



Retirement and Disability Benefits

2015 MPERS Reference Manual



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<p>Retiree/Survivor Inquiries</p> <ul style="list-style-type: none"> ☞ Retiree/Survivor Address changes (<i>Barbara</i>) • 1099-R Reprints (<i>Barbara</i>) <div style="border: 1px solid black; padding: 5px; display: inline-block; margin-top: 20px;">  Online capability </div>	<p>Retiree/Survivor Inquiries</p> <ul style="list-style-type: none"> • BackDROP • Naming New Spouse for Benefits 	<p>Retiree/Survivor Inquiries</p> <ul style="list-style-type: none"> • Cost-of-Living Adjustments (COLAs) (<i>Angel & Tammy</i>) ☞ Retiree/Survivor Address Changes (<i>Leigh</i>) • Name Changes (<i>Angel, Tammy, & Leigh</i>) • Benefit Verifications (<i>Angel & Tammy</i>) ☞ Direct Deposits • Benefit Payment Deductions (<i>Angel & Tammy</i>) ☞ Tax withholding

MPERS email addresses now end with
@mpers.org

This document is intended as a basic, comprehensive guide to assist human resource personnel in their discussions with employees regarding MPERS' retirement and disability benefits. Every effort has been made to ensure the information is as accurate as possible. If there is any difference between the information provided in this publication and the laws or policies which govern MPERS, the law and policies will prevail.

MPERS Staff

Business Hours

Monday - Friday
7:30 a.m. - 4:30 p.m.



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What's New?

Same-Sex Marriage

Legally married same-sex couples may elect a Joint & Survivor benefit payment option under the same rules and procedures that apply to married heterosexual couples. *(If a court, the ruling of which is binding on MPERS, reverses the outcome of the Jackson County Circuit Court decision and validates the statutory provision that marriage is only "between a man and a woman," or if other events occur that are deemed to make it appropriate, MPERS reserves the right to revise the policy on same-sex spousal benefits, to rescind any election made pursuant to it, and/or to adjust benefit payments accordingly.)*

Work-Related Felony (HB 1217)

Members who are convicted of a **work-related felony on or after August 28, 2014**, will not be eligible to receive a retirement benefit. Finding of guilt for any of the following offenses or a substantially similar offense provided under federal law will result in the ineligibility for retirement benefits:

- Felony of stealing under Section 570.030 when the offense involves money, property, or services valued at \$5,000 or more, as determined by the court.
- Felony of receiving stolen property under Section 570.080 when the offense involves money, property, or services valued at \$5,000 or more, as determine by the court.
- Forgery under Section 570.090.
- Counterfeiting under Section 570.103.
- Bribery of a public servant under Section 576.010.
- Acceding to corruption under Section 576.020.

*(If the member was **vested prior to August 28, 2014**, he/she would still receive a benefit on that period of service only.)*

Pension Cannot Be Assigned or Transferred (HB1217)

HB 1217 also contained a provision regarding pension advancements to protect benefit recipients from cash advance schemes that would take advantage of them. Pension advancement situations are strictly prohibited. The pension assignee is **not** allowed to use any device, scheme, transfer, or other artifice (including the deposit of plan benefits into a joint account with a pension assignee or the authorization under a power of attorney or other instrument or document) to access an account or otherwise obtain funds from an account to which plan benefits have been deposited. Any contract or agreement made in violation of this new provision is considered void and all sums paid or collected by an assignee must be returned. This bill allows any benefit recipient, guardian, conservator, heir, beneficiary, or the attorney general to bring action to enforce the restitution authorized under this section within five years.

In addition, a member's retirement benefit from MPERS is not subject to execution, garnishment, attachment, writ of sequestration, or any other process or claim, **except**, any payment from MPERS **is** subject to the collection of child support, spousal maintenance, and IRS tax levies.



Current Electronic Initiatives

- **No longer issue paper checks to benefit recipients.** The payee has a choice of direct deposit or debit card.
- **No longer mail benefit payment notices each month.** The payee can view detailed payment information through Secure Member Access on MPERS' website. Posted online within 3 days before the end of the month. Payee can sign up online to receive an email when the payment notice is available.
- **Online election for the active and retiree representatives on the Board of Trustees.** The recent (2014) election was all electronic for active members. The next (2018) election will be electronic for actives and retirees.
- **Members may elect to receive all MPERS correspondence electronically.** The member will receive an email instructing him/her to view recent correspondence through MPERS' online Secure Member Access.
- **All publications and forms are available online.** Some forms can be submitted online.

Future Electronic Initiatives

- **All 1099-Rs will be distributed electronically.** Payees will receive an email when their 1099-Rs have been posted online.
- **All benefit statements will be distributed electronically.** Members will receive an email when their benefit statements have been posted online.

MPERS' Email Addresses

MPERS' email addresses changed from @modot.mo.gov to @mpers.org

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The service and procedures described in this reference manual relate to that of an employee working in a “benefit eligible position”. A “benefit eligible position” is one that normally requires the performance of duties during at least 1,040 hours per year (half-time or greater).

New Hires/Rehires

The following employees should utilize the Statewide Employee Benefit Enrollment System (SEBES). MPERS receives a daily file from SEBES. Through the SEBES website, the employee will be linked to each benefit provider's website to make the desired elections.

- New hires in a benefit eligible position, who have **never** worked for the state before (*2011 Tier members*).
- Employees in a benefit eligible position who have missed a **full** calendar month of payroll.

As employees proceed through their benefits enrollment, the employer should encourage them to contact the applicable provider if they have any questions regarding that benefit.

A Membership Record is required for a member to be enrolled in MPERS.

Statewide Employee Benefit Enrollment System (SEBES)

The Statewide Employee Benefit Enrollment System is an online portal designed to assist new employees with enrolling in the various benefit programs available to them as a "benefits-eligible" employee of the State of Missouri. In addition, there are tools available to employers. With the inception of the contributory 2011 Tier of the Year 2000 Plan on January 1, 2011, it became necessary to track whether a new employee had any period of benefit eligible state service that would exempt them from the 2011 Tier. A **Retirement Plan Lookup** section was added to the Employer Access in SEBES.

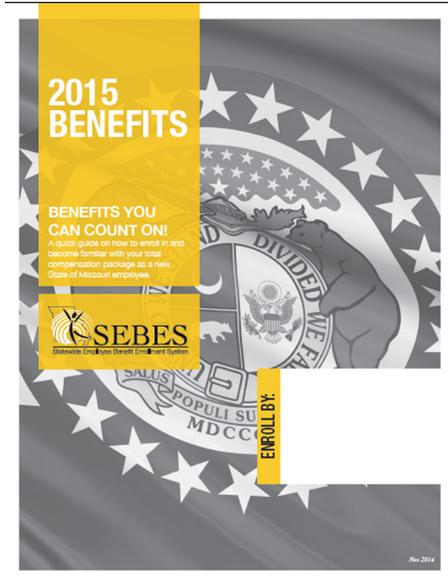
To look up a new employee, simply enter their social security number (ssn), classification, and hire date. Then click on submit. The message on the screen will indicate whether the new employee needs to have the 4% employee retirement contributions setup.

The SEBES Help Desk is located at MCHCP. If, as an employer, you have a general SEBES-related question, please contact MCHCP at (800) 487-0771.

The screenshot shows the SEBES website interface. At the top, there is a navigation bar with 'Home', 'FAQs', 'eMCHCP', and 'Logout'. Below this is a yellow header for 'EMPLOYER ACCESS: MAIN MENU'. On the left, a vertical menu lists several options: 'Add New Employee', 'Check Enrollment Status', 'Delete Employee Access', 'E-mail or Reset Password', 'Update Employee', 'Retirement Plan Lookup' (which is highlighted with a red box), 'Publications', and 'Reports'. On the right side of the page, there are input fields for 'Name:' and 'Agency:', and a 'CUSTOMER SUPPORT' section with contact information for MCHCP.

The screenshot shows the 'RETIREMENT PLAN LOOKUP' page. It features a navigation bar at the top and a yellow header. On the left, the same menu as the previous screenshot is visible. The main content area contains a form with the following fields: 'SSN:' (with a masked input field), 'Classification:' (a dropdown menu set to 'RS - Regular State Employee'), and 'Hire Date:' (with a date picker set to '01/18/2013'). A 'Submit' button is located below the form. Below the form, there is a message: '999-99-9999 hired on 01/18/2013. This employee WILL have retirement contributions withheld from their paychecks.'

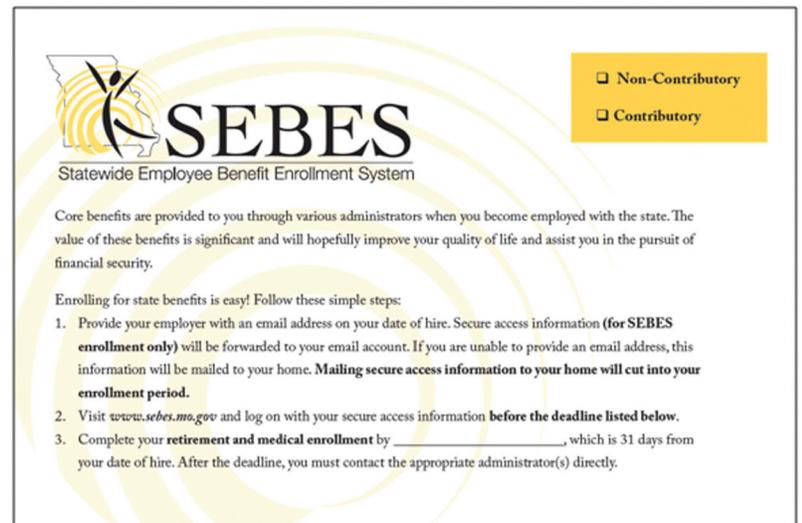
There are also publications available to distribute to new employees regarding SEBES. The *Benefits You Can Count On* brochure provides new employees with a summary of benefits available from each provider, as well as their contact information.



Each new employee should be provided with the SEBES card that explains how to start the enrollment process and their enrollment deadline.

The SEBES Help Desk is located at MCHCP. If, as an employer, you have a general SEBES-related question, please contact MCHCP at (800) 487-0771.

There is also a check box for the employer to mark that will advise the employee whether they are in a contributory or non-contributory plan. This box is intended primarily to address the 4% employee contributions for members of the 2011 Tier. Employers should explain that a 4% employee contribution will be coming out of each paycheck for retirement.



Benefit Eligible Position

Employees earn 1 day of service credit for each day worked in a “benefit eligible position.” A “benefit eligible position” is one that normally requires the performance of duties during at least 1,040 hours per year. The employer determines if the “position” is benefit eligible.

Forms

Forms are a necessary component of the administration of MPERS benefits. They provide us with: 1) answers to questions that we cannot obtain in SAM II; 2) a permanent membership record for service verification during the retirement process; and 3) a necessary proof document for audit purposes.

You are the direct contact to members regarding benefits and how to complete forms. In addition, certain forms require you to provide information and/or your signature. If forms have to be returned because necessary information or a signature is missing, it causes a delay in providing service to the member and creates extra work for all involved. **We appreciate your help in ensuring that forms are properly completed and submitted within 2 weeks of hire.**

- Check all forms for information that must be supplied by you. In addition, be sure to sign the form, if required.
- For your convenience, you may obtain MPERS forms and publications online.
- Can email or fax completed forms to MPERS.

For security reasons, do **NOT** include a member’s full social security number in emails to MPERS.
Only use the last 4 digits.

Members Working in Multiple Positions For the State at the Same Time

- The member can only earn one day of service for each day worked in the benefit eligible position. At least one of the positions must be benefit eligible to receive service credit.

If both positions is for MoDOT and/or Patrol:

- The salary from both positions can be used in calculating the member’s final average pay. Therefore, contributions must be paid on the salary earned in **all** positions.

If the part-time position is with another state agency:

- The salary from the part-time position will **not** be used in calculating the member’s retirement benefit. Therefore, contributions will **not** be paid on that salary.

Employer Retirement Benefit Tool (for Employer Use ONLY)

At the request of human resources staff, MPERS created a tool that will provide a means of demonstrating the significance of a defined retirement benefit. The amounts derived from this tool should be viewed as a general representation of the benefits an individual could potentially earn, assuming the service and salary figures entered are accurate.

*The amounts derived by this tool should **not** be construed as an official benefit estimate from MPERS. Benefit estimates can only be obtained by members who have started accruing service credit and have salary records in the System.*

The Value of a Defined Benefit Plan

Defined Benefit Plan (MPERS)	Defined Contribution Plan (e.g. 401k)
Benefits are based on a formula that is set by law.	Benefits are based on the amount of money in the member’s account.
Benefits are payable for the member’s lifetime (<i>and the spouse’s lifetime, if applicable</i>).	Benefits are payable until the member’s account is depleted.
Contributions are professionally managed.	The member must determine how to invest his/her funds.
Benefit recipients are eligible for a cost-of-living adjustment (COLA) each year.	Increases in funds are based on the stock market performance.

Please don’t send forms for NODED’s.



MoDOT & Patrol Employees' Retirement System
 PO Box 1930 · Jefferson City, MO 65102-1930
 Phone: (573) 298-6080 · (800) 270-1271
 Fax: (573) 522-6111 · Email: mpers@mpers.org
 Website: www.mpers.org

Membership Record

This form is required when a member is hired/rehired.

1. Complete all sections (*type or print clearly*).
2. Mail/email completed form to MPERS.

I hereby submit the following information as being accurate and correct. This information is to be used for my membership records in MPERS.

Member Information			
Name: (Last)	(First)	(MI)	Last 4 Digits of Social Security Number: xxx-xx-
<i>If a rehire, enter previous last name (if different):</i>		Date of Birth:	Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female
District/Division/Troop:	Date of Employment:	Employment Status: <input type="checkbox"/> Full-Time (Salary) <input type="checkbox"/> Seasonal (Hourly) <input type="checkbox"/> Permanent Part-Time (Hourly)	

Prior Service Credit

Service credit is used in calculating your retirement benefit. The more service credit you have, the higher your monthly benefit amount. It is important that you let MPERS know if you had any type of prior service credit in Missouri. A MPERS benefit specialist can tell you if there is a provision in the law allowing you to: 1) transfer the service to MPERS at no cost, or 2) purchase the service.

