



PROCEDURES MANUAL

2017-2018



Please note this Procedure Manual is the 2017-2018 edition. Changes are being made to the manual in 2019 and will be announced later in the year. In the meantime, you may continue to reference this version.

Please refer to the Employers website at www.mosers.org/employers for more information including new instructional videos on how to interact with the MOSERS Employers Secure Site.

MOSERS

Contact Information

Address

PO Box 209
Jefferson City, MO 65102-0209
Visit our office at 907 Wildwood Dr.

Business Hours

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

Phone Numbers

(573) 632-6100 • (800) 827-1063
MO Relay: 7-1-1 (Voice) • (800) 735-2966 (TTY)

Fax

(573) 632-6103

Email

Members: mosers@mosers.org
Employers: employers@mosers.org

Website

www.mosers.org

Social Media



Table of Contents

Employer Resources

Dedicated Employer Email Address	3
Access Authorization for New Employers	3
Access Authorization Secure Employer Login Form	4

Secure Employer Access Features

How to Reset Your Password.....	5
Member Data and Forms	5
Account Info	5
Reports/Lookup	5
Error reports	5
Miscellaneous.....	5

Employer Training and Communications

Newsletters for Employers	6
HR Update	6
DC Update	6
Individualized Training for New HR Staff	6
Benefits U Annual Conference	6
Employee Training	6
Pocket Change	6
MSEP 2011 Webinars.....	7
PreRetirement for Colleges and Universities.....	7
PreRetirement Planning	7

Benefit Eligibility

How do I determine if a position is benefit-eligible?	8
College and University Retirement Plan (CURP)	9
Employees Working in Multiple State Positions.....	10

MOSERS Retirement Plans and Benefits

Retirement Plan Comparison Tables	10
Which Plan am I in?	10

New Hire/Member Instructions and Resources

SEBES.....	11
Instructions for Employers	11
Instructions for New Employee.....	12
New Employee Resources	12
Employee Self Service Portal (ESS)	12
Colleges and Universities	12

Transfers

Transfer Form or SEBES.....	13
As the Hiring Employer	13
As the Previous Employer	13
Leave Reciprocity Between State Agencies	13

Basic Life Insurance

Member Coverage Details.....	14
IRS Tax Liability Chart	14
Travel Assistance.....	15
Life Services Toolkit.....	15

Optional Term Life Insurance

Member Coverage Details.....	16
Waiver of Premiums.....	16
Family Status Change	16
Annual Term Life Insurance Review Period.....	16
Portability/Conversion of Life Insurance Changes.....	16
Life Insurance Coverage for Teachers	17
Spouse & Dependent Coverage Details	17
LTD and Waiver of Premiums	18
Definitions of Child and Spouse	18
Spouse or Child in Armed Forces.....	18
Proving Insurability	18

Leave of Absence

Leave of Absence/Back to Work Form.....	19
Job Status Change.....	20
Layoffs.....	21
Paying for Benefits During a Leave of Absence.....	21
Military Leave	22
Service Credit.....	22
Life Insurance	22
Dependent Coverage.....	22
Long-Term Disability.....	22
Military Leave Procedures	22
War	22
USERRA Guidelines	22

Long-Term Disability (LTD)

What You Should Know	23
Applying for LTD Benefits	23
Standard Insurance and the Workplace Possibilities Program	24

Termination of Employment

General Information.....	25
Employees Retiring Directly From Active Employment	25
Portability/Conversion of Life Insurance Changes.....	25
MSEP 2011 Terminations.....	26

Service Credit

Purchase/Transfer of Service	27
Application to Correct Service Form	28

Retirement Resources - A Lifetime Benefit

Applying for Retirement.....	29
Retire Online.....	29
<i>Retirement Guide</i>	29
Retirement Tips.....	30
Comparison Calculator.....	30
Healthcare Questions.....	30
Two-Step Retirement Process.....	30
Sick Leave at Retirement.....	31
BackDROP (MSEP/MSEP 2000).....	31
Eligibility.....	31
BackDROP Date.....	31
BackDROP Period.....	31
Monthly Retirement Benefit.....	31
Lump-Sum Amount.....	31
Benefit Payment Options.....	32
Life Events and Retirement Benefits.....	33
Death Before Retirement (General State Employees).....	33
Duty-Related Death.....	33
Death After Retirement (General State Employees).....	33
Marriage and Irrevocable Elections.....	33
Return to State Employment in a Benefit Eligible-Position.....	33
Survivors.....	34
Forfeiture/Disqualification of Retirement Benefit.....	34
Member Demographic Changes.....	34

Submitting Payroll and Contributions to MOSERS

Contribution Rates.....	35
Non-SAM II Employer Payroll Submissions.....	35
Retirement Eligible Gross Pay.....	36
Monthly Error Reports	36
SAM II Mailing Address Mismatch Report.....	36
Annual Term Life Insurance Review and Annual Salary Verification Report.....	36
AAR and Terminated Report Instructions.....	37
Aged Accounts Report Codes.....	37
Publication Order Form- Online.....	38
Glossary.....	39

Employer Resources

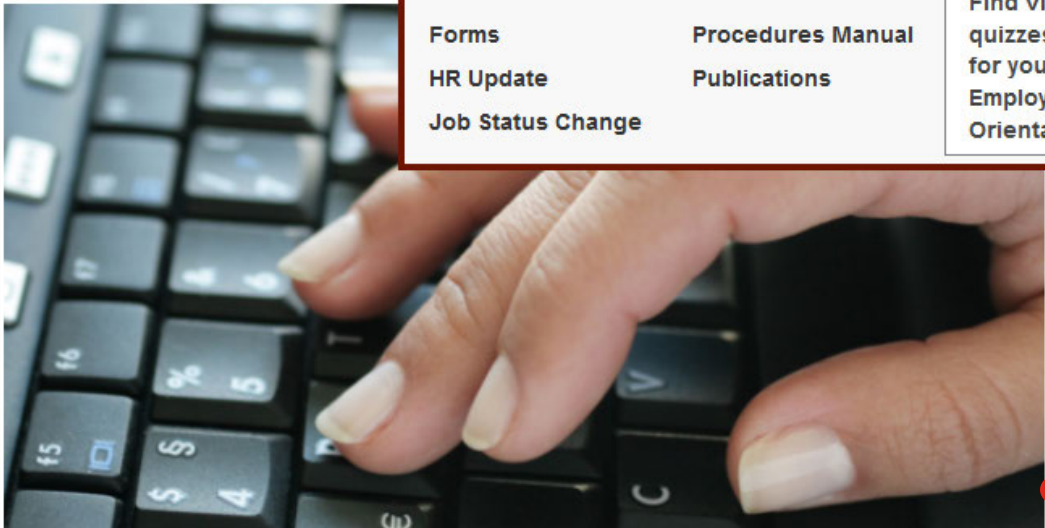
Dedicated Employer Email Address for Questions and Concerns

In an effort to consolidate communication to and from employers, MOSERS has created an email address for you. Email employers@mosers.org for all questions, and if we're not able to assist you, we will forward your question or concern to the appropriate department or person for response.

Access Authorization for New Employers to MOSERS Secure Employer Website

Apply for secure access to manage your employees' MOSERS-sponsored benefits, submit forms, run reports, and receive SEBES access by going to www.mosers.org. Click on the **Employer** tab at the top of the page, and then select the *Request Access to this Feature* link to complete the *Access Authorization* form. All information contained within our secure employer site is strictly confidential and shall be treated as such. The information is to be used only in conjunction with the performance of mandated duties. The form will need to be signed by the director of your agency, or the president of your university or college. After completing the form and receiving the required signatures, please email the form to employers@mosers.org. An example of the form is provided on the following page.

Once your access has been approved, you will be notified by email to return to the employer site. You will then click on *Register for a Password* and create a password to complete the process. You will be contacted regarding employer training after your access is approved.

Members	Retirees	Employers	Investments	Press Room	About MOSERS
Home » Employers		Benefits U Contribution Rates CURP Forms HR Update Job Status Change	MSEP 2011 Optional Life Calc Order Form Procedures Manual Publications	<div style="border: 1px solid black; padding: 5px; text-align: center;"> NEO PACKET Find videos, quizzes, and more for your New Employee Orientation (NEO). </div>	<div> Employer Login you can and work error forms and view service employees. </div> <div> <input type="text"/> - <input type="text"/> - <input type="text"/> Password <input type="password"/> <div style="border: 1px solid black; padding: 5px; text-align: center; background-color: #800000; color: white;">Secure Login</div> </div> <div style="border: 2px solid red; border-radius: 50%; padding: 5px; text-align: center;"> Request Access to this Feature </div> <div> Register for a Password Forgot Employer Password Login as a Member </div>
					
<p>The MOSERS website offers valuable information, forms, and training for employers and HR representatives. This includes secure access to employee information through our Secure Employer Login to the right.</p> <p>NEO Packet</p>					
<div style="background-color: #0056b3; color: white; padding: 5px;">Recent News</div> <div> When Do Retirees Receive Their Monthly Benefit Payments? Divorce and Your Benefit Payment </div>					

Access Authorization Secure Employer Login Form



Missouri State Employees' Retirement System
 PO Box 209 • Jefferson City, MO 65102-0209
 Phone: (573) 632-6100 • Toll Free: (800) 827-1063 • Fax: (573) 632-6103
 Email: mosers@mosers.org • Website: www.mosers.org



EPA

Access Authorization Secure Employer Login

Reset Form

Please print. • See reverse side for instructions.

SECTION A - PERSONAL INFORMATION (EMPLOYER REPRESENTATIVE)

Social Security Number or Member ID **Date of Birth**

Name (last/first/middle)

Title/Position

Work Phone Number **ext.** **Fax Number**

Work Email Address

Department/Agency Name

Department/Agency Address (street/city/state/zip)

Department # (if applicable)

Agency/Division #

Organization/Section #

Attach list or list Agency/Organization responsibilities

SECTION B - ACCESS AUTHORIZATION (AGENCY DIRECTOR)

The employee listed above has authority to access confidential employee information on MOSERS' website through the Secure Employer Login. As agency director, I have read the important legal information provided on the back of this form, and hereby authorize MOSERS to grant the above employer representative access to the Secure Employer Login.

Director's Name (please print)

Signature **Date**

Secure Employer Access Features

How to Reset your Employer Secure Password

If you have inadvertently locked yourself out of MOSERS employer secure site, please email us at Employers@mosers.org to reset your password attempts.

Employers with secure access may view the following reports/applications online:

- **Member Data and Forms** - Enter employee's SSN to view information for a specific employee and to submit forms:

- View member demographic information
- Run retirement estimates
- View Life Insurance
- View Service Credit History
- *Application to Correct Service* Form
- *Termination* Form
- *Leave of Absence/Back to Work* Form
- *Notification of Change* Form
- Transfer Form

Note: Please do not put comments in the comments field unless absolutely needed. Example: If an employee terminates coverage, please do not enter "resigned in good standing" in the comments field. This will remove the form from automatic processing.

- **Account Info**

- Change Password on Employer Secure Site
- Submit Security Question for Employer Secure Site

- **Reports/Lookup**

- Eligible to Retire Report – This report allows you to view your employee's retirement eligibility up to 10 years in the future.
- 01/01 Life Insurance Coverage Amounts (only available January through March)
- Retirement Plan Look up – This feature allows you to see the plan your new hire will be placed in and to determine if they will owe contributions.
- Service Report – This report allows you to see the months, days and years of MOSERS and Merit System service.

- **Error Reports** – All reports include a link to instructions

- Active Pending Application (ACPA) (Daily)
- Aged Accounts Report (AAR) (Monthly)
- Missing Email (Daily)
- MOSERS Invalid Address (Daily)
- Current and Previous Month Retiree Sick Leave (Monthly)
- Retirees Requiring Termination Forms (Monthly)
- SAM II Address Match (Twice monthly)
- Terminated Report (Monthly)
- Transfer Report (Monthly)
- Annual Salary Verification Report (annually in August and September)

- **Miscellaneous**

- Order Publications
- Link to SEBES

Employer Training and Communications

Newsletters for Employers

HR Update Monthly Newsletter

HR Update is an electronic newsletter that notifies you about important information to know or take action upon. The newsletter is sent via email (in HTML format) each month. For your convenience, HR Updates are archived on our Employer site. If you have not already subscribed, we encourage you to do so right away. Remember to re-subscribe if your email address changes as the result of a name or employer change.

To subscribe to HR Update go to: www.mosers.org/Employers/HR-Update/HR-Mailing-List-Manager.aspx

DC Update Newsletter

Visit www.modeferredcomp.org and join the plan's email list to receive timely news, quarterly DC Updates, important savings tips, and much more.

Individualized Training for New Employers/Personnel/Payroll/HR Representatives

MOSERS is pleased to offer one-on-one training for new Employer/Payroll/HR staff with employer secure access. We can either come to your facility, or you may come to MOSERS, whichever is more convenient for you. There is no cost for this training. A representative from MOSERS will walk you through employer features on the secure website, available reports, benefits, and necessary action needed to resolve any potential errors. Please email Employers@mosers.org to schedule your training.

