



CHANGES  
AHEAD

# Leaving State Employment

## Introduction

Whether you have already left or are considering a career outside of state employment, no longer working for the state may impact your future retirement benefit. There are several factors that will determine what happens after you leave.

## Vested Status

The state laws regarding retirement that are in effect on the date you leave state employment determine your eligibility for a future benefit and the provisions used to calculate your benefit. Members must have at least five years of credited service to be vested. Once you are vested, your future benefit is calculated using a formula that includes credited service, a multiplier (determined by the plan you are in), and final average pay.

### **Benefit-Eligible Position**

*A position normally requiring the performance of duties, by a state employee, not less than 1,040 hours per year (half-time or greater). The employer determines if the position is benefit eligible.*

### **Prior to Vesting**

If you leave state employment prior to vesting, you will be considered terminated, non-vested and will not be eligible for a future retirement benefit. At time of separation, your service earned will be forfeited. Should you return to work for the state, the forfeited service will be restored after working for one continuous year in a benefit-eligible position.

### **After Vesting**

If you leave state employment after vesting, you will be a vested-former member and will be eligible for a future retirement benefit.

Any 2011 Tier member (vested or not) who takes a refund of employee contributions, forfeits his/her credited service. 2011 Tier members who take a refund of contributions will have an opportunity to buy back the forfeited service upon returning to state employment. After working continuously for at least one year in a benefit-eligible position, your forfeited service will be restored after you pay back the refunded amount, plus interest. The amount you will pay back into the System will be more than the refund you received.



## Which Plan Are You In?

To understand when you will be eligible to receive retirement benefits and how your benefit will be calculated, you must know in which plan you are a member. MPERS' members are in one of three retirement plans; the Closed Plan, the Year 2000 Plan, or the 2011 Tier.

Below is a general description of membership in each plan. Plan information can also be found 1) on your annual benefit statement, 2) by logging in to *myMPERS* Secure Member Access, or 3) by contacting an MPERS benefit specialist or your human resource representative.

### Closed Plan (non-contributory)

Hire Date: Prior to 7/1/2000

You are a member of the Closed Plan if, on June 30, 2000, you were

- An active member of the Closed Plan (actively employed in a benefit-eligible position), or
- A vested-former member of the Closed Plan (eligible for future retirement benefits under the Closed Plan, but no longer working for the state).

### Year 2000 Plan (non-contributory)

Hire Date: 7/1/2000 — 12/31/2010

The Year 2000 Plan became effective July 1, 2000. You are a member of the Year 2000 Plan if

- You were hired for the first time in a benefit-eligible position on or after July 1, 2000, but prior to January 1, 2011, or
- You were a Closed Plan member who left state employment prior to becoming vested (not eligible for a future retirement benefit) and returned to work in a benefit-eligible position on or after July 1, 2000.

### 2011 Tier (contributory)

Hire Date: 1/1/2011 — present

You are a member of the 2011 Tier if you

- Were hired for the first time in a benefit-eligible position covered by MPERS or the Missouri State Employees' Retirement System (MOSERS) on or after January 1, 2011.

To earn interest on your 2011 Tier employee contributions, you must be vested or actively working in a benefit-eligible position on the last working day of June.

## Service Stops Accruing When You Leave State Employment

You earn one day of creditable service for each day you work for MoDOT or MSHP in a benefit-eligible position. Once you leave state employment, you no longer accrue service.

Because credited service is a component of the benefit formula, it is important to remember that leaving state employment prior to reaching normal retirement eligibility may affect

- **when** you may begin receiving a retirement benefit, and
- **the amount** of your monthly retirement benefit.

If you are vested, considering leaving state employment, and would like to see how your future benefit may be affected, you can contact an MPERS benefit specialist.

## Returning to Work for the State of Missouri

Vested members returning to work for MoDOT, MSHP, or MPERS in a benefit-eligible position will immediately be eligible have their prior service reinstated and added to their current period of employment.

Non-vested members returning to work for MoDOT, MSHP, or MPERS must work in a benefit-eligible position for one continuous year to have previously forfeited service reinstated and added to their current employment.