→ Prior MOSERS Service I request that the creditable state service listed below be transferred to MPERS. I understand that by transferring creditable service from MOSERS, I forfeit, waive and relinquish all accrued rights in that System.		
Date(s) of Employment		Name and Location of State Agency
FROM	TO	
→ Prior MPERS Service I request that, if and when eligible, I receive credit for the following prior service with MoDOT or the Highway Patrol.		
Date(s) of Employment		Name and Location of State Agency
FROM	TO	
→ Other Prior Service (check all that apply) The following service is generally not eligible for transfer. However, a vested member of MPERS may be eligible to purchase the service. Once you are vested, please contact MPERS to see if your prior service is eligible to be purchased.		
<input type="checkbox"/> Active Military	<input type="checkbox"/> Public School Retirement System (PSRS)	
<input type="checkbox"/> Police/Sheriff Service (Uniformed Patrol members only)	<input type="checkbox"/> County Employees Retirement Fund (CERF)	
<input type="checkbox"/> Political Subdivision	<input type="checkbox"/> Prosecuting Attorney (PACARS)	
<input type="checkbox"/> Local Government Employees' Retirement System (LAGERS)		

Employee Signature	
Signature of Employee:	Date:

Identifying the Correct Retirement Plan

It may sometimes be difficult to determine which plan a member belongs in. The following information and chart should help you in identifying the correct plan.

Closed Plan

The Closed Plan is the original retirement plan for employees hired **prior to July 1, 2000**. At retirement, Closed Plan members may elect to stay in the Closed Plan or switch to the Year 2000 Plan. To be a member of the Closed Plan, one of the following categories must have described his/her employment status **on June 30, 2000**:

- Was actively employed in a benefit eligible position under the Closed Plan.
- Was a terminated-vested member of the Closed Plan (*eligible for future retirement benefits under the Closed Plan, but no longer working for the state*).
- Was receiving disability benefits through MPERS' disability plan.
- Was on a leave of absence.

Year 2000 Plan

The Year 2000 Plan consists primarily of benefit eligible employees hired **on or after July 1, 2000**, but prior to January 1, 2011. To be a member of the Year 2000 Plan, one of the following categories must have described his/her employment status on **June 30, 2000**:

- Was hired for the first time in a benefit eligible position on or after July 1, 2000, but prior to January 1, 2011.
- Left state employment prior to becoming vested in the Closed Plan, and returned to work in a benefit eligible position on or after July 1, 2000.

2011 Tier

The 2011 Tier consists of employees hired **for the first time** in a benefit eligible position on or after January 1, 2011. These members have never earned any service credit under MPERS or MOSERS prior to January 1, 2011.

MPERS relies on the member and/or the employer to determine if there is prior service credit with a state agency. We do not look for prior service.

<i>If the member <u>first worked</u> in a MPERS or MOSERS benefit eligible position...</i>	<i>he/she is a member of the...</i>
Prior to July 1, 2000, and continued working afterward	Closed Plan
Prior to July 1, 2000, and left after becoming vested	Closed Plan
Prior to July 1, 2000, left before becoming vested, and returned any time after July 1, 2000	Year 2000 Plan
On or after July 1, 2000, but prior to January 1, 2011	Year 2000 Plan
On or after January 1, 2011, but has prior non-vested service under MPERS or MOSERS	Year 2000 Plan
On or after January 1, 2011 (<i>no prior benefit eligible service under MPERS or MOSERS</i>)	2011 Tier

Handy Tool:

Members do not always remember previous work that would put them in the Year 2000 Plan vs. the 2011 Tier.

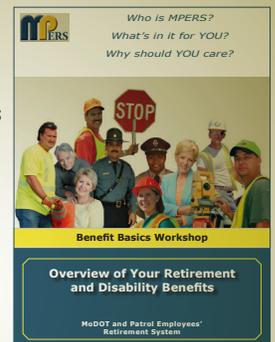
*You may check the member's retirement plan in SEBES using **Retirement Plan Lookup**.*

Benefit Basics Seminar

Our **Benefit Basics Seminar** provides a great opportunity for members to gain a better understanding of their MPERS retirement and disability benefits. This seminar is perfect for new hires and those wanting more information about their benefits.

- Consider hosting a seminar every two or three years for members in your area.
- To be cost effective, we require at least 30 people in attendance.

*If you would like more information regarding the seminar, contact **Mary Jordan** or **Jamie Mullen**.*



Comparison of the Benefit Plan Provisions

	Closed Plan	Year 2000 Plan	2011 Tier (contributory)
Vesting Requirement	5 years	5 years	10 years
Base Benefit Formula	Credited service x .016 x FAP	Credited service x .017 x FAP	Credited service x .017 x FAP
Normal Retirement Eligibility	<ul style="list-style-type: none"> Age 65 with 5 years of service Age 60 with 15 years of service "Rule of 80" - age 48 with age + service = 80 or more 	<ul style="list-style-type: none"> Age 62 with 5 years of service "Rule of 80" - age 48 with age + service = 80 or more (<i>term-vesteds cannot "grow" into Rule of 80</i>) <p>Terminated-Vested Member</p> <ul style="list-style-type: none"> Age 62 with 5 years of service 	<ul style="list-style-type: none"> Age 67 with 10 years of service "Rule of 90" - age 55 with age + service = 90 or more (<i>term-vested cannot "grow" into Rule of 90</i>) <p>Terminated-Vested Member</p> <ul style="list-style-type: none"> Age 67 with 10 years of service
(Uniformed Patrol) Normal Retirement Eligibility	<ul style="list-style-type: none"> Age 55 with 5 years of service "Rule of 80" - age 48 with age + service = 80 or more Mandatory retirement at age 60 	<ul style="list-style-type: none"> "Rule of 80" - age 48 with age + service = 80 or more (<i>term-vesteds cannot "grow" into Rule of 80</i>) Mandatory retirement at age 60 with 5 years of service 	<ul style="list-style-type: none"> Age 55 with 10 years of service Mandatory retirement age 60
Early Retirement Eligibility (Reduced benefit)	<ul style="list-style-type: none"> Age 55 with 10 years of service <p><i>Reduced .006 for each month younger than normal retirement age</i></p>	<ul style="list-style-type: none"> Age 57 with 5 years of service <p><i>Reduced .005 for each month younger than normal retirement age</i></p>	<ul style="list-style-type: none"> Age 62 with 10 years of service <p><i>Reduced .005 for each month younger than normal retirement age</i></p> <p><i>Term-vested members not eligible for early</i></p>
(Uniformed Patrol) Early Retirement Eligibility	<i>Not eligible for early retirement</i>	<ul style="list-style-type: none"> Age 57 with 5 years of service <p><i>Reduced .005 for each month younger than normal retirement age</i></p>	<i>Not eligible for early retirement</i>
Temporary Benefit (payable until age 62)	<i>Not available</i>	Credited service x .008 x FAP (<i>must retire under "Rule of 80"; Uniformed Patrol are also eligible at age 60 with 5 years of service</i>)	Credited service x .008 x FAP (<i>must retire under "Rule of 90"</i>) (<i>Uniformed Patrol age 55 with 10 years or mandatory age 60</i>)
Uniformed Patrol Special Benefit (If hired prior to January 1, 1995 and retire from active status)	\$90 per month until age 65 (<i>Stops for months gainfully employed</i>)	<i>Not available</i>	<i>Not available</i>
BackDROP	Must work 2 years past date first eligible for normal retirement	Must work 2 years past date first eligible for normal retirement	<i>Not available</i>
Unused Sick Leave Credit (1 month of service for every 168 hours of unused sick leave)	Must be eligible for early or normal retirement when leaving state employment	Must be vested when leaving state employment	Must be vested when leaving state employment
Cost-of-Living Adjustment (COLA) <ul style="list-style-type: none"> COLAs are payable each year for life Annual rate based on 80% of the increase in the Consumer Price Index (CPI-U) Maximum annual COLA rate is 5% Annual COLAs apply to eligible survivor and beneficiary payments 	Effective October each year Members employed prior to 8/28/97: <ul style="list-style-type: none"> Minimum annual rate is 4% until total increases equal 65% of initial benefit - then based on 80% of the increase in the CPI-U Members employed on or after 8/28/97: <ul style="list-style-type: none"> Based on 80% of the increase in the CPI-U 	Effective on anniversary of retirement <ul style="list-style-type: none"> Based on 80% of the increase in the CPI-U (<i>no minimum rate</i>) 	
\$5,000 Death Benefit	Available to: <ul style="list-style-type: none"> Active members and LTD recipients retiring after 9/28/85 Members who began receiving work-related & normal disability benefits after 9/28/85 	Available to: <ul style="list-style-type: none"> Active members and LTD recipients retiring after 9/28/85 Work-related disability recipients who began receiving benefits on or after 9/28/85 	Available to: <ul style="list-style-type: none"> Active members and LTD recipients retiring after 9/28/85 Work-related benefit recipients who began receiving benefits on or after 9/28/85

2011 Tier Members

2011 Tier members pay a contribution (4% of payroll) to MPERS each pay period. By law, interest is earned on the account each June 30, based on the account balance as of July 1 of the previous year. **Interest will be paid annually, unless the member leaves state employment prior to becoming vested, retires, or dies. To receive interest, the member must be actively employed on June 30 or terminated-vested.**

The interest rate is set by law. Effective June 30, 2014, the rate will be based on the investment rate for 52-week Treasury Bills, nearest to the preceding July 1st.

If a 2011 Tier member dies prior to retirement and no survivor benefits are payable to anyone, MPERS will refund the contributions in the member's account to the eligible beneficiary.

For 2011 Tier members who are **not** married and have **not** completed a *Designation of Beneficiary for Employee Contributions* form, a refund of the contributions will be paid in the following order:

- Surviving children (including legally adopted children), divided equally
- Surviving parents, divided equally
- Surviving brothers and sisters, divided equally

Members may designate a person, trust, organization or estate as beneficiary by completing and submitting a *Designation of Beneficiary for Employee Contributions* form. The designation will not become effective until the form is received at MPERS.

Beneficiary designations may be changed at any time by submitting a new *Designation of Beneficiary for Employee Contributions* form to MPERS.

Request for Refund of Employee Contributions

If the employee leaves state employment prior to retirement, he/she may request a refund of employee contributions. The refund will be paid **after 90 days** from the date of termination or submission of a *Request for Refund of Employee Contributions* form, whichever is **later**.

If there is a chance the employee might return to work for the state in the future, we recommend that he/she considers foregoing a refund of the contributions.

Members who are **NOT** eligible for a refund of contributions include:

- Terminated-vested members who are eligible for normal retirement.
- Members on disability.
- Members with a Division of Benefits Order (DBO) on file at MPERS related to a divorce.

The employee can receive a *Request for Refund of Employee Contributions* form by contacting a MPERS payroll staff.

By receiving a refund of contributions, the member forfeits all service and rights to receive benefits from MPERS, based on that service. This includes disability benefits.

Repayment of Refund to Buy Back Service

If the member receives a refund of employee contributions and later returns to work in a benefit eligible position, he/she will have an opportunity to buy back the forfeited service. The forfeited service may be restored once the member works continuously for at least 1 year and pays back the refunded amount, **plus interest** (calculated based on actuarial value).

The refund of employee contributions is considered taxable income for the year in which the member receives the refund. The member will receive a 1099-R from MPERS, which will be mailed to the member in January of the following year.

During Your New Employee Orientation

We need your help getting 2011 Tier members to complete a *Designation of Beneficiary for Employee Contributions* form. Please have 2011 Tier members complete this form and the *Membership Record* during your orientation or when they complete other paperwork. Thank you.

Employee Contribution Account Balance Available 24/7

Members may view their employee contribution account balance online.

Secure Member Access
www.mpers.org



MoDOT & Patrol Employees' Retirement System
 PO Box 1930 · Jefferson City, MO 65102-1930
 Phone: (573) 298-6080 · (800) 270-1271
 Fax: (573) 522-6111 · Email: mpers@mpers.org
 Website: www.mpers.org

Designation of Beneficiary for Employee Contributions

1. Complete all sections of this form (*type or print clearly*).
2. Mail completed form to MPERS.

If you are married and designate anyone other than your spouse as the primary beneficiary, your spouse must sign this form.

Member Information

Last 4 Digits of Social Security Number: XXX-XX-	Name: (Last)	(First)	(MI)
District/Division/Troop:	Phone Number: ()	Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married **	

- The refund of employee contributions is payable in accordance with Section 104.1091, RSMo. By law, if monthly survivor benefits are payable to anyone after your death, the beneficiary designated herein will **not** be eligible to receive a refund of your employee contributions.
- If you do **not** designate a beneficiary to receive a refund of your employee contributions, the funds will be paid in order of the following hierarchy: 1) spouse, 2) children, 3) parents, 4) siblings, and 5) nieces, nephews, or grandchildren.

Beneficiary Information

Use this form to designate the beneficiary(ies) to receive a refund of your employee contributions paid into the system to fund your retirement. Beneficiaries can be anyone (i.e. relative, friend, organization, etc). **If you are married and the primary beneficiary is not your spouse, your spouse must sign this form below.** After your death, MPERS will pay this refund to your surviving primary beneficiary first. If there is no surviving primary beneficiary, MPERS will pay your surviving contingent beneficiary. Additional space for designating beneficiaries may be found on the reverse side of this form.

Primary Beneficiary: The refund will be paid to the surviving primary beneficiary(ies) first.

Name:	Social Security Number:	Relationship:	Date of Birth:
Mailing Address:	(City)	(State)	(Zip Code)

Contingent Beneficiary: If no surviving primary beneficiary, the refund will be paid to the surviving contingent beneficiary(ies).

Name:	Social Security Number:	Relationship:	Date of Birth:
Mailing Address:	(City)	(State)	(Zip Code)

Signature of Member

I hereby designate the beneficiary(ies) listed in this form to receive a refund of my employee contributions from MPERS. I understand that I may change my designation(s) by completing a new *Designation of Beneficiary for Employee Contributions* form. Submitting this form revokes prior designations and becomes effective upon receipt at MPERS. If there is any difference between the information provided on this form and the law or policies which govern MPERS, the law and policies will prevail.

Member Signature:	Date:
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****Spousal Consent Required ONLY if Married Member Designating Primary Beneficiary Other Than Spouse:**

I hereby confirm that I am the spouse of the member named in this beneficiary designation form. I acknowledge that I am aware of who my spouse chose to receive a refund of the employee contributions paid to MPERS, and give my consent for the designation.