Benefits U Annual Conference

Each fall, MOSERS organizes and sponsors an education conference for employers who are responsible for benefit administration at their organizations. This free conference is held annually and provides education for current and new benefits from MOSERS, MCHCP, ASI, MO Deferred Comp, and others. Watch your July and/or August HR Updates for enrollment instructions.

Employee Training

The Perfect Training for New and Early Career Employees

State of Missouri employees are unique because they have access to a number of valuable employee benefits that can help in a variety of ways along their financial journey. The problem is it's not always easy making sense of those benefits and understanding how they fit together. What benefits can impact their bottom line while they're working? Where will money come from in retirement? What's the best way to save extra money for retirement? What's investing all about? What if they have questions?

In an effort to help state of Missouri employees navigate these common questions, MO Deferred Comp is offering the Pocket Change financial seminar. Presented by deferred comp education specialists, this training session tackles both general and state-employee-specific financial topics in a fun and unique way.

Built on real feedback from state of Missouri employees, this session covers:

- Retirement Paycheck Sources
- Budgeting
- Spending Wisely
- Saving & Investing

At the conclusion of the Pocket Change presentation, all attendees leave with a personalized 'roadmap' that helps them make informed financial decisions now and in the future.

Employees can register for select sessions by visiting www.modeferredcomp.org and clicking the gold 'Event Registration' button at the top of the page. This session is also available via special HR request. If you're interested in bringing this educational opportunity to your agency, contact Defined Contribution Plan Education & Marketing Coordinator Brooke Rowden directly at 573-632-6143 or via email at brooker@mosers.org



PreRetirement Seminars

MOSERS has been offering PreRetirement Seminars to its members since 1984. These seminars focus on MOSERS retirement benefits and most sessions include information provided by MO Deferred Comp, Missouri Consolidated Health Care Plan (MCHCP) and Social Security. There is no cost to attend these sessions and members are welcome to bring a guest. HR representatives are also encouraged to attend.

MSEP 2011 PreRetirement Webinars and Seminars

- Designed for members of MSEP 2011 (those first hired in a benefit-eligible position on or after January 1, 2011) who are within five years of retirement eligibility
- Online webinars are from 9:30 a.m. – 11:00 a.m. and are followed by a Q & A session until 11:00 a.m.
- Day sessions in Jefferson City include lunch and are from 8:30 a.m. – 2:00 p.m.

MSEP/MSEP 2000 PreRetirement Seminars

- Designed for members of MSEP or MSEP 2000 who are within five years of retirement eligibility
- Sessions currently offered via in-person seminars in Jefferson City and various other locations throughout the state
- Day sessions include lunch and are from 8:30 a.m. – 4:00 p.m.
- Evening sessions include a box dinner and are from 6:00 p.m. – 9:30 p.m. and cover MOSERS retirement benefits only.

MSEP/MSEP 2000 PreRetirement Seminars for Colleges and Universities

- Designed for higher education institution employees who are within five years of retirement eligibility
- Part-day session covers MOSERS retirement benefits only (some campus HR staff may provide information on health insurance or other benefits)
- Held on campus at specific colleges/universities around Missouri
- College/University staff may also attend one of MOSERS regular PreRetirement Seminars.

Visit the MOSERS PreRetirement webpage at www.mosers.org/preretirement to view the schedule, instructions on how to register and for other information regarding the PreRetirement Seminars (cancellation policy, etc.).



Benefit Eligibility

How do I determine if a position is eligible for benefits?

The intent of a benefit-eligible position is to retain the services of a permanent employee. The decision about whether or not a position is benefit-eligible should be based on an analysis of the position and not based on who will fill the position. The determination of the intent of the position is the responsibility of the appointing authority. To that end, the position must meet two criteria:

1. The position must be in the nature of an ongoing (a multi-year position including a position covered by a contract) or permanent position.
2. The position must normally require the performance of duties of not less than 1,040 hours per year.

If the position meets both requirements, the position is eligible for MOSERS benefits. If not, the position is not eligible for MOSERS benefits. Employees who are not eligible for MOSERS benefits should be so informed at the time of their employment. The process for determining if a position is benefit-eligible is the same whether the employee is newly hired or previously retired.

If an employee is hired into a benefit-eligible position but works less than 1,040 hours per year, does the employee remain eligible for benefits?

Yes, because the position is eligible for benefits. However, if the duties of the position were materially changed so that it no longer required at least 1,040 hours per year, then the employer should reassess the position to determine if it would meet the criteria necessary to be a benefit-eligible position in the future.

If an employee is hired into a non-benefit-eligible position but works more than 1,040 hours per year, is the employee eligible for benefits?

No, because the position is not eligible for benefits. However, if the duties of the position were materially changed so that it required at least 1,040 hours per year, then employers should reassess the position to determine if it would meet the criteria necessary to be a benefit-eligible position in the future.

Are “temporary” employees eligible for benefits?

Generally speaking, temporary employees are not eligible for benefits. However, sometimes an agency may hire an individual as “temporary” and move them into a full-time position. In that case, the employee should be coded for benefits from the beginning of employment because the “position” is benefit-eligible.

If an employee works three one-third time positions, is this employee benefit-eligible?

Yes, an employee who is employed in multiple positions within a single agency is considered to be working in a single position for purposes of determining whether the person is in a benefit-eligible position.

Why is benefit eligibility so important?

Employees across the state should be treated consistently and fairly. Employers should review all positions, especially part-time positions, periodically to be sure they are coded correctly. If the nature of a position has changed, for whatever reason, it is important that you inform MOSERS of the change so benefits can either be started or terminated as a result of the change.

Working after Retirement?

Routinely, MOSERS receives calls from retirees and agencies regarding potential part-time reemployment. Typically, the question surrounds the “hours” the retiree can work. It is important to note that it is not the number of “hours” the employee can work; it is the position into which he/she is hired. Since we are not aware of every position within every agency, this is a question we cannot answer. The agency is in the best position to determine if a position is eligible for benefits.

Note: Determining eligibility is all about the position, not the person in the position.

Eligibility requirements are set forth in the Revised Statutes of Missouri (RSMo) under chapter 104.010 and 104.1003 (definition of an employee) and the MOSERS Board of Trustees’ Rules. A complete list of board rules may be found on our website.

College & University Employers (CURP Plan)

CURP is a defined contribution plan for education employees at regional colleges/universities in Missouri. Under CURP, employers and employees (newly hired on or after July 1, 2018) make contributions to the employee's account. CURP is administered in accordance with Sections 104.1200 through 104.1215 of the *Revised Statutes of Missouri*. The Missouri State Employees' Retirement System (MOSERS) is responsible for implementing and overseeing administration of the plan. TIAA is the third party administrator.

The participating university institutions are responsible for enrolling participants. Employers will determine member eligibility for CURP based on the law and MOSERS' board rules. To be eligible to participate in the plan, participants must be "education employees," defined as teaching personnel, instructors, assistant professors, associate professors, professors, and academic administrators holding faculty rank. The MOSERS Board of Trustees has further clarified this definition, stating that the primary duty of education employees in CURP is to teach or perform research, except for academic administrators holding faculty rank. These administrators will be eligible for CURP regardless of whether their primary duty is to teach or perform research.

To be eligible for participation in CURP, an employee must:

- Meet the definition of an education employee.
- Not have service credit under another plan administered by MOSERS.
- Be employed in a benefit-eligible position at one of the following institutions:
 - Harris-Stowe State University
 - Lincoln University
 - Missouri Southern State University
 - Missouri State University
 - Missouri Western State University
 - Northwest Missouri State University
 - Southeast Missouri State University
 - Truman State University
 - University of Central Missouri

If the member meets these requirements, they will participate in CURP on the first day after they begin employment at the institution and will continue to participate until one of the following occurs:

- They cease to be an eligible employee.
- The plan is terminated.
- They elect to become a member of MOSERS (Please see the *College and University Retirement Plan Handbook* for additional rules and information.)

CURP is not available to:

- Any college or university employee hired before July 1, 2002.
- Employees hired on or after July 1, 2002 who don't meet the definition of "education employee."
- Employees of technical or vocational schools/colleges.
- Leased employees or independent contractors.

CURP Contribution Rate(s)

The employer contribution rate for Fiscal Year 2018 is 6.19%. Beginning July 1, 2018, the employer contribution rate will be set at 6% of payroll. Employees hired on or after July 1, 2018 will contribute 2% of payroll.

Notes:

- An employee with a terminal degree (Ph.D., Ed.D., etc.) doesn't necessarily meet the definition of an education employee.
- Coaches whose primary duties are coaching, not teaching or research, do not meet the definition of an education employee.
- Do not use SEBES to enroll members of the CURP plan (contact TIAA)
- Do use SEBES to enroll non-CURP benefit-eligible employees.
- Sick leave hours accrued in the CURP plan are transferrable to MOSERS in the event a CURP employee transfers to MOSERS.

Please see the *College and University Retirement Plan Handbook* on MOSERS' website for additional rules and information.

Employees Working in Multiple Positions for Multiple Employers

It is not uncommon for a state employee to work simultaneously in a full-time (benefit-eligible) position at one agency and a part-time position (not eligible for benefits) at another covered by MOSERS. This is a reminder that:

1. The employee will receive one day of service credit for each day worked in the benefit-eligible position.
2. Retirement contributions must be paid for both the full-time and part-time positions. When calculating the employee's retirement benefit, MOSERS will combine the salary of both positions (except judges with second appointments).
3. Basic life insurance and long-term disability (LTD) contributions should be made for the full-time position only (not part-time). (Note: life insurance is not available to employees of the state regional colleges/universities except for State Technical College of Missouri and Lincoln University.)
4. MOSERS will request an encrypted quarterly file of all colleges/universities to identify part-time employees working in multiple agencies. Please include all part-time employees in this file, including paid grad students.

Does the Employer Pay Contributions?

Type of Contribution	Primary Job (benefit-eligible)	Secondary Job (non-benefit-eligible)
Retirement	Yes	Yes
Basic Life	Yes	No
Long-Term Disability (LTD)	Yes	No

MOSERS Retirement Plans and Benefits

View the **Comparison of Retirement Plan Benefits for Active Members** on our website.

https://www.mosers.org/~media/Files/Adobe_PDF/Members/Brochures/Summ-of-Benefits_All.asbx

A Summary of Benefits chart for each individual retirement plan is available on the New Employee Orientation (NEO) page at: <https://www.mosers.org/Employers/New-Employee-Orientation.aspx>. For a complete description of all MOSERS retirement benefits, please visit our website or appropriate member handbooks.

What Retirement Plan Will My Employee Be Eligible For?

As you hire new employees, it may be difficult to determine which plan the member is eligible for. The following simple graph will help you determine which plan your employee will be a member of if they are a general state employee. In addition, you can log into SEBES and enter the member's identification number, hire date, and retirement plan type and the system will notify you regarding the member's plan type. This same information is available in the MOSERS employer secure site Retirement Plan Lookup.

Which Plan am I in?	
If you first worked in a MOSERS benefit-eligible position...	you are a member of...
prior to July 1, 2000 and are vested* in MSEP,	MSEP. At retirement you will elect MSEP or MSEP 2000.
prior to July 1, 2000, but left employment before becoming vested and returned to work in a benefit-eligible position any time after July 1, 2000,	MSEP 2000.
on or after July 1, 2000 but prior to January 1, 2011,	MSEP 2000.
January 1, 2011 or later,	MSEP 2011.

**Vesting is 5 years for members of MSEP and MSEP 2011. Effective January 1, 2018, vesting is 5 years for members of MSEP 2011 who are actively employed as of January 1, 2018.*

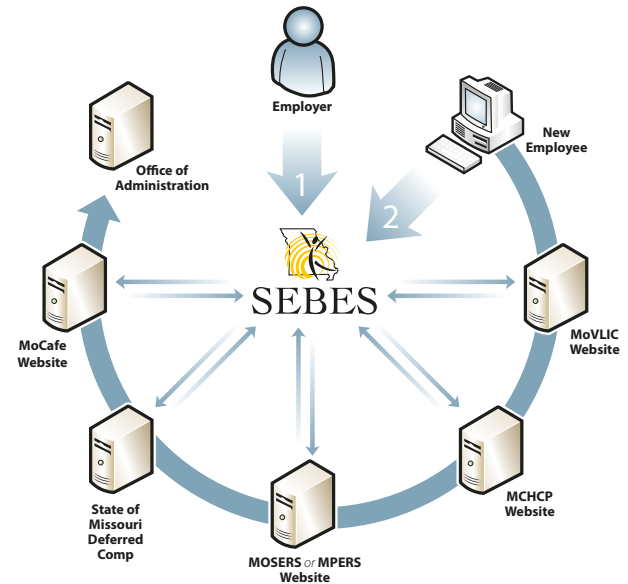
New Hire/New Member Instructions and Resources

SEBES Enrollment for New Hires (Excluding CURP and Transfers)

All new hires (or former members with at least a full calendar month break in service) will need to be keyed into the Statewide Employee Benefit Enrollment System (SEBES) on their date of hire. Through the SEBES website, the employee will be linked to each benefit provider's website to make elections based on their eligibility (www.sebes.mo.gov).

