

Employer Resources

Quick Tips

General Information

- Please use this **new** email address for questions about MOSERS benefits and payroll: *employers@mosers.org*. Using this email will allow MOSERS staff to better serve you, as you assist your employees with their benefits.
- To get the latest news on deferred compensation, subscribe to the electronic DC Update by going to *www.moddeferredcomp.org*.
- Use employee information only in conjunction with the performance of mandated duties.
- Encourage members to use the MOSERS website to view handbooks, brochures and forms online.
- Request paper copies, alternative format (i.e. Braille, large print, cassette, or disk) and Spanish version of handbooks if you need them.
- Work all secure error reports on a monthly basis.
- Training is available annually at the Benefits U conference, and one-on-one at your facility (by request).

Forms

Forms are a necessary component of the administration of MOSERS benefits. As employers, you are the direct contact to members regarding benefits and how to complete forms. In addition, certain forms require you to provide information and/or your signature. If forms have to be returned because necessary information or a signature is missing, it causes a delay in providing service to our members and creates extra work for all involved. We appreciate your help in ensuring that forms are properly completed and submitted to MOSERS in a timely manner.

- We strongly encourage you to obtain and submit forms electronically via the MOSERS website whenever possible. The forms online marked with a star icon can be submitted electronically by logging into your secure **Employer Homepage** and choosing a form from the **Forms** tab to begin the process.
- When paper forms are necessary, please type or print clearly.



Tips for College & University Employers

- 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.
- When a college/university employee is registering for a password on MOSERS' website, he/she will be asked some information to verify his/her identity. Under the employer dropdown menu, select the name of the specific institution, **not Department of Higher Education**. Selecting Higher Education will result in the information not matching what we have on file and they can't complete the registration process. Please share this with your employees.

Contract employees:

- 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 have 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 the State of Missouri Deferred Compensation Plan. 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 the 2015 tax year. To date, approximately 500 college and university employees save with the State of Missouri Deferred Compensation Plan. Visit www.mo457.com to learn more and enroll in this savings plan.
- 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:
 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). See page 44 for more information.
 4. MOSERS will request an encrypted quarterly file of all colleges/universities to identify part-time employees working in multiple agencies.

MOSERS College/University PreRetirement Planning Seminars:

- This special session of PreRetirement Planning is designed for higher education institution employees who are within five years of retirement, or already eligible. This is a part-day session covering program highlights only and will be held on campus at specific colleges/universities around Missouri. Some sessions may include additional information on social security or from campus human resource (HR) staff on health insurance or other benefits in retirement. After you have registered, please contact the HR office for details about the location and time of this shortened session on campus. There is no cost to attend. View the current schedule and enroll at: www.mosers.org/Members/Seminars/CU.
- As a reminder, MOSERS' life insurance is not available to employees of the state regional colleges/universities (except State Technical College of Missouri & Lincoln University), because those employers provide their own life insurance benefits.



Determining 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 HR 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 HR 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?

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?

It's important because employees across the state should be treated consistently and fairly. Human resource/personnel officers 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 updates are made for the employer's sake as well as the employees' and that you inform MOSERS of the change.

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.

MSEP 2011 Resource Center for Employers

Don't forget—everything you need for members of the MSEP 2011 is located on MOSERS' website in the **Employers** section. Links to all forms, brochures, videos, and examples are here when you need them. If you are not sure which plan a member belongs to, a good reference guide is the **Which Plan am I in?** page that you can get to from either the **Member** or **Employer** dropdown menu.

Which Plan Am I In?

Examples to determine retirement plan eligibility are listed below. More examples may be found online.

- **Worked previously in a non-benefit-eligible position** - Glenn worked 40 hours per week during the summers only from 2006-2010 for the Missouri Department of Conservation. He did not earn vacation time or qualify for retirement benefits while working during those summers. In August of 2011 he was hired in a MOSERS benefit-eligible position with DNR. Because his employment before 2011 was not in a MOSERS benefit-eligible position, his employment with DNR would be considered the date he was first hired in a position covered by MOSERS and he would be a member of the MSEP 2011.
- **Worked previously in a benefit-eligible position with a different retirement system** - Hannah worked for 3 years as a public school teacher in the Ralls County School district from 1995-1998 in a benefit-eligible position with PSRS. In March of 2011 she was hired in a MOSERS benefit-eligible position with the DESE. Since PSRS is a different retirement system than MOSERS, Hannah would be considered first hired in a MOSERS benefit-eligible position in March of 2011 and would be a member of the MSEP 2011.
- **Worked previously in a MOSERS benefit-eligible position but was not vested** - Grace worked for the Missouri Department of Tourism in a MOSERS benefit-eligible position from 2005 to 2008. When she left work with Tourism she had not met the vesting requirement at the time (five years). In April of 2011, Grace was hired in a MOSERS benefit-eligible position with the Department of Conservation. Because she had previous MOSERS benefit-eligible employment (even though she was not vested when she left) she is considered to be first hired in 2005 and will be a member of MSEP 2000.