Spouse's Signature:	Date:
---------------------	-------

SAMII Contribution Codes

MoDOT

HCLTR	Long-Term Disability
RETEH	2011 Tier 4% Employee Contribution
RT1RH	2011 Tier Employer Contribution
RETRH	Closed & Year 2000 Employer Contribution

MSHP - Civilian

HCLTR	Long-Term Disability
RETEH	2011 Tier 4% Employee Contribution (<i>Civilian</i>)
RT1RH	2011 Tier Employer Contribution (<i>Civilian</i>)
RETRH	Closed & Year 2000 Employer Contribution (<i>Civilian</i>)

MSHP - Uniformed Patrol

HCLTR	Long-Term Disability
RETEQ	2011 Tier 4% Employee Contribution (<i>Uniformed</i>)
RT1RQ	2011 Tier Employer Contribution (<i>Uniformed</i>)
RETRQ	Closed & Year 2000 Employer Contribution (<i>Uniformed</i>)

USR1 - Field 3

This field should reflect the most recent date a member was hired, rehired, or promoted to a benefit eligible position.

Expiration date must be 99/99/99. Do **not** fill in a date.

During New Employee Orientation, please:

- Have member complete a Membership Record.
- Have 2011 Tier members complete a Designation of Beneficiary for Employee Contributions form.
- Explain the employee contribution, if applicable.
- Provide the member with a SEBES card.

Differences in Records/Dates

- Service for your purposes may not always match service for retirement purposes. The laws determine what service and salary to accept for retirement purposes.
- **The hire date is the employee's first day of employment, regardless of the payroll dates.**

Seasonal Employees

MoDOT changed their policies so that seasonal employees hired on or after January 1, 2011 should be considered non-benefit eligible, with a few exceptions as the agency deemed necessary.

Therefore, when a non-benefit eligible seasonal employee is hired, no forms/documentation should be submitted to MPERS as these members will not be included in our system.

If you do have a case where a seasonal employee is coded as benefit eligible, you must submit a *Membership Record* and *Designation of Beneficiary for Employee Contributions* (2011 Tier only). Notes to remember/share with the member are:

1. Although contributions are being paid on the employee, they will not be eligible for a future retirement benefit until they become vested. This is more difficult to achieve for a seasonal employee because if the employee is terminated and then rehired with a break in service, they are not eligible to receive their prior service credit until they have been reemployed for 12 consecutive months. Therefore, even if they may have worked every “season” for 5 or more years (10 years for 2011 Tier), they may still be unable to receive credit for that time unless they have worked continuously for 12 months, which in most cases means they become a full-time employee.
2. 2011 Tier seasonal employees are required to pay 4% of their payroll for employee contributions. Every time a 2011 Tier employee is terminated they are given the option to have these contributions refunded by MPERS or to keep their service in our system and contribution in case of future state employment. **To receive interest on the contributions each year, the employee must be actively employed on June 30 or terminated-vested.**

Credit for Prior Service/Breaks in Service

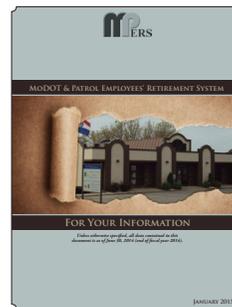
Prior service is not always immediately granted. Below are the rules for restoring prior service credit. These rules apply both to prior service with MoDOT/Highway Patrol and MOSERS*.

1. If a member is already **vested**, their prior service is immediately eligible to be added to their retirement service credit.
2. If the member is **not vested** and is a direct transfer from another department (e.g. off the payroll for less than 30 days), their service immediately prior to their transfer is eligible to be added to their retirement service credit right away.
3. If the member is **not vested** and is not a direct transfer (e.g. off the payroll for more than 30 days), he/she must work continuously for 12 months before their prior service can be restored.

**Although the member may be eligible to transfer their prior service, they must request the service be transferred from MOSERS before it can be added to their MPERS retirement service totals.*

Non-Benefit Eligible Position

No MPERS-related form(s) required for an employee hired into a non-benefit eligible position.



"For Your Information"

Want to learn more about MPERS itself? This brochure provides a comprehensive summary of facts, figures, and a little historical information regarding membership, funding the system, contribution rates, and investment performance.

Why is Credited Service So Important?

Credited service refers primarily to the length of time a member has been working in a benefit eligible position covered by MPERS. Credited service is a key component used to determine:

- When a member will be eligible for retirement.
- The amount of the member's retirement benefit.

Eligibility for retirement benefits is based on the member's age and credited service. The amount of the benefit is calculated using a formula that is set by law. This formula consists of the member's credited service, final average pay, and a multiplier. The more credited service a member has, and the higher his/her salary, the higher the monthly benefit amount. In some cases, the member might be eligible to retire earlier.

Credit for Non-Benefit Eligible Service (Closed Plan Only)

Certain types of employment with MoDOT or MSHP (e.g. summer employment, emergency snow removal, part-time wage/salaried, temporary, etc.) may not have been recognized as credited service for retirement system purposes. However, if a Closed Plan member works continuously with MoDOT or MSHP until retirement, the employee may be eligible to receive credit for such service (if the service can be verified).

If verified, this type of service credit will be an add-on to the member's credited service at the time of retirement; it **cannot** be used in determining the member's eligibility for retirement or to satisfy the vesting requirement. *(This service provision is not available in the Year 2000 Plan or the 2011 Tier.)*

MPERS relies on the member and/or the employer to determine if there is prior service credit with a state agency. We do not look for prior service.

Full-Time and Part-Time Positions

Some members might work simultaneously in a full-time (benefit eligible) and a part-time position (not benefit eligible). By law, the member can only earn one day of service credit for each day worked in a benefit eligible position.

If both positions is for MoDOT and/or Patrol:

- The salary from both positions can be used in calculating the member's final average pay. Therefore, contributions must be paid on the salary earned in **all** positions.

If the part-time position is with another state agency:

- The salary from the part-time position will **not** be used in calculating the member's retirement benefit. Therefore, contributions will **not** be paid on that salary.

Purchase/Transfer of Prior Service Credit

Each of the retirement plans (Closed Plan, Year 2000 Plan, and 2011 Tier) have specific provisions that might allow a member to purchase or transfer prior service credit. The more service a member has, the higher the benefit amount and the sooner he/she might be eligible to retire.

Please have the member contact a MPERS benefit specialist **as soon as possible** if he/she has any of the following prior service:

- Active military service or active military training (*if honorably discharged*)
- Service credit under the Missouri State Employees' Retirement System (MOSERS)
- Public School Education Employees Retirement System (PSRS/PEERS)
- Local Government Employees' Retirement System (LAGERS)
- Full-time, nonfederal, public employment in the state of Missouri
- University of Missouri
- County Employees' Retirement Fund (CERF)

The statutes authorizing the purchase or transfer of prior service credit are very specific. There may be deadlines involved. Some service may be transferred (no cost to the member) and some service must be purchased. The longer the member waits to purchase service, the higher the cost could be.

Service Credit Errors

Any discrepancies in service or payroll records should be addressed as soon as possible. It is much easier to correct an error now, rather than 20 years later when the member gets ready to retire.

- ***Year 2000 Plan and 2011 Tier members must be vested prior to purchasing or transferring service.***
- ***No credit will be given in the Year 2000 Plan and the 2011 Tier for any service that was not benefit eligible.***

The purchase or transfer of service credit must be completed prior to the member submitting a Notice of Retirement (Step 1)!

Active-Duty Military Service

Members who served and were **honorably discharged** from one of the following branches of the military may purchase **up to 4 years** of service credit for their service in the military. This includes active service and/or active/inactive duty training from which they were honorably discharged. Military service includes:

- Army, Air Force, Navy, Marine Corps, or Coast Guard
- Members of the United States Public Health Service
- Any women's auxiliary
- Army and Air National Guard when engaged in active duty for training, inactive duty training, or full-time National Guard duty
- Any other category of persons designated by the President in time of war or emergency
- *(This purchase option is **not** available in the 2011 Tier.)*

Police Service Credit

(Closed Plan Uniformed Patrol Members Only)

Any Closed Plan uniformed member of MSHP, who served as a certified police officer prior to becoming a member of MPERS, may elect, prior to retirement, to purchase all of his/her credited prior service (not to exceed 4 years) equivalent to such service in the police force. *(This provision is not available in the Year 2000 Plan or 2011 Tier.)*

Credited Service Under MOSERS

There are provisions that allow members to transfer any credited service they may have earned under MOSERS to MPERS, at **no cost to the member**.* If the member has service under MOSERS, he/she should contact payroll staff or MOSERS to request the transfer.

**If a 2011 Tier member left state employment covered by MOSERS, took a refund from MOSERS, and later returns to work under MPERS, the member must buy back the service from MOSERS before it can be transferred to MPERS. By law, the service can only be bought back from the system that paid the refund.*

Non-Benefit Eligible Service With Other State Agencies (Closed Plan Only)

Members may qualify, after one continuous year of membership in the system, to receive credit for service with any state department if such service has not otherwise been credited. This type of service can be used to satisfy the vesting requirement (currently 5 years) and eligibility for retirement.

Unused Sick Leave Credit

One month of credited service may be granted for every 168 hours of unused sick leave at retirement (no partial months). The unused sick leave credit can be used in calculating the amount of the retirement benefit, but **cannot** be used in determining eligibility for retirement, nor can it be used to meet the vesting requirement.

$1,298 \text{ hours} / 168 = 7.726$ (7 full months credited service)

- **Closed Plan Retirees:** To be eligible for unused sick leave credit, the member must be **eligible for** early or normal retirement on the date he/she leaves state employment.
- **Year 2000 Plan and 2011 Tier Retirees:** No eligibility requirement.

Purchase/Transfer of Prior Service Credit

The laws authorizing the purchase or transfer of prior service credit are very specific and can be somewhat confusing.

If an employee has questions regarding prior service credit, please ask the employee to contact a MPERS benefit specialist.

Unused Annual Leave

Cannot be converted to service credit and cannot be used in calculating the benefit amount.

Leaves of Absence

A leave of absence approved by the employer ensures that no break in service occurs. It is important to remember, however, that an approved leave of absence does not guarantee a member will receive credited service for the period of time on leave.

When a member is off payroll, you must submit a *Leave of Absence* form to MPERS. This form should be submitted in a timely manner so members are not behind on direct bill payments, if applicable.

When the member returns to work, this form must be completed again to remove him/her from direct bill status. This will ensure the member does not pay direct bill premiums when back at work.

A leave of absence due to a member's illness is credited service for a period of time up to one year. Additionally, in months where the member does not receive a full paycheck (or no pay) due to the illness, MPERS will give credit for a full month's salary as if the member had worked. It is very important that MPERS is notified when these situations occur in order for final average pay to be calculated correctly.

If the member is on an illness leave for himself/herself, please submit a leave form even though the member is receiving pay so we can provide the employee with full salary credit.

- Only submit leave forms for members on an invalid leave of absence if they are going to miss a full payroll cycle.
- When reporting salary on the leave form, please include shift differential, if applicable.

Keep a copy of the Leave of Absence form to complete and submit when the employee returns from leave to show date returned to work.

Procedure: Leave of Absence

When a member goes on an unpaid leave of absence:

1. Complete the member's information – name, last 4 digits of social security number, and district/division/troop where employed.
2. Mark the applicable box to indicate which type of leave the member is on – the corresponding SAM II leave codes are listed immediately to the right of the box. (*Other unpaid LOAs of 10 days or less do **not** need to be coded in SAM II and therefore do **not** have a leave code.*)
3. Specify the effective date of leave.
4. Specify the last day the member actually received pay before going on the unpaid LOA; mark the respective box to indicate whether it was a full day of pay or only a partial day of pay.
5. Indicate the pay rate (*hourly if wage employee; semi-monthly if salary employee*) of the member as of the LOA date.
6. Sign and date the completed form and forward original to MPERS; **keep a copy** for your records and to use when the member returns from the unpaid LOA.

When a member returns from an unpaid leave of absence:

1. Copy the form submitted when the member went on the unpaid LOA.
2. Specify the date the member returned from the LOA.
3. If it was a military LOA and meets USERRA eligibility guidelines, initial the "For Military Leave Only" box on the front of this form **and attach the necessary proof document(s)**.
4. If the member was due pay increase(s) while on LOA, please indicate the effective date(s) and the respective pay rate(s).
5. Sign and date the completed form and forward to MPERS.



MoDOT & Patrol Employees' Retirement System
 PO Box 1930 · Jefferson City, MO 65102-1930
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 Website: www.mpers.org

Leave of Absence

This form is required when a member goes on **and** returns from any type of **unpaid** leave of absence.

****Instructions on reverse side of form.****

Member Information		
Name: (Last, First, MI)	<u>Last 4 Digits</u> of Social Security Number: XXX-XX-	District/Division/Troop:

Creditable Unpaid Leaves of Absence

Check the appropriate box for the type of creditable unpaid leave of absence.

Check Box	SAM II Code	Description of the Type of Leave
<input type="checkbox"/>	L17	Family Medical Leave Act of 1993 (FMLA) used for member – Up to 12 weeks of service credit
<input type="checkbox"/>	L01	Family Medical Leave Act of 1993 (FMLA) used for the member's family – Up to 12 weeks of service credit
<input type="checkbox"/>	L02	Military Leave
<input type="checkbox"/>	L03	Workers' Compensation
<input type="checkbox"/>	L07	Sickness or Injury Leave Without Pay used for the member – Up to one year of service credit
<input type="checkbox"/>	L14	Extended Leave With Pay
<input type="checkbox"/>	L15	Extended LOA Without Pay used for the member (11 or more working days) – Up to 12 months of service credit
<input type="checkbox"/>	---	Other Leave Without Pay (for up to 10 working days) – <i>this type of leave does not need to be coded in SAM II</i>

Non-Creditable Unpaid Leaves of Absence

Check the appropriate box below if the unpaid leave was non-creditable.

Check Box	SAM II Code	Description of the Type of Leave
<input type="checkbox"/>	L05	Educational Leave
<input type="checkbox"/>	L08	Special Leave Without Pay
<input type="checkbox"/>	L11	Unauthorized Leave
<input type="checkbox"/>	C60	Non-Exempt Employee Suspension
<input type="checkbox"/>	C61	Extension of Suspension
<input type="checkbox"/>	C62	Exempt Employee Suspension

Effective Date of Leave and Pay Rate

Complete all information regarding the member's effective date of leave.

Effective Date of Leave: (mm/dd/yyyy) / /	Last Day Paid: (mm/dd/yyyy) / /	Pay Rate as of Leave of Absence Date: \$
--	------------------------------------	---

Date Returned to Work

Complete all information regarding the member's return from the LOA and any pay increases the member was due while on leave.