Instructions for Employers

1. Use either your MCHCP or MOSERS employer secure password to enter the new hire's demographic information into SEBES and SAM II (if applicable) on the employee's date of hire to initiate the enrollment process. You will enter the:
 - Social Security Number
 - Name (use full legal name from social security card as required by the Governmental Accounting Standards Board - GASB)
 - Address and phone numbers
 - Email Address (extremely important to expedite enrollment)
 - Hire date
 - Monthly Salary
 - County of work and residence
 - Benefit eligibility
 - Gender and marital status
 - Verification of lawful presence
 - Job classification information for colleges and universities only (non-CURP)
(It is critical that the job classification is selected correctly.)
2. Write the SEBES 31-day deadline date on a current enrollment card or benefit brochure and give it to the new employee. You may order these publications on the MOSERS website.
3. Verify the retirement plan for all new hires and notify them if they will be paying member contributions.
4. New employees will be automatically enrolled in deferred comp at a 1% contribution. Auto enrollment applies to **new** permanent full-time and part-time employees (excludes university, rehires, and previous temporary or seasonal non-benefit-eligible employees).
 - Employees have **30 days** to "opt out" of auto enrollment by adjusting their contribution amount to zero. It is important ESMTs are submitted in a timely fashion in SAM II for the member to make these changes online.
5. SAM II employers do not key deductions or fringes into SAM II for MOSERS benefits. Non-SAM II employers will need to key the necessary deductions for each new employee to have withheld on their payrolls and sent to MOSERS.
6. Please follow up with your new employees to confirm they have completed the SEBES enrollment process. A list of new employees and their completion status is available on the SEBES employer site under Reports.



*Colleges and Universities: SEBES does not apply to "education employees" enrolled in CURP or those who transfer from CURP to MSEP 2000. Click on CURP in the top menu bar of the **Employer Homepage** on MOSERS' website for information and forms.*

SEBES Instructions for the New Employee

- The new employee will receive a special SEBES password by email or regular mail. The preferred method is by email.
- Using the special SEBES password, the employee will sign on to www.sebes.mo.gov.
- For security reasons, the employee will be required to change the password before proceeding with benefit elections.
- Employees will then enroll in all applicable benefits, which will then be sent electronically to all benefit providers.
- The employee will receive a confirmation notice from each benefit provider.
- The SEBES website will remain open for 60 days, however, access to the MOSERS, MCHCP and ASI portions will shut down 31 days from the date of hire.
- After the deadline, the employee must contact the appropriate benefit provider to enroll or make changes.
- New employees wishing to "opt out" of the deferred compensation plan's auto enrollment must do so by adjusting their contribution to zero **within 30 days of their hire date**. Employees who opt out within this time frame will receive a refund of any contributions.

Need help? The SEBES helpdesk is at MCHCP. If you have any questions or problems, contact MCHCP customer support at (573) 751-0771 or 1-800-487-0771.

New Employee Orientation Resources

MOSERS has developed a New Employee Orientation online packet to help you inform new employees about their retirement, life insurance and long-term disability benefits through MOSERS. It includes interactive materials and videos you can use as part of your agency's orientation process. Check the Employers page on MOSERS' website for more information. In addition, there are new employee orientation videos and slide shows on the SEBES website under *Publications* at www.sebes.mo.gov.

Employee Self Service Portal (ESS)

ESS (<https://ess.mo.gov>) is a secure web portal administered by the Office of Administration that provides convenient access to individual payroll stubs, deduction information, leave balances, statewide electronic payroll announcements, agency-specific announcements and benefit providers such as MOSERS, MO Deferred Comp, MCHCP, and the cafeteria plan. ESS is available to current and former employees who have received a paycheck issued through SAM II during the past five years. Active employees must provide their last name, the last four digits of their social security number, date of birth, agency, net pay from their last paycheck, and ZIP code of residence.

Special Instructions for College and University New Hires

- Do not use SEBES for members of the CURP plan at colleges and universities. See the CURP page on MOSERS' Employer site (www.mosers.org/Employers/CURP) for more information.
- Do use SEBES to enroll all non-CURP benefit-eligible employees.

Contract Employees at Colleges and Universities

- It is **critical** that non-CURP members are correctly enrolled in SEBES as either contract or regular employees. Contract employees literally sign a contract that states they will be paid for a 9, 10, or 12 month period.
- If your faculty has 9-month faculty contracts (with options of being paid over 10 or 12 months) options are available to them upon their retirement. For example, if they wish to have a lump-sum payment at the end of May (representing June and July payroll), and contributions are made on that salary, it will be included in their calculation for retirement and their earliest retirement date would be effective June 1; however, if they prefer to receive their monthly payrolls in June and July, their earliest retirement date would be August 1. If they are receiving monthly payrolls for the months of June and July and are accruing service during those months their retirement date would be August 1. If they are paid in a lump sum for all of the payrolls at the end of May, then they can retire June 1.
- College and university faculty and staff are both eligible to participate in MO Deferred Comp. In fact, university employees are unique in that they can max out both a 403(b) and 457(b) savings plan in the same tax year. That means a university employee taking advantage of this feature could defer a total of \$36,000 to a retirement savings plan during a tax year. To date, approximately 500 college and university employees save with MO Deferred Comp. Visit www.mo457.com to learn more and enroll in this savings plan.

Employee Transfers from One State Agency to Another

Do I complete a Transfer Form or Key my New Hire into SEBES?

As the Hiring Employer

If you are the **hiring** employer, you must complete the electronic *Transfer of Employment* form if the employee has not missed an entire calendar month of payroll and is transferring to a MOSERS-covered position. Since the employee's optional term life insurance coverage will remain the same, no other form is required to continue coverage (if applicable).

As the Previous Employer

If you are the **previous** employer, please complete a *Termination of Employment* form and submit it to MOSERS.

Important Note: Transferring employees cannot increase optional term life insurance without proving insurability.

The *Transfer of Employment* form:

- Allows employers to notify MOSERS of the new agency/org numbers and the employee's start date with the new agency.
- Eliminates any MOSERS paperwork for employees (unless they wish to decrease optional term life insurance coverage or change their beneficiary information).

EXCEPTIONS FOR COMPLETING A TRANSFER FORM: You must enter the following transfers into SEBES since they will be eligible for at least one new benefit type:

- Employees returning to state employment who have missed an entire calendar month of payroll.
- Employees transferring from the Department of Conservation, Highway Patrol, Department of Transportation, or a state college/university (except State Technical College of Missouri and Lincoln University), which are not covered by MOSERS' life insurance plan.

Leave Reciprocity between State Agencies– Per HB971 of 1998, the following agencies will accept sick leave and tenure for annual leave accrual to and from state agencies:

1. Office of the State Auditor May 24, 1995
2. Missouri State Court System May 24, 1995
3. State Court Administration May 24, 1995
4. House of Representatives July 12, 1995
5. Lincoln University July 12, 1995
6. Northwest Missouri State University July 12, 1995
7. Joint Committee on Legislative Research August 8, 1995
8. Secretary of State September 12, 1995
9. Missouri Consolidated Health Care Plan September 12, 1995
10. Missouri State Employees' Retirement System October 10, 1995
11. Office of the State Treasurer November 14, 1995
12. Office of the Senate Administrator January 9, 1996
13. Office of the Attorney General April 9, 1996
14. State Technical College of Missouri September 10, 1996
15. State Juvenile Courts (other than single County Circuit) July 1, 1999



Basic Term Life Insurance for Member

Coverage Details

Amount of Coverage and Duty-Related Deaths	One times annual salary (minimum \$15,000). The annual rate of pay does not include overtime or any other irregular payments. If a member's death is determined to be duty-related, the designated beneficiary will receive three times the basic life insurance coverage amount. Life insurance is "term life" and does not accumulate a cash value. More detailed information may be found in the <i>Basic & Optional Life Insurance Handbook</i> .
Cost of Coverage	Free to eligible members as a state-sponsored benefit. Employer pays the premiums as a percentage of active payroll.
How to Enroll	Automatically enrolled. However, member must designate beneficiaries during the SEBES online enrollment process.
Eligibility Date	Eligible the day the employee becomes a member of MOSERS, if they meet the "actively at work" requirement.
Coverage at Retirement	\$5,000 (If retired within 60 days of leaving state employment). Employer pays premiums.
Beneficiaries	Primary and contingent beneficiaries will be elected by the member during the SEBES enrollment process at the time of hire. Members may update their beneficiary information at any time by submitting a revised beneficiary form online to MOSERS. The new designation will become effective when the form is received by MOSERS during their lifetime. While MOSERS keeps a record of the contingent beneficiaries submitted to us, they will only be listed on the member's <i>Annual Benefit Statement</i> . The member is automatically the beneficiary of spouse and child(ren) coverage.

Special IRS Tax Liability for Member's with Basic Life Insurance in Excess of \$50,000

When an employee's salary level provides life insurance in excess of \$50,000, federal law requires that an approximation of the premium for the excess coverage be determined and included in the employees' taxable income. The approximation of the premium is determined using an age-based table provided by the IRS (Publication 15-B). This deduction needs to be keyed for all new hires with salary exceeding \$50,000.00.

IRS Tax Liability Table	
Age	Monthly Rate Per Thousand
Under 25	\$.05
25-29	.06
30-34	.08
35-39	.09
40-44	.10
45-49	.15
50-54	.23
55-59	.43
60-64	.66
65-69	1.27
70 & older	2.06

United Healthcare Global Travel Assistance Included As Part of MOSERS Basic Life Insurance

Standard Insurance Company includes travel assistance with its group insurance policies through an arrangement with United Healthcare Global. This provides an additional sense of security for you and your eligible family members during travel more than 100 miles from home or internationally for trips of up to 180 days. There's no enrollment process or additional cost – insured employees are automatically covered. This is available to active and retired members who have basic life insurance through MOSERS.

Services include:

- Pre-trip assistance including passport, visa, weather and currency exchange information, health hazards advice and inoculation requirements.
- Trip assistance including emergency ticket, credit card and passport replacement assistance, funds transfer assistance and missing baggage assistance.
- Medical assistance including locating medical care providers and interpreter services.
- Legal assistance including locating a local attorney, consular officer or bail bond services.
- Emergency transportation services including arranging and paying for emergency evacuation to the nearest adequate medical facility and medically-necessary repatriation to the employee's home, including repatriation of remains.*
- Return travel companion or return dependent children if travel is disrupted due to emergency hospitalization
- Personal security services including logistical arrangements for ground transportation, housing and/or evacuation in the event of political unrest and social instability. In more complex situations, assists in making arrangements with providers of specialized security services.
- 24/7 phone access to registered nurses for health information

See the Standard Insurance Company Travel Assistance brochure on MOSERS' website for more details. Print a wallet card to carry with you.

Travel Assistance is provided through an arrangement with United Healthcare Global, which is not affiliated with The Standard. Travel Assistance is not an insurance product, except in Oregon and Washington.

**Emergency transportation services must be arranged by United Healthcare Global. Related medical services, medical supplies and a medical escort are covered where applicable and necessary.*

Life Services Toolkit

Members who have life insurance through MOSERS* now have access to online resources to help in the event of the loss of a family member, such as funeral planning and legal services. Tools to aid in other important life decisions, such as credit or debt problems and identity theft are also available.

Services to Help You

The website for members is: www.standard.com/mytoolkit (username = assurance). Through this website, you can find information on:

- Estate Planning & Legal Forms
- Health & Wellness
- Identity Theft Protection
- Funeral Arrangements
- Financial Planning

Services for Beneficiaries

Beneficiaries can access these resources for 12 months after a family member's death. The website for beneficiaries is:

www.standard.com/mytoolkit (username = support)

- Get Counseling
- Legal Services
- Financial Assistance/other Support Services
- Online Resources/Search

**MOSERS' life insurance is not available to employees of the Department of Conservation or state regional colleges/universities (except for Lincoln University and State Technical College of Missouri); they provide different employer-sponsored insurance benefits.*

Optional Term Life Insurance for Member

Coverage Details

Amount of Coverage	Flat amount in \$10,000 increments. Cannot exceed the lesser of six times the member's annual salary or \$800,000.
Cost of Coverage	Rate based on member's age. Premiums are due for the entire period, even if coverage is effective for only part of the period.
How to Enroll	New Hire - enroll through SEBES prior to 31-day deadline. Late Enrollment - member must complete an <i>Enrollment/Change - Optional Life Insurance</i> form and a Medical History Statement. Both are available online through MOSERS' website.
Eligibility Date	The first day the member is actively employed in a MOSERS-covered position.
Effective Date	Member must first meet the "actively at work" requirement. Coverage is effective the day the form is signed, if the form is signed within 31 days of employment. If after the 31-day eligibility period, coverage is effective on the first day of the next pay period following the date approval is received by MOSERS.
Coverage at Retirement	Up to \$60,000, in \$500 increments (provided the member had that amount of coverage prior to retirement and retires directly from active employment). <i>MSEP 2000/MSEP 2011 Provision - If a member retires under the "Rule of 80" (or "Rule of 90" under MSEP 2011) and has more than \$60,000 of optional term life insurance in effect prior to retirement, the member may retain all optional term life insurance coverage until the member is age 62. At that time, the member's coverage will automatically reduce to \$60,000.</i>
How to Decrease/Terminate Coverage	The member must complete and submit an <i>Enrollment/Change - Optional Life Insurance</i> form. Decreased coverage will become effective the first day of the next pay period following the date the form was signed (if received by MOSERS within 31 days). Otherwise, the decrease will be effective the first day of the next pay period following receipt of the form by MOSERS.

