

## Retirement and Disability Benefits




*We work better, when we work together...*

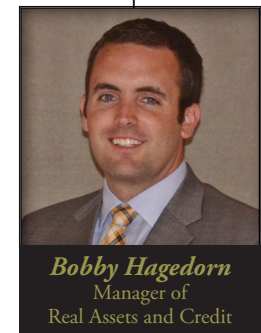
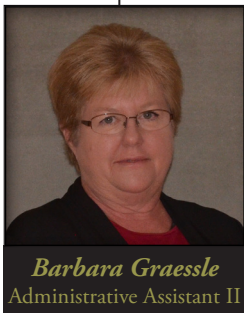
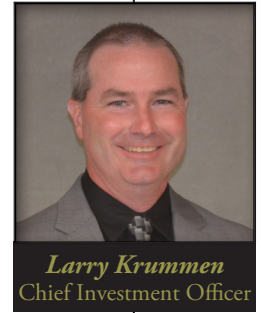
# MPERS Reference Manual

March 2018

# Contact Information

Executive Staff	Benefits Staff	Payroll Staff
<p><b>Scott Simon</b>, Executive Director (573) 298-6020 Scott.Simon@mpers.org</p> <p><b>Greg Beck</b>, Assistant Executive Director (573) 298-6019 Greg.Beck@mpers.org</p>	<p><b>Mary Jordan</b> (573) 298-6078 Mary.Jordan@mpers.org</p> <p><b>Jamie Mullen</b> (573) 298-6087 Jamie.Mullen@mpers.org</p> <p><b>Bev Wilson</b> (573) 298-6024 Bev.Wilson@mpers.org</p>	<p><b>Angel Backes</b> (573) 298-6025 Angel.Backes@mpers.org</p> <p><b>Tammy Kroll</b> (573) 298-6079 Tammy.Kroll@mpers.org</p> <p><b>Leigh Love</b> (573) 298-6026 Leigh.Love@mpers.org</p>
<p><b>Lois Wankum</b>, Executive Assistant (573) 298-6090 Lois.Wankum@mpers.org</p> <p><b>Barbara Graessle</b>, Administrative Assistant (573) 298-6085 Barbara.Graessle@mpers.org</p>	<p style="text-align: center;">↓</p> <p><b>Contact Benefits Staff regarding...</b></p> <ul style="list-style-type: none"> <li>• Benefit Counseling</li> <li>• Death Notifications</li> <li>• Divorces</li> <li>• Benefit Statements (<i>Bev</i>)</li> <li>• Disability Program (<i>Jamie</i>)</li> <li>• PR Seminar Presentations (<i>Mary &amp; Jamie</i>)</li> <li>• Benefit Basics Presentations (<i>Mary &amp; Jamie</i>)</li> <li>• Purchase of Service (<i>Mary &amp; Jamie</i>)</li> <li>• Service Verification</li> <li>• Transfer of Service <b>From</b> MPERS (<i>Mary</i>)</li> <li>• Reset Website Passwords</li> </ul>	<p style="text-align: center;">↓</p> <p><b>Contact Payroll Staff regarding...</b></p> <ul style="list-style-type: none"> <li>• Reset Website Password (<i>Leigh</i>)</li> <li>• Issues registering online for a PreRetirement Seminar (<i>Leigh</i>)</li> <li>• Processing Forms</li> <li>• Transfer of Service <b>To</b> MPERS (<i>Angel &amp; Tammy</i>)</li> <li>• The HR Connection (<i>Angel</i>)</li> </ul>
<p style="text-align: center;">↓</p> <p><b>Retiree/Survivor Inquiries</b></p> <ul style="list-style-type: none"> <li>☞ Retiree/Survivor Address changes (<i>Barbara</i>)</li> <li>• 1099-R Reprints (<i>Barbara</i>)</li> </ul> <div style="border: 1px solid black; padding: 5px; margin-top: 20px;">  <b>Online capability</b> </div>	<p style="text-align: center;">↓</p> <p><b>Retiree/Survivor Inquiries</b></p> <ul style="list-style-type: none"> <li>• BackDROP</li> <li>• Naming New Spouse for Benefits</li> </ul>	<p style="text-align: center;">↓</p> <p><b>Retiree/Survivor Inquiries</b></p> <ul style="list-style-type: none"> <li>• Cost-of-Living Adjustments (COLAs) (<i>Angel &amp; Tammy</i>)</li> <li>☞ Retiree/Survivor Address Changes (<i>Leigh</i>)</li> <li>• Name Changes</li> <li>• Benefit Verifications (<i>Angel &amp; Tammy</i>)</li> <li>☞ Direct Deposits</li> <li>• Benefit Payment Deductions (<i>Angel &amp; Tammy</i>)</li> <li>☞ Tax withholding</li> </ul>

*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.*



## CompaRATOR

Members that wish to compare their future retirement benefits (i.e.: Closed Plan vs Year 2000 Plan) may do so using an Excel spreadsheet we affectionately call the CompaRATOR. We are planning to advertise its availability to the full membership after the HR Benefits Meeting. It may be found on the *myMPERS* Secure Member Access under Online Forms should you wish to try it out, but you need to run retirement estimates first to use it.



## Responsive Design

We anticipate rolling out a new and improved version of *myMPERS* in the third quarter of 2017. Our pension administrator is redesigning the programming so that the member portal functions better with hand-held devices, laptops, tablets, and traditional computer monitors. Once the system is in place, we plan to offer more features as time and budget allows.

## Education on Demand

During FY 2017 we presented and recorded several webinars for the active members. We covered each of the plans for specific segments of our member population (ie: uniformed patrol and non-uniformed/MoDOT employees) and a funding webinar. They are all available on our website. We plan to produce several smaller webinars in the near future on very specific topics. Stay tuned.

## 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.)*

## 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 *myMPERS* 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 2014 election was all electronic for active members. The next special election will be electronic for active patrol.
- **Members may elect to receive all MPERS correspondence electronically.** The member will receive an email instructing him/her to view recent correspondence online through their *myMPERS* Secure Member Access.
- **All publications and most forms are available online.** Some forms can be submitted online.
- Comparison tool available in *myMPERS* Secure Member Access.

## 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. Currently active members receive their annual benefit statements electronically.
- On-line retirement processing.





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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).**

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.

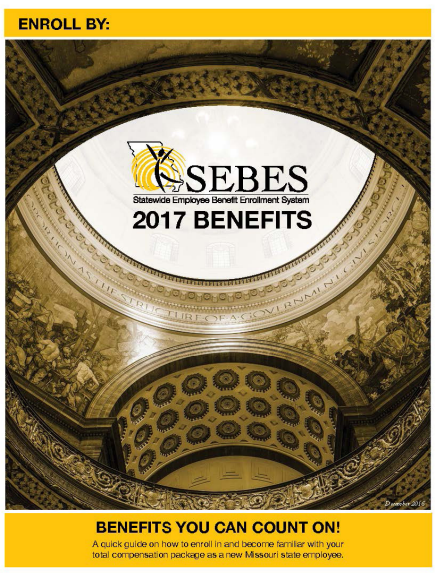
***The SEBES Help Desk is located at MCHCP. If, as an employer, you have a general SEBES-related question, please contact MCHCP at (800) 487-0771.***

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, there are input fields for 'Name:' and 'Agency:', and a 'CUSTOMER SUPPORT' section with contact information.

