee contributions begin
- Reporting begins next day

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Service Credit Qualification

- Defines the number of hours an eligible employee needs to work in a month to earn service credit.
- There is **no default option.**
- Provides a simple two-tiered approach to plan eligibility:

1. Are you eligible for the plan?
2. Did you work enough hours to earn service credit this month?

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Vesting

Employers determine if employees must work a required number of years to receive the employer contributions.

<u>For the Defined Contribution portion of a hybrid plan</u>

Vesting schedule options:

- **Immediate**
- **Cliff Vesting**
- **Graded Vesting**

How vesting is credited:

- **Elapsed Time**
- **Hours Reported**

MERS-to-MERS Time

Employees who previously worked for another MERS employer may be eligible for coordinated vesting



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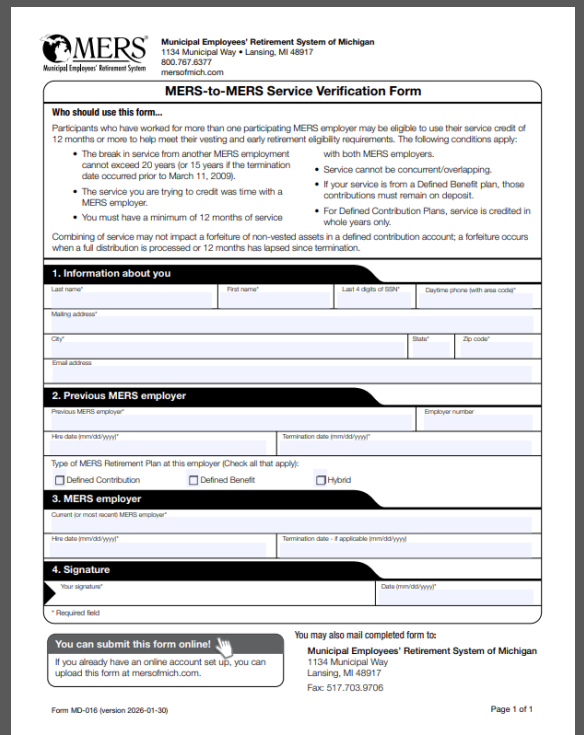
MERS-to-MERS Time

Past DB to Current DB

Service automatically coordinated by MERS each month once a full year of service credit has been earned

Past DB to Current DC

Complete form or call MERS



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Municipal Employees' Retirement System of Michigan
1134 Municipal Way • Lansing, MI 48917
800.767.6377
mersofmich.com

MERS-to-MERS Service Verification Form

Who should use this form...

Participants who have worked for more than one participating MERS employer may be eligible to use their service credit of 12 months or more to help meet their vesting and early retirement eligibility requirements. The following conditions apply:

- The break in service from another MERS employment cannot exceed 20 years (or 15 years if the termination date occurred prior to March 11, 2009).
- The service you are trying to credit was time with a MERS employer.
- You must have a minimum of 12 months of service with both MERS employers.
- Service cannot be concurrent/overlapping.
- If your service is from a Defined Benefit plan, those contributions must remain on deposit.
- For Defined Contribution Plans, service is credited in whole years only.

Combining of service may not impact a forfeiture of non-vested assets in a defined contribution account; a forfeiture occurs when a full distribution is processed or 12 months has lapsed since termination.

1. Information about you

Last name* | First name* | Last 4 digits of SSN* | Daytime phone (with area code)*
Mailing address*
City* | State* | Zip code*
Email address

2. Previous MERS employer

Previous MERS employer* | Employer number
Hire date (mm/dd/yyyy)* | Termination date (mm/dd/yyyy)*
Type of MERS Retirement Plan at this employer (Check all that apply):
☐ Defined Contribution ☐ Defined Benefit ☐ Hybrid

3. MERS employer

Current (or most recent) MERS employer*
Hire date (mm/dd/yyyy)* | Termination date - if applicable (mm/dd/yyyy)

4. Signature

Your signature* | Date (mm/dd/yyyy)*

* Required field

You can submit this form online!
If you already have an online account set up, you can upload this form at mersofmich.com.

You may also mail completed form to:
Municipal Employees' Retirement System of Michigan
1134 Municipal Way
Lansing, MI 48917
Fax: 517.703.9706

Form MD-016 (version 2026-01-30)

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Past DC to Current DB

Service manually coordinated by MERS staff once per year in one-year increments

Leave of Absence

Employers can **specify which type(s) of leave will be included or excluded.**

This approach aligns how the various types of leave are administered for your plan.



Leaves of Absence, *cont.*

- When calculating an employee's final average compensation (FAC) for benefits, MERS **excludes** months of leave and lump sum payments unless it lowers the FAC.
- Third-party wages are **not reported** for leaves of absence.
- Employee contributions are **required** for service credit in contributory divisions.



Leaves of Absence, *cont.*

When there are no wages to report during a leave month, you can still calculate employee contributions

Formula Example:

- **Step 1:** 120 hrs. x $25 = $3,000 *(approx. wage)*

- **Step 2:** $3,000 x 5% *(employee % rate)* = $150 *(employee contributions due for one month of leave)*



Military Leave

Military leave, under the Uniformed Services Employment and Reemployment Act (USERRA), **grants employees service credit** for qualified military absences if they return to the same employer within the allowed timeframe.