Date Returning From Leave: (mm/dd/yyyy) / /	If the member was due any pay increases while on the leave of absence, please indicate the effective date(s) and the respective pay rate(s) for all applicable increases.												
For Military Leave Only: By initialing on the line provided, I certify the above referenced employee: <ul style="list-style-type: none"> Was re-hired within the required USERRA eligibility guidelines in a benefit eligible position, and Provided the necessary proof documents (must be attached). 													
	<table border="1"> <thead> <tr> <th>Effective Date of Pay Increase (mm/dd/yyyy)</th> <th>New Pay Rate</th> </tr> </thead> <tbody> <tr><td>/ /</td><td></td></tr> <tr><td>/ /</td><td></td></tr> <tr><td>/ /</td><td></td></tr> <tr><td>/ /</td><td></td></tr> <tr><td>/ /</td><td></td></tr> </tbody> </table>	Effective Date of Pay Increase (mm/dd/yyyy)	New Pay Rate	/ /		/ /		/ /		/ /		/ /	
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Signature	
Signature of District/Division/Troop Representative:	Date:

Creditable Leaves of Absence

If you have an employee on one of the following leaves of absence, the employee will continue to accrue credited service as if he or she were working:

Sickness or Injury Leave Without Pay

Up to 1 year of credited service can be accrued for retirement.

Workers' Compensation

Credited service can be accrued until reaching Maximum Medical Improvement (MMI), returning to work, or termination of employment.

Family Medical Leave Act of 1993 (FMLA)

An employee can accrue up to 12 weeks of credited service in a 12-month period.

Military Leave

If a member is called to or volunteers for active military duty, the Uniformed Services Employment and Reemployment Rights Act (USERRA) protects the member's employment and benefit rights, provided the member meets the eligibility requirements set forth by law.

Upon returning to work from military leave, you should request a copy of valid proof documents (DD214 or other pertinent documentation) from the member. The proof document(s) should show the date(s) of active service and that the member was honorably discharged. Once MPERS receives the proof document(s), we can determine if the service meets USERRA guidelines and the member can be granted retirement credit.

To be eligible for military service credit, the member must:

- Have been employed by the state immediately prior to entering the armed forces.
- Return to state employment within the time frame specified by USERRA.
- Provide you with a copy of valid proof document(s) for verifying the dates of service and type of discharge.
- Meet any other requirements under USERRA.

If the employee was due a rate increase (step increase, cost-of-living, etc) while on leave, we will need to be notified of their new rate(s) and the effective date(s) of the rate increase(s).

Disability Coverage During an Approved Unpaid Leave of Absence

Disability premiums are paid by the employer as long as the employee is in active pay status.

Employees who take an unpaid leave of absence may retain their disability coverage for up to 24 months by paying the monthly premiums directly to MPERS. At the end of the 24-month period, the coverage will end.

The coverage will resume when the employee returns to work in a benefit eligible position and meets the active work/actively at work requirement.

Other Leaves Without Pay

(for 10 working days or less)

An employee can accrue up to 10 consecutive days of credited service for personal hardship, disciplinary suspension, or other extraordinary reasons.

LNP, AWOL, and SPECIAL unauthorized leaves:

- If 10 days or less - member gets service credit
- If 11 days or more - member does **not** get service credit (even for the prior 10 days)

USERRA Guidelines

Length of Military Service	USERRA Guideline: When Member Must Report/Apply for State Employment
1-30 Days	Member must report for work by the beginning of the <u>first regularly scheduled work day</u> that falls 8 hours after returning home.
31-180 Days	Member must submit an application for reemployment <u>no later than 14 days</u> after completion of military service.
180+ Days	Member must submit an application for reemployment <u>no later than 90 days</u> after completion of military service.
Service Connected Injury or Illness	The reporting and application deadlines will be extended up to 2 years if member is hospitalized or convalescing because of a service connected injury or illness.

SAM II Leave Codes

Code	Type of Leave	Credit Received
L01	MPERS-FMLA-Family	Service credit only
L02	Military Leave of Absence	Service and salary after receiving proper documentation
L03	Workers' Comp Leave of Absence	Service and salary credit
L05	Education Leave of Absence	No credit
L07	Sick Leave Without Pay	Service and salary credit
L08	Special Leave Without Pay	No credit
L11	Unauthorized Leave	No credit
L14	Extended Leave of Absence With Pay	Service and salary credit
L15	Extended Leave of Absence Without Pay	Service and salary credit
L17	MPERS- FMLA-Self	Service and salary credit
C60	Non-Exempt Employee Suspension	No credit
C61	Extension of Suspension	No credit
C62	Exempt Employee Suspension	No credit

LNPZ (leave no pay exhausting time)

When this code is used, please notify MPERS' payroll staff if that time is FMLA related, so we can give appropriate retirement credit for that leave.

A leave of absence covered under the Family Medical Leave Act (FMLA) can be used:

- For the birth and care of a newborn child of an employee.
- For the placement, with the employee, of a child for adoption or foster care.
- To care for an immediate family member with a serious health condition.
- If the employee is unable to work because of a serious health condition.

Effective in 2009, it can also be used to permit a "spouse, son, daughter, parent, or next of kin" to take up to 26 work weeks of leave to care for a "member of the Armed Forces, including a member of the National Guard or Reserves, who is undergoing medical treatment, recuperation, or therapy, is otherwise in outpatient status, or is otherwise on the temporary disability retired list, for a serious injury or illness."

The National Defense Authorization Act (NDAA) also permits an employee to take FMLA leave for "any qualifying emergency arising out of the fact that the spouse, or a son, daughter, or parent of the employee is on active duty (or has been notified of an impending call or order to active duty) in the Armed Forces in support of a contingency operation." Any employee on a FMLA leave will receive credited service towards their retirement for the period of the covered leave. **However, the employee will only receive salary credit towards his/her retirement if the FMLA leave is for the employee, not a family member.**

Due to this difference, it was necessary to add an additional Personnel Action Reason code in SAM II to allow our new pension administration system to grant the correct service and/or salary as necessary. The new SAM II code is L17, MPERS-FMLA-SELF. Therefore, any future FMLA leave granted to care for a family member should be coded as L01, while the FMLA leaves granted for the members themselves need to be coded as L17.

Termination of Employment

An employee's date of termination and payroll must agree.

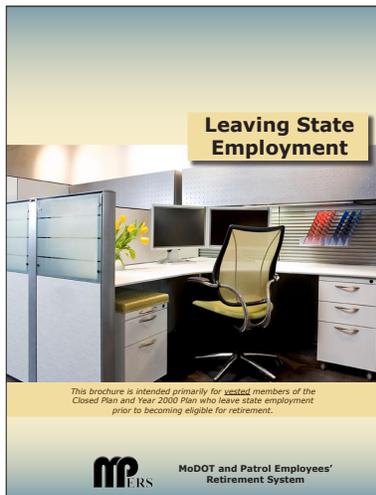
For example, if a member last worked on October 31, but is not actually terminated from your agency until November, and will not receive a November payroll for the time worked, MPERS needs a *Leave of Absence* form to fill in the gap from the last day worked until the termination date.

If a member receives a payroll after the date of termination, we need a memo or email explaining why he/she received this payroll (pay for work **not** previously reported, vacation, overtime, etc.) including a breakdown of the various dollar amounts and application pay periods. This information is needed for benefit calculation purposes when the member retires (before transfers out of the system).

If a member abandons his/her job, please submit a *Leave of Absence* form for the period between the time payroll runs out and the date of termination.

Any time a person leaves your agency and was in a benefit eligible position, please submit a *Termination of Employment* form **within 2 weeks** of the termination date.

Do NOT submit a *Termination of Employment* form when an employee retires, goes on disability, or dies.



Members Need to Know

*Service stops accruing on the date of termination. **Therefore, benefit estimates may need to be recalculated.***

What to Tell Employees When Leaving State Employment

Vested Members

Within 45 days of leaving state employment, vested members will receive a letter from MPERS explaining:

- Which retirement plan they participate in.
- When they will be eligible for a retirement benefit.
- The estimated amount of their monthly benefit (*benefit estimate included for date first eligible for early and/or normal retirement*).

Retirement Plan	Vesting Requirement
Closed Plan	5 years
Year 2000 Plan	5 years
2011 Tier	10 years

Terminated Not-Vested

If the member is not vested and terminates employment, they are not eligible for a future retirement benefit. Their service will be considered "forfeited." However, if they later return to work for the state in a benefit eligible position, this service can be restored depending on the length of their break in service.

For 2011 Tier Members Only:

2011 Tier members will receive a letter from MPERS with information regarding how to request a refund of their employee contributions.

HB1217 – Work-Related Felonies

NEW!

Members found guilty of any of the following work-related offenses, or a substantially similar offense provided under federal law, will result in the ineligibility for retirement benefits:

- Felony of stealing under Section 570.030 when the offense involves money, property, or services valued at \$5,000 or more
- Felony of receiving stolen property under Section 570.080 when the offense involves money, property, or services valued at \$5,000 or more
- Forgery under Section 570.090
- Counterfeiting under Section 570.103
- Bribery of a public servant under Section 576.010
- Acceding to corruption under Section 576.020

This law became effective August 28, 2014 and applies to all retirement plans. A benefit accrual period straddling the effective date of August 28, 2014, will not cause the vested employee to lose all of their benefits. Any benefits accrued after August 28, 2014 for a felony conviction after August 28, 2014, will be forfeited, while those vested benefits that accrued prior to August 28, 2014 will remain in place and payable. For anyone who has not vested prior to August 28, 2014, all benefits will be forfeited. However, 2011 Tier members may still request a refund of their employee contributions, including any interest credited to their account.



MoDOT & Patrol Employees' Retirement System
 PO Box 1930 · Jefferson City, MO 65102-1930
 Phone: (573) 298-6080 · (800) 270-1271
 Fax: (573) 522-6111 · Email: mpers@mpers.org
 Website: www.mpers.org

Termination of Employment

This form is required when a member leaves state employment.

Form not required if employee is retiring, going on disability, or deceased.

Member Information

Name: (Last, First, MI)	<u>Last 4 Digits</u> of Social Security Number: XXX-XX-	Date of Birth:
District/Division/Troop:	Employee's Last Day Paid:	

Reason for Termination

Check the appropriate box that indicates the reason for termination.

- Termination of Employment**
 - The employee is not vested and not eligible for future retirement benefit.
- Terminated and Transferring Service**
 - The employee plans to transfer his/her service to MOSERS.
- Terminated-Vested**
 - The employee has left state employment and is eligible for future retirement benefits.

- Employee Terminated - Potential Work-Related Felony**
(If convicted, the employee will no longer be eligible for retirement benefits.)

NEW!

Stealing (570.030)	Counterfeiting (570.103)
Receiving Stolen Property (570.080)	Bribery of Public Servant (576.010)
Forgery (570.090)	Acceding to Corruption (576.020)

Employee's Contact Information:

Address: _____

Phone Number: _____

Signature

Signature of Supervisor/Office Representative:	Date:
--	-------

Workplace Possibilities Program

The Standard Insurance Company offers the Workplace Possibilities Program to assist employees who may be affected by an illness or medical condition by offering consultations that may lead to providing accommodations or services to promote a healthier workplace.

Examples could include ergonomic evaluation for specialized seating, sit/stand work station (for those who need to change positions frequently throughout the work day), lifting devices, specialized shoes, etc.

Each employee's situation is unique and each employee deserves and receives individualized, respectful attention to his/her difficulties. The guiding belief of the program is that work is important, valuable, promotes independence, gives a sense of purpose, and contributes to the socioeconomic development of society.

The employer can provide employees with a handout explaining the Workplace Possibilities Program and the related forms. The employer will also provide the Workplace Possibilities consultant with the employee's contact information, so that an initial contact can be made to answer any additional questions and provide assistance in completing the forms, if necessary.

The following website provides some examples of how employees have benefited from this program:

<http://workplacepossibilities.com/>

Stay at Work Contact:

Debbi Cross, Vocational Case Manager
Phone: (971) 321-7581
Fax: (855) 207-6115 or (971) 321-5727
Debbi.Cross@standard.com

**Sign up for Standard's blog at
workplacepossibilities.com
and receive industry updates.**

<http://workplacepossibilities.com/blog/>

Procedure: Workplace Possibilities

This program is only available to employee's who qualify for disability coverage (if employee is within 6 months of the 1st eligible date to retire, he/she is not eligible for the Workplace Possibilities/Stay at Work program).

1. *Workplace Possibilities/Stay at Work* Form – The form is completed by the employee and a work email address should be provided.
 - If there is no work email for the employee, the designated contact with that employee's office should provide their email.
2. **Current** medical records (within 3 months) sent to Standard
3. Letter from employee describing symptoms, etc.
 - Not necessary if employee has completed paperwork for an ADA accommodation.
4. Sign *Release Form*
5. All information should be faxed to:

(971) 321-5727

Attention: Debbi Cross

MPERS SAW/State of Missouri

***Workplace Possibilities/Stay at Work form
available on MPERS' website.***

Eligibility Requirements for Disability Coverage

To be eligible for disability insurance coverage, the employee must be a citizen or resident of the United States or Canada, and either of the following:

- An employee who is a member of MPERS working in a benefit eligible position that normally requires the performance of duties during at least 1,040 hours per year.
- A participant in the Employee's Cooperative Educational Training Program who meets the requirements of Personnel Policy 6500 of the Missouri Department of Transportation Personnel Policy Manual.

***A full-time member of the armed forces of any country,
a leased employee, or an independent contractor
are NOT eligible for disability coverage.***

Disability Plan Contact:

Jynnefer Robinson, Disability Benefits Analyst
Phone: (971) 321-7370
Fax: (800) 707-2575
Jynnefer.Robinson@standard.com

What the Member Should Know

- Claims are based on the date of disability. Any member or former member, whose disability occurred while employed, may submit a claim for long-term or work-related disability.
- Information regarding disability benefits may be found in the *Disability Handbook*, which is available on MPERS' website.
- If a member becomes disabled on or after July 1, 2004, his/her waiver of premiums will stop when eligible for normal retirement.
- Disability benefits are not available to members eligible for normal retirement.
- Before LTD benefits can be paid, the member must complete the 180-day benefit waiting period or exhaust sick leave, whichever is later.
- The benefit waiting period for WRD ends when sick leave benefits expire or the date it is determined the member has reached his/her maximum medical improvement under Missouri Worker's Compensation Law, whichever is later.
- If the member is not receiving payroll, he/she will be direct billed each month for the disability premiums in order to retain the coverage.

What the Employer Should Know

- Prior to the benefit being paid, proof of lawful presence must be verified.
- No department may take any action that prohibits a member or former member from submitting a claim.
- A termination for cause does **not** prohibit submission of a disability claim.
- **FMLA:** An employee does **not** have to wait until FMLA is exhausted to apply for disability. It is never too early to apply for disability benefits.