The screenshot shows the 'RETIREMENT PLAN LOOKUP' page. It features the same navigation bar as the previous page. The left-hand menu is identical, but the 'Retirement Plan Lookup' option is now selected. 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:' (a date picker set to '01/18/2013'). A green 'Submit' button is located below the form. Below the form, a message reads: '999-99-9999 hired on 01/18/2013. This employee WILL have retirement contributions withheld from their paychecks.'



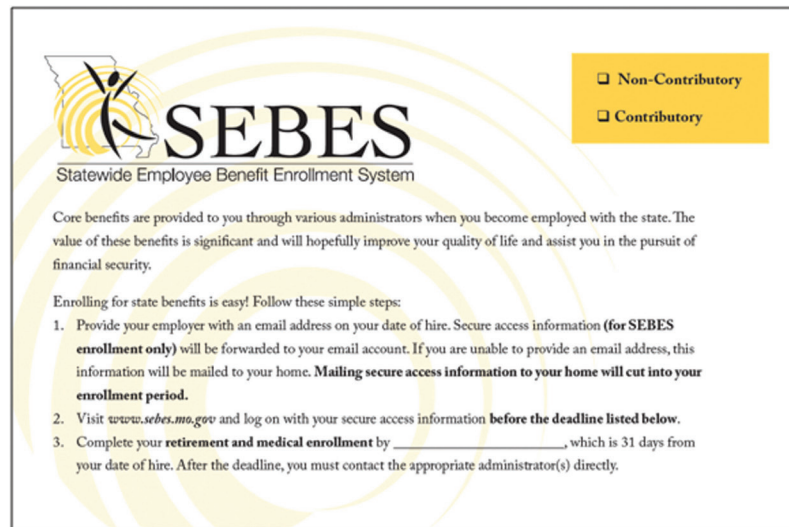
There are also publications available to distribute to new employees regarding SEBES. The ***Benefits You Can Count On*** brochure provides new employees with a summary of benefits available from each provider, as well as their contact information.



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 are 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.*

Now available via the HR Reps Only portion of our website!

## Defined Benefit vs. Defined Contribution 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 (and the spouse's lifetime, if applicable).	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)	<b>Last 4 Digits</b> of Social Security Number:  XXX-XX-
<i>If a rehire, enter previous last name (if different):</i>	Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female	Home Email:	
District/Division/Troop:	Date of Employment:	Date of Birth:	Work Email:

### 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.

<b>→ Prior MOSERS Service</b>		
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.		
<b>Date(s) of Employment</b>	<b>Name and Location of State Agency</b>	
FROM      TO		
<b>→ Prior MPERS Service</b>		
I request that, if and when eligible, I receive credit for the following prior service with MoDOT or the Highway Patrol.		
<b>Date(s) of Employment</b>	<b>Name and Location of State Agency</b>	
FROM      TO		
<b>→ Other Prior Service (check all that apply)</b>		
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 qualified 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 first worked 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, mid-career employees 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.*

**What is MPERS and what's in it for you?**

- MPERS is an acronym for the Missouri State Employees Retirement System.
- Just as the name implies, we administer the retirement benefits for eligible Missouri State Employees.
- Once you are eligible to retire, MPERS will provide a benefit payable each month for your lifetime.
- MPERS is a "defined benefit" (DB) plan, which means your monthly retirement benefit will be based on the following formula:  $\text{Years of Service} \times \text{Salary} \times \text{Final Average Pay} \times \text{State Benefit}$ .

Defined Benefit vs. Defined Contribution Plans	Defined Benefit	Defined Contribution
Employer pays	Employer pays	Employee pays
Employee pays	Employee pays	Employee pays
Employer pays	Employer pays	Employee pays
Employee pays	Employee pays	Employee pays
Employer pays	Employer pays	Employee pays
Employee pays	Employee pays	Employee pays
Employer pays	Employer pays	Employee pays
Employee pays	Employee pays	Employee pays