- **Waiver of Premiums** - If a member becomes disabled while actively employed, he/she may be eligible to continue life insurance coverage without paying the monthly premium. Eligibility for a waiver of life insurance premium is automatically evaluated when the member files a claim for long-term disability. If the member qualifies for waiver of premium, all premiums will be waived, including those for spouse and/or child(ren) coverage. Waiver of premiums starting on or after July 1, 2005, will end when the member is eligible for normal retirement.
- **Family Status Change** - In the event of a family status change, the member may be eligible to apply for up to \$30,000 of optional term life insurance coverage (in \$10,000 increments) without proving insurability. A family status change is one of the following life events (subject to the actively-at-work provision). The member must submit an *Enrollment/Change - Optional Life Insurance* form and proof of the event within 31 days of the event.
- **Annual Term Life Insurance Review Period** – Each October, MOSERS offers an opportunity for active eligible members (for member coverage only) to increase their optional term life insurance coverage, within the established guidelines, without proving insurability. Materials will be placed in members' Document Express Folder located in their Member Homepage or mailed to their home if no email address is on file. To be eligible, the member must:
 - Have optional term life insurance coverage on himself/herself.
 - Have less than the maximum amount of coverage (lesser of 6 times his/her annual salary or \$800,000).
 - If the member elects to increase his/her coverage during the update period (to the next \$10,000 threshold), the new amount will become effective on January 1 (of the following year) provided the member meets the actively-at-work provision.

Portability/Conversion of Life Insurance Change

The Standard Life Insurance Company is responsible for notifying your terminated employees of their portability and conversion rights to continue their life insurance coverage after employment. The Standard receives a file of all terminated employees from MOSERS and sends all members a postcard notifying them of their rights to continue coverage if they are not eligible to continue the coverage as a retiree through MOSERS. More detailed information may be found in the *Basic & Optional Life Insurance Handbook*.

Life Insurance Coverage for Teachers Under the Public School Retirement System (PSRS)

Some members of PSRS have optional life insurance through MOSERS. Typically when a member retires, the *Retain/Change Optional Life Insurance (Retiree)* form must be completed. MOSERS will bill the retiree each month for the premium. However, PSRS retirees are not eligible to retain basic life insurance coverage.

Spouse & Dependent Coverage Details

Term Life Insurance for Spouse

Amount of Coverage	Flat amount in \$10,000 increments. The member must be enrolled in optional life insurance to purchase coverage on their spouse. Coverage cannot exceed the lesser of the member's optional life coverage or \$100,000. If the coverage is more than \$10,000, the spouse must complete a <i>Medical History Statement</i> to prove insurability.
Cost of Coverage	Rate based on member's age. Premiums are due for the entire period, even if coverage is effective for only part of the period.
How to Enroll	New Hire - enroll through SEBES before 31 day deadline. Late Enrollment - member must complete an <i>Enrollment/Change - Optional Life Insurance</i> form and a <i>Medical History Statement</i> for spouse. Both are available online through MOSERS' website.
Eligibility Date	The first day the member is actively employed in a MOSERS-covered position or the date the member gets married.
Effective Date	Member must first meet the "actively at work" requirement. Coverage is effective the day the form is signed, if the form is signed within 31 days of employment. If after the 31-day eligibility period, coverage is effective on the first day of the next pay period following the date approval is received by MOSERS.
Coverage at Retirement	Not available through MOSERS. Can convert coverage to an individual policy through Standard Insurance Company if application is received within 60 days of termination.
Beneficiary	The member is automatically the beneficiary of spouse and/or child coverage.

Dependent Insurance for Child(ren)

Amount of Coverage	\$10,000 per child
Cost of Coverage	\$2.00 per month (regardless of the number of children). Premiums are due for the entire period, even if coverage is effective for only part of the period.
How to Enroll	New Hire - enroll through SEBES before 31 day deadline. Firstborn Child - complete an <i>Enrollment/Change - Optional Life Insurance</i> form within 31 days of live birth (can enroll prior to birth). Subsequent Children - automatically enrolled after live birth (contact MOSERS with date of birth). Late Enrollment - Eligible children may be enrolled at any time without proving insurability.
Eligibility Date	The first day the member is actively employed in a MOSERS-covered position or the date the member becomes a parent.
Effective Date	Member must first meet the "actively at work" requirement. Coverage is effective the day the form is signed. The member must have basic life insurance coverage to purchase coverage on eligible children.
Coverage at Retirement	Member must have established dependent life insurance child coverage as an active employee and coverage must still be in place at the time of retirement. Must complete <i>Retain/Terminate Dependent Child Life Insurance</i> form at retirement to continue coverage.
Beneficiary	The member is automatically the beneficiary of spouse and/or child coverage.

- **Long-Term Disability and Waiver of Premiums** - If the member becomes disabled and qualifies for waiver of premium, all premiums will be waived, including those for spouse and/or child(ren) coverage. For waivers effective 7/1/05, waiver of premium ends when the member is eligible for normal retirement.
- **Definitions of Child and Spouse** – A spouse is a person to whom the member is legally married. A child is defined as a member's child from live birth to age 26. Eligible children also include the following dependents, provided the child is living with the member: stepchildren, grandchildren, adopted children, or children for whom the member is the court-appointed legal guardian.
- **Spouse or Child in Armed Forces** - If an employee's spouse or child is a full-time member of the armed forces of any country, he/she is not eligible for coverage. When a spouse or child is discharged, the member has 31 days from the discharge date to apply for coverage without proving insurability. *If a spouse or child becomes a full-time member of the armed forces of any country, they are no longer eligible upon discharge. Contact MOSERS within 31 days for re-instatement. The life insurance coverage will be suspended until he/she is discharged.*
- **Dependent Disabled Child** - Disabled children older than age 26, who are continuously incapable of self-sustaining employment because of developmental, intellectual or physical handicap and are dependent on the employee for support, are eligible for dependent coverage. The employee must complete a *Continued Dependent Life Insurance for a Disabled Child* form within 31 days after the date on which the insurance would otherwise end because of the child's age. The form has been updated to reflect that the Employer Statement section should be completed entirely by MOSERS. More detailed information can be found in the *Basic and Optional Life Insurance Handbook*.

If Both You and Your Spouse Work for the State of Missouri

- If one spouse leaves state employment, the remaining member may pick up spouse coverage without proving insurability. The coverage amount is limited to the lesser of \$100,000, the amount the former employee had as a member, or the amount the remaining member has.
- Both parents may carry optional term life insurance on eligible child(ren) while working for the state.
- If one parent has child(ren) coverage and leaves state employment, the other parent can pick up child(ren) coverage.
- You must let MOSERS know within 31 days of the termination and coverage must be continuous. Make a note on the *Enrollment/Change - Optional Life Insurance* form that this is a transfer and include the terminated member's name and social security or Member ID.
- Forms submitted after 31 days for spouse coverage will require proof of insurability (not required for child coverage.)

Proving Insurability with The Standard

Once the member completes the *Enrollment/Change-Optional Life Insurance* form online, he/she will be provided with a link to the *Medical History Statement* and may choose the paper or the online version of this form from the link. Both versions are available via MOSERS' website under the **Members** Tab.

- The new online version expedites approval and reduces the chance of submitting an incomplete form.
- This form is online on MOSERS' website under the **Forms** section. Some online applications receive instant approval.
- A *Medical History Statement* must be completed when required to submit "evidence of insurability." For example: late enrollment, spouse coverage in excess of \$10,000, or increasing the coverage amount for member or spouse.
- Approval of coverage is not automatic. The applicant must meet the underwriting requirements of Standard Insurance Company to qualify for coverage.
- Paper submissions may take approximately 6-8 weeks for Standard Insurance Company to process the *Medical History Statement*.
- The member will be notified when a decision is made. To check on the status of an application, call Standard at (844) 505-6026.
- If the paper form is incomplete or the member has medical problems, Standard may require additional medical information which will require more time to make a decision.
- If the request is approved by Standard, the coverage will be effective on the first day of the next pay period following the date MOSERS receives approval, provided the member meets the "actively at work" requirements on that date. MOSERS will begin deductions as soon as coverage is approved.

Leave of Absences

Leave of Absence/Back to Work Form - *This form may be completed and submitted online through the secure Employer Homepage under the Forms menu option.*

- A leave of absence approved by the agency ensures that no break in service occurs. It is important to remember that an approved leave of absence does not guarantee a member will receive creditable service for the leave period.
- A leave of absence due to a member's illness is creditable service for a period of up to one year. Additionally, in months where the member does not receive a full paycheck (or does not receive any pay) due to his/her illness, MOSERS will give credit for that pay period's salary as if the member had worked. Therefore, it's very important that MOSERS is notified when these situations occur since this frequently has an impact on a member's retirement because the leave may impact the calculation of their highest 36 months of salary.
- Please coordinate payroll with the dates of the leave. Members on a leave of absence must pay the direct-bill rate to retain life insurance and long-term disability coverage. If a direct-bill premium is not paid, coverage is terminated at the end of the pay period for which premiums were paid. If a member terminated optional life coverage while on leave, coverage will be automatically reinstated at the same level of coverage when the member returns to work.
- Basic life and long-term disability coverage are reinstated automatically when the member returns to work.
- If a member terminated optional life coverage while on leave, coverage will be reinstated automatically when the member returns to work at the same level of coverage. He/she will NOT have to prove insurability.
- When a member misses an entire pay period, you must submit a *Leave of Absence/Back to Work* form to notify MOSERS of the leave. This form should be submitted in a timely manner so members are not behind on direct-bill payments.
- When the member returns to work, this form must be completed again to remove him/her from leave and direct-bill status. This will ensure the member does not pay direct-bill premiums when he/she is back to work.
- Only submit leave forms for members on an **invalid leave** if they are going to miss a full payroll cycle.
- When reporting salary on the *Leave of Absence* form, please include shift differentials.
- The Standard life insurance contract specifies what coverage a member must continue in order to retain dependent coverage while on a leave of absence. The member must retain his/her **basic** life insurance in order to insure his/her child(ren) with optional coverage. The member must retain his/her **optional** life insurance coverage in order to keep optional life insurance coverage for a spouse.
- MOSERS will automatically bill the member for basic life insurance, optional term life insurance, and LTD coverage.
- If a member goes on a leave of absence under the Family Medical Leave Act (FMLA) for a family member, he/she will be eligible to receive service credit for up to 12 weeks. After 12 weeks, the leave is no longer creditable.

When to Submit Leave Form

	Missing full payroll	Member's wages are reduced for illness of member	Payrolls are reduced for non-illness leave	Suspended without pay
Submit Leave Form?	Yes	Yes	No	Yes

Job Status Change

Types of Leave and Action Required by Employers	Effects on MOSERS Benefits
Medical and FMLA Leave for Member Illness Only - Submit a leave form for any unpaid leave	<ul style="list-style-type: none"> • Up to one year of credited service and salary credit can be accrued for retirement. • Basic and optional life and long-term disability (LTD) insurance coverage may be continued for up to one year by paying the premiums. • If they cancel optional life insurance coverage while on a leave of absence, the same level of coverage will be reinstated automatically when they return to work in a benefit-eligible position.
Workers' Compensation Submit a leave form for any unpaid leave	<ul style="list-style-type: none"> • Up to one year of credited service and salary can be accrued for retirement. • If member is receiving workers' compensation benefits, the basic life insurance and long-term disability (LTD) premiums will be paid by the employer. If member is not receiving workers' compensation benefits, the member may keep basic and optional life insurance coverage for up to one year by paying the premiums. • If they cancel optional life insurance coverage while on a leave of absence, the same level of coverage will be reinstated automatically when they return to work in a benefit-eligible position.
Family Leave for Family Member (after 8/28/02) – <i>Do not submit a leave form unless they are missing a whole pay period</i>	<ul style="list-style-type: none"> • Up to 12 weeks of credited service can be accrued for retirement (salary credit does not apply). • Basic life, optional life, and long-term disability (LTD) insurance coverage may be continued for up to one year by paying the premiums. • If they cancel optional life insurance coverage while on a leave of absence, the same level of coverage will be reinstated automatically when they return to work in a benefit-eligible position.
Layoff – Submit a leave form at the beginning of the layoff period	<ul style="list-style-type: none"> • Members do not earn credited service or salary for retirement while laid off. • Basic life, optional life, and long-term disability (LTD) insurance coverage may be continued for up to one year by paying the premiums. • If employee does not return to work by the end of the one-year layoff period, MOSERS will automatically terminate the member and all coverages still in effect at that time. • If they cancel optional life insurance coverage while on a leave of absence, the same level of coverage will be reinstated automatically when they return to work in a benefit-eligible position. • Laid off employees do not accrue creditable service during the leave period. If they return to state employment within one year, his/her prior service will be immediately reinstated upon reemployment. If a laid off employee who is not vested returns to work after a break in service in excess of one year, the employee must be continuously employed for one year before his/ her prior service is reinstated.
Military Leave- Submit a leave form at the beginning and end of the military leave	<ul style="list-style-type: none"> • When the member returns to work and submits a valid DD 214 indicating an honorable discharge, they can earn credited service for retirement for active duty. • Basic and optional life insurance coverage may be continued for the duration of deployment by paying the premiums. • Long-term disability (LTD) coverage may be continued for up to one year by paying the premiums. • If they cancel optional life insurance coverage while on a leave of absence, the same level of coverage will be reinstated automatically when they return to work in a benefit-eligible position
Approved or Non – Approved Leave (not illness related) - <i>Do not submit a leave form unless they are missing a whole pay period or have been suspended.</i>	<ul style="list-style-type: none"> • You do not earn credited service or salary credit for retirement. • Basic life, optional life, and long-term disability (LTD) coverage may be retained for up to one year by paying the premiums. • If they cancel optional life insurance coverage while on a leave of absence, the same level of coverage will be reinstated automatically when they return to work in a benefit-eligible position.