When Disability Benefits End

Long-term and work-related disability benefits end on whichever of these dates occur first:

- The date the member is no longer disabled
- The date the member fails to provide proof of continued disability and entitlement to disability benefits
- The date the member first becomes eligible for MPERS normal retirement benefits (LTD)
- The date the member begins receiving a normal retirement benefit, or age 65 (WRD)
- The date the member returns to active work
- The date the maximum benefit period ends
- The date benefits become payable under any other long-term group disability (LTD)
- The date the member dies

Standard Insurance Company
Employee Benefits Department
PO Box 2800 • Portland, OR 97208-9929

Phone: (800) 378-4577
Fax: (503) 321-7088

Group Policy Number: 643110

Phone: (573) 298-6080
Toll Free: (800) 270-1271

Benefits Fax: (573) 522-6111
Office Fax: (573) 526-5895

Email: mpers@mpers.org
Website: www.mpers.org

Long-Term Disability (LTD) Benefit

If the disability is not work-related, a member may be eligible for long-term disability after completing the 180-day benefit waiting period.

- The LTD benefit could equal up to 60% of the member's pre-disability earnings, reduced by deductible income.
- LTD benefits are not payable if work-related disability benefits are payable.

Work-Related Disability (WRD) Benefit

If the disability arises out of or in the course of the member's employment, he/she may be eligible for work-related disability when sick leave benefits expire or the date it is determined the member has reached his/her maximum medical improvement under Missouri Worker's Compensation Law, whichever is later. The WRD benefit will equal the lesser of:

- 70% of the member's monthly pre-disability earnings (*not offset by deductible income*); or
- 90% of the member's pre-disability earning (*offset by deductible income*).

The member must have been paid by Worker's Compensation to have a WRD claim.

Applying for Disability Benefits

To apply for disability benefits, the member must **submit the following forms to Standard Insurance Company**. These forms are contained in a Disability Packet, which is available on MPERS website (under Forms).

- Member Statement (*completed by the member*)
- Authorization to Obtain Information (*completed by the member*)
- Attending Physician's Statement (*completed by the physician*)
- Employer's Statement (*completed by the employer*)

Standard Insurance will notify the employer and the member when a determination of disability is made.

All disability claim forms are available on MPERS' website.

Standard Insurance determines if the criteria is met for long-term and work-related disability.

(If job is modified, the waiting period would start on that date.)

Retirement

2-Step Retirement Process

Applying for retirement is a 2-step process, designed to give the employee more time to make retirement elections and allows MPERS to provide more individualized information.

Notice of Retirement can be submitted ONLINE!

www.mpers.org

Step 1: Notice of Retirement

To start the retirement process, the member must submit a *Notice of Retirement* form to MPERS. This form provides MPERS with the intended date of retirement and the spouse's date of birth (if married). MPERS will use this information to generate an individualized benefit estimate(s) and *Retirement Election Form*. **Please advise members not to submit a *Notice of Retirement* more than 120 days (4 months) prior to the date of retirement.**

Step 2: Retirement Election Form

MPERS will send the member an individualized *Retirement Election Form* and benefit estimate(s) in the mail. The election form will show only the retirement options for which the member is eligible (e.g. benefit payment option, retirement plan, and BackDROP). The benefit estimate(s) will provide the information needed to make informed retirement decisions.

- **Election(s) made at retirement cannot be changed after the first payment is sent.**
- We encourage members to meet with a MPERS benefit specialist prior to making any retirement elections.

Date Forms are Due at MPERS

Based on the member's intended date of retirement, the notification and election form must be **received at MPERS** by the dates listed on the chart below. **Submitting either form after the deadlines listed on the chart below will delay the retirement date, which means the benefit payment will be delayed.**

2-Step Retirement Process Deadlines

Date of Retirement	Step 1: <i>Notice of Retirement</i> Due at MPERS	Step 2: <i>Retirement Election Form</i> Due at MPERS
January 1	September 1 - November 30	December 31
February 1	October 1 - December 31	January 31
March 1	November 1 - January 31	February 28
April 1	December 1 - February 28	March 31
May 1	January 1 - March 31	April 30
June 1	February 1 - April 30	May 31
July 1	March 1 - May 31	June 30
August 1	April 1 - June 30	July 31
September 1	May 1 - July 31	August 31
October 1	June 1 - August 31	September 30
November 1	July 1 - September 30	October 31
December 1	August 1 - October 31	November 30

Member Counseling

MPERS' benefit specialists are always available for conference call counseling with you and the member.

Applying for Retirement

To begin the 2-Step Retirement Process, the member must submit a *Notice of Retirement* form. MPERS will use the information in the notification form to generate an individualized *Retirement Election Form* and benefit estimate(s).

Other forms the member should complete during the retirement process include:

W-4P Substitute (*Federal and Missouri State tax withholding*)

- Retirement benefits are subject to federal income taxes. If the member does **not** submit a W-4P Substitute form, MPERS is required by law to withhold federal taxes as if the member elected married with 3 allowances.
- Missouri State tax withholding is **for Missouri residents only**. MPERS does not withhold state taxes for any other state. (*Married couples with Missouri adjusted gross income less than \$100,000 and single individuals with Missouri adjusted gross income less than \$85,000, may deduct 100% of their public retirement benefits, up to the Social Security limit. Those with a Missouri adjusted gross income greater than the amounts listed above may qualify for partial reduction.*)

Direct Deposit Authorization

- Benefits are paid on the last working day of each month. This form authorizes MPERS to deposit the benefit payment directly into the member's checking or saving account.
- Direct deposit is faster, safer, and more convenient than receiving a paper check in the mail. Also, in the event of a disaster (such as the tornado in Joplin), direct deposit offers one less worry for the benefit recipient.
- **All benefits are paid electronically. Those who do not elect direct deposit will receive a debit pay card.**

BackDROP Distribution Form (*if eligible*)

- If the member is eligible for BackDROP, this form instructs MPERS how to pay the benefit - cash, rollover, or combination cash/rollover.

\$5,000 Beneficiary Designation (*if eligible*)

- This \$5,000 death benefit is free to eligible retirees. It is considered taxable income for the year in which the \$5,000 benefit is paid to the beneficiary.

Designation of Agent (*optional, but recommended*)

- Allows the member to designate someone to handle his/her **MPERS-related business** in the event the member becomes disabled or incapacitated.
- It does not become effective until MPERS receives a letter from the member's doctor stating that he/she is disabled or incapacitated.

Acceptable Proof-of-Age Documents

To establish eligibility for benefits, a member must submit an acceptable proof-of-age and lawful presence document. A legible copy of one of the following documents is acceptable:

- U.S. Birth Certificate (*certified with embossed or raised seal issued by state or local government*)
- Valid Missouri driver's license
- Passport (*current or expired*)
- Certificate of Naturalization
- Certificate of Citizenship
- Certificate of Birth Abroad

If the member is married, a legible copy of the spouse's proof-of-age and lawful presence document and marriage certificate must also be submitted (if electing a Joint & Survivor payment option).

Temporary Benefit (**ends at age 62**)

The temporary benefit is designed to provide the retiree with supplemental income until age 62. To receive the temporary benefit, the member must:

- Retire under the Year 2000 Plan or 2011 Tier
- Become eligible for retirement using "Rule of 80" or "Rule of 90" (depending on plan)
- **Uniformed Patrol Employees:** Eligible for temporary benefit if retiring under mandatory retirement age (currently age 60) with at least five years of credited service (uniformed patrol in 2011 Tier also eligible at age 55 with 10 years of service)
- Be younger than age 62

At age 62, the temporary benefit and any COLAs earned on that amount go away.

The temporary benefit is **NOT** available to:

- Members electing early retirement
- Survivors, beneficiaries, disabilities, or ex-spouses
- Retirees under the Closed Plan
- Members age 62 or older

*MPERS **CANNOT** counsel members regarding medical, life insurance, taxes, or any other benefits **not** administered by MPERS.*

For Uniformed Patrol Members Only (Closed Plan)

Uniformed Patrol members retiring under the **Closed Plan** may be eligible for the following benefits:

Additional 1/3 (payable for lifetime):

- An additional 1/3 increase to your monthly base benefit

Example of Additional 1/3 Calculation

30 years x .016 x \$2,780 = \$1,334.40 monthly base benefit

\$1,334.40 x 1.333333 = \$1,779.20

Special Benefit (ends at age 65):

- An extra \$90 per month until age 65 (*this provision **not** available to uniformed patrol members hired **on or after January 1, 1995***)
 - Must retire directly from active status
 - Must have been hired prior to January 1, 1995
 - Payment will be reduced by any amount earned during gainful employment after retirement. Retiree will be required to certify (annually) any earnings received from gainful employment.

Retirement Eligibility Example

It is possible to become eligible to retire at different times in the Closed Plan and the Year 2000 Plan.

For example.....

If the member is 60 years old with 16 years of service, he/she will be eligible to retire in the Closed Plan before being eligible to retire in the Year 2000 Plan.

Closed Plan	Year 2000 Plan
Age 60 with 15 years of service	Age 62 with 5 years of service

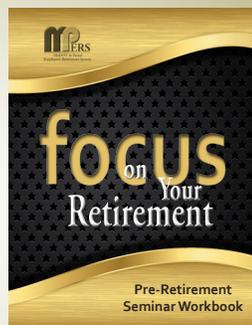
*With 16 years of service, the member would be eligible to retire under the Closed Plan at age 60, **but** would not be eligible to retire under the Year 2000 Plan until age 62.*

This also means the BackDROP period would start at age 60 in the Closed Plan and age 62 in the Year 2000 Plan.

Pre-Retirement Seminar

Our **Pre-Retirement Seminar** is **highly recommended** for members who are within 5 years of retirement eligibility. A member must make critical elections at retirement. This seminar provides a comprehensive overview of retirement, medical, and deferred compensation information.

Please encourage members to attend at least once - multiple times if possible.



If you would like more information regarding the seminar, contact Mary Jordan or Jamie Mullen.

Cancer and Voluntary Life Insurance Premiums

*By law, MPERS **cannot** deduct premiums for non-state sponsored benefits. Therefore, the premiums for the following benefits are **NOT** eligible for deduction from the member's monthly benefit payment. Members should contact their HR rep to continue coverage at retirement.*

- (MoDOT) Voluntary Life Plan*
- (MSHP) Met-Life/BMA Life Insurance*
- (MoDOT) Central United Life Insurance (cancer insurance)*
- (MSHP) CONSECO Life Insurance (cancer insurance)*

BackDROP

BackDROP is a payment option in the Closed Plan and Year 2000 Plan that a member may be able to elect upon retirement. This option provides for a benefit to be calculated as if the member elected to retire at a previous date. If the member elects the BackDROP, the monthly benefit payable on the actual retirement date is based on the benefit the member would have been receiving had he/she left employment and retired on the **BackDROP date. In addition, the member will receive a lump sum payment equal to 90% of the Life Income Annuity amount he/she would have received during the BackDROP period (includes any applicable temporary benefits and COLAs).**

BackDROP Eligibility

To be eligible for the BackDROP, the member must meet all the following requirements:

- Be actively employed in a benefit eligible position on the date he/she was first eligible for normal (full) retirement.
- Work in a benefit eligible position **at least 2 years** beyond the date he/she was first eligible for normal retirement.
- Retire under the Closed Plan or Year 2000 Plan (*not available in the 2011 Tier*).

BackDROP Date

If the member elects the BackDROP option at retirement, MPERS will use his/her credited service and final average pay (high 36) as of the **BackDROP date** when calculating the benefit (**service and salary earned during the BackDROP period will not be used in the calculation**). Selecting the **BackDROP date** gives the member an opportunity to maximize his/her monthly benefit payment and lump sum amount.

Whatever **BackDROP date** chosen, it must meet both of the following requirements. It must be:

- On or after the date the member was first eligible for normal retirement.
- Within the 5-year period immediately prior to the actual date of retirement.

Member can choose to BackDROP full years, or the maximum eligible up to 5 years.

The BackDROP provision is NOT available in the 2011 Tier.

Know the Tax Consequences of the BackDROP Distribution Options

Cash Option

*The BackDROP distribution is considered taxable income for the year in which the payment is made. If the member elects the cash option, the distribution is paid (electronically) directly to the member (same account as monthly benefit payment). MPERS is required to withhold 20% for federal taxes. In addition, the member may have to pay an extra 10% penalty for early withdrawal (prior to age 59 1/2) when filing his/her income tax return (see Special Tax Notice brochure for exceptions). **State income taxes may also apply. MPERS does NOT withhold state taxes from BackDROP payments.***

Rollover Option

If the member elects the rollover option, the payment will be made directly to the specified traditional IRA or eligible employer plan. The payment will not be taxed until the member later withdraws it from the IRA or employer plan. (A lump sum distribution rolled to a Roth IRA will be taxed.)

Combination

Cash & Rollover

If the member elects the combination option, he/she may specify the amount to be rolled over to an IRA or employer plan. The balance will be paid (electronically) directly to the member, less the required 20% federal income tax withholding (see cash option above).

Retiree will receive a separate 1099-R for each type of benefit payment received (as applicable):

1. **Monthly benefit payments**
2. **BackDROP distribution**
3. **Survivor benefit payments**

Payment of BackDROP Distribution

- Now Paid By Direct Deposit -

Cash Option - direct deposit to the member's same account as monthly retirement benefit

Rollover Option - Any rollovers to the member's State of Missouri Deferred Compensation account will be made by direct deposit. All other rollovers are paid by paper check.

Benefit Payment Options

The Benefit Payment Option elected at retirement determines whether or not a benefit will potentially be paid to anyone after the member's death. **Regardless of which option elected, the member will receive a benefit payment each month for life.**

- The payment option **cannot** be changed after the first retirement benefit payment has been mailed or electronically transferred by MPERS.
- Survivor benefit payments do **not** include the temporary benefit.

Life Income Annuity

- The retirement benefit will **not** be reduced.
- **No** survivor benefits will be paid after the member's death.
- The member must name a beneficiary to receive the final payment from MPERS.

Joint & 50% Survivor (if married)

- **Closed Plan** - The retirement benefit will **not** be reduced to provide a survivor benefit for his/her eligible spouse.
- **Year 2000 Plan and 2011 Tier** - The retirement benefit will be **reduced** (based on the member's age at retirement and age difference between the member and spouse) to provide a survivor benefit for his/her eligible spouse.
- The eligible spouse will receive 50% of the lifetime benefit amount the member was receiving at the time of death. The survivor benefit will continue throughout the life of the spouse, even if the spouse gets remarried.