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Definition of Compensation

- There are **three standard definitions of compensation** – and a fourth, custom option.
- Definitions:
  - ❑Provide **clarity**
  - ❑Allow for **consistency and alignment**
  - ❑Maintain **customization**

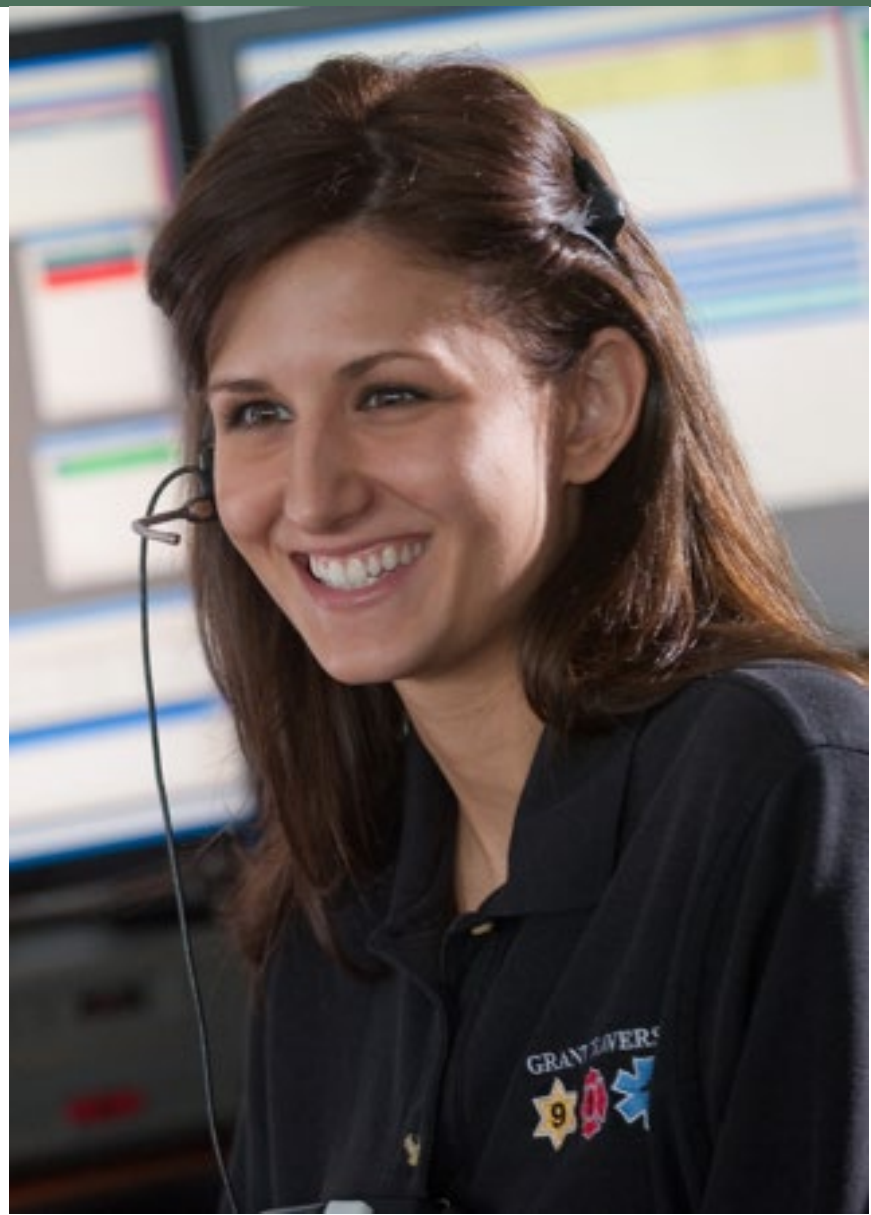
Definition of Compensation, cont.

Standard Definitions *Standard definitions are non-modifiable*	**Base Wages**	**Box 1 Wages (from W-2)**	**Gross Wages**	**Custom Definition**
Types of Compensation				
Regular Wages Salary or hourly wage X hours PTO used (sick, vacation, personal, bereavement, holiday leave, or unclassified) On-call pay	All Regular Wages included	All Regular Wages included	All Regular Wages included	TBD
Other Wages Shift differentials Overtime Severance issued over time (weekly/bi-weekly)	Excluded	All Other Wages included	All Other Wages included	TBD
Lump Sum Payments PTO cash-out Longevity Bonuses Merit pay Job certifications Educational degrees Moving expenses Sick payouts Severance (if issued as lump sum) Vacation Personal Comp time Annual holiday pay Hazard pay	Excluded	All Lump Sum Payments included	All Lump Sum Payments included	TBD
Taxable Payments Travel through a non-accountable plan (i.e. mileage not tracked for reimbursement) Prizes, gift cards Personal use of a company car Car allowance	Excluded	All Taxable Payments included	All Taxable Payments included	TBD
Reimbursement of Nontaxable Expenses (as defined by the IRS) Gun, tools, equipment, uniform Phone Fitness Mileage reimbursement Travel through an accountable plan (i.e. tracking mileage for reimbursement)	Excluded	Excluded	Excluded	TBD