Note: If eligible, members will have the option to pay their life insurance and LTD premiums through electronic bill pay (Direct Bill). Premiums will be automatically deducted from their bank account if they complete an Auto Pay Authorization form on the secure portion of the member website. Members must keep basic coverage during a leave of absence if they wish to keep child coverage. They also must keep their optional life insurance in order to keep spouse coverage during a leave.

Layoffs

A layoff occurs when an employer lays off an employee by reason of:

- A shortage of work or funds.
- The abolition of the position.
- Other material change in the duties or organization.
- Other related reasons which are outside the employee's control and which do not reflect poor job performance by the employee.

Reporting layoffs is different than reporting a typical termination. Agencies must report any employees who are laid off by submitting to MOSERS a *Leave of Absence/Back to Work* form (not a *Termination of Employment* form). Laid-off employees are eligible to continue their life insurance and long-term disability coverage for up to one year.

When MOSERS receives the leave of absence form, we will work directly with the employee to determine if life insurance and long-term disability coverage are to be continued. If the employee has not returned to work once the one-year layoff period ends, MOSERS will automatically terminate the service record and any life or LTD coverage still in effect.

Accurately reporting layoffs will assist MOSERS in providing benefits to which employees are entitled.

If you have any questions on reporting layoffs to MOSERS or about the provision of benefits to laid-off employees, please contact MOSERS at (800) 827-1063 or (573) 632-6100.

If you have questions about layoffs for state employees in general, and under the Merit System in particular, please contact the Pay, Leave and Reporting Section of the Division of Personnel at (573) 522-1258.

For your convenience, MOSERS provides a Merit System Service report for employers who have secure access. This report includes years, months and days of service.

Note: MSEP 2011 members may prefer to be in terminated status not layoff status, so they may receive a refund of contributions.

Paying for Benefits During a Leave of Absence (Direct Bill)

- The standard method for payment for life insurance and long-term disability premiums, during an approved leave of absence or layoff, is auto deduction from an approved checking or savings account. The *Autopay Authorization* allows MOSERS to transfer the premium payment electronically from a designated account each month.
- An incomplete or altered *Autopay Authorization* form will not be accepted.
- The *Autopay Authorization* must be signed by the member, benefit applicant, authorized agent under Section 104.1093, RSMo, authorized agent under a power of attorney, or conservator. If a court-appointed conservator or guardian completes and signs the form, a certified copy of the appointment must be attached (unless on file at MOSERS).
- The member must submit a new *Autopay Authorization* form to MOSERS if the member changes accounts or financial institutions.
- If the member is moving, changing his/her phone number, email address or name, he/she should **ALSO** update his/her personal information by logging into the **Member Homepage**.
- The member should keep his/her account open until the final payment from that account has been made. If he/she closes the account too soon, the financial institution will reject the payment, which could cause a lapse in coverage.



Military Leave

Service Credit

Upon returning from military leave, the member may be eligible to receive credit in MOSERS for active-duty military service. This service will be used in determining the amount of and eligibility for a retirement benefit. **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 MOSERS with a copy of his/her honorable discharge and/or military DD 214 form or other pertinent proof documents if military service lasts more than 30 days.
- Meet any other requirements under USERRA.

Life Insurance

A member on military leave may keep basic, optional, and dependent life insurance coverage for the duration of deployment by paying the required premium. During this time, he/she will be billed for the monthly premiums. Should the member die while on active military duty, the life insurance benefit will be paid to the designated beneficiary(ies).

Dependent Coverage

When a member is on a leave of absence and on direct bill, the member must retain basic life coverage in order to keep child coverage and the member must retain optional life insurance coverage in order to keep spouse coverage. If the MOSERS life insurance coverage is canceled, it will be reinstated at the same level of coverage when the member returns to work for the state in a benefit-eligible position.

Long-Term Disability

A member on military leave may keep long-term disability (LTD) coverage for up to one year by paying the required premium. During this time, he/she will be billed for the monthly premium. If the MOSERS LTD coverage is canceled, it will be reinstated if the member returns to work for the state in a benefit-eligible position.

Military Leave Procedures

MOSERS will request copies of valid proof documents (DD 214 or other pertinent documentation) from members returning from military leave. Once the proof document is received, MOSERS will determine if the service met USERRA guidelines. Complete a *Leave of Absence/Back to Work* form for members on military leave who will not receive a full payroll check. Be sure to include salary.

War

A member will not be covered for any long-term disability caused or contributed to by war or any act of war. War means declared or undeclared war, whether civil or international, and any substantial armed conflict between organized forces of a military nature.

LTD coverage will end on the earlier of the following events:

- The last day of the calendar month in which the required premiums are paid.
- The last day of the pay period coinciding with one year from the member's last day at work.

USERRA Guideline for Returning to State Employment After Military Leave

- **1-30 Days:** Member must report for work by the beginning of the first regularly scheduled work day that falls 8 hours after he/she returns home.
- **31-180 Days:** Member must submit an application for reemployment no later than 14 days after completion of military service.
- **180+ Days:** Member must submit an application for reemployment no later than 90 days after completion of military service.

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.

Long-Term Disability (LTD)

What You Should Know

Any member or former member may submit a claim for LTD as long as the disability occurred before the termination of employment.

Members of the MSEP 2011 who receive a refund of contributions will not be eligible to receive any LTD benefits; if receiving LTD benefits, they are not eligible for a refund of contributions.

- Proof of loss must be given within 90 days after the Benefit Waiting Period. If you cannot do so then as soon as reasonably possible, but no later than 1 year after the 90-day period.
- Additional LTD benefit information is available in the *LTD Handbook* online or you may order handbooks from MOSERS through the online Publications Order Form.
- Members that became disabled on or after July 1, 2005 will lose their waiver of premiums when they are eligible for normal retirement. Waiver of Premium benefits are not available to members age 60 and older.
- LTD benefits are not available to members eligible for normal retirement. However, they may still apply for waiver of premium if they are younger than age 60.
- LTD benefit payments will begin at the end of the benefit waiting period—90 days after the employee's last day on the job or the period of sick leave he/she is entitled to through his/her employer's sick leave program, whichever is longer.
- Prior to benefits being paid, proof of lawful presence must be verified. (See page 29)
- If the member's employment is being terminated because of a disability, please complete a *Termination of Employment* form online.
- No department may take any action that prohibits a member or former member from submitting a claim.
- A termination for cause would not prohibit submission of an LTD claim.
- **Extensive Sick Leave:** If a member is using extensive sick leave, to assist the employee with replacement of possible future lost income, viable options such as applying for LTD benefits or share leave should be discussed with the member.
- **FMLA:** An employee does not have to wait until FMLA is exhausted to apply for LTD.

Applying for LTD Benefits

- To apply for LTD benefits, the member must submit the following forms to Standard Insurance Company:
 - *Member's Statement* (completed by member)
 - *Attending Physician's Statement* (completed by physician)
 - *Employer's Statement* (completed by employer)
 - *Authorization to Obtain Information* (completed by member)
- Standard Insurance and MOSERS will notify the employer and the member when a determination of disability is made.
- Inform the member that if he/she is not receiving payroll, MOSERS will direct-bill him/her each month for LTD and life insurance premiums. The member must pay premiums to retain the coverage.
- If the member has MOSERS life insurance coverage, the member is automatically evaluated for waiver of premium by completing the LTD application.



Standard Insurance Company's Employer's Statement

Instructions

- The *Standard LTD Claim* form can be found in the **Employer** section of the MOSERS website under **Forms**.
- Please type or print clearly when completing.
- The LTD form is a 15-page packet. The *Employer's Statement* can be found on pages 13 and 14 of the packet and must be completed by the employer.
- Mail the completed form and required attachments to Standard Insurance Company in the envelope provided.

Standard Insurance Company
Group LTD Benefits
PO Box 2800
Portland, OR 97208-9929
Phone: (844) 505-6026
Fax: (971) 321-7088
Group Policy Number: 604201-B

Standard Insurance and the Workplace Possibilities Program

The Standard Insurance Company offers the Workplace Possibilities program (WPP) to assist eligible employees who may be having difficulty performing job duties due to a medical condition by offering consultations that may lead to providing accommodations or services to promote a healthier work place. 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 deserves and receives individualized, respectful attention to his or her difficulties.

The Standard provides these services as a benefit in the LTD policy. It is called the Reasonable Accommodation Expense benefit. This allows Standard to use the services of a local consultant with expertise in ergonomics case management (either medical or vocational) to evaluate and help overcome the barriers caused by the medical limitations. The provision also allows us to provide any adaptive equipment suggested by the consultant after an on-site visit and approved by you.

Since we are providing this as a benefit in the policy with the goal of preventing a claim, we do need medical information to support that the employee has a condition, is being treated by an MD or DO, and has limitations that impact job duties. It is helpful if you explain to the employee that this is a voluntary service, that they will need to provide medical documentation, and that we will not share with their employer any medical information but only their work capacity.

Below are links to the forms you will use to refer employees for assistance to avoid an LTD claim. The employee can either still be at work and struggling because of a medical condition or they can be off work because of the condition.

1. Submit the *Workplace Possibilities Referral* form. Your Group Number is **10008243**, and your Contract Number is **604201**. Send this to the Standard to request services. If in doubt about whether to refer, go ahead and refer. Standard will investigate and determine if services are appropriate.
2. Provide the employee with the *Workplace Possibilities Medical Information Request* form. The employee should fill out the top part and give it to their medical provider, who fills out the rest and faxes it to Standard.
3. Provide the employee with the *Authorization to Obtain and Release Health Information* form. The employee should sign it and fax it to Standard. They use it to obtain additional information as needed.

When Standard receives the forms, the coordinator will review the medical information to make sure they have what they need and will then send the case to a local consultant to begin services. The consultant will keep you updated about progress.

If you have any additional questions about the program or would like to discuss a possible referral please contact Jessica Kuehne, Workplace Possibilities Coordinator for MOSERS at: Jessica.kuehne-tilton@standard.com or (971) 321-3849.

Termination of Employment

General Information

***Termination of Employment* Form** - This form must be completed and submitted online through the secure Employer Homepage under the Forms menu option.

An employee's date of termination and payroll must agree. If an employee's last day of work is on October 31st, they should receive payroll for the full month of October. No November payroll should be submitted to MOSERS in this situation and the date of October 31 should be keyed on the termination form, even though you must key November 1 in the SAM II Payroll System.

If a member receives a payroll after the date of termination, send 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 applicable pay periods. This information is needed for benefit calculation purposes when the member retires.

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

If an employee is terminating at the end of a month/pay period, and the pay period ends on a regularly scheduled day off, (and assuming the employee will receive pay for the full pay period), please submit the termination date as the last day of the pay period.

Example: Employee resigns at the end of April, 2017. The last working day of the month is April 28th with the 29th and 30th falling on Saturday and Sunday. Submit April 30, 2017 as the termination date if the employee is receiving a full payroll for the month/pay period. If the employee has been docked for two days, then submit April 28th as the termination date.

Employees Retiring Directly From Active Employment

If you have an employee retiring directly from active employment, complete and submit a *Termination of Employment* form online. **Please submit the employee's termination form no later than the first week of the month in which he/she is retiring.** As a general rule, we must have all of the employee's information entered in our system by the 9th of the month in which the employee is retiring. Retirement benefits cannot be verified until we have the employee's:

- Date of termination (provided on termination form)
- Final pay (provided through payroll reports)
- Unused sick leave balance (provided on SAM II report or termination form)*

**SAM II - If you are under the SAM II payroll system, the sick leave balances will be reported to MOSERS automatically. If you are not under the SAM II payroll system, you should continue to include unused sick leave balances on the employee's termination form (even if the amount is "0"). These agencies include: MOSERS, Legislative Research, Missouri Housing Development Commission, MCHCP, EIERA, Court of Appeals, Missouri Development Finance Board, and all regional colleges/universities. This also applies to the Department of Conservation. Payroll is not to be coded for retirement benefits if it is a nonrecurring lump-sum payment (i.e. a payoff of accrued vacation time.)*

- For agencies that do not report sick leave in SAM II, unused sick leave should be reported in hours only (not days). If the employee has no sick leave, please enter "0." Do not leave blank.