# Comparison of the Benefit Plan Provisions



Benefit	Closed Plan (9/1/1955 - 6/30/2000)	Year 2000 Plan (7/1/2000 - 12/31/2010)	2011 Tier (1/1/2011 - Present)
Vesting Requirement	5 years	5 years	5 years (if active on or after January 1, 2018)
Normal Retirement Eligibility	<ul style="list-style-type: none"> <li>Age 65 with 5 years of service</li> <li>Age 60 with 15 years of service</li> <li>"Rule of 80" - age 48 with age and service equaling 80 or more</li> </ul>	<ul style="list-style-type: none"> <li>Age 62 with 5 years of service</li> <li>"Rule of 80" - age 48 with age and service equaling 80 or more (active only)</li> </ul>	<ul style="list-style-type: none"> <li>Age 67 with 5 years of service</li> <li>"Rule of 90" - age 55 with age and service equaling 90 or more (active only)</li> </ul>
(Uniformed Patrol) Normal Retirement Eligibility	<ul style="list-style-type: none"> <li>Age 55 with 5 years of service</li> <li>"Rule of 80" - age 48 with age and service equaling 80 or more</li> <li>Mandatory retirement at age 60 (active only)</li> </ul>	<ul style="list-style-type: none"> <li>"Rule of 80" - age 48 with age and service equaling 80 or more (active only)</li> <li>Mandatory retirement at age 60 (active only)</li> <li>Age 62 with 5 years of service (term-vested)</li> </ul>	<ul style="list-style-type: none"> <li>Age 55 with 5 years of service (active only)</li> <li>Mandatory retirement at age 60 (active only)</li> <li>Age 67 with 5 years of service (term-vested)</li> </ul>
Base Benefit Formula	Service x .016 x Final Average Pay	Service x .017 x Final Average Pay	Service x .017 x Final Average Pay
Temporary Benefit Formula (payable until age 62)	Not available	Service x .008 x Final Average Pay (Uniformed Patrol must have 5 years to qualify)	Service x .008 x Final Average Pay
Uniformed Patrol hired before 1/1/1995 Special Benefit	\$90 per month until age 65 (stops any month gainfully employed)	Not available	Not available
Early Retirement Eligibility (reduced benefit)	<ul style="list-style-type: none"> <li>Age 55 with 10 years of service</li> <li>Reduced .006 for each month younger than normal retirement</li> </ul>	<ul style="list-style-type: none"> <li>Age 57 with 5 years of service</li> <li>Reduced .005 for each month younger than normal retirement</li> </ul>	<ul style="list-style-type: none"> <li>Age 62 with 5 years of service (active only)</li> <li>Reduced .005 for each month younger than normal retirement</li> </ul>
Benefit Payment Options (Determines if a benefit will be paid to anyone after your death.)	<ul style="list-style-type: none"> <li>Life Income Annuity</li> <li>Unreduced Joint &amp; 50% Survivor</li> <li>Joint &amp; 100% Survivor</li> <li>Life Income w/60 Guaranteed Payments</li> <li>Life Income w/120 Guaranteed Payments</li> </ul>	<ul style="list-style-type: none"> <li>Life Income Annuity</li> <li>Joint &amp; 50% Survivor</li> <li>Joint &amp; 100% Survivor</li> <li>Life Income w/120 Guaranteed Payments</li> <li>Life Income w/180 Guaranteed Payments</li> </ul>	<ul style="list-style-type: none"> <li>Life Income Annuity</li> <li>Joint &amp; 50% Survivor</li> <li>Joint &amp; 100% Survivor</li> <li>Life Income w/120 Guaranteed Payments</li> <li>Life Income w/180 Guaranteed Payments</li> </ul>
Cost-of-Living Adjustment (COLA) (maximum annual COLA rate is 5%)	<p><b>Employed before 8/28/97:</b></p> <ul style="list-style-type: none"> <li>Minimum rate is 4% until total increases equal 65% of initial benefit - then it's 80% of increase in the CPI-U</li> </ul> <p><b>Employed on or after 8/28/97:</b></p> <ul style="list-style-type: none"> <li>80% of the increase in the CPI-U</li> </ul>	<ul style="list-style-type: none"> <li>80% of the increase in the CPI-U</li> </ul>	<ul style="list-style-type: none"> <li>80% of the increase in the CPI-U</li> </ul>
BackDROP (must work at least 2 years beyond date first eligible for normal retirement)	Available	Available	Not available
Unused Sick Leave Credit • Earn 1 month of service for every 168 hours of unused sick leave	<ul style="list-style-type: none"> <li>Must be vested and eligible for early or normal retirement when you leave state employment</li> </ul>	<ul style="list-style-type: none"> <li>Must be vested when you leave state employment</li> </ul>	<ul style="list-style-type: none"> <li>Must be vested and eligible for early or normal retirement when you leave state employment</li> </ul>
\$5,000 Death Benefit • No cost to you • Terminated-vested members do not qualify • Potentially taxable to beneficiary(ies)	<p>Available to:</p> <ul style="list-style-type: none"> <li>Members retiring after 9/28/85</li> <li>Members who began receiving work-related or normal disability benefits after 9/28/85</li> </ul>	<p>Available to:</p> <ul style="list-style-type: none"> <li>Active members and long-term disability recipients retiring after 9/28/85</li> <li>Members who began receiving work-related disability benefits after 9/28/85</li> </ul>	<p>Available to:</p> <ul style="list-style-type: none"> <li>Active members and long-term disability recipients retiring after 9/28/85</li> <li>Members who began receiving work-related disability benefits after 9/28/85</li> </ul>

## 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 auctioned 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. Primary beneficiary(ies) are listed on the member's Annual Benefit Statements. Members can also view their beneficiary(ies) at any time via their *myMPERS* Secure Member Access.

## 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.

The refund of employee contributions taken as a cash refund is considered taxable income for the year in which the member receives the cash refund. The member will receive a 1099-R form from MPERS, which will be mailed to the member in January of the following year. The refund may also be rolled over into a tax-advantaged account rather than being taken as a cash refund.

## 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**.

### 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. Please do not submit beneficiary forms for members of the Closed Plan or Year 2000 Plan. Thank you.

**Employee Contribution Account Balance Available 24/7 while actively employed.**

Members may view their employee contribution account balance online.

**myMPERS Secure Member Access**  
**[www.mpers.org](http://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.

Member Information		
Social Security Number:	Name: (Last, First MI)	Date of Employment:
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 the following order: 1) spouse, 2) children, 3) parents, 4) siblings, and 5) as permitted by law.

## 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. spouse, relative, friend, organization, etc). 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(ies).

**Primary Beneficiary:** The refund will be paid to surviving primary beneficiary first.

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

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

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

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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## SAM II 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

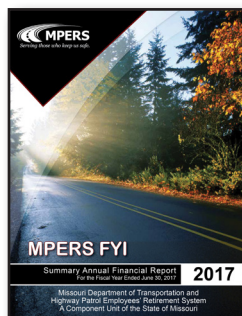
Prior service is not always immediately granted. Below are the rules for restoring prior service credit. These rules apply both to prior service with MoDOT/Highway Patrol and MOSERS\*.

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.***

### 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.*

## 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 potentially inactive duty training (*if honorably discharged*)
- Service credit under the Missouri State Employees' Retirement System (MOSERS)
- Public School Retirement System/Public 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.

- ***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 potentially 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 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.

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

- **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 Retirees:** No eligibility requirement.
- **2011 Tier Retirees:** No eligibility requirement if retiring directly from active employment. If retiring from vested former member status, no sick leave credit is available.

### Purchase/Transfer of Prior Service Credit

*The laws authorizing the purchase or transfer of prior service credit are very specific.*

*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. (i.e. disability premiums seen on page 20)

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)	<b>Last 4 Digits</b> of Social Security Number:  xxx-xx-	District/Division/Troop:
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### 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
	L17	Family Medical Leave Act of 1993 (FMLA) used for <b>member</b> – Up to 12 weeks of service credit
	L01	Family Medical Leave Act of 1993 (FMLA) used for the member's <b>family</b> – Up to 12 weeks of service credit
	L02	Military Leave
	L03	Workers' Compensation
	L07	Sickness or Injury Leave Without Pay used for the <b>member</b> – Up to one year of service credit
	L14	Extended Leave With Pay
	L15	Extended LOA Without Pay used for the <b>member due to illness</b> – Up to one year of service credit
	---	Other Leave Without Pay (for <b>up to 10</b> 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 for the type of non-creditable unpaid leave of absence.

Check Box	SAM II Code	Description of the Type of Leave
	L05	Educational Leave
	L08	Special Leave Without Pay
	L11	Unauthorized Leave
	L15	Extended LOA Without Pay used for the member for reasons <b>other than illness</b>
	C60	Non-Exempt Employee Suspension
	C61	Extension of Suspension
	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)  / /	<input type="checkbox"/> Full Day <input type="checkbox"/> Partial Day	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.	
<b>For Military Leave Only:</b> By initialing on the line provided, I certify the above referenced employee: <ul style="list-style-type: none"> <li>Was re-hired within the required USERRA eligibility guidelines in a benefit eligible position, and</li> <li>Provided the necessary proof documents (<b>must be attached</b>).</li> </ul>	<b>Effective Date of Pay Increase (mm/dd/yyyy)</b>	<b>New Pay Rate</b>
	/ /	
	/ /	
	/ /	
	/ /	

### 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).

### New Pay/Leave Event Codes

*Please notify MPERS of any new SAMII codes prior to the payroll they are effective so we have time to program our system accordingly!*

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

## USERRA Guidelines

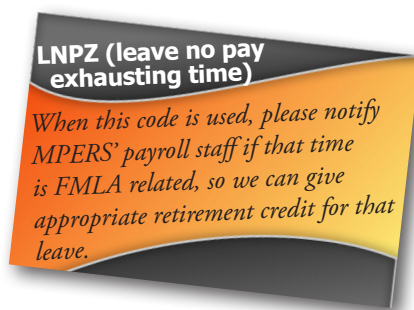
Length of Military Service	USERRA Guideline: When Member Must Report/Apply for State Employment
1-30 Days	Member must report for work by the beginning of the <u>first regularly scheduled work day</u> that falls 8 hours after returning home.
31-180 Days	Member must submit an application for reemployment <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 (for sickness or injury)	Service and salary credit
L14	Extended Leave of Absence With Pay (for other)	No credit
L15	Extended Leave of Absence Without Pay (for sickness or injury)	Service and salary credit
L15	Extended Leave of Absence Without Pay (for other)	No 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



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.**



## 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:

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

- 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*).