Joint & 100% Survivor (if married)

- The retirement benefit will be **reduced** (based on the member's age at retirement and age difference between the member and spouse) to provide a survivor benefit for his/her eligible spouse.
- The eligible spouse will receive 100% of the lifetime benefit amount the member was receiving at the time of death. The survivor benefit will continue throughout the life of the spouse, even if the spouse gets remarried.

Life Income with Guaranteed Payments

- **Closed Plan** - choice of 60 or 120 guaranteed payments
- **Year 2000 Plan and 2011 Tier** - choice of 120 or 180 guaranteed payments
- The retirement benefit will be **reduced** for the member's lifetime.
- Allows the member to name a beneficiary (can be any person or organization) to receive the final benefit payment and the remaining number of guaranteed payments (if any).
- Allows the member to change the beneficiary designation at any time. In the event there is no eligible beneficiary at the time of the member's death, the remaining payments (if any) will be paid as allowable by law.

Designation of New Spouse for Survivor Benefits

There are two circumstances under which a retiree may reelect a benefit payment option. If either of the following occur, the retiree will have **one year from the date of marriage** to submit a *Designation of New Spouse* form to elect one of the Joint & Survivor options and name the new spouse as beneficiary:

1. If the member was single at retirement and elected the Life Income Annuity option (not eligible to elect a Joint & Survivor option), then later marries.
2. If the member elected a Joint & Survivor option at retirement, the spouse dies, and the member later marries.

Same-Sex Couples **NEW!**

At retirement, legally married same-sex couples may elect a Joint & Survivor benefit payment option under the same rules and procedures that apply to married heterosexual couples.

(If a court, the ruling of which is binding on MPERS, reverses the outcome of the Jackson County Circuit Court decision and validates the statutory provision that marriage is only "between a man and a woman," or if other events occur that are deemed to make it appropriate, MPERS reserves the right to revise the policy on same-sex spousal benefits, to rescind any election made pursuant to it, and/or to adjust benefit payments accordingly.)

Closed Plan	Year 2000 Plan and 2011 Tier
Life Income Annuity	Life Income Annuity
Unreduced Joint & 50% Survivor <i>Reduction Factor: Not reduced</i>	Joint & 50% Survivor <i>Reduction Factor: Based on age at retirement and age difference between the member and spouse</i>
Joint & 100% Survivor <i>Reduction Factor: Based on age difference between member and spouse</i>	Joint & 100% Survivor <i>Reduction Factor: Based on age at retirement and age difference between the member and spouse</i>
Life Income w/ 60 Guaranteed Payments <i>Reduction Factor: Based on age at retirement</i>	Life Income w/ 120 Guaranteed Payments <i>Reduction Factor: 95% (reduced 5%)</i>
Life Income w/ 120 Guaranteed Payments <i>Reduction Factor: Based on age at retirement</i>	Life Income w/ 180 Guaranteed Payments <i>Reduction Factor: 90% (reduced 10%)</i>

Cost-of-Living Adjustment (COLA)

MPERS provides an **annual** cost-of-living adjustment (COLA) to eligible retirees and beneficiaries for their **lifetime**.

The COLA rate is based on 80% of the increase in the Consumer Price Index for All Urban Consumers for the United States (CPI-U), with an annual maximum of 5%.

Closed Plan

Closed Plan COLAs are paid each year with the **October** benefit payments.

- **If Hired Before August 28, 1997**
 - **Guaranteed 4% annual COLA rate until the total COLA increases equal 65% of the initial benefit.** The 65% is the “COLA cap” at the 4% rate. It takes approximately 12 years to reach the COLA cap. (If the member elects BackDROP, the COLAs received during the BackDROP period will be applied toward the 65% COLA cap.)
 - After reaching the 65% COLA cap, the annual COLA rate will be equal to 80% of the increase in the CPI-U.
- **If Hired On or After August 28, 1997**
 - The annual COLA rate is equal to 80% of the increase in the CPI-U. (*Closed Plan members hired on or after August 28, 1997 are **NOT** eligible for the minimum 4% COLA.*)

Year 2000 Plan and 2011 Tier

Year 2000 Plan COLAs are paid on the **anniversary date of your retirement (or BackDROP date)**. For example, if the member retires May 1, the COLA will be paid in the May benefit payment each year.

- The annual COLA rate is equal to 80% of the increase in the CPI-U.
- At age 62, the temporary benefit (and any COLAs earned on that amount) stop.

Divorce and the MPERS Benefit

A member's retirement benefit from MPERS may be considered “marital property.” If the member has been married at any time while an active member of MPERS and is considering divorce, the member's spouse may be legally entitled to receive a portion of the retirement benefit. **By law, the court may award the ex-spouse up to 50% of the benefit accrued during the marriage.** The benefit for service accrued before the marriage and after the date of dissolution cannot be divided.

Is the member vested? In order to divide the benefit, the member must be eligible to ultimately receive a benefit (vested) without regard to future service on the date of the divorce. No payment will be issued to the ex-spouse until the member begins receiving retirement benefits from MPERS.

Before MPERS can divide the benefit, a court of competent jurisdiction must issue a *Division of Benefits Order* (DBO). There may be other alternative methods available to divide the value of the member's retirement benefit (e.g. property settlement). The member should ask his/her attorney about rights and options.

If a member is considering divorce, he/she should contact a MPERS benefit specialist or complete a Request for DBO Estimate form, which is available on our website. There is also an informative brochure on the website regarding divorce.

\$5,000 Death Benefit (after retirement)

MPERS provides a \$5,000 death benefit (no cost) for the designated beneficiary(ies) of the following members who **retire** after September 28, 1985:

- Active members
- Work-related disability recipients
- Long-term disability recipients (when they retire)

Terminated vested members and long-term disability recipients do **not** qualify for the death benefit. Long-term disability recipients will be eligible for the benefit when they retire.

Members who begin receiving work-related disability benefits on or after September 28, 1985 are also eligible for this death benefit.

This \$5,000 death benefit is considered taxable income. MPERS is required to report the payment to the Internal Revenue Service (IRS). MPERS will send a *Form 1099-R* to the benefit recipient(s) for the year in which the death benefit is received.

Non Duty-Related Death

Eligible Spouse

If the member is **vested** and dies before retirement, the spouse to whom he/she is married on the date of death is eligible to receive survivor benefits. The monthly benefit for the surviving spouse will be:

- Based on the benefit the member has accrued as of the date of death
- Calculated according to the Joint & 100% Survivor Option

Eligible Child(ren)

If there is **no** eligible surviving spouse:

- The benefit will be paid to eligible child(ren) under the age of 21 (divided equally).
 - If the child is under 18 years of age, benefits will be payable to the surviving parent, as natural guardian, or to the legal guardian until the child is age 18.
 - If the child is totally incapacitated, the benefit will be paid for the child's lifetime.
- The benefit will be 80% of the member's monthly base benefit.

Duty-Related Death

Eligible Spouse

If the member dies while actively employed and the death is determined to be duty-related by the MPERS Board of Trustees, the spouse to whom the member is married on the date of death is eligible to receive survivor benefits. The monthly benefit for the surviving spouse will be:

- Based on the benefit accrued as of the date of death (no minimum service requirement).
- The **greater of**: 1) 50% of the member's final average pay, or 2) the amount calculated according to the Joint & 100% Survivor Option.

Eligible Child(ren)

If there is **no** eligible surviving spouse (or the spouse dies):

- The benefit will be paid to eligible child(ren) under the age of 21 (divided equally).
 - If the child is under 18 years of age, benefits will be payable to the surviving parent, as natural guardian, or to the legal guardian until the child is age 18.
 - If the child is totally incapacitated, the benefit will be paid for the child's lifetime.
- The benefit will be 50% of the member's final average pay.

Procedure: Death Notification

Retiree/Survivor Death

When MPERS receives a notification of death, an email will be sent to employee benefits and the respective office where the retiree worked at the time of their retirement.

****Determine if the deceased has medical/life insurance deductions.****

1. If you receive the death notification and the deceased has any **medical/life insurance deductions** -- those benefits should be handled over the phone **before** transferring to MPERS.
2. If the deceased does **not** have medical/life insurance, **either**:
 - **Call** a MPERS benefit specialist, **or**
 - Send an **email** to **all** benefit specialists (*for quicker handling*) and provide the following information:
 - a. Member's name
 - b. Date of death
 - c. Name of surviving spouse (*If **no** spouse, name, address, and telephone number of contact person handling the affairs.*)
 - d. Name of funeral home
 - e. Copy of obituary

Active Employee Death

For an active member death, MPERS will need the spouse's contact information (name, address, phone), spouse's date of birth, date of marriage, and if the death was duty-related.

If there is **no** spouse, the names and addresses of surviving children **under age 21**, along with the name, address, and telephone number of a legal guardian should be provided, if applicable.

(If a 2011 Tier member dies and no one is eligible for survivor benefits, the employee's contributions will be refunded to the designated beneficiary.)

Disability Death

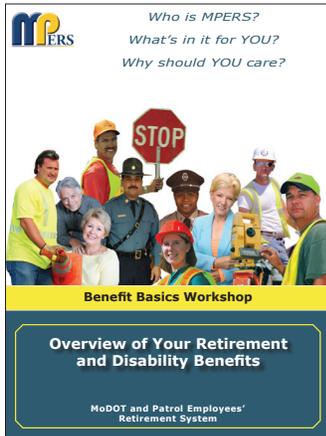
If a death occurs to a member on disability, the same information listed above should be provided. MPERS will forward the information to Standard for handling and determine if any survivor benefits are payable.

Sources of Information

Benefit Basics Seminar

Audience: *New hires and those wanting to know more about their retirement benefit.*

Schedule: *As requested by employer. Minimum attendance is 30.*



Benefit Basics is just as the name implies - a basic overview of the retirement and disability benefits administered by MPERS.

Members attending the Pre-Retirement Seminars continually say they wish someone would have told them about their retirement benefits earlier. Well, the **Benefit Basics** seminar does just that.

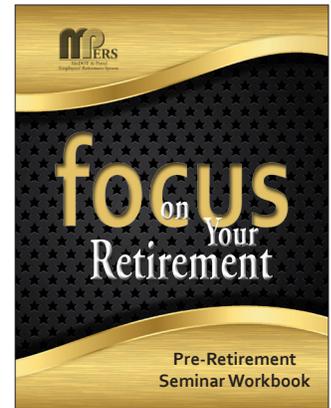
- Who (or what) is MPERS?
- The Value of the MPERS benefit
- Earning service credit
- Life events, such as divorce and death, and how they affect the retirement benefit
- Eligibility for retirement
- Benefit calculation
- 2-step retirement process
- Sources of information

Pre-Retirement Seminar

Audience: *Members within 5 years of retirement.*

Schedule: *Seminars generally begin in April.*

Retirement can sneak up on a person. One day retirement is way down the road, and the next day it is here. There are many important, **irrevocable** decisions to be made at retirement. Those decisions impact the rest of the member's life and can be quite confusing. The elections are not a one-size-fits-all. Everyone's needs and circumstances are unique.



- Planning for retirement
- Applying for retirement
- Payment calculations
- Cost-of-Living Adjustment (COLA)
- BackDROP
- Benefit payment options
- Death before/after retirement
- How divorce affects your benefit
- Reemployment after retirement

Representatives will also be available to discuss:

- Medical insurance at retirement
- Deferred compensation

Do you receive our monthly HR Connection newsletter?



If not, email Angel Backes at angel.backes@mpers.org to subscribe to this informational e-newsletter.

One-on-One Member Counseling

For the convenience of members outside the Jefferson City area, we offer One-on-One counseling at the employer's location. All you have to do is schedule the appointments and provide a private office/room (with Internet) for counseling. The perfect time for these individual sessions is when MPERS is already in your area conducting a Benefit Basics or Pre-Retirement Seminar. Minimum appointments required: 20

Procedure:

Pre-Retirement Seminar Registration

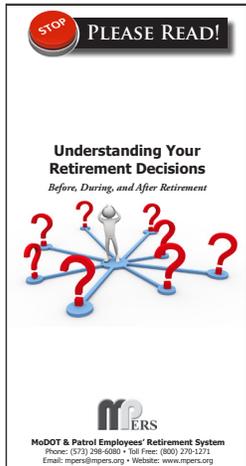
Attendees must register online!

1. Go to www.mpers.org
2. Click on the **myMPERS Login** link in the left menu.
3. The member will enter his/her **Username and Password**. If the member does **not** have a Username and Password, click on **Create Login** to create these items.
4. Click on **Register Online** in the left side menu.
5. Click on **Details** for the seminar planning to attend.
6. Follow the instructions to register for the seminar. If the member is bringing a guest, please indicate when registering.

Publications

The following informational brochures are posted on the MPERS website. The brochures provide a good source of general information. However, to answer specific questions regarding a particular situation, we recommend the member contact a MPERS benefit specialist.

If there is any difference between the information provided in the brochures and the laws or policies which govern MPERS, the laws and policies will prevail.



"Understanding Your Retirement Decisions"

There is a lot of information to absorb regarding your MPERS retirement benefit. Intended for those getting ready to retire, this brochure contains valuable information that members often overlook.

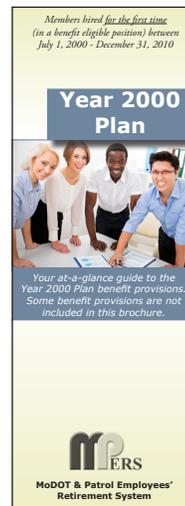


"myMPERS: Secure Member Access"

Information regarding the member's retirement benefit is available 24 hours per day on our website. This brochure explains how to log in, run benefit estimates, submit a *Notice of Retirement* online, etc.

"Leaving State Employment"

How will leaving state employment prior to retirement affect the member's benefit payment? This brochure is full of answers to the most common questions. However, we highly recommend contacting a MPERS benefit specialist to discuss his/her individual situation.



"Comparison of Closed Plan & Year 2000 Plan"

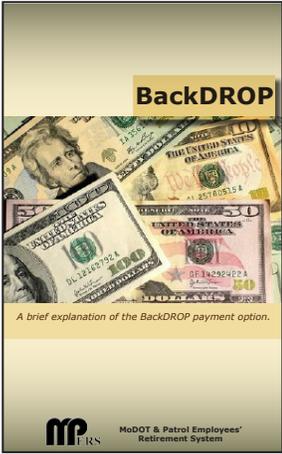
At retirement, Closed Plan members may elect to remain in the Closed Plan or switch to the Year 2000 Plan. This brochure gives members a side-by-side comparison of the benefit provisions and discusses those items to consider before electing a plan.