Portability/Conversion of Life Insurance Changes

The Standard Life Insurance Company will be responsible for notifying your terminated employees of their portability and conversion rights to continue their life insurance coverage after employment. The Standard will receive a file of all terminated employees from MOSERS and will send all members a postcard notifying them of their rights to continue coverage if they are not eligible to continue the coverage as a retiree through MOSERS.

Note: Please do not put comments in the comments field unless absolutely needed. Example: If an employee terminates coverage, please do not enter "resigned in good standing" in the comments field. Comments halt the automatic processing of forms.

Termination of Employment for MSEP 2011 Members with Contributions

It is critical that members of the MSEP 2011 notify MOSERS of future address changes so we can contact the employee regarding their contributions.

- Members of the MSEP 2011 who terminate employment prior to becoming a vested member of the plan have a number of options available for managing their pension assets. They may:
 - **Option 1:** Leave their contributions with MOSERS
 - **Option 2:** Roll over the total amount of their contributions plus interest into an IRA or qualified retirement plan, such as MO Deferred Comp.*
 - **Option 3:** Elect a combination rollover (to a qualified IRA or retirement plan) and cash payment (less applicable mandatory withholdings and IRS penalties.)*
 - **Option 4:** Request a full refund of their contributions plus interest, less applicable mandatory withholdings.*
- No part of member contributions in the MOSERS trust fund is available for loans or partial withdrawals. Members may request a refund of their contributions only if they are no longer working in a MOSERS benefit-eligible position.
- To request a refund, the member must complete the *Request for Refund of Contributions* form and submit it to MOSERS (available online at www.mosers.org).
- If the member is deceased and a beneficiary other than the spouse is requesting a refund of contributions made by the member, a *Non-spouse Beneficiary Request for Refund of Contributions* form must be completed. The beneficiary should contact MOSERS for the form and will need to provide a photocopy of the member's death certificate along with the form.
- Even if the member has contributed for just a few years, the pension credit accumulated with MOSERS is a valuable asset. Unlike other investment vehicles, a MOSERS pension is guaranteed for life, does not lose value, and includes a Cost of Living Adjustment (COLA) of 0-5%. (*Effective January 1, 2018 for new terminated-vested members of MSEP 2011: COLAs will begin on the second anniversary of retirement, rather than on the first anniversary of retirement.*)
- The form has to be notarized – it may be available online in the future for members that are single.
- Refund is paid 90 days after termination or **receipt of form**, whichever is later.
- If member takes a refund, they will have to purchase that service at full actuarial cost plus interest, if they return to state employment and wish to receive service credit for their prior service.

Please see the *Member Contributions* brochure for additional information about refund options and other provisions related to member contributions.

** By receiving a refund, terminated members forfeit all their credited service and any future rights to receive any retirement and long-term disability benefits, and rights to coverage through Missouri Consolidated Health Care Plan (MCHCP) other than as a dependent or under provisions of COBRA. The refund or rollover options may be exercised 90 days after they terminate from their MOSERS-covered position.*



Service Credit

Purchase/Transfer of Service

Members may be able to increase their total service and retirement benefit. Once vested, they are guaranteed a lifetime retirement benefit upon meeting certain age and service requirements (unless, as a member of a contribution plan, they elect to take a refund or contribution).

Encourage your members to inquire about prior service credit as soon as possible! There may be deadlines involved. Some service may be acquired at no charge and some service must be purchased. The longer the member waits to purchase service, the more he/she will pay.

- MSEP 2011: Only other full-time, non-federal Missouri public service may be transferred or purchased (at full actuarial rates).
- Members in the MSEP 2000 cannot purchase service until they are vested.
- If the service a member is considering for purchase is NOT covered by social security, the member should contact a social security office to discuss what implications the purchase will have on future social security benefits.
- MSEP Provision - Under Section 104.344, RSMo, active employees may purchase up to four years of full-time, nonfederal, Missouri public employment at a reduced rate. To be eligible, the member cannot be vested in another retirement plan for the same period of service.
- MSEP 2000 Provision - Section 104.1090, RSMo, allows active employees who have been employed in a MOSERS-covered position for at least ten years to receive credit for vested service from another public retirement system in Missouri, if there is an agreement between MOSERS and the other system.

See the *MSEP/MSEP 2000 Acquiring Service Credit* brochure (or the *MSEP 2011 Acquiring Service Credit* brochure) on MOSERS' website for additional information.

The purchase or transfer of service must be completed prior to the date the member applies for retirement.

Full-Time and Part-Time Positions

It is not uncommon for a state employee to work simultaneously in a full-time (benefit-eligible) position at one agency and a part-time position (not eligible for benefits) at another. This is a reminder that:


- The employee will receive **one day of service credit** for each day worked in the benefit-eligible position.
- **Retirement contributions** must be **paid for both** the full-time and part-time positions. When calculating the employee's retirement benefit, MOSERS will combine the salary of both positions (except judges with second appointments).
- **Basic life insurance and long-term disability (LTD) contributions** should be made for the **full-time position** only (not part-time).

Does the Employer Pay Contributions?

Type of Contribution	Primary Job (benefit-eligible)	Secondary Job (non-benefit-eligible)
Retirement	Yes	Yes
Basic Life	Yes	No
LTD	Yes	No

Application to Correct Service

*This form may be completed and submitted online through the secure **Employer Homepage** under the **Forms** menu option.*

Application to Correct Service	
(Under Board Rule 2-5 (1)(A) and 3-5 (1)(A)):	
Complete this application to correct the service credit records of an employee who, for whatever reason, did not receive credit at the time of service. The human resource personnel of the department or agency that employed the member for the date(s) in question must complete this application. Before the service can be added to the member's record, the department or agency must agree to pay MOSERS any necessary contributions for the period of service.	
To qualify for service credit, the employee must have been:	
<ul style="list-style-type: none"> Employed in a position that normally required at least 1,040 hours of work per year (1,000 hours prior to August 2007, 1,500 hours prior to October 1984) and, therefore, was eligible for benefits. Misclassified at the time of hire. 	
 You are in the "TEST" Secure Employer Login Area. MIBS Job Number: 733655.	
* Optional Fields	
Section A: Member Information	
SSN:	XXX-XX-8888
Name:	John X Doe
Address Line 1:	8888 Main St
Address Line 2:	
City:	Jefferson City
State:	MO
Zip Code:	65101
Work Phone:	(888) 888 - 8880
Section B: Previous Service Information	
Agency Name:	MOSERS
Dept/Agg/Org:	50/001/0001

- Use this application to correct the service credit records of an employee who did not receive credit at the time of service.
- The human resource personnel of the department or agency that employed the member for the date(s) in question must complete this application.
- Before the service can be added to the member's record, the department or agency must agree to pay MOSERS any necessary contributions for the period of service.
- To qualify for service credit, the employee must have been employed in a position that normally required:
 - At least 1,040 hours of work per year, effective August 28, 2007.
 - At least 1,000 hours of work per year, prior to August 28, 2007.
 - At least 1,500 hours of work per year, prior to October 1984.
 Or, the employee must have been misclassified at the time of hire.
- The Office of Administration must approve any corrections for SAM II employees.

Retirement – A Lifetime Benefit

Applying for Retirement

Great Reasons to Retire Online!

MOSERS has an enhanced online retirement process that has many advantages over filling out paper forms. More than 60% of our members retire online, so we encourage you to promote the benefits to your employees.

It's easy! Once you have met the minimum age requirement to retire, you will have the **Retire Online** link showing on the top menu after logging into your **Member Homepage**.

It's Faster! See the checklist in the *Retirement Guide* to see what information you'll need before you start. For most people, the *Retirement Election* forms (Step 2) can now be completed online, right after the *Retirement Application* forms (Step 1) with no waiting. It is not a requirement to complete both steps all at once, though—you can return and easily see what forms are left to complete the process.

Track Your Progress! You'll see a Retirement Progress bar on the left side of the screen. It will display your progress on the bar and show how close you are to being 100% complete. You'll also see a list of Step 1 Forms and Step 2 Forms, with a green checkmark by the forms already completed. If you decide to leave and come back later, make sure you submit the form you are currently working on before exiting so it will be saved.

It's Convenient! You can retire from the comfort of your home, 24/7. We also provide **Retiree Resources**, direct links to websites of other benefit providers you may need to contact at retirement.

It's Secure! By logging into your **Member Homepage**, your information is kept confidential, and there's not a risk of forms getting lost in the mail.

Retirement Guide

We encourage members to retire online and begin the retirement process by reading our *Retirement Guide*. The guide provides an overview of the process and explains each of the following forms:

- *Retirement Application*
- *Direct Deposit Authorization*
- *Substitute W-4P Tax Withholding*
- *Designation/Change of Life Insurance Beneficiaries* (if applicable)
- *Retain/Change Optional Life Insurance-Retiree Application* (if applicable)
- *Retain/Terminate Dependent Child Life Insurance* (if applicable)
- *Designation of Agent* (optional)
- *Authorization to Release Information* (optional)

Also included are checklists of information we will need from the member so they can have it handy, and a checklist for all of the benefit providers to contact before retiring. The *Retirement Guide* is available online, in the **Members** section under Brochures, and in the **Ready to Retire** section.



Retirement Tips

- The date of retirement is the first day of the month when the member begins to receive retirement benefits.
- The member may retain a set amount of basic and optional term life insurance if he/she retires within 60 days of leaving state employment.
- Payroll is not to be coded for retirement benefits if it is a nonrecurring lump-sum payment (i.e. a payoff of accrued vacation time).
- When applying for retirement, the member must provide one of the following documents to satisfy the proof-of-age and lawful presence requirements to receive benefits for himself/herself and spouse (if applicable):
 - U.S. Birth Certificate (original copy with embossed or raised seal issued by state or local government)

Or, a photocopy of **one** of the following:

- Valid Missouri Driver's License or Missouri Non-driver ID
- U.S. Passport (valid or expired)
- U.S. Certificate of Citizenship
- U.S. Certificate of Naturalization
- U.S. Certificate of Birth Abroad

These can be submitted online through Document Upload.

Comparison Calculator: A Member Retirement Tool

This interactive tool is designed for MOSERS members to compare how the dollar value of various retirement benefit payment options or different retirement plans adds up over time. While one option may be better in the short term, another option may be better in the long term. The tool can be found in the **Members** section of our website under **Calculators**. Additionally, you can compare COLAs as well as BackDROP options. Look for a series of new video tutorials on our YouTube channel to demonstrate how to use the calculator.

Two-Step Retirement Process

The application process consists of two steps. This allows MOSERS to provide the member with individualized information needed to make informed decisions regarding his/her retirement benefit payment.

- Step 1 — Member must complete and submit a *Retirement Application*. This must be dated and received by MOSERS according to the due date listed on the chart below coinciding with the retirement date.
- Step 2 - If the *Retirement Application* is completed on paper, MOSERS will prepare an individualized *Retirement Election Form* and mail it to the member with a benefit estimate; if it is submitted online, most members* can also complete the *Retirement Election Form* online immediately. The member will choose a retirement plan (if applicable), a benefit payment option, and the BackDROP (if eligible). The election form must be received by MOSERS prior to the date of retirement.

**Exceptions: If member is married and elects a benefit payment option other than a joint and survivor option, the spouse will need to consent by signing a form MOSERS will mail. If member elects BackDROP, with a rollover distribution option, and elects to roll any portion into an IRA that is not the MO Deferred Comp plan, a form will be mailed and a signature is required from the Qualified Retirement Plan.*

The two-step retirement process chart provides document deadlines for each annuity starting date. If the member does not submit these documents by the deadline, the retirement benefit/retirement date may be delayed.

The two-step retirement process does not apply to judges or administrative law judges and legal advisors.

Special Note: Estimates provided to the employee through the MOSERS website or from staff must be verified, meet all legal requirements, and if necessary, be corrected before any payments can be made. Corrections could change the amount of the service and benefits the employee receives or even their eligibility to receive a benefit.

Date Forms Are Due at MOSERS		
Date of Retirement	Step 1: Retirement Application Due	Step 2: Retirement Election Form Due
January 1	November 30	December 31
February 1	December 31	January 31
March 1	January 31	February 28
April 1	February 28	March 31
May 1	March 31	April 30
June 1	April 30	May 31
July 1	May 31	June 30
August 1	June 30	July 31
September 1	July 31	August 31
October 1	August 31	September 30
November 1	September 30	October 31
December 1	October 31	November 30



The Importance of Sick Leave at Retirement

For agencies that do not report sick leave in SAM II, unused sick leave should be reported in hours only (not days) on the online termination form. If the employee has no sick leave, please enter "0." Do not leave blank. The retirement benefit cannot be verified until we have a termination form verifying the amount of unused sick leave. If the member is retiring directly from active employment, please submit the employee's termination form no later than the first week of the month in which he/she is retiring. Please refer to your Retirees Requiring Termination Forms Report.