### 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

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 service or salary credit earned after August 28, 2014.)*

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

### 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 can benefit from this program:

<http://workplacepossibilities.com>

### Stay at Work Contact:

Jessica Kuehne, Vocational Case Manager  
Phone: (971) 321-3849  
Fax: (855) 207-6115 or (971) 321-5727  
Jessica.Kuehne-Tilton@standard.com

**Register for the Workplace Possibilities blog and receive industry updates.**

<http://workplacepossibilities.com/register>

## Procedure: Workplace Possibilities

This program is available to active employees not yet within 6 months of normal retirement eligibility who are being treated by a physician (MD or DO) for their condition.

1. *Authorization to Obtain and Release Health Information* form (for the employee to complete)
2. *Stay at Work Medical Information Request* form (for the physician to complete)
3. *Workplace Possibilities Stay at Work Referral* form (for the employer to complete - Contract No. LTD 643110; Group No. 10104681)
4. All information should be faxed to:

(971) 321-5727

Attention: Jessica Kuehne  
MPERS SAW/State of Missouri

**Workplace Possibilities forms 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.
- 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.
- Prior to the benefit being paid, proof of lawful presence must be verified.

## What the Employer Should Know

- 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 (Standard LTD)
- The date the member begins receiving a retirement benefit, or age 65 (MPERS LTD)
- The date the member begins receiving a normal retirement benefit, or age 65 (Standard WRD)
- The date the member begins receiving a retirement benefit (MPERS 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 insurance plan
- 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**

## 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 equals 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.**



## 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.

### 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).

**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. Retirement benefits are paid on the last working day of each month.**
- We encourage members to call or 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 by MPERS** by the dates listed on the chart below. **Submitting either form after the deadline could: 1) delay your retirement date, 2) delay your benefit payment, and 3) affect your medical and life insurance coverage.**

### Member Counseling

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

## 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



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 PO Box 1930 • Jefferson City, MO 65102-1930  
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## Step 1: Notice of Retirement

1. Complete this form.
2. **Attach acceptable proof-of-age document.**
3. **If married, attach acceptable proof-of-age document for your spouse and copy of marriage license.**
4. Send form and attachments to MPERS by deadline.

«TableStart:MemberInfo»

Member Information			
Intended Date of Retirement:  _____ / 01 / _____ Month Year	<i>Date of Retirement can only be the first day of the month.</i>	Current Member Status ( <i>check one</i> ): <input type="checkbox"/> Active member <input type="checkbox"/> Terminated-vested member <input type="checkbox"/> Long-term disability <input type="checkbox"/> Normal disability <input type="checkbox"/> Work-related disability	
<b>Last 4 Digits</b> of Social Security Number: XXX - XX -	Date of Birth: <i>mm/dd/yy</i>		
Name: (Last, First MI)			
Mailing Address: _____ (City) _____ (State) _____ (Zip Code)			
Home Phone:	Work Phone:	Cell Phone:	Email Address:

Do you have any of the following prior service credit that could increase your MPERS' service? If so, we recommend you contact a MPERS' benefit specialist as soon as possible at (800) 270-1271. The more service you have, the higher your benefit amount. Prior service must be purchased/transferred **before** submitting your *Notice of Retirement (Step 1)*.

- Service under MOSERS, MoDOT, or Highway Patrol for which you have not received credit.
- US Armed Forces service (active, reserve, or national guard).
- Full-time, non-federal public agency service in Missouri (county/city government, public school, university).
- Service as a commissioned police officer for city or county police agency (uniformed members only).

### Marital Status and Spouse Information

Married members may select a joint and survivor option, which provides a continuing monthly benefit to your eligible spouse after your death. **If you are married, please submit an acceptable proof-of-age document and copy of your marriage license.** This information will allow us to provide you with a more accurate benefit estimate.

Marital status on the <b>Date of Retirement</b> ( <i>check one</i> ):		<input type="checkbox"/> Single	<input type="checkbox"/> Married ( <i>must provide spouse info</i> )
Spouse's Name: _____ (Last)		_____ (First)	_____ (MI)
Spouse's Social Security Number:	Date of Birth: <i>mm/dd/yyyy</i>	Date of Marriage: <i>mm/dd/yyyy</i>	

**To the MoDOT and Patrol Employees' Retirement System (MPERS) Board of Trustees:**

As an employee or former employee of the state of Missouri, I hereby submit my *Notice of Retirement* to begin receiving retirement benefits from MPERS. If I should die before my date of retirement, I understand this notification will be null and void. I hereby certify that all information contained in this notification is true and correct.

Member Signature:	Date:
-------------------	-------

## Other Retirement Forms

Other forms that the member will have to submit to MPERS include the following:

### 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.
- **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)

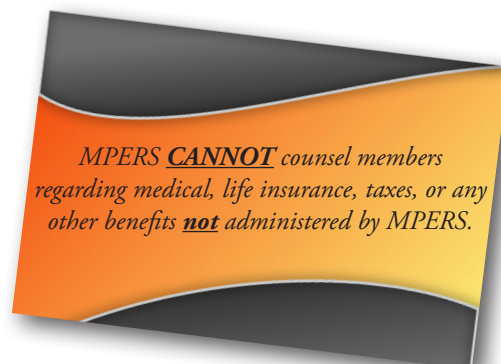
The temporary benefit is designed to provide the retiree with supplemental income until age 62. To receive the temporary benefit, the member must:

- 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) (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 granted on that amount go away.**

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

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







## 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

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

### **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.***

## Deductions from Benefit Payment

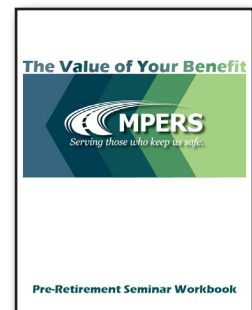
By law, MPERS **cannot** deduct premiums for non-state sponsored benefits. Therefore, the premiums for the following benefits are **NOT** eligible for deduction from the member's monthly benefit payment. Members should contact their HR rep to continue coverage at retirement.