"Year 2000 Plan" and "2011 Tier"

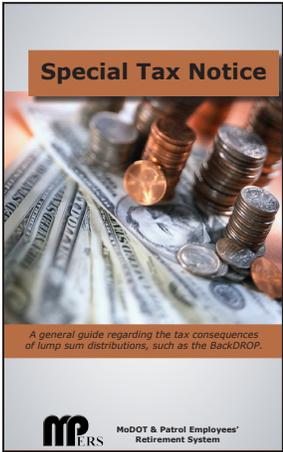
These brochures provide an "at-a-glance" guide to the Year 2000 Plan and the 2011 Tier benefit provisions.

- Employees hired for the first time in a benefit eligible position on or after July 1, 2000 are members of the Year 2000 Plan.
- Employees hired for the first time in a benefit eligible position on or after January 1, 2011 are members of the contributory 2011 Tier.



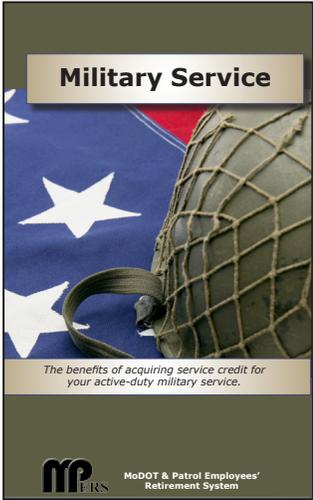
"BackDROP"

If the member is thinking about retirement, he/she is probably thinking about BackDROP. This brochure explains the BackDROP date and BackDROP period. In addition, it provides a sample calculation of a lump sum distribution (for illustrative purposes only).



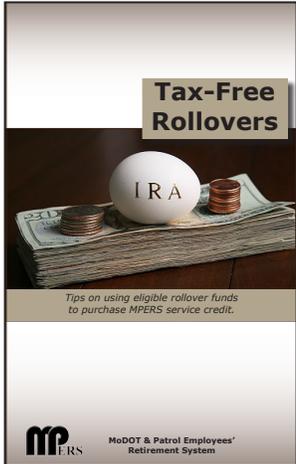
"Special Tax Notice"

Lump sum distributions, such as the BackDROP and employee contributions refund, are considered taxable income. This brochure provides a general guide regarding the tax consequences of receiving a lump sum distribution from MPERS.



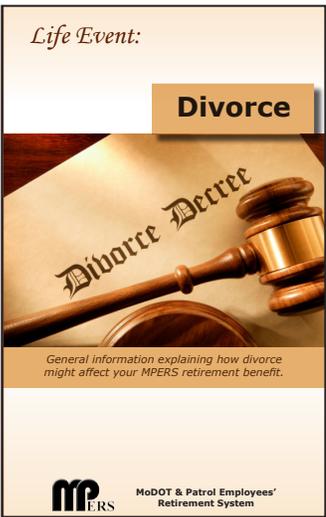
"Military Service"

The more service a member has, the higher the retirement benefit amount. In some instances, the member may be eligible to retire at an earlier date. If the member had active-duty military service prior to working for the state, he/she should see how the service credit might affect the retirement benefit. Also, if he/she was on a military leave of absence during their state career, make sure the member received service credit for that period of active duty (if eligible).



"Tax-Free Rollovers"

Planning to purchase military or prior public employment service credit? The member may use eligible rollover funds, such as money in his/her Deferred Compensation, to purchase MPERS service credit.



"Divorce"

This brochure provides general information explaining how divorce might affect a member's MPERS retirement benefit.

If the member is vested, the retirement benefit is considered marital property. If he/she has been married at any time while earning service credit in a state position and considering divorce, the spouse may be legally entitled to receive up to 50% of his/her retirement benefit.

MPERS Home Page

The screenshot shows the MPERS Home Page with the following elements:

- 1** myMPERS Login: Secure Member Access button.
- 2** Fact or Fiction? Ask MPERS button.
- 3** Seminar Enrollment: Pre-Retirement Seminars button.
- 4** Calculator: Tax Withholding button.
- 5** Quick Links: List of links including General Trustee Election - Nomination Form, General Trustee Election Brochure, Workplace Possibilities Program, Retirement Handbook, Disability Handbook, Annual Report, Investments, Board Meeting Summaries, Legislative Updates, and MPERS FYI.
- 6** News and Announcements: Seminar Registration is Open, Retirement Seminar Registration is Open, and News Archive (Open May 8, 2014, Investment Analyst, Board of Trustees Election).

1 Secure Member Access

- Run benefit estimates 24/7.
- View total credited service.
- Begin the 2-Step Retirement Process. Complete and submit *Notice of Retirement* online (can send proof documents separately).

2 Ask MPERS

- Ask questions or find out if a rumor regarding MPERS benefits is Fact or Fiction?
- Allows the member to email questions to:
askmpers@mpers.org
- See the questions and answers that have been submitted.

3 Register for Pre-Retirement Seminar

- **This menu item will soon be replaced by our online videos.**

4 Tax Withholding Calculator

- Members can use this calculator to estimate the amount of federal taxes that will be withheld from their benefit payment (based on marital status and withholding allowances). Not required to sign in for this calculator.

5 Quick Links

- Find frequently viewed items quicker and easier.

6 News and Announcements

- Check out the latest news or announcements.
- View previous news articles under **News Archive**.

Login Page

One of the features of our new pension administration system is Web Member Services. This feature will provide members with secure access to their personal information and online capabilities.

The screenshot shows the MPERS login page. At the top left is the MPERS logo. To its right is the text "MoDOT & Patrol Employees' Retirement System" and "Secure Member Access". In the top right corner, there is a red box labeled "1" with an arrow pointing to a "Create Login!" link and a "Contact MPERS" link below it. In the center, there is a red box labeled "2" containing a message: "If you have not set up a Username and Password, please click on [Create Login!](#)". Below this message are two input fields: "Username:" and "Password:", followed by a "Login" button. In the bottom right, there is a red box labeled "3" containing two links: "Forgot your password?" and "Forgot your username?". At the bottom of the page, there is a footer with copyright information, a legal statement link, and a version number.

1

Username and Password

A member must have a Username and Password to gain Secure Member Access to his/her personal information.

1. Click on **Create Login!**
2. Provide the information requested.

2

Login to Secure Member Access

1. Member must enter **Username** and **Password**.
2. Click on **Login**.

3

Forgot Your Password? Forgot Your Username?

To retrieve either **Password** or **Username**, click on the appropriate question and follow the instructions.

**MPERS does not store
Usernames or Passwords!**

Demographic Information (Active Members)

Demographic Information

1

- Communications
 - Correspondence
 - Benefit Statements
- Member Information
 - Account Summary
 - Demographics
 - Estimate a Benefit
 - Estimate History
 - Gross-to-Net Benefit
 - Retirement Eligibility
- Forms
 - Online Forms
- Seminar
 - Register Online
- Login Settings
 - Change Email
 - Change Password
 - Challenge Questions
 - Communication Preferences
- MPERS
 - Contact Information
- Help
 - Help Contents

Joe Smith : (xxx-xx-5554)

Member Birth Date: 7/17/1957

Marital Status: Single **2**

Address

Address Type: Home

Address Line 1: 123 Main St

Address Line 2:

City: Jefferson City

State: MO

Zip Code: 65109

Country: USA

Phone

Phone Type: Home

Area Code:

Phone Number:

Extension:

[Update](#) [Cancel](#)

Email

Email Type: Home

Email Address:

[Update](#) [Cancel](#)

Note: To change your MyMPERS Account email address, select 'Change Email' under 'Login Settings' to the left. To change any other email address on file at MPERS, choose the email type above and select the 'Update' link.

1 Active Member Menu Items

Communications

- **Correspondence** - secure mailbox from MPERS
- **Benefit Statements** - annual benefit statements are stored online

Member Information

- **Account Summary** - current years, months, and days of credited service
- **Demographics** - contact information
- **Estimate a Benefit** - run a benefit estimate based on date first eligible for normal retirement **or** a specific date
- **Estimate History** - list of benefit estimates generated in the last 30 days
- **Gross-to-Net Benefit** - **estimate** how much a benefit will be after taxes, medical premiums, etc.
- **Retirement Eligibility** - summary of service and age eligibility requirements for each retirement plan

Forms

- **Online Forms** - downloadable and electronic forms available online

Seminar

- **Register Online** - register for a Pre-Retirement Seminar (for those within 5 years of retirement eligibility)

Login Settings

- Make changes to Secure Member Access login information (email, password, challenge questions)
- Communication preferences

2 Demographics - Address/Marital Status

- It is important to keep all demographic information updated!
- **The SAM II payroll system automatically updates active employee information** like address and marital status **in MPERS each pay period.** (Even if an active member or MPERS update demographic information, SAM II will automatically change it back with payroll.)
- If the information shown is incorrect, **members should contact their HR representative** to update the system.

**For active members -
The address and marital status must be changed with HR at the member's location.**

3 Demographics - Phone & Email Info

- Members can update phone number and email address.
- Remind members to update their *my*MPERS email address when retiring (if currently using work email address).

50

MoDOT & Patrol Employees'
Retirement System

Mail: PO Box 1930
Jefferson City, MO 65102-1930

Office: 1913 William St.
Jefferson City, MO 65109

Benefit Estimate (Active Members)

Date 1st eligible for normal retirement

3 options for running your benefit estimate:

- *Use first/next eligible date of retirement*
- *Enter specific date of retirement*
- *Enter specific date of termination*

*Spouse's date of birth
Prior service credit*

"Generate Estimate"

The benefit estimates generated from this screen are just that...estimates!
All information must be verified by MPERS, at the time of retirement, before a benefit can be paid.

1 **Date 1st Eligible for Normal Retirement**
This box shows the date you are/were 1st eligible for normal retirement, if you are currently working on your BackDROP, this date has already passed.

Date 1st Eligible for Normal Retirement:

2 **Options for Generating a Benefit Estimate**
This benefit estimate program will allow you to generate a benefit estimate based on the date(s) in the system, or you can enter a different date of retirement or termination.

Option 1: Benefit Estimate Using Date 1st Eligible

- The system calculated your eligible date of retirement based on your age, service, and the 2-Step Retirement Process deadlines. To generate an estimate using the date(s) indicated, click on **Generate Estimate** (below).

Date Eligible for Normal Retirement
 Date Eligible for Early (reduced) Retirement

Option 2: Estimate Using a Specific Date of Retirement

- To generate a benefit estimate using a specific Date of Retirement, enter the date below.

Enter Anticipated Date of Retirement:

For a BackDROP estimate, this date must be at least 2 years beyond the date you are 1st eligible for normal retirement (see red box above).

Option 3: Estimate Using a Specific Date of Termination

- To generate a benefit estimate using a specific Date of Termination, enter the date below.

Enter Anticipated Date of Termination:

Use Date Eligible for Normal Retirement
 Use Date Eligible for Early (reduced) Retirement

3 **Optional Information: Spouse's Date of Birth - Prior Service Credit**

- To generate an estimate with spouse survivor options, you must enter your spouse's date of birth.
- To see how purchasing prior eligible service credit will affect your benefit amount, enter the number of years, months, and days you are considering purchasing.

Spouse's Date of Birth (if married):
Prior Service Credit You May Purchase/Transfer (optional): Years Months Days

4 [Generate Estimate](#)

1 Date 1st Eligible for Normal Retirement

- The system will automatically show the date first eligible for normal (unreduced) retirement. *(If the member is currently working on BackDROP, this date will be in the past.)*

2 Options for Generating a Benefit Estimate

There are 3 options for running a benefit estimate:

1. **Use the 1st (or next) date eligible for retirement**
 - The system determines date of retirement based on the member's age, service, and the 2-Step Retirement Process deadlines.
2. **Enter specific date of retirement**
 - Have a specific retirement date in mind? This option is also good for running a BackDROP estimate.
3. **Enter specific date of termination**
 - Planning to leave state employment on a certain date? Enter the planned date of termination and the program will determine date of retirement.

Benefit estimates are just that - estimates.

All information must be verified by MPERS before a benefit can be paid.

- The estimate program assumes active members will continue working in a benefit eligible position, and making their current salary, until the date of retirement indicated on the estimate.
- If they leave state employment prior to the date of retirement on the estimate, service stops accruing. Therefore, the date of retirement and benefit estimate must be recalculated.

3 **Optional Information: Spouse's Date of Birth and Prior Service Credit**

- The member can enter his/her spouse's date of birth and the estimate will include the Joint and Survivor benefit payment options.
- Want to know how the purchase of prior service will affect the benefit amount? The member can enter the amount of prior service planning to purchase.

4 **Generate Estimate**

- Click here to "Generate Estimate."
- When the estimate has generated, a **Benefit Estimate History** screen will appear with a link to view the estimate.

Pre-Retirement Seminar Registration (Active Members)

The screenshot shows a web interface for seminar registration. On the left is a navigation menu with categories: Member Information, Seminar, Login Settings, MPERS, and Help. The 'Seminar' category is expanded, and 'Register Online' is highlighted. A red box with a circled '3' points to this link, with the text 'Click here to Register Online ->'. The main content area is titled 'Seminar Registration' and contains a green instruction box at the top. Below it, the member's name 'Joe Smith' and phone number '(xxx-xx-0404)' are displayed. The 'Seminar Information' section includes the title 'Springfield - 8/23/12 morning', a description of a half-day seminar, start date and time (8/23/2012 7:30:00 AM), registration cutoff date (8/15/2012), a checked 'Guests Allowed' box, and the location 'Springfield - Clarion Hotel'. The 'Registration Information' section shows a 'Current Status' of 'Invited', a 'Number of Attendees' input field set to '1', and 'Benefit Estimate Details' which include a 'Retirement Date' dropdown set to 'Feb / 01 / 2023' and a 'Spouse's Date of Birth' field. A red box with a circled '2' highlights the registration information section. A red box with a circled '1' highlights the seminar information section. A red box with a circled '3' highlights the 'Retirement Eligibility' menu item in the left navigation.

Seminar registrations must be completed online.

Login and click on "Register Online" in the left menu.

All benefit information must be verified by MPERS before a benefit can be paid.

- Secure Member Access allows the member to run benefit estimates at any time. Simply click on "Estimate a Benefit" in the left menu and follow the instructions.