If eligible, there are provisions through MOSERS that allow you to receive one month of creditable service for every 168 hours of unused sick leave. At the time you retire, your unused sick leave is converted to creditable service and is added to your total service. This amount will be used in calculating the amount of your benefit but not your eligibility for a benefit.

Each month you need to log in and check the retiree sick leave report to remove the sick leave balances in SAM II (if applicable) to ensure an employee does not return to active employment and receive the benefit of their sick leave twice. The retiree does not get sick leave credit for any hours remaining after the sick leave is credited towards retirement.

Please note: Effective January 1, 2018, new terminated-vested members of the MSEP 2011 will NOT have service credit granted for unused sick leave.

BackDROP (MSEP/MSEP 2000)

BackDROP is an option that general state employees in the MSEP and MSEP 2000 may be eligible to elect at retirement. This option provides a lump-sum payment in addition to a monthly retirement benefit.

No paperwork is required when the member first becomes eligible for normal retirement. During the retirement process, the member will receive a *Retirement Election Form* or complete it online. It is on this form that the member may elect the BackDROP (if eligible).

Eligibility

To be eligible for the BackDROP, the member must accrue **at least two years** of creditable service beyond the normal retirement eligibility date.

BackDROP Date

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

- On or after the date the member was first eligible for normal (unreduced) retirement benefits.
- Within the five-year period immediately prior to the member's actual retirement date.

BackDROP Period

The BackDROP period is the length of time between the member's BackDROP date and his/her actual retirement date. The member may select a BackDROP period (in one year increments) ranging from one year to the total amount of time worked after normal retirement eligibility (maximum of five years).

Monthly Retirement Benefit

When the BackDROP is elected, the member's monthly retirement benefit will be calculated using the final average pay and creditable service as of the BackDROP date. Service or salary accrued after the BackDROP date will not be used.

Members are not required to elect the BackDROP, regardless of how long they work beyond normal retirement eligibility. If the BackDROP is not elected, the member's monthly retirement benefit will be calculated using the final average pay and creditable service as of the actual retirement date.

Lump-Sum Amount

If the member is eligible for and elects the BackDROP, he/she will receive a lump-sum payment in addition to a monthly retirement benefit. The lump-sum payment will be equal to 90% of the Life Income Annuity amount the member would have received between the BackDROP date and the actual retirement date. This includes any temporary benefits, cost-of-living adjustments (COLAs), and other benefit increases.

The lump-sum distribution is considered taxable income for the year in which it is received, unless the member rolls the payment into an IRA or eligible employer plan, such as MO Deferred Comp. Information regarding the tax consequences may be found in our *Special Tax Notice* brochure on MOSERS' website.

Benefit Payment Options

When the member completes the *Retirement Election Form*, he/she must elect a benefit payment option. This option determines if a survivor benefit is payable to anyone when the retiree dies. Once retired, regardless of the benefit payment option elected, the member will receive a monthly benefit for the remainder of his/her life (in accordance with the *Revised Statutes of Missouri*).

MSEP	MSEP 2000/MSEP 2011
Life Income Annuity Retiree: Unreduced benefit Survivor: Not available	Life Income Annuity Retiree: Unreduced benefit Survivor: Not available
Unreduced Joint & 50% Survivor Retiree: Unreduced benefit Survivor: Eligible spouse will receive 50% of benefit for the remainder of his/her life	Joint & 50% Survivor Retiree: Reduced benefit Survivor: Eligible spouse will receive 50% of benefit (excluding temporary benefit) for the remainder of his/her life
Joint & 100% Survivor Retiree: Reduced benefit Survivor: Eligible spouse will receive 100% of benefit for the remainder of his/her life	Joint & 100% Survivor Retiree: Reduced benefit Survivor: Eligible spouse will receive 100% of benefit (excluding temporary benefit) for the remainder of his/her life
Life Income With 60 Guaranteed Payments Retiree: Reduced benefit Survivor: Beneficiary(ies) will receive any remaining guaranteed payments*	Life Income With 120 Guaranteed Payments Retiree: Reduced benefit Survivor: Beneficiary(ies) will receive any remaining guaranteed payments (excluding temporary benefit)*
Life Income With 120 Guaranteed Payments Retiree: Reduced benefit Survivor: Beneficiary(ies) will receive any remaining guaranteed payments* <i>*The guarantee starts on the effective date of retirement, not death, and extends for the term selected.</i>	Life Income With 180 Guaranteed Payments Retiree: Reduced benefit Survivor: Beneficiary(ies) will receive any remaining guaranteed payments (excluding temporary benefit)* <i>*The guarantee starts on the effective date of retirement, not death, and extends for the term selected.</i>



Life Events and Retirement Benefits

Death Before Retirement (General State Employees)

The retirement plan has a death benefit provision for survivors of fully vested members (either active or terminated) who have not yet retired.

When completing the *Termination of Employment* form, please check “deceased” under Section C and report any unused sick leave.

The monthly benefit for the member’s eligible spouse will be calculated using the Joint & 100% Survivor Option formula. To be eligible, the spouse must have been married to the member on the member’s date of death. If there is no eligible spouse, a total of 80% of the monthly benefit will be divided equally among any eligible children younger than age 21.

Duty-Related Death

If a member’s death is determined to be duty-related, the member’s eligible spouse or children will receive a minimum survivor benefit equal to 50% of his/her final average pay. In such an instance, there will be no minimum length of service requirement.

Death After Retirement (General State Employees)

The payment of a survivor benefit depends on which benefit payment option the member elected on his/her *Retirement Election Form* (see page 32).

Marriage & Irrevocable Elections

The benefit payment option selected by the member when he/she completes the *Retirement Election Form* is irrevocable.

The member cannot change (even after divorce) the benefit payment option after the first benefit payment is mailed or electronically transferred by MOSERS.

There are only two exceptions which allow a member to re-elect his/her benefit payment option:

1. If the member was single at retirement and elected the Life Income Annuity and later marries.*
2. If the member was married, elected one of the joint and survivor options and his or her spouse dies, he/she may provide a survivor benefit to a new spouse if he/she remarries.*

** The member will have one year from the date of marriage after retirement to re-elect a joint & survivor option and name his/her new spouse as the beneficiary.*

Return to State Employment in a Benefit-Eligible Position

If a retiree returns to work in a “position” that is ongoing or permanent and normally requires the person to work 1,040 or more hours per year, the position should be reported as benefit-eligible and MOSERS will stop the retiree’s retirement benefit. In other words, the retiree would be considered a benefit-eligible employee once again and the retirement benefit would stop for as long as that person continues to work in such a position. Returning to work in a “position” that is not benefit-eligible will not cause the retiree’s retirement benefit to stop. Sick leave accumulated prior to retirement does not carry over and must be deleted if the employee is rehired.

Survivors

To apply for survivor benefit payments, the eligible survivor must do all of the following:

- Complete an *Application for Survivor Benefits*.
- Submit a copy of the member/retiree's death certificate (certified copy required if the member/retiree had MOSERS life insurance coverage).
- Submit a survivor's proof-of-age and lawful presence document.
- When applying for survivor benefits, the applicant must provide one of the following documents to satisfy the proof-of-age and lawful presence requirements to receive benefits. These can be submitted online through Document Upload.
 - U.S. Birth Certificate (original copy with embossed or raised seal issued by state or local government)
- **Or**, a photocopy of **one** of the following:
 - Valid Missouri Driver's License or Missouri Non-driver ID
 - U.S. Passport (valid or expired)
 - U.S. Certificate of Citizenship
 - U.S. Certificate of Naturalization
 - U.S. Certificate of Birth Abroad
- Submit a copy of the marriage certificate (if spouse is eligible survivor).

If the deceased had life insurance coverage through MOSERS, we will process the claim. A certified copy of the death certificate is required by Standard Insurance Company.

Effective January 1, 2018 for new terminated-vested members of MSEP 2011: If such a member dies prior to retirement eligibility, survivor benefits are not payable until the member would have reached their retirement eligibility age (rather than right away).

Forfeiture/Disqualification of Retirement Benefits

The member (and beneficiary) will forfeit all rights to retirement benefits accrued on or after August 28, 2014 if they have been convicted on or after August 28, 2014 of a felony under state law (or a substantially similar offense provided under federal law) involving stealing or receiving stolen money, property, or service valued at \$5000 or more, forgery, counterfeiting, bribery of a public servant, or acceding to corruption, in connection with your duties as a state employee.

The system shall not pay an annuity to any survivor or beneficiary who is charged with the intentional killing of a member, retiree or survivor without legal excuse or justification. A survivor or beneficiary who is convicted of such charge shall no longer be entitled to receive an annuity. If the survivor or beneficiary is not convicted of such charge, the board shall resume annuity payments and shall pay the survivor or beneficiary any annuity payments that were suspended pending resolution of such charge.

Member Demographic Changes

To continue to be diligent about protecting our members' personal information, MOSERS has adopted new procedures regarding member demographic information updates.

If MOSERS receives a phone call with a demographic update (mailing address, email address, phone number, name, etc.) for a member (including active members, terminated-vested members, retiree receiving direct deposit benefit payments and survivors receiving direct deposit benefit payments), we can accept this change over the phone from a member, MOSERS-approved power of attorney, MOSERS-approved custodian, conservator, authorized designated agent or human resource personnel only.

If the member is receiving their benefit via paper check, we must receive requests in writing from the member, MOSERS-approved power of attorney, MOSERS-approved custodian, conservator or authorized designated agent to change mailing address, email address, or phone numbers.

As a reminder, members can always update their own mailing address, email or phone number online, either through ESS or by logging into MOSERS' Member Homepage.

Submitting Payroll and Contributions to MOSERS

The contribution rates for Fiscal Year 2018 are identified below. For employers in SAM II, the contributions will automatically occur as a percentage of payrolls and no action is required by you. Non-SAM II employers will need to begin submitting the new contributions (for the benefits applicable to their agency) each July 1.

Rate Type	FY 2018 Rate
Retirement Contribution Rate (based on a percentage of all eligible payroll)	19.45%
Judges Retirement Contribution Rate (based on a percentage of all eligible payroll)	62.09%
Basic Life Insurance State Contribution (based on a percentage of all eligible payroll although member premiums and eligibility are based on the base pay as of July each year)	0.32%
Retiree Basic Life Insurance State Contribution (based on a percentage of eligible payroll although member premiums and eligibility are based on the base pay as of July each year)	0.115%
Long-Term Disability State Contribution - Non SAM II (do not pay this premium for employees once they become eligible for retirement). <i>Note: Contributions are based on a percentage of payroll while LTD payments are based on salary received.</i>	0.55%
Long-Term Disability State Contribution - SAM II (premiums are an equivalent rate applied to their total payroll to approximate what the amount would be if they could apply the LTD rate to only covered payrolls). <i>Note: Members eligible for retirement are not eligible for LTD.</i>	0.475%

Past contribution rates for retirement, basic life and LTD are provided in the employer section of our website at www.mosers.org/Employers/Contribution-Rates.aspx. If you are a non-SAM II employer, you will need to submit the correct contribution rates for the correct fiscal years when submitting payrolls.

Non-SAM II Employer Payroll Submissions

- If you represent a non-SAM II employer, you will need to contact our Finance department at (573) 632- 6100 so that we can send you a file format layout and instructions for submitting payroll information to MOSERS. It is very important that you do not change the format of the file after you receive this information. We will provide you with our banking information so that you can send wire transfers for each payroll submission.
- Payroll must be received prior to MOSERS uploading monthly payrolls into our system. The deadline varies from month to month depending on holidays, SAM II payroll uploads, etc, but will generally be before the 10th of each month.
- Payroll will receive a monthly *Contribution Changes for MOSERS Members Report* by email when you need to begin deductions for employees. The report will list the effective date, hire date, name and type of deduction needed.



Retirement Eligible Gross Pay

All salary and wages reported to MOSERS, excluding non-reoccurring lump-sum payments, should be included in the gross salary and wages. Non-reoccurring lump-sum payments should not be reported to MOSERS. Some examples of non-reoccurring lump-sum payments that may be excluded for all MOSERS covered employees include:

Non-Reoccurring Lump Sum Payment Examples

Client Pay (CLNT)
Housing or Meal Allowances (PMVHS/PMEAL)
Employee Suggestion Awards (EMPSG)
Annual Leave and State Comp Time Payoffs at Termination or Transfer (2ALPO/2ALPP)
Back Pay Flat Tax and Marginal Tax Awards (BPFLT/BPMRG)
Client Worker Dollar Based Adjustments (CLNTD)
Federal or Holiday Comp Time Payoffs (FCPO/HCPO)
Auto Commute Benefits (PAUTO)
Educational Reimbursement (PEDUC)
Group Term Life Insurance (PGTLF)
Qualified and non-qualified moving expenses (PQMV/PNQMV)
Phone or Uniform Allowances (PPHON/PUNIF)
State Comp Time Payoffs Before and After Termination (SCPO/SCMPO)
MoDOT Awards and All Other Imputed Wages (Fringe Benefits) or Excess Compensation (PAWRD/SAFTY/PPLUS)

**SAM II Codes are provided for the convenience of SAM II agencies.*

Monthly Error Reports

Member payroll information is uploaded to MOSERS each month. The staff at MOSERS reconciles monthly payrolls with contributions received for retirement, disability, and life insurance. If we identify any discrepancies in the expected contributions, we upload that information to our secure employer website so you can make the necessary deductions or contributions or submit necessary forms.