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

## 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.**

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



## BackDROP

BackDROP is a payment option Closed Plan and Year 2000 Plan members may be eligible to elect upon retirement. This option provides for a benefit to be calculated as if you elected to retire at a previous date. If you elect the BackDROP, the monthly benefit payable on your actual retirement date is based on the benefit you would have been receiving had you left employment and retired on the BackDROP date. In addition, you will receive a lump sum payment equal to 90% of the Life Income Annuity amount you would have received during the BackDROP period.

## 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 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.

## BackDROP Period

The BackDROP period depends on how long you work past normal (full) retirement eligibility. The BackDROP period consists of your full years and months of service rendered between your BackDROP date and your actual retirement date. The BackDROP period will be in the range of one to five years.

## 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 a 10% early distribution penalty (prior to age 59 1/2) when filing his/her income tax return (see Special Tax Notice brochure for exceptions to the early distribution penalty). **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(s) will be made directly to the eligible retirement plan. The payment(s) will not be taxed until the member later withdraws it from the eligible retirement plan. (A lump sum distribution rolled over to a Roth IRA will be subject to the required 20% federal income tax withholding.)*

### Combination Cash & Rollover

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

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

1. *Monthly benefit payments*
2. *BackDROP distribution(s)*
3. *Survivor benefit payments*
4. *Divorce Award*

**The BackDROP provision is NOT available in the 2011 Tier.**



## 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 issued.**
- **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** to provide a survivor benefit for his/her eligible spouse.
  - **Closed Plan** - based on the age difference between the member and spouse
  - **Year 2000 Plan & 2011 Tier** - based on the member's age at retirement and age difference between the member and 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.
- Member will continue to receive a benefit throughout his/her lifetime even if they outlive the number of guaranteed payments.

## 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.

Closed Plan	Year 2000 Plan and 2011 Tier
Life Income Annuity	Life Income Annuity
<i>Unreduced Joint &amp; 50% Survivor Reduction Factor: Not reduced</i>	<i>Joint &amp; 50% Survivor Reduction Factor: Based on age at retirement and age difference between the member and spouse</i>
<i>Joint &amp; 100% Survivor Reduction Factor: Based on age difference between member and spouse</i>	<i>Joint &amp; 100% Survivor Reduction Factor: Based on age at retirement and age difference between the member and spouse</i>
<i>Life Income w/ 60 Guaranteed Payments Reduction Factor: Based on age at retirement</i>	<i>Life Income w/ 120 Guaranteed Payments Reduction Factor: 95% (reduced 5%)</i>
<i>Life Income w/ 120 Guaranteed Payments Reduction Factor: Based on age at retirement</i>	<i>Life Income w/ 180 Guaranteed Payments 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 13 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) if retiring directly from active service**. 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 granted on that amount) stop.
- 2011 Tier former vested members that retire will receive their first COLA on their **second** anniversary of retirement.

## 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
- For 2011 Tier former vested members benefits start to be paid when member would have reached normal retirement eligibility.

### 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 for the retirement plan the member was in at the time of their death.

### 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 whether or not 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.)*

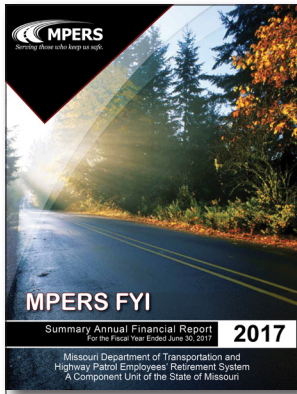
### Disability Death

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.

## Benefit Basics Seminar

**Audience:** *New hires, mid-career employees 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

## Do you receive our monthly newsletter The HR Connection?



We work better, when we work together...

If not, email Angel Backes at [angel.backes@mpers.org](mailto: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*

## Pre-Retirement Seminar

**Audience:** *Members within 5 years of retirement.*

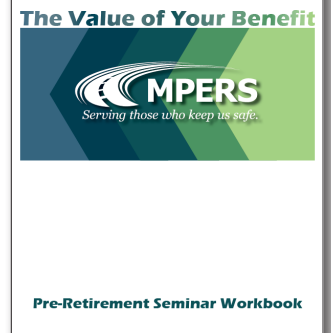
**Schedule:** *Seminars generally begin in April and end by October.*

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. 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



## Procedure: Pre-Retirement Seminar Registration

### Attendees must register online!

1. Go to [www.mpers.org](http://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.

## New!

### Education on Demand!

- Webinar Series
- Benefit Basics

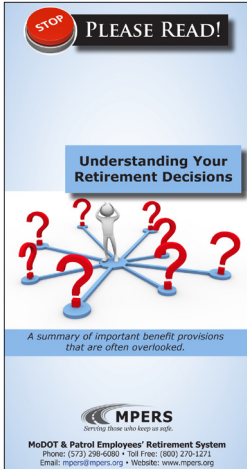


Lined area for taking notes

## Publications

The following informational brochures are posted on the MPERS website under Publications. 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.

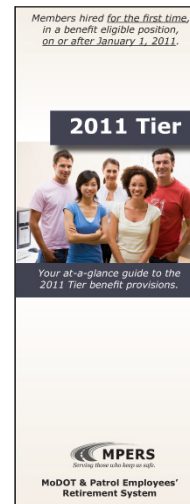
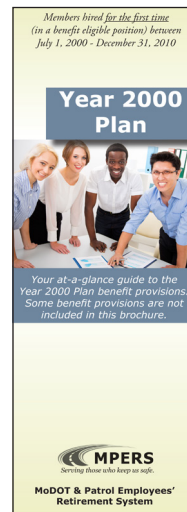
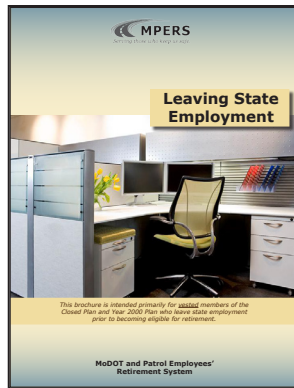


### "myMPERS: Secure Member Access"

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.

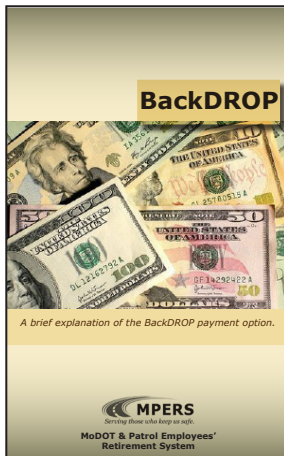


### "Year 2000 Plan" and "2011 Tier"

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.