2 Registration Information

- Current Status** of "Invited" will change to "Registered" after completing the online registration process.
- Number of Attendees** - The default is set to "1" for the member. If planning to bring his/her spouse or a guest, change the number of attendees to "2".
- Benefit Estimate Details** - Unless specified otherwise, the member will receive a benefit estimate based on the "Retirement Date" listed. If prefer to have a benefit estimate as of a different date, simply override the date listed by entering another date.
- Spouse's Date of Birth** - If married, enter the spouse's date of birth. By doing so, the benefit estimate will include the Joint and Survivor benefit payment options.

1 Seminar Information

- This section provides information regarding the seminar date, time, location, etc.

3 Retirement Eligibility

- This menu item provides a chart summarizing the age and service eligibility requirements for early and normal retirement.

Online Forms (Active Members)

The screenshot shows the MPERS website interface for an active member, Joe Smith. The page is titled "MoDOT & Patrol Employees' Retirement System" and "Secure Member Access". The user is logged in as "Hi, Joe Smith" with a "(Sign out)" link. The "Online Forms" section is highlighted, and the member's name and ID "(xxx-xx-5554)" are displayed. The "Downloadable Forms" section lists several forms, with a circled "1" next to the "\$5,000 Beneficiary Designation" form. The "Electronic Forms" section lists the "Notice of Retirement" form, with a circled "2" next to it.

1 Downloadable Forms

- Downloadable forms **cannot** be submitted online.
- When clicking on a downloadable form, the system automatically prints the member's name and address on the form.
- The member can print the form, complete the required information, and mail, fax, or email it to MPERS.

2 Electronic Forms

- Electronic forms allow the member to **complete the form online and submit** it to MPERS electronically - no paper, no stamp required.
- The only electronic form available on our website at this time for actives is the *Notice of Retirement*, which is Step 1 of the 2-Step Retirement Process. By submitting this form to MPERS, the member can begin the process of applying for retirement.

The screenshot shows the MPERS website home page. The main heading reads "All MPERS forms and publications are available online." Below this, the MPERS logo and "MoDOT & Patrol Employees' Retirement System" are displayed. The navigation menu includes "HOME", "ABOUT US", "INVESTMENTS", "PUBLICATIONS", "FORMS", and "USEFUL LINKS". The "MEMBERS" tab is highlighted in yellow. A red arrow points from the "MEMBERS" tab to the "Welcome to MPERS' Website" section. Below the navigation menu, there is a "myMPERS Login" section and a "Quick Links" section with links to "General Trustee Election - Nomination Form", "General Trustee Election Brochure", and "Workplace Possibilities".

All MPERS forms and publications are located under the "MEMBERS" tab on the home page.

Benefit Payment History (Retirees)

Hi, David L. Retiree ([Sign out](#))

MPERS MoDOT & Patrol Employees' Retirement System
Secure Member Access

Benefit Payment History

David L. Retiree (XXX-XX-1598) Selected Benefit Type: Service Retirement (Active) ▾

Selected Year: 2014 ▾

	Payment Date	Issue Date	Payment Type	Net Amount
View Details Pay Stub	9/2014	9/30/2014	Direct Deposit	\$928.52
View Details Pay Stub	8/2014	8/31/2014	Direct Deposit	\$953.52
View Details Pay Stub	7/2014	7/31/2014	Direct Deposit	\$940.11
View Details Pay Stub	6/2014	6/30/2014	Direct Deposit	\$940.11
View Details Pay Stub	5/2014	5/30/2014	Direct Deposit	\$940.11
View Details Pay Stub	4/2014	4/30/2014	Direct Deposit	\$940.11
View Details Pay Stub	3/2014	3/31/2014	Direct Deposit	\$940.11
View Details Pay Stub	2/2014	2/28/2014	Direct Deposit	\$940.11
View Details Pay Stub	1/2014	1/31/2014	Direct Deposit	\$940.11

Note - Pay Stubs, with the exception of the December payrolls, will only be stored on our system for 1 year. If you wish to keep a copy for your records, please either print or save them to another location.

❶ Benefit Payment History Menu Item

- Click here to access a list of monthly benefit payments.

❷ Selected Year

- By default, the current year's information is shown.
- To view benefit payment totals from a previous year, click on the down arrow and select the desired year.
- Except for December, pay stubs will only be stored online for one year.

❸ Benefit Payment History

- Find the date of the payment to view.
- Click on "View Details" to view the details of that specific benefit payment.
- Click on "Pay Stub" to open a pdf of your pay stub.

❹ Forms

Electronic (*submit online*)

- Direct Deposit Authorization
- W-4P Substitute (tax withholding)
- Pop-Up Application

Downloadable (*print paper form*)

- \$5,000 Beneficiary Designation
- Change of Beneficiary to Receive Final Payment
- Change of Beneficiary to Receive Guaranteed Payments
- Designation of Agent
- Direct Deposit Authorization
- New Spouse Designation
- Notification of Address Change
- Survivor Application
- W-4P Substitute

❺ Communication Preferences

- Retiree can elect to receive correspondence by email, such as when pay stub is available online.

Beneficiary Designations (Retirees)

Hi, David L Retiree [Sign out](#)

MPERS MoDOT & Patrol
Employees' Retirement System

Secure Member Access

Survivors/Beneficiaries

Benefit Information
 Benefit Summary
 Benefit Payment History
 Tax Withholding
 Direct Deposit
 Year-to-Date Totals
 1099-R Information
 Demographics
 Survivors/Beneficiaries
 Cross to Next Benefit

Forms
 Online Forms

Login Settings
 Change Email
 Change Password
 Challenge Questions

MPERS
 Contact Information

Help
 Help Contents

Please keep your beneficiary designations updated.

David L. Retiree (xxx-xx-8835)

Selected Benefit Type
 Service Retirement (Active)

Survivors/Beneficiaries	
Name:	Retiree, Mary S
Date of Birth:	2/6/1951
Designation:	Primary
Relationship:	Wife
Distribution Percent:	100.00 %

Please keep your beneficiary designations updated!

❶ Beneficiaries Menu Item

- Click here to view current beneficiary designations.

❷ Selected Benefit Type

- If designated a beneficiary for more than one type of benefit, select the type of beneficiary designation to view.

❸ Survivors/Beneficiaries

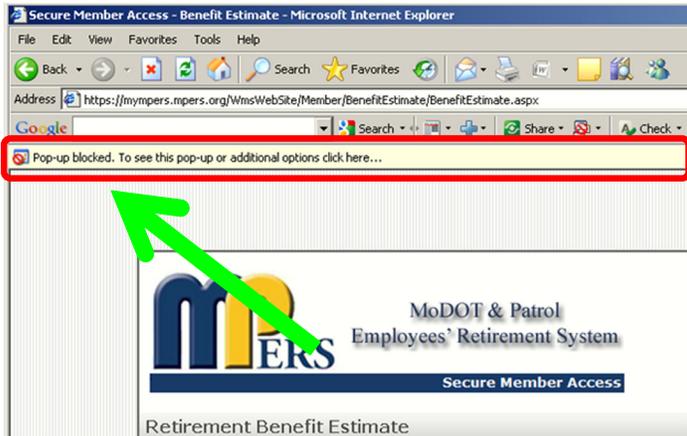
- This is the person designated for the type of benefit selected.
- Beneficiary designation may be changed at any time for the following benefits:
 - 60, 120, or 180 Guaranteed Payment Option (*benefit payment option elected at retirement*)
 - Final payment
 - \$5,000 death benefit

Sources of Information

Secure Member Access Troubleshooting – Viewing Estimates

Q. When I click on “Generate Estimate” nothing happens. How can I view my estimate?

A. Your estimate is considered a “pop-up.” In order to view your estimate(s), you must allow pop-ups from our website. You should see a message across the top portion of your screen that instructs you to “click here.” Then select always allow pop-ups from this site.



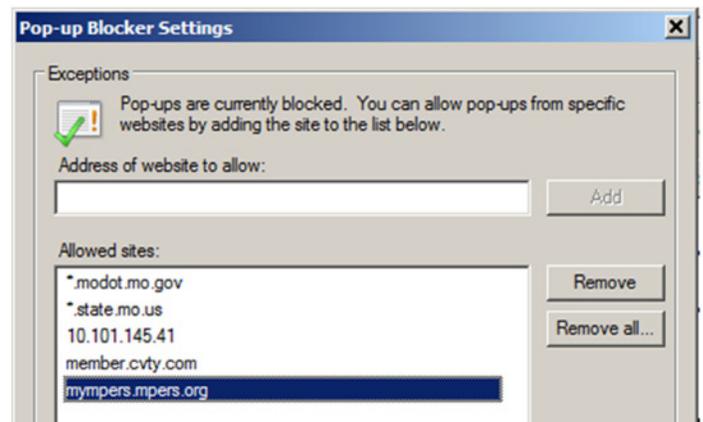
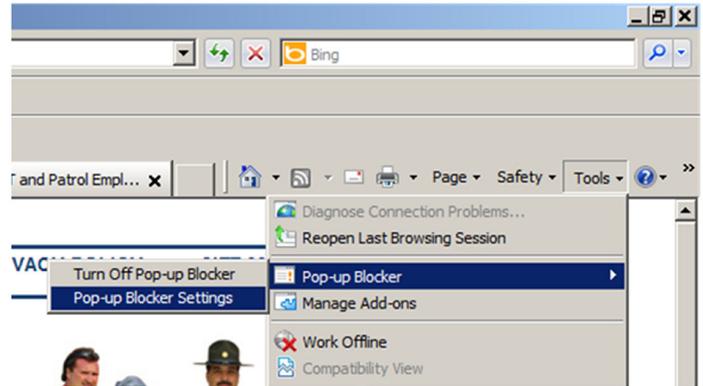
The following website provides instructions to disable pop-up blockers for:

- Google Chrome
- Mozilla Firefox
- Apple Safari
- Microsoft Internet Explorer

<http://www.wikihow.com/Disable-Popup-Blockers>

Q. How does someone tell if the Secure Member Access website has already been allowed?

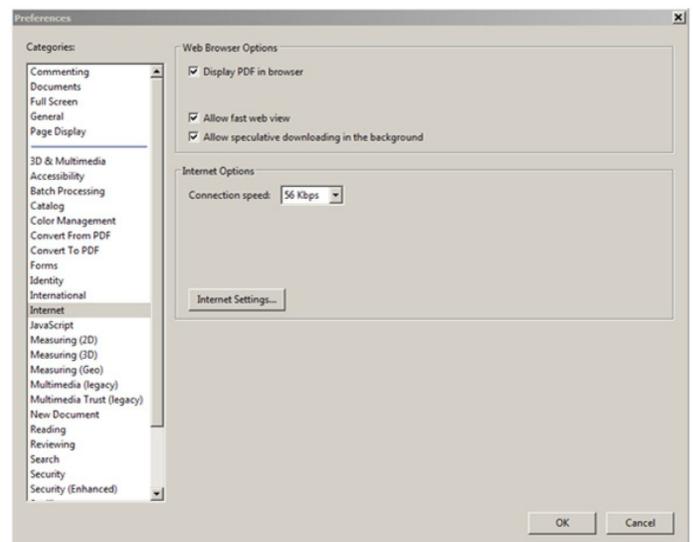
A. While in **Internet**, open the tools tab, hover over **Pop-up Blocker**, then click on **Pop-up Blocker Settings**. Look to see if “mympers.mpers.org” is in the list of **Allowed** sites.



Q. What if the estimates will still not open even after checking the Pop-up Blocker?

A. There is the possibility that another setting would need to be changed from within Adobe Acrobat.

1. Open Adobe Acrobat from the **START** menu.
2. Then choose **Edit** from the menu at the top and then **Preferences**.
3. On the **Preferences** window, choose **Internet** from the list on the left.
4. On the right side of the window the first option says **Display PDF in browser**.
5. Make sure the **check mark** is in the check box, then choose **OK** at the bottom and close out of Acrobat.



Secure Member Access Troubleshooting - General Questions and Answers

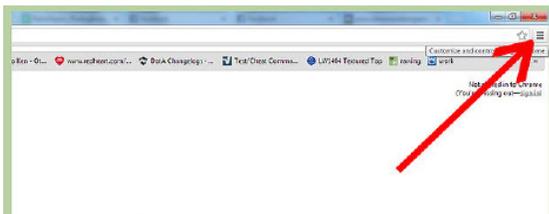
- Q. Can someone still register for Secure Member Access without an email address?**
- A. An email address is required to register. If there is no personal email address, and don't want to use work email, create one through a search engine such as Google or Yahoo. It's free and easy. Remember the email address for future reference.
- Q. When trying to complete the "Create Login" page, there is a message that the account is already associated to another login based on the information provided. What does that mean?**
- A. It means the person has already created a Username and Password. If they can't remember the Username or Password, click on "Forgot your Password?" or "Forgot your Username?" (whichever is appropriate) on the login page and follow the procedures.

*Please note that the answers to the **challenge questions are case sensitive and must be exactly the way they were entered during the registration process.***

Only the Username and Password that was created on MPERS' website will allow the member to enter Secure Member Access.

Steps for Disabling Pop-Up Blocker in Google Chrome

1. Access the Google Chrome menu on the toolbar (*Customize and control Google Chrome*)
2. Choose **Settings**
3. At the bottom of the page, click on **Show Advanced Settings**
4. Under **Privacy**, click on **Content Settings**
5. In the **Pop-Ups** section, choose **Allow all sites to show pop-ups** (or you can "Manage Exceptions" and add the myMPERS website)



Confidentiality of Records

MPERS is tasked with maintaining the privacy of our members' records. Upon receiving a written request, the only information we can provide is name, department, benefit amount, and length of service.

Board Rule 1-4 reads:

- (1) Upon receiving a written request that states the name, address, and telephone number of the person making the request, MPERS will provide the following information with regard to retirement or disability benefits administered and distributed by MPERS: name, department, benefit amount, and length of service of any benefit recipient who is eligible to receive retirement or disability benefits or benefit recipient receiving survivor or period certain annuity benefits.
- (2) All other individually identifiable records of benefit recipients shall be kept confidential unless:
 - (a) The benefit recipient consents in writing to the release of the information;
 - (b) The information is requested by the benefit recipient's legal representative;
 - (c) The information is requested pursuant to a subpoena or other legal process as provided by law including, but not limited to sections 104.312 or 104.1051; or,
 - (d) The information is requested in writing by a state agency in connection with personnel management or the administration of state benefit programs and the director or other authorized personnel of the state agency agrees in writing to use the information only for the requested purpose and to otherwise keep the information confidential.
- (3) MPERS will send a copy of the written request and MPERS' response to the benefit recipient after providing the information, unless the request seeks general information about a large group of benefit recipients

MPERS cannot provide benefit verifications over the phone without the written consent from the member.

There is an "Authorization to Release Information" form on the MPERS website.