Please go to MOSERS' website and click on the Employer Login section of the site. Use your social security number and employer password to sign on. Once you are logged in, click on the applicable report. Names of individuals responsible for working the reports will appear on the right. You may view any or all portions of the report by clicking on the appropriate name or department. The reports are printer-friendly and available online until MOSERS begins processing the next month's report. If your reports are not resolved within 60 days, we will send the member and your department director a notification that we are unable to correct a member's service records or issue refunds until we receive additional information from you.

SAM II Mailing Address Mismatch Report

SAM II mailing addresses that do not exactly match the address on file at MOSERS are available on the secure site. Submit a change notification to MOSERS if the address on file in SAM II is more current than ours. If the address on file at MOSERS is more current, please speak to your employee about updating their records in SAM II. If the mailing addresses are the same, but the abbreviations are different, please update SAM II to match the MOSERS mailing address. SAM II address files are loaded twice monthly, so it may take up to two weeks for an error to fall off your report.

Annual Term Life Insurance Review and Annual Salary Verification Report

- Annually on January 1, coverage amounts and premiums (if applicable) are updated based on the member's:
 - Age as of January 1 of that year.
 - Salary as of July 1 of the previous year.
 - Election during the annual life insurance review period (if applicable).

MOSERS and the Office of Administration will conduct a verification of July salaries reported to MOSERS and the base salaries listed in SAM II. If the salary information does not match, you will receive an electronic error report with instructions to verify the member's salary. Each salary must be verified to ensure that basic life insurance coverage is updated and to prevent incorrect deductions for optional life coverage. It is very important that you provide this information by the requested deadline.

AAR and Terminated Report Instructions

- The report is sorted by AGY-ORG.
- The report is printer friendly, so you may print the report and work it from your own hard copy.
- The report includes all optional life, retirement, long-term disability, and basic life insurance errors for members.
- MOSERS will key the necessary 1DEDs for state contributions on retirement, basic, and long-term disability (for SAM II agencies) that were not withheld.
- MOSERS will automatically deduct fringe benefit contributions when applicable (retirement, basic and long-term disability) for SAM II agencies.

General Information about the Report:

- Balance discrepancies are corrected by payroll deduction adjustments or submission of the necessary forms to MOSERS.
- The report is generated after the previous month's payroll is on our system.
- The member will remain on the report until the necessary payroll action is taken. This may include payroll adjustments for premiums or submission of forms.
- Codes will appear on your report if payrolls were expected and were not received. These codes will be followed with a question mark. In addition, the balance due will reflect .01 temporarily until contributions are received.
- **Error reports must be worked on a monthly basis. Instructions are provided online for each report. Delays in working these reports can result in members not being eligible to retire, receive refunds or service credit.**
- *This report displays the account receivable balance. Therefore, the amount owed will appear as a **POSITIVE** value and the amounts overpaid will appear as a **NEGATIVE** value.*

The following describes data items that may be found on the reports.

Report Codes			
Code	Description	Code	Description
Account	The amount of the member's personal checks that have not been applied	OPT	Optional Life Insurance
A/R Balance	The member's total debit or credit balance	OPS	Optional Life Spouse
BAS	Basic Life Insurance	OPD	Optional Life Children
BA?	Basic Life Insurance Expected with No Payroll Received	RTC	Retirement Contributions
DC	Payroll out of balances	RT?	Retirement Contributions Expected with No Payroll Received
EXP	The amount of contribution/deduction MOSERS expects	RTM	Employee 4% Contribution
IN	Invoice created for direct billing purposes	R?M	Employee 4% Contribution with No Payroll Received
LTD	Long-Term Disability Plan	REC	The amount of contribution/deduction MOSERS received
LTC	Long-Term Disability		
LT?	Long-Term Disability Expected with No Payroll Received		

Online Publication Order Form

For your convenience, you may order MOSERS forms and publications online. You may request quantities of up to 200 of any one available publication. Restricting the size of orders allows us to better maintain our stock and ensure you have the latest version of forms. If the form you need is not listed on the order form, it is only available online.

Instructions

1. Select Type of Publication

- Informative brochure
- Life insurance
- Handbooks
- Order a copy of the *Procedures Manual*

2. Click Item for Description & Enter Quantity

- Item (name & description of item)
- Quantity (enter amount needed)

3. Update

- Click **Update** at the end of each page to save your entries

4. Checkout

- When your order is complete, click **Checkout**

The screenshot shows the MOSERS website's 'PUBLICATIONS ORDER FORM'. At the top, there's a navigation bar with links: Home, Careers, Bidding Opportunities, On The Money, Rumor Central, Video Library, Contact Us, and Log In. The date 'Wednesday, May 01' is displayed. Below the navigation bar, there's a search bar and a list of links: Members, Retirees, Employers, Investments, Press Room, and About MOSERS. The main heading is 'PUBLICATIONS ORDER FORM'. Under 'Select a Form:', there are three links: 1. Informative Brochures, 2. Life Insurance Publications, and 3. MOSERS Handbooks. A table lists various publications with their quantities (Qty 1-200). The table has columns for E-Submit, PDF, Item, and Qty. Items include 'Acquiring Service Credit For Prior Public Employment', 'BackDROP General State Employees', 'Comparison of MSEP & MSEP 2000 Benefit Provisions (general employee)', 'Divorce and Your Retirement Benefit', 'Member Contributions', and 'MOSERS Benefits During Military Leave'. There are 'Update' and 'Checkout' buttons at the bottom of the table. On the right side, there's a 'Secure Employer Login' section with a form for SSN and Password, and a 'Find It Fast' section with search filters for Website Shortcuts, Form Finder, and Brochure Finder.

Publications in alternate format (i.e.Braille, large print, cassette, or disk) or Spanish version of handbooks are available upon request by emailing Employers@mosers.org.



Glossary

When these words or terms are used, they have the following meanings unless the context clearly indicates a different meaning is intended:

Annuity - Income payable for the lifetime of the retired member in equal monthly payments.

BackDROP Date - The date used in calculating your retirement benefit, should the member elect the BackDROP payment option. MOSERS will use creditable service and final average pay as of the BackDROP date.

BackDROP Period - The BackDROP period is the length of time between the BackDROP date and the actual retirement date. The member may select a BackDROP period (in one year increments) ranging from one year to the total amount of time worked after normal retirement eligibility (max. of five years).

Base Benefit - The amount a member is entitled to receive at retirement before any reductions for early retirement or a survivor option.

Beneficiary - Any person or entity entitled to or nominated by a member or retiree who may be legally entitled to receive benefits.

Consumer Price Index (CPI) - The CPI for all urban consumers for the United States, or its successor index, as approved by the board, as such index is defined and officially reported by the United States Department of Labor, or its successor agency. The CPI is used by MOSERS to determine the annual cost-of-living allowance (COLA) rate for benefit recipients.

Department - Any department or agency of the executive, legislative, or judicial branch of the state of Missouri receiving state appropriations, including allocated funds from the federal government, but not including any body corporate or politic unless its employees are eligible for retirement coverage from a system under Chapter 104, RSMo, as otherwise provided by law.

Employee - For purposes of the MSEP 2000/MSEP 2011, any person who is employed by a department and is paid a salary or wage by a department in a position normally requiring the performance of duties during **at least** one thousand, forty (1,040) hours per year. The term "employee" shall **not** include any patient or inmate in any state, charitable, penal, or correctional institution, or any person who is employed by a department in a position that is covered by a state-sponsored defined benefit retirement plan not created by Chapter 104 RSMo.

Final Average Pay - The average pay for a member's highest 36 full consecutive months of service before leaving employment.

Pay - (1) All salary and wages payable to an employee for

personal services performed for a department, **excluding**:

- a. Any amounts paid after an employee's employment is terminated, unless the payment is made as a final installment of salary or wages at the same rate as in effect immediately prior to termination of employment in accordance with a state payroll system adopted on or after January 1, 2000.
- b. Any amounts paid upon termination of employment for unused annual leave or unused sick leave.
- c. Pay in excess of the limitations set forth in Section 401(a) (17) of the Internal Revenue Code of 1986 as amended and other applicable federal laws or regulations.

(2) All salary and wages, which would have been payable to an employee on workers' compensation leave of absence during the period the employee is receiving a weekly workers' compensation benefit, as reported and verified by the employing department.

(3) All salary and wages, which would have been payable to an employee on a medical leave due to employee illness, as reported and verified by the employing department.

Retirement Date - The first day of a calendar month when a member begins to receive retirement benefits. The payment date for each month's benefit is the last working day of the month. Before this date, the member must:

- Leave state employment
- Meet retirement eligibility criteria
- Complete the two-step retirement process (application and election form)

Temporary Benefit - General state employees retiring under the MSEP 2000/MSEP 2011 under the "Rule of 80" (or "Rule of 90") younger than age 62 will receive a temporary benefit until they turn 62.

Termination Date - A member's last day of work in a MOSERS benefit-eligible position, as reported by the employing department.

Vested - Member is eligible for a retirement benefit once he/she meets the age and service requirements.

- **MSEP/MSEP 2000:** 5 years
- **MSEP 2011:** *Effective January 1, 2018*, 5 years for members actively employed ON or after January 1, 2018.

Year - Active Member - The twelve-month period beginning on the members first day of employment.

Year - Retired Member - The twelve-month period beginning on the members date of retirement and each subsequent year thereafter.

Notes

[illegible]

MOSERS Contact List

For Questions Regarding..... Contact →	Financial & Facilities Oversight
<ul style="list-style-type: none">• Employer Form Submissions• Direct Bill• Refunds• Employer web security• Secure online reports• Service verifications• Optional life insurance refunds	<ul style="list-style-type: none">• Lori Bentlage • (573) 632-6172• Juanita Libbert • (573) 632-6176

All questions: email *Employers@mosers.org*

Aged Accounts Receivable Report

SAM II Code	Code	Explanation
MS1L	BAS	Basic Life Insurance
	BA?	Basic Life Insurance (active no payroll)
	EXP	Expecting
MSLTR	LTC	LTD Contribution
	LT?	LTD Contribution (active - no payroll)
	LTD	Long-Term Disability
MSD1L	OPD	Optional Life Insurance - Child
MSS1L	OPS	Optional Life Insurance - Spouse
MSO1L	OPT	Optional Life Insurance - Member
	REC	Received
	RTC	Retirement Contribution
	RT?	Retirement Contribution (active, no payroll)
	RTM	Retirement Member

Position

SAM II Code	Code	Explanation
RETEW	AS	Administrative Law Judge Member Contribution
RETEF	CS	Department of Conservation Member Contribution
RETER	CT	Contract Position (Teachers) Member Contribution
RETEE	ES	Elected State Official (Must also complete elected state official position code) Member Contribution
RETEJ	JS	Judge (Must also complete judge position code) Member Contribution
RETEL	KS	Part-time Member, General Assembly Member Contribution
RETEG	LS	Legislator Member Contribution
RETER	RS	General State Employees Member Contribution
RETRK	TS	Teacher Under Public School Retirement System (PSRS)
RETEP	WU	Uniformed Member of the Water Patrol Member Contribution

Service

Code	Explanation
ACPD	Active Pending Disability
DS96	Disability - Not working (Metropolitan Insurance Company)
DS99	Disability - Not working
DS05	Disability - Not working after 7/1/05
DSNW	Disability - Not working
DSP9	Disability - Partial (Standard Insurance Company)
LVFM	Family Leave - Valid (family member) (12 weeks)
LVI9	Leave - Illness/Maternity - Valid
LVLL	Leave - Layoff - Invalid
LVMI	Leave - Military - Invalid
LVMV	Leave - Military - Valid
LVOT	Leave - Other - Invalid
LVWC	Leave - Workers' Compensation - Valid
TRMN	Terminated - Not Vested
TRMV	Terminated - Vested

Elected State Officials/Judges Position

Code	Explanation
EAD	State Auditor
EAG	Attorney General
EGV	Governor
ELG	Lieutenant Governor
ESS	Secretary of State
ETR	State Treasurer
JS1	Chief Justice of the Supreme Court
JS2	Justice of the Supreme Court
JS3	Appellate Court Judge
JS4	Circuit Court Judge
JS5	Assoc. Circuit Ct. Judge - 1st Class Cty
JS6	Assoc. Circuit Ct. Judge - 2nd Class Cty
JS7	Assoc. Circuit Ct. Judge - 3rd Class Cty

SAM II Codes for New Hires after 1/1/11

Employer	Employee	Code
RT1RA	RT1EA	RS
RT1RE	RT1EE	ES
RT1RF	RT1EF	CS
RT1RG	RT1EG	LS
RT1RJ	RT1EJ	JS
RT1RL	RT1EL	KS
RT1RP	RT1EP	WU
RT1RR	RT1ER	RS
RT1RW	RT1EW	AS