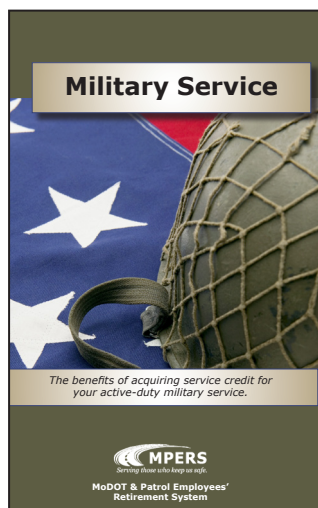
## "BackDROP"

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"

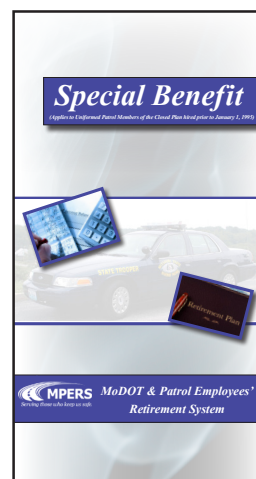
Planning to purchase military or prior public employment service credit? The member may use eligible rollover funds, such as money in his/her Deferred Compensation, to purchase MPERS service credit.



## "Divorce"

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

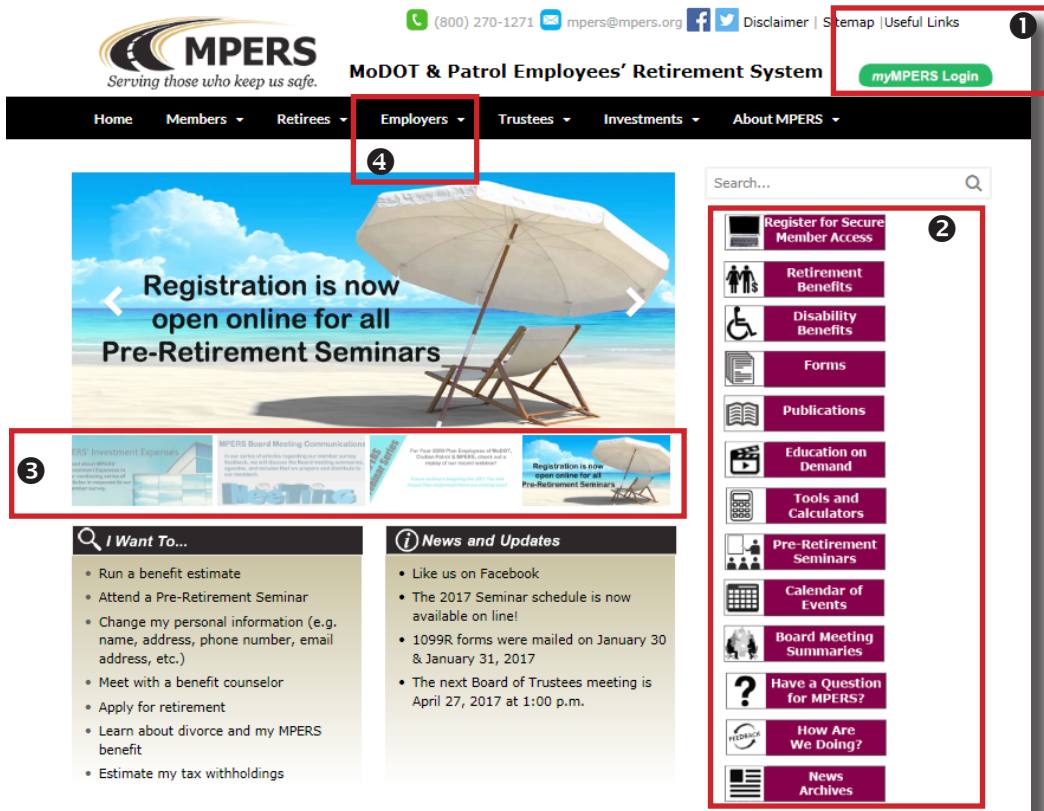
If the member is vested, the retirement benefit is considered marital property. If he/she has been married at any time while earning service credit in a state position and considering divorce, the spouse may be legally entitled to receive up to 50% of his/her retirement benefit.



## "Special Benefit"

This brochure explains the rules and regulations for the Special Benefit, which is available to Uniformed members of the Closed Plan, hired prior to January 1, 1995.

## MPERS Home Page



### 1 myMPERS Secure Member Access

- Run benefit estimates 24/7.
- View a history of estimates ran in the last 30 days.
- View total credited service.
- View correspondence and Annual Benefit Statements.
- Begin the 2-Step Retirement Process. Complete and submit *Notice of Retirement* online (can send proof documents separately).
- Register for pre-retirement seminars
- View beneficiary(ies) (2011 Tier)
- Participate (vote) in Board elections
- ComparATOR

Refer to Pages 38-47

### 2 Quick Links

- Find frequently viewed items quicker and easier.

### 3 News and Announcements

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

### 4 Employer Section

- This section is for HR/Benefit Reps only and requires a username and password.
- This section includes:
  - The HR Connection
  - The HR Reference Manual
  - Employer Forms
  - The Employer Retirement Benefit Tool





## Login Page

One of the features of our pension administration system is *my*MPERS Secure Member Access. This feature will provide members with secure access to their personal information and online capabilities.

MPERS  
Serving those who keep us safe.

Secure Member Access

1913 William Street  
PO Box 1930  
Jefferson City, MO 65102-1930  
(573) 298-6080

myMPERS Enroll Now | Contact Information

Login	Why Enroll?	
Username Password <input type="button" value="Login"/> <a href="#">Forgot Username?</a> <a href="#">Forgot Password?</a>	As a Member...	As a Retiree...
	<ul style="list-style-type: none"><li>View your member information</li><li>Estimate your benefit</li><li>Download and complete forms</li><li>View and register for upcoming seminars</li><li><a href="#">Enroll Now</a></li></ul>	<ul style="list-style-type: none"><li>View your payment history</li><li>View tax withholding elections and other deductions</li><li>Update your personal information</li><li>Update your tax withholding and direct deposit information</li><li><a href="#">Enroll Now</a></li></ul>

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### How to Register Online for *my*MPERS Secure Member Access

1. Go to [www.mpers.org](http://www.mpers.org)
2. Click on *my*MPERS Login.
3. Click on Enroll Now.
4. Complete the requested personal information.
5. Create a personal Username and Passphrase. (*MPERS will not have a record of the Passphrase that is created.*)
6. Define and answer the challenge questions.
7. Read and accept the Terms and Conditions.
8. Click on Submit.

*\* Benefit Recipients - If a member is already receiving a benefit, they must call MPERS to register for myMPERS Secure Member Access.*

**Personal Information (Active Members)**

**Personal Information**

**Member Information** ①

- Account Summary
- Personal Information**
- Beneficiaries
- Estimate a Benefit
- Estimate History
- Gross-to-Net Benefit

**Seminars**

**Forms**

**Communications**

- Correspondence
- Statements

**Help**

- Contact Information
- Site Tour

**User**

- Profile
- Communication Settings
- Sign Out

**Address** ②

Address Line 1: \_\_\_\_\_

Address Line 2: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_

Zip Code: \_\_\_\_\_

Country: \_\_\_\_\_

Mail Stop: \_\_\_\_\_

It's important to keep your demographic information updated!  
Address changes must be made through your employer.