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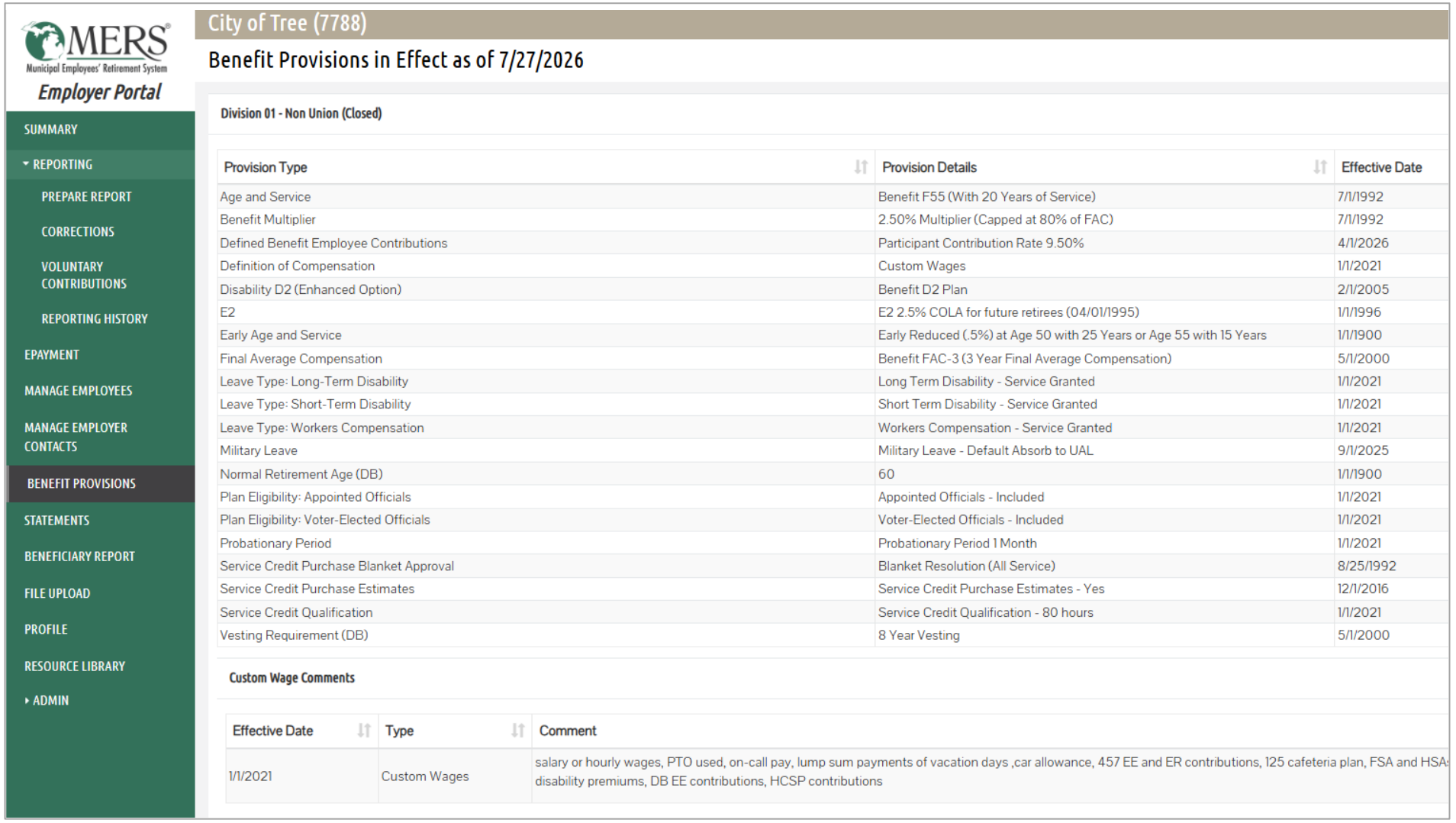
Employee Contribution Requirements

- For contributory plans, MERS needs the latest employee contribution rate for **accuracy and timeliness**.
- **If you are required to provide a *contribution discrepancy code* each month, MERS does NOT have the same information on file.**



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View Your Provisions Online



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Good News!

Employers are no longer required to complete a Certification of Termination form for active defined benefit employees applying for retirement.

This change:

- **Reduces** administrative burden
- **Saves** employers' time
- **Speeds** up the application process for participants

Employers will still receive all notifications MERS sends to employees during the retirement process.



Defined Benefit Reporting Compliance and Common Themes

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You may be thinking…

Why is reporting a leave of absence important?

Does it matter if I report an employee with a discrepancy?

How do I know when to award service credit?



Reporting accurately ensures…



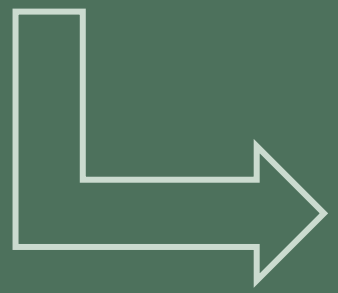
Your employees' benefits are calculated correctly



Employers are billed appropriately

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Does MERS review my reporting?



YES!

However, most manual audits occur when the participant:

- **Applies** for retirement
- **Requests** a benefit calculation
- **Initiates** a service credit purchase
- **Files** for divorce or disability

What could happen?

Compensation & Service Credit

- **Risk** – Calculation of benefit
- **Impact** – Increase of future reporting inaccuracies, change eligible date to retire, and overall funding level

Employee Contributions

- **Risk** – Employer absorbs the underpayments; overpayments not refunded to the employee(s)
- **Impact** – Overall funding level

Wage & Contribution Discrepancy Codes

- **Risk** – Oversight of payout or leave of absence; MERS not aware of employee rate change / division transfer
- **Impact** – Inflate pension; change eligibility date to retire; division funding

Our Goals



Increase awareness



Reduce back-end inquiries

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Reporting Service vs Wages

Service

Service credit is earned based on hours worked within the calendar month.

(PTO used as if working may also count towards hours worked that month.)

Wages

Wages are reported based on when they are paid.

Awarding Service Credit

- **Scenario:** City of Tree adopts an 80-hour service credit qualification requirement. John hired with the city on April 16. He works 8-hour days, Monday – Friday.

- **Question:** Is service credit awarded to John for the month of April? **Yes!**

APRIL

SU	MO	TU	WE	TH	FR	SA
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	1	2	3	4

- John worked 11 days (totaling 88 hours), which is above the City of Tree's 80-hour per month requirement.

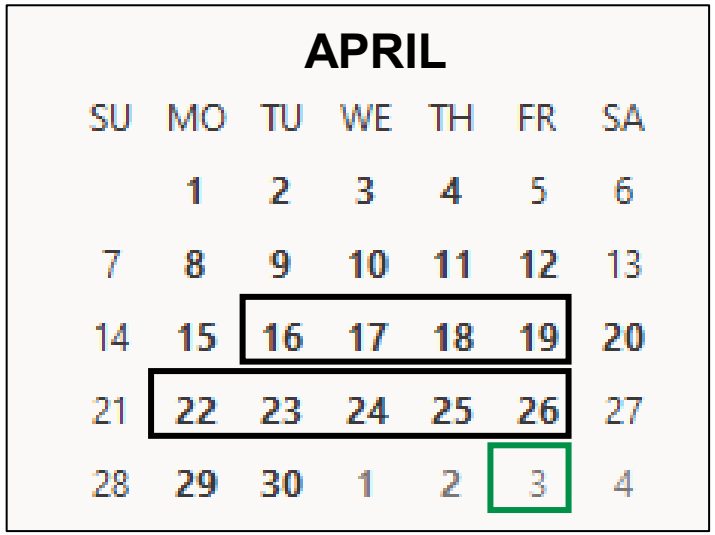
- If John was hired two days later, April 18, he would have only worked 9 days (totaling 72 hours).