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.

* To be "vested" means you are eligible for a retirement benefit once you have met the age and service requirements. (The vesting requirement for general state employees in MSEP and MSEP 2000 is 5 years of creditable service. The vesting requirement for general state employees in MSEP 2011 is 10 years of creditable service.)

Plan Comparison Tables

Plan comparison tables are also in the MSEP 2011 Resource Center as an easy way to highlight the plan provisions.

MSEP	MSEP 2000	MSEP 2011
Vesting - Eligible for a future retirement benefit		
• 5 years	• 5 years	• 10 years
Base Benefit Formula - Payable for your lifetime		
• .016 x FAP x service <i>In the past, formula increases have been passed along to MSEP retirees</i>	• .017 x FAP x service <i>Future formula increases, if any, will not be passed along to retirees</i>	• .017 x FAP x service <i>Future formula increases, if any, will not be passed along to retirees</i>
Temporary Benefit Formula - Stops at age 62		
• Not available	• .008 x FAP x service <i>Available to those who retire under the "Rule of 80"</i>	• .008 x FAP x service <i>Available to those who retire under the "Rule of 90"</i>
Benefit Payment Options - Determines whether or not a benefit will be paid to anyone after your death		
• Life Income Annuity • <i>Unreduced</i> Joint & 50% Survivor • Joint & 100% Survivor • Life Income With 60 Guaranteed Payments • Life Income With 120 Guaranteed Payments	• Life Income Annuity • Joint & 50% Survivor • Joint & 100% Survivor • Life Income With 120 Guaranteed Payments • Life Income With 180 Guaranteed Payments	• Life Income Annuity • Joint & 50% Survivor • Joint & 100% Survivor • Life Income With 120 Guaranteed Payments • Life Income With 180 Guaranteed Payments
Cost-of-Living Adjustment (COLA) - Helps maintain your purchasing power as inflation increases the cost of various items you buy		
• If hired before Aug. 28, 1997, you will receive 4-5% each year until you reach 65% cap. After COLA cap, the rate is based on 80% of the percentage increase in the average CPI • If hired on or after Aug. 28, 1997, your COLA will be based on 80% of the percentage increase in the average CPI (0-5%)	• Based on 80% of the percentage increase in the average CPI (0-5%)	• Based on 80% of the percentage increase in the average CPI (0-5%)
Normal Retirement Eligibility - Age and service required to receive an unreduced retirement benefit		
• Age 65 and active with 4 years of service • Age 65 with 5 years of service • Age 60 with 15 years of service • "Rule of 80" - at least age 48 with age and service equaling 80 or more • Age 50 if first became eligible prior to Aug. 28, 2003	• Age 62 with 5 years of service • "Rule of 80" - at least age 48 with age and service equaling 80 or more • Age 50 if first became eligible prior to Aug. 28, 2003	• Age 67 with 10 years of service • "Rule of 90" - at least age 55 with age and service equaling 90 or more
Early Retirement Eligibility - Age and service required to receive a REDUCED retirement benefit		
• Age 55 with 10 years of service; base benefit will be reduced 1/2 of 1% (.005) for each month your age is younger than normal retirement	• Age 57 with 5 years of service; base benefit will be reduced 1/2 of 1% (.005) for each month your age is younger than normal retirement	• Active and age 62 with 10 years of service; base benefit will be reduced 1/2 of 1% (.005) for each month your age is younger than normal retirement
In-Service COLA - Service beyond age 65		
• Applicable COLA rate (if eligible)	• Not available	• Not available
Optional Life Insurance - Coverage at retirement (if applicable); cannot exceed coverage amount while actively employed		
• Maximum of \$60,000	• Maximum of \$60,000 <i>If you retire under the "Rule of 80," you may retain coverage beyond \$60,000 until age 62. At age 62, your coverage will reduce to \$60,000</i>	• Maximum of \$60,000 <i>If you retire under the "Rule of 90," you may retain coverage beyond \$60,000 until age 62. At age 62, your coverage will reduce to \$60,000</i>
BackDROP - Partial lump sum payment option in exchange for a reduced ongoing monthly benefit		
• Must work at least two years beyond normal retirement eligibility to be eligible for BackDROP. If applicable, elect BackDROP at retirement	• Must work at least two years beyond normal retirement eligibility to be eligible for BackDROP. If applicable, elect BackDROP at retirement	• Not available
Service Purchases		
• May purchase up to 4 years of active-duty military service or qualifying public sector service at subsidized rate. May also purchase qualifying public sector service at full actuarial cost	• May purchase up to 4 years of active-duty military service or qualifying public sector service at subsidized rate. May also purchase qualifying public sector service at full actuarial cost	• May purchase qualifying public sector service at full actuarial cost