**Phone** ③

Phone Type: Home ▾

Area Code: \_\_\_\_\_

Number: \_\_\_\_\_

Ext.: \_\_\_\_\_

Country Code: 1 \_\_\_\_\_

Update Cancel

**Email**

Email Type: Home ▾

Address: \_\_\_\_\_

Update Cancel

To change your myMPERS email address, please go to the [Profile](#) section.

**Additional Information**

Birth Date: \_\_\_\_\_

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**① Active Member Menu Items****Member Information**

- **Account Summary** - current years, months, and days of credited service
- **Personal Information** - contact information
- **Beneficiaries** - 2011 tier only - beneficiaries for refund of employee contributions.
- **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.

**Seminar**

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

**Forms**

- **Online Forms** - downloadable and electronic forms available online
- **The ComparATOR** - a comparison of retirement benefit options available to help members meet their future retirement goals.

**Communications**

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

**① Active Member Menu Items (continued)****User**

- Make changes to *my*MPERS 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 updates 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.

**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).

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





## 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"*

### ❶ 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.)*

### ❷ 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

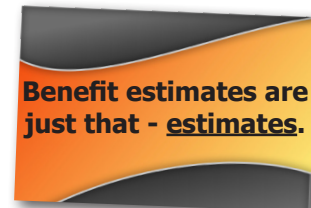
- Planning to leave state employment on a certain date? Enter the planned date of termination and the program will determine date of retirement.

### ❸ **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.

### ❹ **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.



### 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.

## Pre-Retirement Seminar Registration (Active Members)

**Seminar Details**

**Member Information**  
 Account Summary  
 Personal Information  
 Beneficiaries  
 Estimate a Benefit  
 Estimate History  
 Gross-to-Net Benefit

**Seminars**

**Forms**

**Communications**  
 Correspondence  
 Statements

**Help**  
 Contact Information  
 Site Tour

**User**  
 Profile  
 Communication Settings  
 Sign Out

[<< Return to Seminar List](#)

**Seminar**


**1** This half-day seminar is designed to help you plan for retirement and will include such topics as deferred compensation, medical insurance, and retirement benefits

Jefferson City - ▼ ↺

3/23/2018 afternoo...

**3/23/2018**

12:15 PM - 4:30 PM



add to calendar

register before 3/16/2018

**Registration Information**


**2** Number of Attendees:  (Inc. guests)

**Benefit Estimate Details**

*For this estimate, MPERS will use the date you are 1st eligible for normal retirement, unless you specify a different date. If you would like BackDROP Estimates included, you will need to enter a retirement date that is at least two years past the date you were first eligible for normal retirement.*

Use First Eligible Normal Retirement Date:

Retirement Date:  /  /   
(specify date to use if other than 1st eligible)

Spouse's Date of Birth:  

[Click here to Register Online](#) →

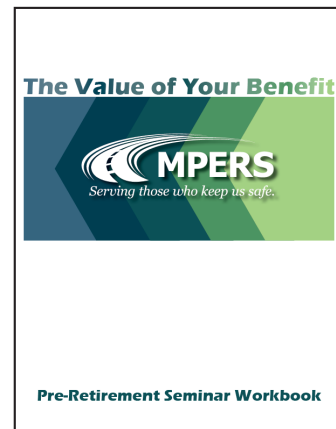
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### 1 Seminar Information

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

### 2 Registration Information

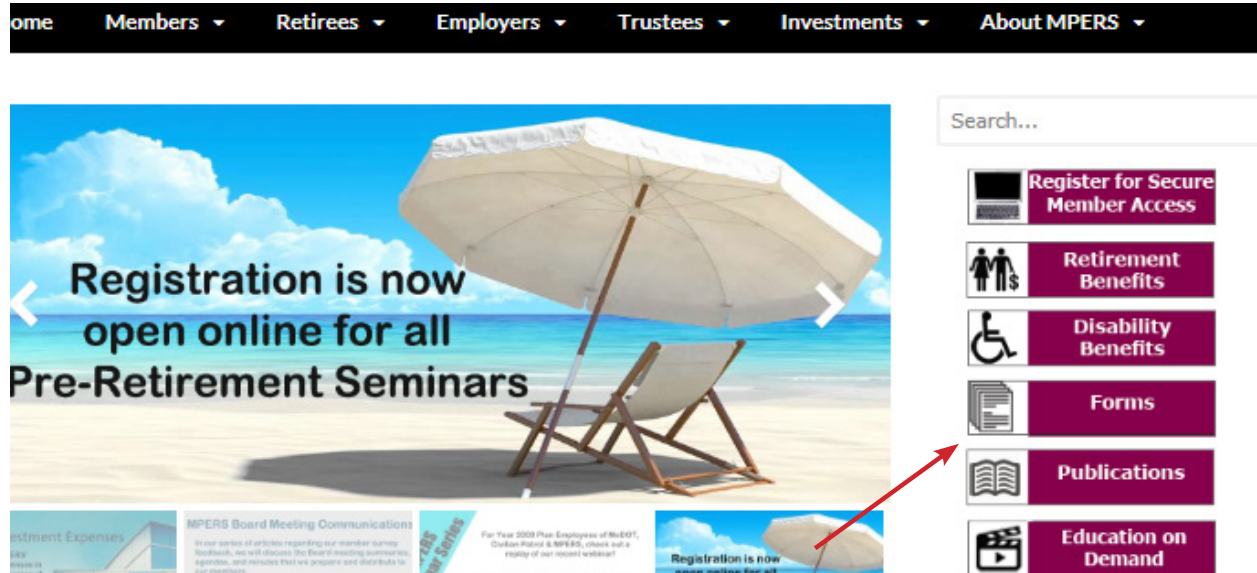
- Number of Attendees** - Key "1" for the member attending. If planning to bring his/her spouse or a guest, change the number of attendees to "2".
- Benefit Estimate Details** - Select whether the estimate should be run when the member is first eligible or for a specific date.
- Spouse's Date of Birth** - If married, enter the spouse's date of birth. By doing so, the benefit estimate will include the Joint and Survivor benefit payment options.





## MPERS Forms

### Most MPERS forms and publications are available online.



Most MPERS forms and publications are located under the sidebar on the home page.

#### MPERS administers 4 different types of forms:

- Downloadable forms (available on our website)
- Electronic Forms (via *my*MPERS Secure Member Access)
- Customized Forms issued directly from MPERS
- Employer Forms

#### ① Downloadable Forms

- Downloadable forms **cannot** be submitted online.
- Forms must be printed for the member's signature. Then faxed, emailed or mailed to MPERS.

#### ② Electronic Forms

- Electronic forms via *my*MPERS Secure Member Access allow the member to **complete the form online and submit** it to MPERS electronically - no paper, no stamp required.
- The only electronic form currently 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.