Any 2011 Tier member who left state employment and took a refund of employee contributions must work at least one continuous year in a benefit-eligible position and repay the refund plus interest before forfeited service can be restored.

If you decide to work for the state of Missouri in a benefit-eligible position covered by the MOSERS, the rules above apply.

## Refund of Employee Contributions – 2011 Tier Members Only

As a member of the 2011 Tier, you contribute four percent of each paycheck towards your future retirement benefits. This is called employee contributions. If you request a refund of your employee contributions when you terminate employment, you will forfeit all rights to benefits for that period of service.

**Refunds are not automatic.** To receive a refund, you must submit a *Request for Refund of Employee Contributions* form. Refunds will be paid after 90 days from the date you leave state employment or MPERS receives your refund request, **whichever is later**. If you are married at the time you request a refund of employee contributions, your spouse must consent to your election by signing the *Request for Refund of Employee Contributions* form. If you choose to roll over your employee contributions, a representative from your rollover agency must also complete and sign a section of the form.

If you have a valid email address on file with MPERS, a confirmation email will be sent once your refund has been processed notifying you of the exact date your check will be mailed and the estimated amount of your refund.

There are circumstances when members are not eligible for refunds:

- members eligible for normal retirement
- members on disability
- members with a DBO on file
- vested-former members who are eligible for normal retirement (and their eligible survivors)

There is no deadline to request a refund of your employee contributions (other than prior to eligibility for normal retirement). If you terminate employment and are not vested, your contribution balance will not earn interest. However, if you are vested, your balance will continue to earn interest payable on June 30 of each year based on your account balance as of July 1 of the previous year.

## Correspondence From MPERS

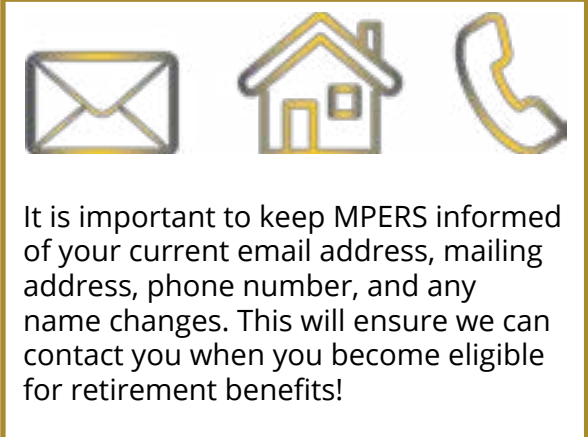
### When You Leave State Employment

Within 45 days of leaving state employment, vested-former members will receive correspondence from MPERS explaining

- the retirement plan you participate in,
- when you will be eligible for a retirement benefit, and
- an estimate of your future benefit for normal retirement and early retirement, if applicable.

### 2011 Tier Member Only

You will also receive correspondence from MPERS with information regarding how you may request a refund of your employee contributions.



### Early Retirement Notification (if applicable)

Approximately 90 days prior to the date you are first eligible for early (reduced) retirement, MPERS will send you correspondence explaining your retirement options. If you receive this information, please understand that you are not required to retire early. You may wait until you are eligible for normal retirement to act. Estimates for both early and normal retirement will be sent at this time to help you compare and evaluate what is best for you.

### Normal Retirement Notification

Approximately 90 days prior to the date you are first eligible for normal retirement, MPERS will send you correspondence, retirement estimates, and the *Notice of Retirement* form to start the retirement process. While you are not required to retire at this time, delaying will not increase your benefit amount.