MSEP 2011 | Contribution Beneficiary(ies) Form

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

Note: Naming a minor (a person under the age of 18, except an emancipated minor) or estate as a life insurance beneficiary may require that a conservator or other legal representative be appointed by a court before any payment can be issued. This could cause legal expenses for the beneficiary and delay in payment. This should be taken into consideration when naming a beneficiary. As an alternative, members may wish to set up a trust to receive assets upon their death. A trust is a legal arrangement through which a trustee manages the assets for beneficiaries. Members should contact an attorney to set up a trust.

Current Designation(s):	
Your Current Primary Beneficiary(ies) for Contributions	Date Signed
No beneficiary on file.	N/A
Your Current Contingent Beneficiary(ies) for Contributions	Date Signed
No beneficiary on file.	N/A
Update Beneficiary(ies)	
 Please note: Making changes to your beneficiary(ies) will replace your current designation.	
Before you fill out the member contribution beneficiary designation form, please read the following information.	
<p>The primary and contingent beneficiary(ies) you designate will apply to your 4% retirement system contributions only. This form is NOT to be used to designate beneficiaries for life insurance, retirement survivor benefits or deferred compensation accounts.</p> <p>This form allows you to name a beneficiary to receive a refund of your contributions to the retirement system under the following circumstances:</p> <p>The beneficiary of any member who made contributions will receive a refund upon the members death equal to the amount, if any, of such contributions less any retirement benefits received by the member unless an annuity is payable to a survivor or beneficiary as a result of the members death. In that event, the beneficiary of the survivor or beneficiary who received the annuity shall receive a refund upon the survivors or beneficiary's death equal to the amount, if any, of the members contributions less any annuity amounts received by the member and the survivor or beneficiary.</p> <p>Refer to the Member Contributions brochure for more information about beneficiaries.</p> <p>In designating a beneficiary, you are giving instructions to MOSERS on how to distribute a refund. Be sure your instructions are clear and provide as much information as possible for your primary and contingent beneficiary designations (you may have more than one). Include your beneficiary(ies) name, relationship, address, date of birth, and social security number. You may also name a trust, corporation/organization, or estate as your beneficiary(ies).</p> <p>Your beneficiary designations may be changed as often as you wish. It is your responsibility to keep your beneficiary designation updated.</p>	

- This form is for members of MSEP 2011 and the Judicial Plan 2011 who wish to designate someone other than a spouse as beneficiary for any refund of contributions payable upon their death.
- MOSERS will issue a refund of contributions on behalf of members who have contributions to the retirement system in their account but die prior to having retirement or survivor benefits paid in an amount equal to their contributions, less any benefits received.
- When married employees enroll for benefits through SEBES, they will be notified that if they do not otherwise designate a beneficiary for a refund of contributions, the beneficiary will be their eligible spouse.
- Members who are not married and do not have a *Contribution Beneficiary(ies)* form on file at MOSERS, will have the assets in their account distributed, upon their death, in the following order of priority to their:
 - Surviving children (including legally adopted children) divided equally
 - Surviving parents, divided equally
 - Surviving brothers and sisters, divided equally
 - Estate
- Members may designate a person, trust, organization or estate as beneficiary by completing a *Contribution Beneficiary(ies)* form and submitting it on paper or electronically to MOSERS. The designation will not become effective until the form is received at MOSERS.
- If members do not provide the social security number for each beneficiary listed, MOSERS cannot assure we will be able to locate and pay their beneficiaries.

MSEP 2011 | Request for Refund of Contributions Form (Front)

Members need to make a copy for their personal files before sending the form to MOSERS.



MOSERS
WE ARE HERE FOR YOUR BENEFIT.

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



RRC

Member/Surviving Spouse Request for Refund of Contributions

MSEP 2011 • Judicial Plan 2011

Please print. • See next page for instructions. • Your signature is required on the next page of this form.