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Reporting Wages

- **Scenario:** The City of Tree pays employees every other Friday. John hired with the City on April 16 and received his first paycheck on May 3.

- **Question:** When reporting for April, will John have any wages to report? **No!**



APRIL

SU	MO	TU	WE	TH	FR	SA
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	1	2	3	4

- John did not receive any wages for working April 16-26 until May.
- If John was hired in the week prior, by April 12, he would have been paid April 19. Those wages would have been reported for April.

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Probationary Periods

Service

The employee becomes eligible to earn service credit starting the day *after* their probationary period ends.

After the employee has completed their probationary period, review the remaining hours worked within the calendar month to determine whether service credit should be granted.

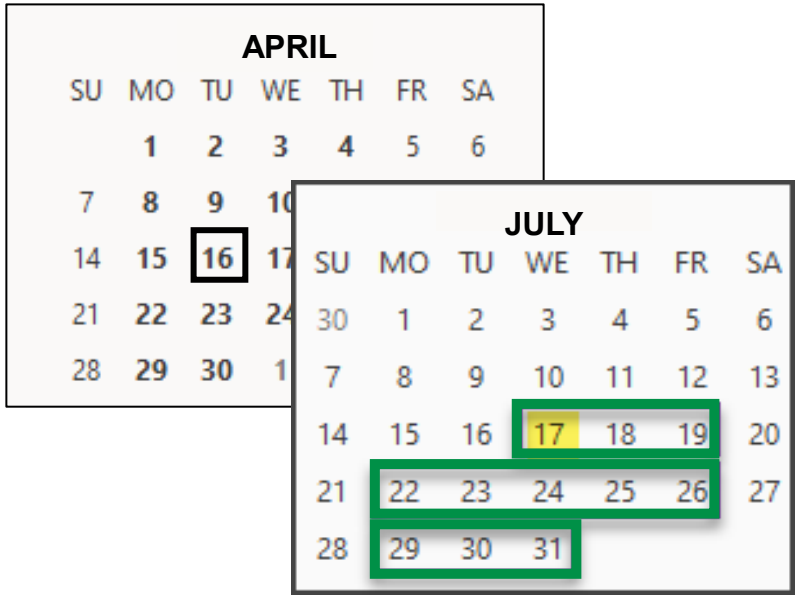
Wage Reporting

Wages are reported based on the date they are paid, *starting* the day after the employee completes their probationary period.

Awarding Service with a Probationary Period

Scenario: City of Tree, Division 10, has an 80-hour service credit qualification requirement with a three-month probationary period. Jenny was hired by the city on April 16 and works 8-hour days, Monday – Friday.

Question: When is Jenny eligible to begin earning service credit?



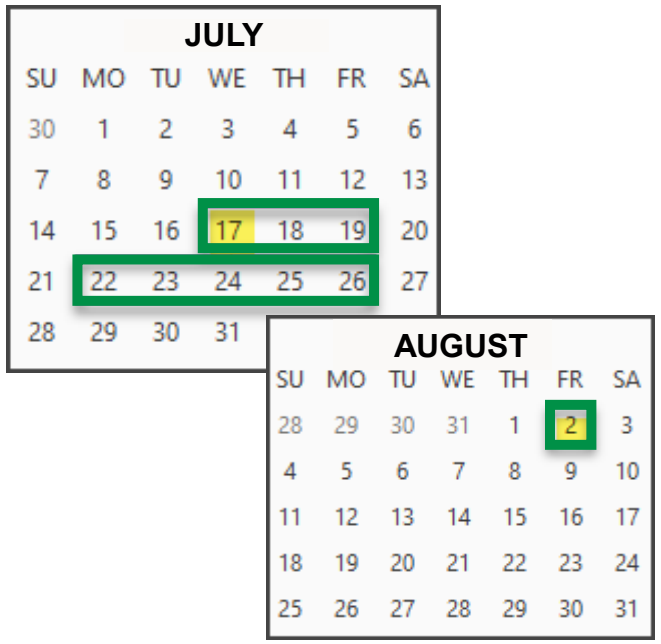
- Jenny first becomes eligible to earn service credit the day following her three-month anniversary (July 17).
- After completing her probationary period, Jenny worked an additional 11 days, accumulating a total of 88 hours. This exceeds the city's 80-hour requirement, **so she will earn her first month of service in July.**

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Reporting Wages with a Probationary Period

Scenario: Continuing with the previous example, the City of Tree pays employees every other Friday. Since Jenny completed her three-month probationary period, her first reportable pay will be received on August 2nd.

Question: When reporting for July, will Jenny have any wages to report? **No!**



- Jenny did not receive any wages for working from July 17 to July 26 until Aug.
- If Jenny completed her probationary period a week earlier, by July 12, she would have been paid July 19. Those wages would have been reported for July.

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How Data is Validated



Multiple Layers of Validation

Upon data entry	Periodically	Upon request for information
• The system has several "checks“ in place	• MERS staff conduct compliance reviews to evaluate the accuracy of wage and contribution reporting • MERS internal auditor conducts employer desk audits to match data from W-2’s, employer’s payroll reports, and data reported to MERS	• MERS staff perform individual employee record audits (i.e., at retirement)

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Benefits of System Validation

System validations are put in place to help employers:

- Report employee wage data correctly
- Report employee contributions accurately
- Inform MERS about any wage or contribution discrepancies
- Provide sufficient details in the *Notes* field to avoid back-end inquiries
- Alert MERS staff when a month can be skipped when calculating FAC for benefits or if service credit should be granted or not

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System Validations

Systems checks are performed to determine:

- If **wages** reported are within 25% of their regularly reported amount
- If **contributions** reported are the correct percentage (as listed in adopted provisions) of wages reported
- If **service** is awarded without any wages reported

If **conflict is detected**, the system asks you to fix it or explain why it happened using codes and notes.