### Work-Related Felonies

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
- Felony of receiving stolen property under Section 570.080
- 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

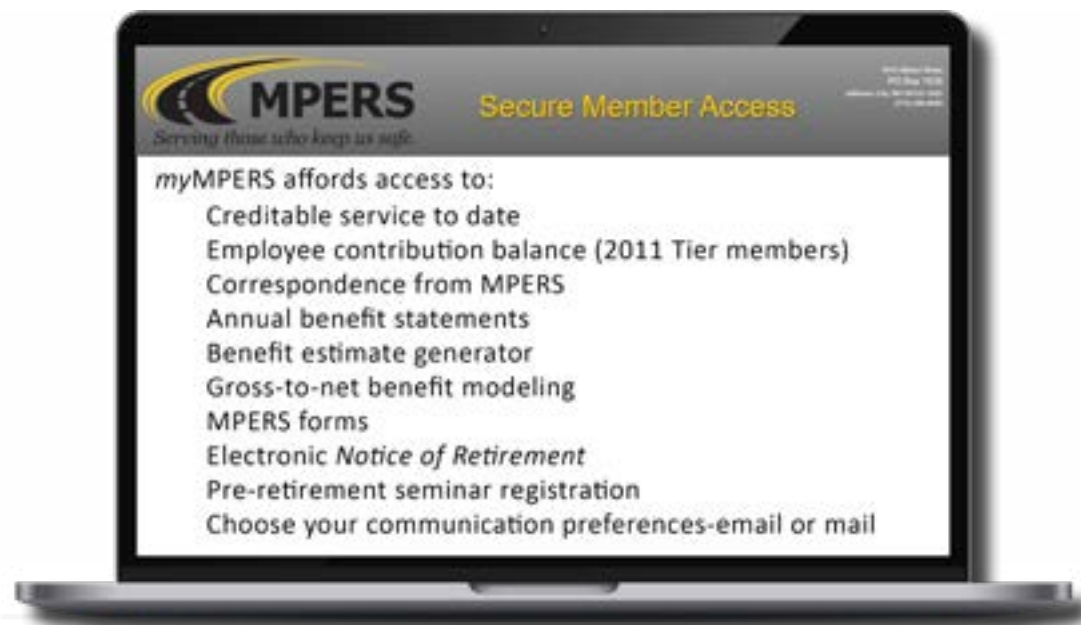
However, if you were vested prior to August 28, 2014, you will be eligible for a monthly benefit based on the service accrued prior to that date.

### myMPERS Secure Member Access - 24/7

Information regarding your MPERS benefits is available online through *myMPERS* Secure Member Access.

- Go to [www.mpers.org](http://www.mpers.org).
- Click on the *myMPERS* Login graphic for Secure Member Access.
- Enter your username and password or click on Enroll Now to request an enrollment PIN.

Please note that once you terminate employment, if you are not vested, your access to *myMPERS* will also terminate.



## Frequently Asked Questions

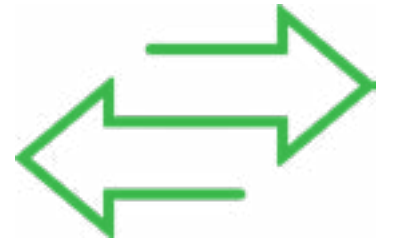
### Do I need to contact MPERS when I leave employment with MoDOT or MSHP?

Your employer will notify MPERS when your employment terminates. Unless you have specific questions, there is no need to contact MPERS when you leave employment. If you are vested or have employee contributions, MPERS will send correspondence to you within 45 days of your termination explaining your options regarding future benefits or a contribution refund.

### If I leave my current position under MPERS and return to work in a position covered by MOSERS, can I transfer my MPERS service to MOSERS?

There is a reciprocal service provision that will allow you to transfer service between MPERS and MOSERS at no cost to you.

This type of service can be used to satisfy the vesting requirement and to determine the amount of your retirement benefit. Transferring service between MPERS and MOSERS is not automatic. If you are considering transferring service to MOSERS, you should contact MOSERS to initiate the transfer. Likewise, if you wish to transfer service from MOSERS to MPERS, please contact MPERS to begin the process.



### What does it mean to “grow” into the Rule of 80 (or 90 for 2011 Tier)? Can I “grow” into Rule of 80 (or 90)?

To become eligible for retirement under the Rule of 80, your age plus your service must equal 80 or more. For example, if you are 48 years old, you must have at least 32 years of service to be eligible for normal retirement ( $48 + 32 = 80$ ). While you are employed, your service and age are increasing simultaneously. If you leave state employment, you stop accruing service; however, you continue to get older. To grow into the Rule of 80 means only your age is increasing to reach eligibility.