Reset Form

SECTION A - MEMBER INFORMATION

Social Security Number or Member ID	Date of Birth
Name (last/first/middle)	
Work Phone Number	Primary Phone Number (home/cell)
Mailing Address (PO or street/city/state/zip)	
Refund for What Type of Service? <input type="checkbox"/> General State Employee <input type="checkbox"/> Judicial <input type="checkbox"/> Legislative <input type="checkbox"/> Elected State Official <input type="checkbox"/> All	
<input type="checkbox"/> I Am Not Married <input type="checkbox"/> I Am Married (If married, your spouse must sign this form.)	

SECTION B - SURVIVING SPOUSE - TO BE COMPLETED IF MEMBER IS DECEASED

Spouse's Social Security Number	Spouse's Date of Birth
Spouse's Name (last/first/middle)	
Work Phone Number	Primary Phone Number (home/cell)
Mailing Address (PO or street/city/state/zip)	

SECTION C - DISTRIBUTION ELECTION

Generally, the taxable portion of a single-sum distribution from an eligible plan is subject to **mandatory 20% federal income tax withholding** and **may be subject to a 10% IRS penalty if you are less than age 59½**, unless you authorize a direct rollover to another eligible retirement plan or IRA. More detailed information is in the **Special Tax Notice** brochure. Please indicate below if you wish to directly roll over all or any portion of your contributions (eligible rollover distribution) to an eligible retirement plan or IRA. **If you elect the rollover option, your financial institution or eligible retirement plan official must sign Section D.**

Please check one option only.

<input type="checkbox"/> I elect to roll over all of the amount to a qualified retirement plan	<ul style="list-style-type: none"> • I want to roll over all of the taxable amount in my account into my State of Missouri Deferred Compensation Plan account, a traditional IRA, or other qualified retirement plan in a direct rollover. • Section D must be completed by a representative of your financial institution or eligible employer plan.
<input type="checkbox"/> I elect to roll over all of the amount to a qualified Roth IRA	<ul style="list-style-type: none"> • The rollover amount is taxable in the year the rollover takes place. • Section D must be completed by a representative of your financial institution or eligible employer plan.
<input type="checkbox"/> I elect a combination cash payment and rollover	<ul style="list-style-type: none"> • I elect to directly roll over \$_____ of my distribution to the eligible retirement plan or IRA designated in Section D with the remainder (less 20% for federal withholding, unless the amount is less than \$200) paid to me directly in a lump-sum. I understand there may be a 10% IRS penalty if I am less than age 59½. A paper check will be mailed to the address indicated above. • Section D must be completed by a representative of your financial institution or eligible employer plan.
<input type="checkbox"/> I elect to receive the entire taxable amount as a cash payment	<ul style="list-style-type: none"> • MOSERS will withhold 20% for federal taxes unless the amount is less than \$200. I understand there may be a 10% IRS penalty if I am less than age 59½. A paper check will be mailed to the address indicated above.

03/14 - Active
→ Continued on next page where your signature is required.

For most general employees hired on or after 1/1/11, this form will be for contributions paid into MSEP 2011. Members who have service in more than one plan must designate which contributions this form pertains to.

If rolling over any portion of refund, the member must obtain information and signature of trustee to complete Section C.

- 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.

Refund Options

When members leave state employment, they should carefully consider what to do with the contributions they have accumulated in the MOSERS trust fund. Their decision can affect their future financial security.

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%.

(continued on following page)

MSEP 2011 | Request for Refund of Contributions Form (Back)

SECTION D - BANK/FINANCIAL INSTITUTION INFORMATION TO BE COMPLETED BY TRUSTEE

PLEASE NOTE: Complete Section D only if electing a rollover. In accordance with the above authorization of the depositor in Section C, we agree to deposit the forthcoming rollover amount from MOSERS (a qualified plan under Section 401(a) of the IRC) in the following account (the account identified below is an eligible retirement plan or IRA for purposes of accepting direct rollovers pursuant to the IRC)

Account Number

Account Type Deferred Compensation Plan 401(a) Eligible Employer Plan 401(a), 408(a), 408(a), 407(a)
 Traditional IRA 408(a), 408(a) Inherited IRA Roth IRA 408(a)

Name of Financial Institution/Employer Plan

Mailing Address (PO or street/apartment)

Phone Number

Signature/Title _____ **Date** _____

SECTION E - APPLICANT SIGNATURE FOR REFUND REQUEST, FORFEITURE OF SERVICE AND FUTURE BENEFITS

I acknowledge and certify that I received and read the Special Tax Notice and the Terms of Application as listed below.