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Wages Flagged as “Low”

When an employee’s reported wage is flagged as **25% lower**, it’s usually due to:

Fluctuation in regular earnings	Employee status change	Annual limitation met	Leave of absence
• Less hours worked in month • Little to no overtime received	• Full-time to part-time	• No wages to report	• Full, partial or intermittent leave • Suspension, unpaid • Administrative, educational

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Wages Flagged as “High”

When an employee’s reported wage is flagged as **25% higher**, it’s usually due to:

Fluctuation in regular earnings	Includible taxable fringe benefits	Lump sum payments	Includible reimbursement of non-taxable expenses
• Overtime/double time • On-call, shift premium • Pay increase	• e.g., Health insurance opt out payment, stipends	• Retro wage adjustment • Compensation paid for obtaining certification, license, or degree • Annual buyouts • Final payouts upon termination	• e.g., Mileage, phone, uniform, tools

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How can you help?



Know your benefit provisions



When our system generates an error message, ***select the most appropriate discrepancy code*** to explain the variance reported

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Know Your Benefit Provisions

- Which employees are **eligible** for this benefit?
- How many hours must an employee work each month to **qualify for service credit**?
- What percentage of wages must the employees **contribute**?
- Will service credit be granted or excluded for each **leave of absence** type?
- Which **wages** will be included in your employees' final average compensation calculation?

Definition of Compensation

Standard Definitions *Standard definitions are non-modifiable*	Base Wages	Box 1 Wages (from W-2)	Gross Wages	Custom Definition
Types of Compensation				
Regular Wages Salary or hourly wage X hours PTO used (sick, vacation, personal, bereavement, holiday leave, or unclassified) On-call pay	All Regular Wages included	All Regular Wages included	All Regular Wages included	TBD
Other Wages Shift differentials Overtime Severance issued over time (weekly/bi-weekly)	Excluded	All Other Wages included	All Other Wages included	TBD
Lump Sum Payments PTO cash-out (Vacation, Personal, Comp time, Annual holiday pay) Longevity Bonuses Merit pay Job certifications Hazard pay Educational degrees Moving expenses Sick payouts Severance (if issued as lump sum)	Excluded	All Lump Sum Payments included	All Lump Sum Payments included	TBD
Taxable Payments Travel through a non-accountable plan (i.e. mileage not tracked for reimbursement) Prizes, gift cards Personal use of a company car Car allowance	Excluded	All Taxable Payments included	All Taxable Payments included	TBD
Reimbursement of Nontaxable Expenses (as defined by the IRS) Gun, tools, equipment, uniform Phone Fitness Mileage reimbursement Travel through an accountable plan (i.e. tracking mileage for reimbursement)	Excluded	Excluded	Excluded	TBD

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Selecting the Right Code Matters



When wages are flagged with an error message, ask yourself…

Is the wage amount entered correctly?

Is the amount reported allowable – based on definition of compensation adopted?

Is the reported wage only for regular hours worked (or paid for), or are other wage types included, e.g., lump sum payouts or reimbursements?

Is the employee in a contributory division? If yes, is the contribution amount entered correct, or is there a reason for the variance?

When Multiple Codes Apply

When there are multiple wage types paid to an employee within one reporting period, do not select wage code, **Misc.**

Instead, narrow your code selection by asking yourself three questions:

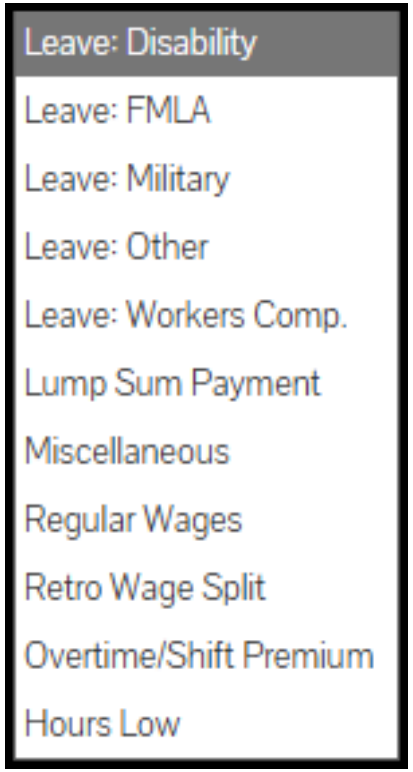
- Was the employee on a leave of absence?
- If no, did the employee receive a one-time retro wage adjustment?
- If no, did the employee receive a lump sum payment(s)?



Example 1: Leave of Absence

Scenario: Jane was off on a short-term disability in March. During the same, she received a few payouts for vacation buyout and sick payout.

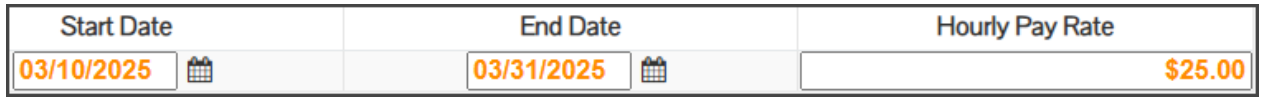
Question: Which wage discrepancy code should I select?



Leave: Disability –
When multiple codes apply, the first question we ask is:
"Was the employee on a leave of absence?"

Because the answer is yes, we select the most applicable leave code.

In the **Input** fields, enter absent dates (i.e., 3/10-3/31) and pay rate (i.e., $25).