#### ③ Customized Forms

- These forms contain customized member information and options and are only available through MPERS directly.
- Examples of these forms include:

- Retirement Election Form
- BackDROP Distribution Form
- Request for Refund of Employee Contributions

#### ④ Employer Forms

- These forms should be completed by the employer and are therefore located under the Employer Section of our website. These forms include:

- Membership Record
- Leave of Absence form
- Termination of Employment

## Benefit Payment History (Retirees)

The screenshot shows the myMPERS interface for Jane E. Smith (xxx-xx-1234). The left sidebar contains a navigation menu with items like Benefit Information, Forms, and Communication Settings. The main content area shows the Benefit Payment History for the selected year 2017, displaying a grid of monthly payment stubs from November to June. Each stub shows Gross Amount, Net Amount, and Issued Date. Callouts 1-5 point to specific UI elements: 1. 'Benefit Payment History' in the sidebar; 2. 'Selected Year: 2017' dropdown; 3. The grid of payment stubs; 4. 'Forms' in the sidebar; 5. 'Communication Settings' in the sidebar.

### 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)

**Beneficiaries**

Benefit Information  
Benefit Summary  
Benefit Payment History  
Withholding Elections  
Direct Deposit Elections  
Year to Date  
1099-R  
Personal Information  
**Beneficiaries**  
Forms  
Communications  
Correspondence  
Statements  
Help  
Contact Information  
Site Tour  
User  
Profile  
Communication Settings  
Sign Out

**Please keep your beneficiary designations updated.**

**Retire, Jane (xxx-xx-1234)**

Click to view other benefits: [Service Retirement \(Active\)](#)

**Beneficiaries** view as grid

<p><b>John E Retire</b> Husband born 3/28/1933</p> <p><b>Primary</b> Nominated Beneficiary</p> <p><b>Death Benefit</b></p> <p><b>100%</b> Distribution</p>	<p><b>John E Retire</b> Husband born 3/28/1933</p> <p><b>Primary</b> Nominated Beneficiary</p> <p><b>Last Payment Benefit</b></p> <p><b>100%</b> Distribution</p>	<p><b>John E Retire</b> Husband born 3/28/1933</p> <p><b>Primary</b> Nominated Beneficiary</p> <p><b>Continuance</b></p> <p><b>100%</b> Distribution</p>
<p><b>Joe B Retire</b> Son born 11/28/1962</p> <p><b>Alternate</b> Nominated Beneficiary</p> <p><b>Death Benefit</b></p> <p><b>100%</b> Distribution</p>		

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### 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.

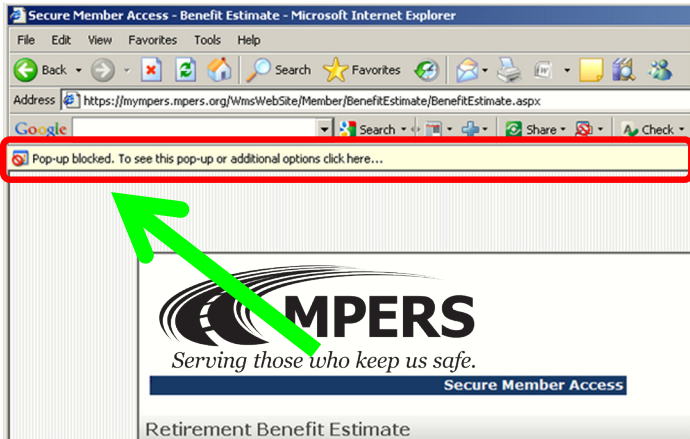
#### ❸ Survivors/Beneficiaries

- This is the person(s) designated for the type of benefit selected and includes both Primary and Contingent Beneficiary(ies).
- 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

## myMPERS 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.



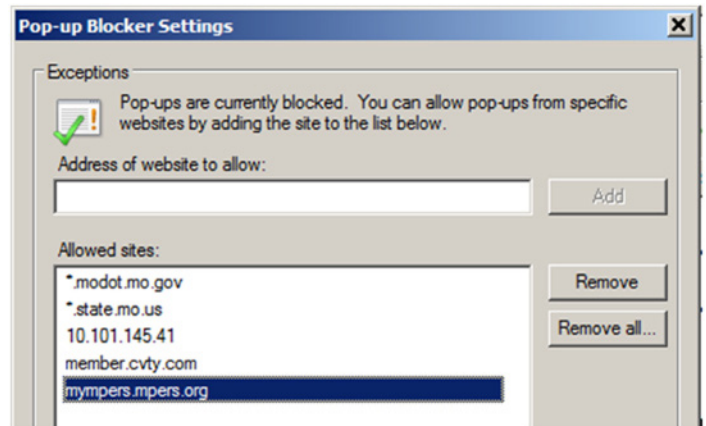
The following website provides instructions to disable pop-up blockers for:

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

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

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

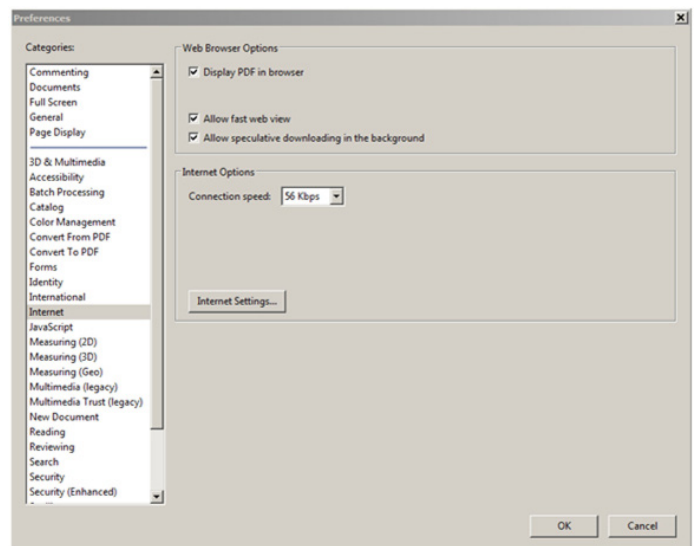
A. While in **Internet**, open the tools tab, hover over **Pop-up Blocker**, then click on **Pop-up Blocker Settings**. Look to see if “mympers.mpers.org” is in the list of **Allowed** sites.



**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.





## myMPERS Secure Member Access Troubleshooting - General Questions and Answers

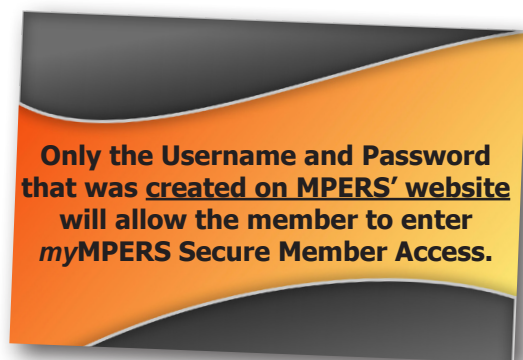
**Q. Can someone still register for myMPERS Secure Member Access without an email address?**

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.***



## 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 or verbal consent from the member.*

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