I certify that the transferee plan named above, if any, is an individual retirement account, individual retirement annuity, or an eligible retirement plan that accepts direct rollovers.

If married: I attest that there is not a division of benefits order in process or in place and that my spouse has consented to my election. I will be forfeiting future retirement benefits including potential survivor benefits based on that service.

I hereby apply to withdraw my/our deceased spouse's contributions from the Missouri State Employees' Retirement System (MOSERS). By electing a refund, I understand I am forfeiting credited service and any future rights to receive benefits from MOSERS including eligibility for 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.

Signature of Member _____ **Date** _____
 (surviving spouse of member)

Signature of Member's Spouse _____ **Date** _____
 (required if married)

Instructions for Completing
Member/Surviving Spouse Request for Refund of Contributions
 MSEP 2011 • Judicial Plan 2011

This form allows you to request a refund of contributions made to the retirement system.

- Complete Section A and B (if applicable). Elect one distribution election in Section C.
- If rolling over any portion of your refund, obtain information and signature of trustee to complete Section D.
- Read MOSERS' Special Tax Notice and Terms of Application as listed below.
 - As a vested former member or a former non-vested member, you may request a refund of your contributions and credited interest.
 - If you are married at the time of such request, such request shall not be processed without consent from your spouse. You are not eligible to request a refund if your retirement benefit is subject to a division of benefits order pursuant to section 104.1061.
 - Refunds will be paid after ninety days from the date of termination of employment or the request, whichever is later, and will include all contributions you paid to MOSERS and credited interest.
 - By receiving a refund you forfeit all your credited service and future rights to receive benefits from the system. You will not be eligible to receive any long-term disability benefits; if receiving long-term disability benefits you are not eligible for a refund.
 - If you later become an employee and work continuously for at least one year and return the previously refunded amount plus interest at a rate established by the MOSERS board, the uncredited service previously forfeited will be restored.
 - A refund distribution will not be processed until this form is completed and returned to MOSERS.
 - Any refund not directly rolled over to an IRA or qualified retirement plan will be reported as taxable income in the year of payment.
 - MOSERS is not liable for any taxes incurred by you as a result of this distribution.
 - If you should die after submitting this application but before receiving the distribution, no distribution will be made if you have a surviving spouse and that spouse is eligible for a survivor benefit based on your death. Otherwise, payment will be made to the beneficiary designated on your Contribution Beneficiary form. If no beneficiary is living, payment will be made as otherwise permitted by law.
 - The refund of contributions becomes irrevocable on the day that MOSERS mails or electronically transfers payment.
 - Please allow 60 days for MOSERS to process your refund request.
- Read, sign and date Section E. If you are married, your spouse must sign this form also.

Member must sign & date. If member is deceased, the beneficiary or personal representative must sign here.

If the member is living and married, the spouse must sign here.

- Members leaving a MOSERS-covered position 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.*
 - 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.*

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.

MOSERS Home Page

1. Carousel of Features

- This revolving carousel includes the latest featured news items

2. Special Topics

- News and notices (current & archived)
- Information for survivors/beneficiaries of MOSERS members
- Link to Rumor Central blog and to submit a question.
- Retiree benefit payment schedule for the current year
- Seminar information

3. Enhanced Footer

- Site Help Desk
- Accessibility Information
- External links
- Quick links to website tools
- MOSERS contact information
- Website Feedback
- Social Media links
- Video library

4. Search Content on MOSERS' Website From Any Page

5. Secure Member Login

- View and update personal information
- Run benefit estimates
- Complete and submit forms online
- Enroll in a PreRetirement seminar

6. Register/Forgot Your Password

- Members can quickly gain access to the MOSERS secure site for the first time, or reset a forgotten password*

7. Find it Fast

- Quickly navigate to frequently used web pages, forms and brochures

8. Found a Flyer? Find it Fast!

- Links directly to downloadable flyers that you can use to promote aspects of your benefit package. Print these and put them up on bulletin boards, in break rooms, or wherever your employees can read them!



*For members who are setting up a MOSERS password for the first time or have not reset it since December 16, 2014, they should go to the **Register for a Password** page on MOSERS' website and enter their Member ID or social security number. This will generate an email that is sent to the email address we have on file. Next, they enter the verification code (from the email), then create a new password. Also, for security purposes, if a member does not access his/her secure Member Homepage for a year, he/she will have to reset the password upon the next log in. Employees can also access MOSERS' website securely via the ESS website.