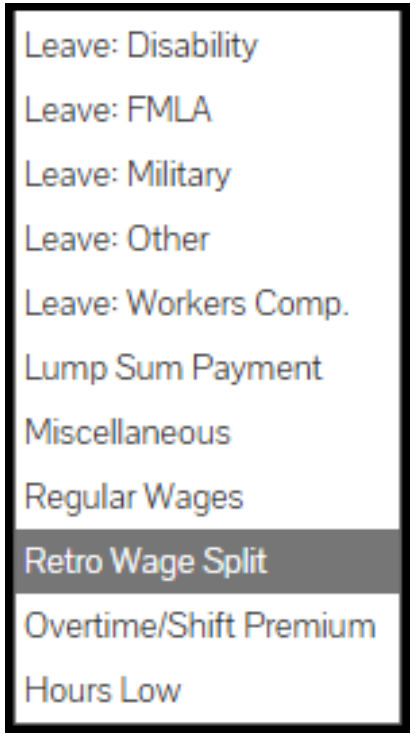
In the **Note** field, include other wage details, i.e., "v*acation-$2,500; sick-$500."*

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Example 2: Retro Wage Adjustment

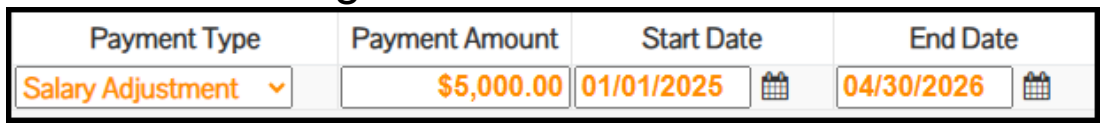
Scenario: Jim received his regular pay, along with a salary adjustment due to a contract settlement, and his annual longevity payout this month.

Question: Which wage discrepancy code should I select?



Retro Wage Split – There were no leaves, so we skip to our second question "did the employee receive a one-time retro wage adjustment?" Because the answer is yes, we select the "Retro Wage Split" code.

In the **Input** fields, select payment type-Salary Adjustment, enter payment amount (total paid), and include start and end dates of coverage.



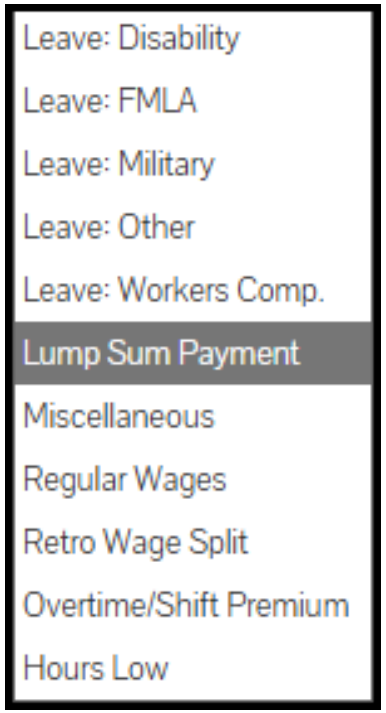
In the **Note** field, include other wage details, i.e., *"longevity-$500".*

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Example 3: Lump Sum Payment

Scenario: John received his regular pay, along with extra wages for: mileage, tool reimbursement, insurance opt-out, and a bonus.

Question: Which wage discrepancy code should I select?



Lump Sum Payment – There were no leaves or retro pay, so we skip to our third question "did the employee receive a lump sum payment(s)?" Because the answer is yes, we select the "Lump Sum Payment" code.

In the **Input** fields, select payment type-Other, enter payment amount (total paid), and include wage details in the description field (*mileage-$28, tool-$75; ins. opt-out-$100; bonus-$2,500).*

Payment Type	Payment Amount	Description
Other	$2,703.00	mileage-$28, tool-$75; ins. opt-out-$100; bonus-$2,500

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Common Inconsistencies and How to Fix Them



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What is an inconsistency?

When wage or contribution data that is reported:

- **Differs** from what is expected
- **Is not in compliance** with plan (addendum), policies, or guidelines



Common Themes We Identified

Leaves of Absences

- Incorrect code selection (selecting “Misc.”)
- Missing dates of leave/pay rate for reporting period
- Other leave type(s) reported but not listed on Addendum (i.e., parental)
- No employee contributions reported when service is granted

Lump Sum Payments

- Missing wage details (type, amount) when incorrect code is selected
- Excluded wage reported (i.e., health insurance opt-out)
- Incorrect code selection for wage adjustment (selecting Misc. vs. Retro wage split)

Employee Contributions

- More (or less) monies reported than expected
- No contributions remitted when service is awarded for a leave

Division-Wide Rate Changes / Transfers

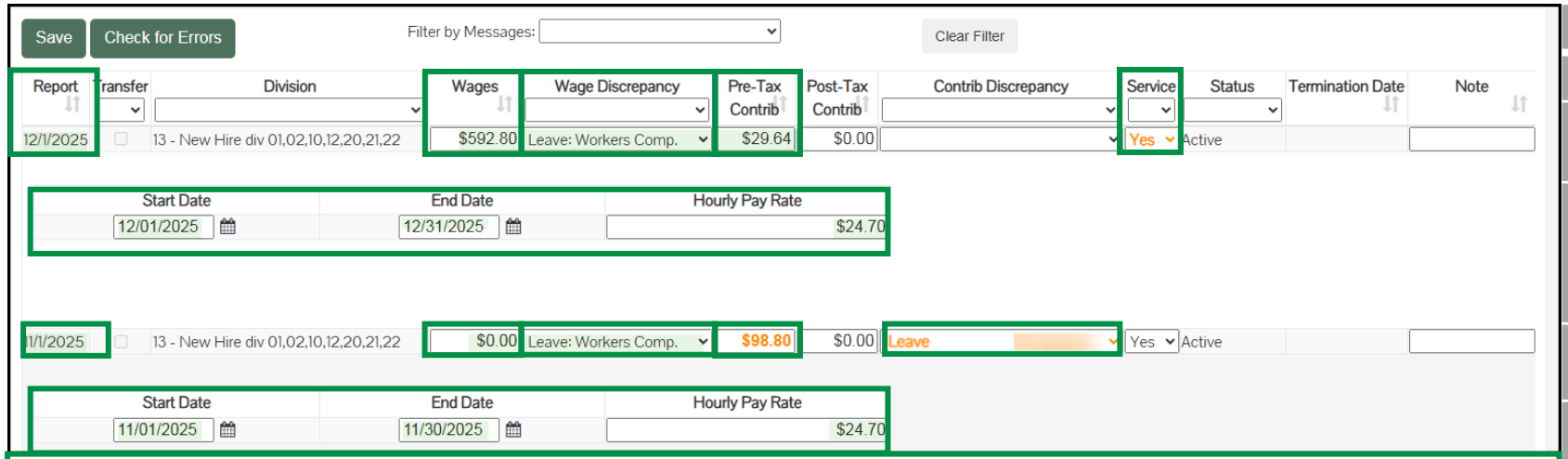
- Incorrect code selected to report a rate change
- Incorrect code selection of “division-wide rate change” when the division’s percentage rate has not changed