#### Closed Plan Members

If you are a member of the Closed Plan, you can grow into Rule of 80 eligibility, even if you elect the Year 2000 Plan at retirement. For example, if you are 50 years old and have 25 years of service when you leave state employment, you are 5 years shy of attaining Rule of 80 ( $50 + 25 = 75$ ). You grow into the Rule of 80 as you get older, which means you will reach retirement eligibility under the Rule of 80 at age 55.

#### Year 2000 Plan Members and 2011 Tier Members

A Year 2000 Plan or 2011 Tier member cannot grow into the Rule of 80 (or 90) if they terminate employment prior to becoming eligible for normal retirement. To become eligible for normal retirement under the Rule of 80 (or 90), you must accrue service and age simultaneously as an active employee.





### How will my unused sick leave credit be affected by leaving state employment prior to retirement?

At retirement, you could receive one month of credited service for every 168 hours of unused sick leave reported to MPERS by your employer. Unused sick leave credit can be added to your credited service for benefit calculation purposes, but it cannot be used to reach retirement eligibility.

#### Closed Plan Members

Closed Plan members who choose to retire under the Closed Plan must be eligible for early or normal retirement when they leave state employment to receive credit for their unused sick leave.

Closed Plan members who choose to retire under the Year 2000 Plan will receive credit for unused sick leave.

#### Year 2000 Plan Members

To receive credit for your unused sick leave, you must be vested when you leave state employment.

#### 2011 Tier Members

To receive credit for your unused sick leave, you must have terminated after you reached early or normal retirement eligibility or have retired directly from active employment.

### What happens if I leave state employment and die prior to reaching retirement eligibility?

If you are vested and die prior to retirement, your spouse (to whom you are married on your date of death) or dependent children under age 21 may be eligible for survivor benefits.

The monthly benefit for your surviving spouse will be based on the benefit you have accrued as of your date of death and calculated according to the joint & 100% survivor payment option. Benefits continue for the lifetime of your spouse.

If there is no eligible surviving spouse, a total of 80% of your monthly base benefit, in equal shares, will be paid to your dependent children under age 21. If a child is under 18 years of age, benefits will be paid to the surviving parent as natural guardian of the child (if the parent has custody or assumes custody of the child), or to the legal guardian until the child is 18 years old.

#### Closed Plan and Year 2000 Plan Members

Your eligible survivors are entitled to benefits effective the month immediately following your date of death.

#### 2011 Tier Members Only

If you are a vested-former member at the time of your death, your eligible survivors will begin receiving their survivor benefits at the time of your normal retirement eligibility date.

*This brochure is intended for members who are working in a benefit-eligible position and leave state employment prior to becoming eligible for retirement. We recommend you contact an MPERS benefit specialist prior to leaving to see how it might affect your benefits. If there is any difference between the information provided in this brochure and the laws or policies that govern MPERS, the law and policies will prevail.*

### Contact Information for Other State-Sponsored Benefits

If you have questions regarding how your other state-sponsored benefits might be affected by leaving state employment prior to retirement, please contact the appropriate benefit provider.



MSHP Employee Benefits



MoDOT Employee Benefits

#### MoDOT/MSHP Employee Benefits

MoDOT: (877) 863-9406

MSHP: (573) 526-6136

Website: [www.modot.mo.gov/newsandinfo/benefits.htm](http://www.modot.mo.gov/newsandinfo/benefits.htm)



Missouri Consolidated Health Care Plan

#### Missouri Consolidated Health Care Plan

Toll Free: (800) 487-0771

Website: [www.mchcp.org](http://www.mchcp.org)



#### MO Deferred Comp Mission Square Retirement

Toll Free: (800) 392-0925

Website: [www.modeferredcomp.org](http://www.modeferredcomp.org)

### Mo CAFE

State of Missouri Cafeteria Plan

#### Cafeteria Plan

Central Bank/ASI

Toll Free: (800) 659-3035

Website: [www.mocafe.com](http://www.mocafe.com)



## **MoDOT & Patrol Employees' Retirement System**

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