Online Resources

MOSERS has the tools to help you become more informed as a MOSERS member, and, in turn, to better assist your employees.

HR Update

HR Update is an electronic newsletter that keeps you informed of important HR related information. The newsletter is sent via email (in HTML format) each month. For your convenience, *HR Updates* are archived on our **Employer** site. The *HR Update* is an electronic document and your only link to the latest changes from MOSERS. **If you have not already subscribed, we encourage you to do so as soon as possible.** Remember to re-subscribe if your email address changes.

To subscribe to HR Update:

1. Go to: www.mosers.org/Employers/HR-Update/HR-Mailing-List-Manager.aspx
2. Follow the directions.

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 a video you can use as part of your agency's orientation process. Check the Employers page on MOSERS' website for more information.

Password Tutorial

A helpful tutorial video is on MOSERS' YouTube page (youtube.com/MOSERSOnline) to assist members in registering for a password. If they don't have a password or haven't reset it since 12/16/2014, there is a new process to access the Member Homepage with enhanced security features. Employees can also access MOSERS' website securely via ESS.



Online Employer Reports

Employers with secure access may view the following reports online:

- Eligible to Retire Report
- Service Report
- Aged Accounts Report (AAR)
- Terminated Report
- SAM II Address Match
- Retiree Sick Leave (Now includes current & prior month)
- MOSERS Invalid Address
- Active Pending Application
- Life Coverage Amounts (available January through March)
- Transfer Report
- Annual Salary Verification Report (August and September)
- Missing Email Report
- Retirees Requiring Termination Forms
- Retirement Plan Lookup

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 receive refunds or service credit.

Error Reports

Member payroll information is uploaded to MOSERS each month. The staff at MOSERS reconcile these 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 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.

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.

The following describes data items found on the report.

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		

IMPORTANT: 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.

Submitting Payroll and Contributions to MOSERS

The contribution rates for FY 2016 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 2016 Rate
Retirement Contribution Rate (based on a percentage of all eligible payroll)	16.97%
Judges Retirement Contribution Rate (based on a percentage of all eligible payroll)	58.45%
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>	0.495%

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 and Facilities Oversight 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.

Retirement Eligible Gross Pay

All salary and wages reported to MOSERS, excluding non-recurring 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 include:

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

Access Authorization Secure Employer Login Form

Apply for secure access to member data for employers at www.mosers.org. Click on **Request Access to This Feature** to complete the *Access Authorization* form. Through **Employer Login**, MOSERS established a secure access area for the benefit of authorized employers. All information contained within is strictly confidential and shall be treated as such. The information is to be used only in conjunction with the performance of mandated duties.

Instructions

- On the Employers page, go to the **Secure Employer Login** section
- Click on **Request Access to this Feature**
- Click **Open** in the pop-up box
- Fill out and print the form
- See back of form for directions
- Obtain department director signature
- Mail the signed form to MOSERS
- Once approved, MOSERS will send a notification that you are authorized to register for access to the employer portion of the MOSERS' website. Go to the **Employer** section of the site and click on **Register** to complete the process
- Be sure to register for the *HR update* when requesting Employer access
- Authorized users will also be able to access SEBES with a valid MOSERS user ID and password.

 <p>MOSERS WE ARE HERE FOR YOUR BENEFIT.</p>	<p>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</p>	 EPA
<h3>Access Authorization</h3> Secure Employer Login		
Please print. • See reverse side for instructions.		
SECTION A - PERSONAL INFORMATION (EMPLOYER)		
Social Security Number or Member ID		Date of Birth
Name (last/first/middle)		
Title/Position		
Agency Information	Department # _____	Agency/Division # _____ Org./Section # _____
Work Phone Number		
Fax Number		
Email Address		
SECTION B - ACCESS AUTHORIZATION (DEPARTMENT DIRECTOR)		
The employee listed above has authority to access confidential employee information on MOSERS' website through the Secure Employer Login. As department director, I have read the important legal information provided on the back of this form, and hereby authorize MOSERS to grant the above payroll/personnel representative access to the Secure Employer Login.		
Name (please print)		
Signature	Date	

Employer Home Page

Features

1. Employers Menu

- Annual Benefits U Conference information
- Contribution rates
- CURP
- Forms
- HR Update archive
- Job Status Change flyer
- MSEP 2011 Resource Center
- Optional Life Calculator
- Publication Order Form
- *Procedures Manual*--the improved online version makes it easier to jump right to the information that you need and is updated when new information is added.
- Publications

2. Search Content on the MOSERS Website From Any Page

3. Secure Employer Login

- View service information on employees
- Run reports
- Submit electronic forms

4. Request Access to the Employer Site

- Download the form *Access Authorization Secure Employer Login*

5. Find it Fast

- Quickly navigate to frequently used web pages, forms and brochures

6. Downloadable Resources

- Links directly to downloadable flyers that you can use to promote aspects of your benefit package. Print these and put them up on bulletin boards, in break rooms, or wherever your employees can read them!