Leaves of Absences

Original Version

Report	Transfer	Division	Wages	Wage Discrepancy	Pre-Tax Contrib	Post-Tax Contrib	Contrib Discrepancy	Service	Status	Termination Date	Note
12/1/2025	☐	13 - New Hire div 01,02,10,12,20,21,22	$592.80	Miscellaneous	$29.64	$0.00		No	Active		WC LOA
11/1/2025	☐	13 - New Hire div 01,02,10,12,20,21,22	$0.00	Miscellaneous	$0.00	$0.00		Yes	Active		WC LOA

Corrected Version



Dec 2025 – Contributions are calculated based on reported wage amount

Nov 2025 – When reported wage = $0.00, contributions are calculated by ***formula:***

- *Hourly pay rate [**$24.70**] x Service credit qualification [**80 hrs**] x Employee contribution rate [**5%**] = Amount due [**$98.80**].*
- Select 'Leave' for contribution discrepancy code to explain variance.

Differences

	Original	Corrected
Wages	$0.00	
Wage Discrepancy	Miscellaneous	Leave: Workers Comp.
Pre-Tax Contributions	Dec: $29.64 Nov: $0	**Dec:** $29.64 (based on reported wages) Nov: $98.80 (based on formula)
Contribution Discrepancy	Blank	Dec: No code required Nov: Leave code added
Service	Dec: No Nov: Yes	**Dec:** Yes Nov: Yes
Start Date End Date and Hourly Pay Rate	Missing details	Added start and end dates (days absent) and hourly pay rate
Note / Input Fields	WC LOA	Not required with Leave wage code selection

MERS Municipal Employees' Retirement System

Lump Sum Payout – At Termination

Original Version

SSN	Name	Transfer	Division	Wages	Wage Discrepancy	Pre-Tax Contrib	Post-Tax Contrib	Contrib Discrepancy	Service	Status	Termination Date	Note	Muni Defined
XXX-XX-	Anthony	☐	02	$16,000.00	Miscellaneous	$288.00	$0.00		Yes	Terminated	06/12/2026	Final Wages	

Report Final Wages Next Month	Sick Leave	Longevity	Personal	Vacation/PTO	Other	Regular Wages	Vacation Hours Paid	Vacation Hours Per Year
☑						$16,000.00		

Corrected Version

Corrected Employee for [redacted] Anthony [redacted]

Report	Transfer	Division	Wages	Wage Discrepancy	Pre-Tax Contrib	Post-Tax Contrib	Contrib Discrepancy	Service	Status	Termination Date	Note	Muni Defined
6/1/2026	☐	02 - Police/Fire	$16,000.00		$288.00	$0.00		Yes	Terminated	6/12/2026	Other=Bonus (3	

Report Final Wages Next Month	Sick Leave	Longevity	Personal	Vacation/PTO	Other	Regular Wages	Vacation Hours Paid	Vacation Hours Per Year
☐	$0.00	$1,750.00	$1,500.00	$5,000.00	$3,500.00	$4,250.00	200	220

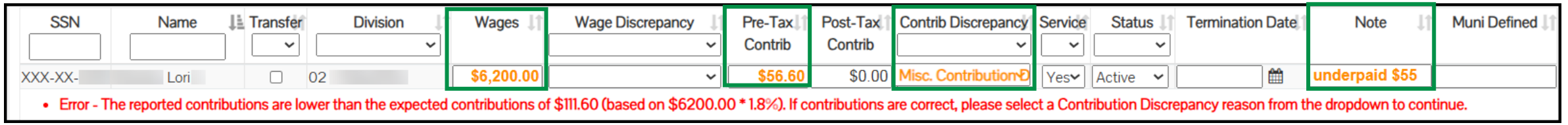
Differences

	Original	Corrected
Regular Wages Reported	$16,000 [regular wages]	$4,250 [regular wages]
Wage Discrepancy	Miscellaneous [used to resolve high-wage error]	Wage code no longer required due to amount of regular wages
Pre-Tax Contributions	$288	N/A
Report Final Wages Next Month	Box checked	**Uncheck** box to make lump sum wage fields fillable.
Provide Final Wage Breakdown	N/A	**Final wages:** Longevity-$1,750, Personal-$1,500, Vacation-$5.000, Other-$3,500 (Regular wages will automatically adjust).
Note field	Final wages	**ADD** note to explain Other [i.e., Other = Bonus-$3,500]
Vacation/PTO Details	N/A	**ADD** # of hours paid and # of hours employee was able to earn in calendar year.

MERS® Municipal Employees' Retirement System

Employee Contributions

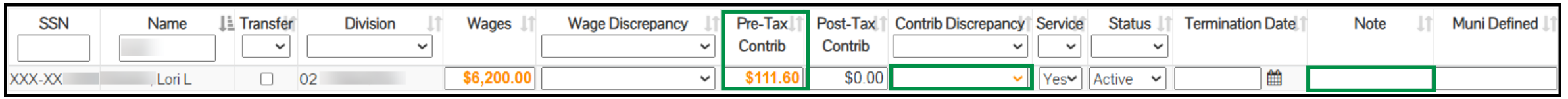
Original Version



SSN	Name	Transfer	Division	Wages	Wage Discrepancy	Pre-Tax Contrib	Post-Tax Contrib	Contrib Discrepancy	Service	Status	Termination Date	Note	Muni Defined
XXX-XX-	Lori	☐	02	$6,200.00		$56.60	$0.00	Misc. Contribution	Yes	Active		underpaid $55	

- Error - The reported contributions are lower than the expected contributions of $111.60 (based on $6200.00 * 1.8%). If contributions are correct, please select a Contribution Discrepancy reason from the dropdown to continue.