Employer Home Page - After Login

Features

1. Reports/Lookup

- Eligible to Retire Report
- Optional Life Coverage Amounts (January to March)
- Retirement Plan Lookup
- Service Report

2. Expiration Timer

- Shows when the session will expire from inactivity. This is an additional security measure in case you forget to log out.

3. Error Reports

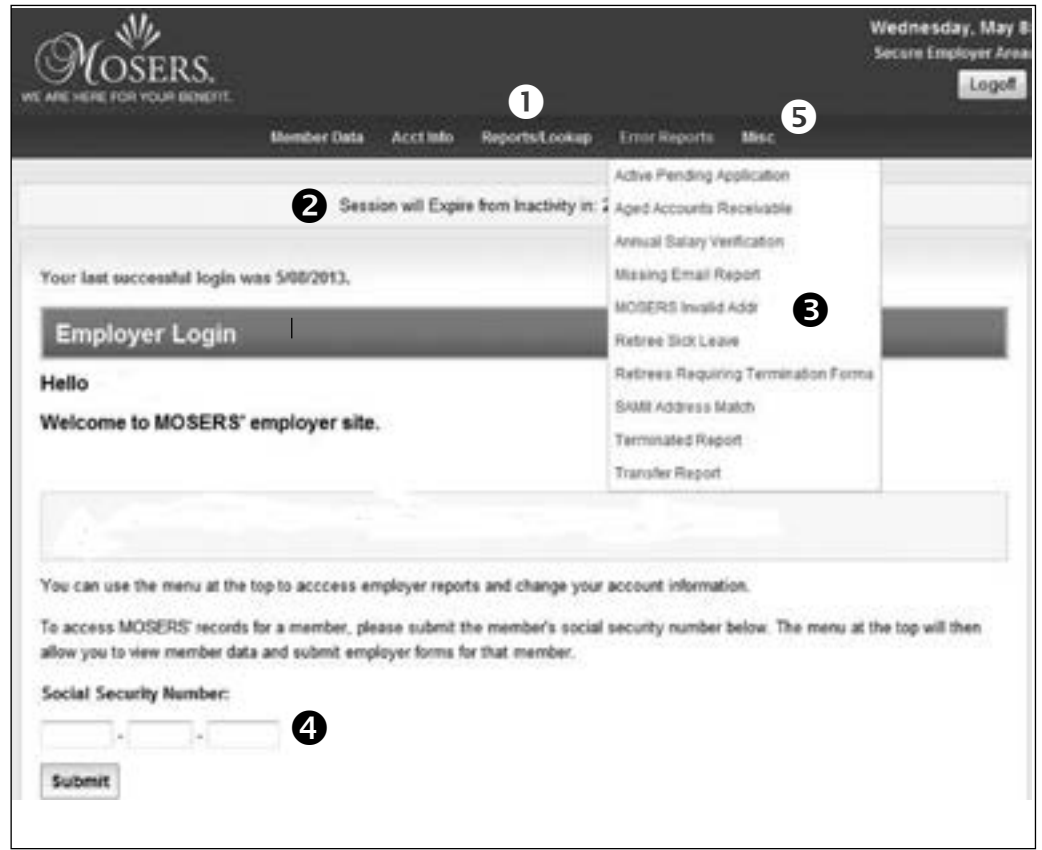
- Active Pending Application
- Aged Accounts Report
- Annual Salary Verification Report (August and September)
- Missing Email Report
- MOSERS Invalid Address
- Retiree Sick Leave
- Retirees Requiring Termination Forms
- SAM II Address Match
- Terminated Report
- Transfer Report

4. Employer Login

- As an authorized employer, you may access an employee's personal information by entering his or her social security number