Corrected Version



SSN	Name	Transfer	Division	Wages	Wage Discrepancy	Pre-Tax Contrib	Post-Tax Contrib	Contrib Discrepancy	Service	Status	Termination Date	Note	Muni Defined
XXX-XX	, Lori L	☐	02	$6,200.00		$111.60	$0.00		Yes	Active			

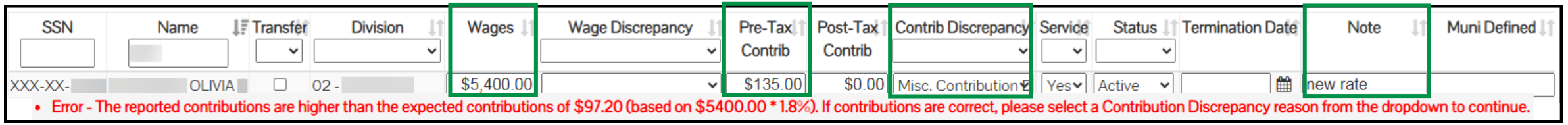
Differences

	Original	Corrected
Wages	$6,200.00	N/A
Wage Discrepancy Code	N/A	N/A
***Pre-Tax* Contributions**	$56.60 [Error generated]	$111.60 [Error resolved]
Contribution Discrepancy Code	Misc. Contribution Discrepancy	Contribution code not required when underpayment resolved
Note / Input Fields Required	Underpaid $55	Note is no longer required

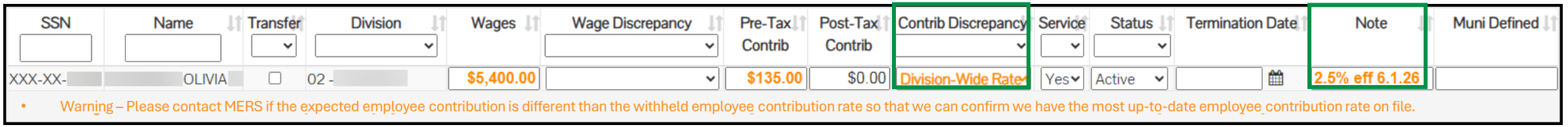
MERS Municipal Employees' Retirement System

Division-Wide Rate Change

Original Version



Corrected Version



Differences

	Original	Corrected
Wages	$5,400.00	N/A
Pre-Tax Contributions	$135.00	N/A
Contribution Discrepancy	Misc. Contribution Discrepancy	Division-Wide Rate Change [Warning message generated]
Note	New rate	2.5%; eff. 1/1/26

MERS Municipal Employees' Retirement System

MERS Resources



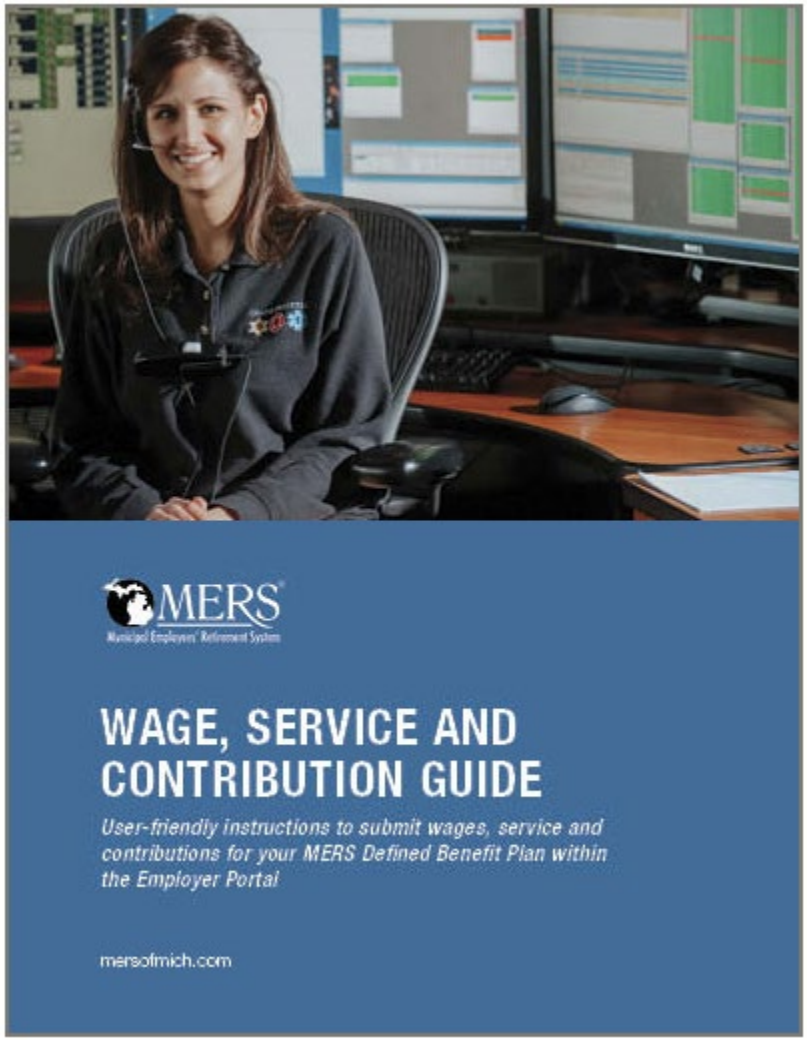
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Reporting Webpages



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Portal User Guide



MERS
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We’re Here to Help!



Benefit Plan Coordinator

Help you understand your adopted provisions



Service Center

Help you navigate and use the employer portal

Key Takeaways



- Know your **benefit provisions**
- Discrepancy code selection and portal **note details matter**
- Ensure MERS has **adoption paperwork** for benefit modifications
- Reference **resources and staff available** to help you

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This publication contains a summary description of MERS' benefits, policies or procedures. MERS has endeavored to ensure that the information provided is accurate and up to date. Where the publication conflicts with the relevant Plan Document, the Plan Document controls.