5. Miscellaneous

- *Access MOSERS Publications Request form*
- SEBES link



Member Personal Information Home Page - After Login

Features

1. Employer Forms

- Access electronic forms that may be completed and submitted online.
- Click on the appropriate form and follow directions. With electronic forms, no stamp, no envelope, and no paper is required. To date, the following forms are available on MOSERS website in an electronic format for employers:
 - *Application to Correct Service*
 - *Leave of Absence/Back to Work*
 - *Transfer of Employment*
 - *Termination of Employment*
 - *Notification of Change*
 - *MOSERS Publications Order Form*

2. Employer Reports

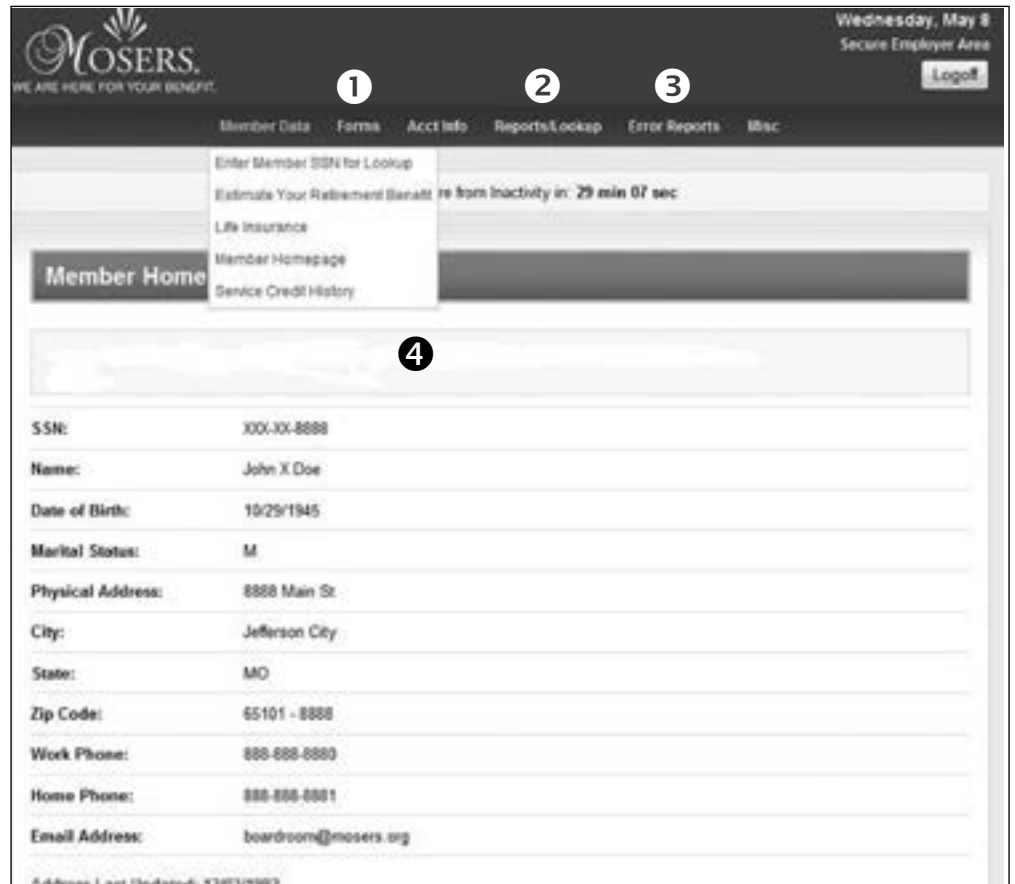
- Access MOSERS reports regarding your employees

3. Error Reports

- Access MOSERS Error Reports

4. Member Home Page

- View member's name, physical address, work phone, home phone, email address, date of birth, marital status, life insurance, service credit history, and benefit estimates



When you enter the member's social security number, the member's home page will appear.

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

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**

5. Forms and Publications

- Forms and publications that are not listed are not available and need to be submitted or reviewed electronically

The screenshot shows the MOSERS website's 'PUBLICATIONS ORDER FORM' page. At the top, there is a navigation menu with links for 'Members', 'Retirees', 'Employers', 'Investments', 'Press Room', and 'About MOSERS'. Below the menu, the page title is 'PUBLICATIONS ORDER FORM'. A 'Select a Form:' section lists three categories: '1. Informative Brochures', '2. Life Insurance Publications', and '3. MOSERS Handbooks'. Below this is a table with columns for 'E-Submit', 'PDF', 'Item', and 'Qty (1-200)'. The table lists several items, including 'Acquiring Service Credit For Prior Public Employment', 'ReckDOP General State Employees', 'Comparison of MSFP & MSFP 2000 Benefit Provisions (general employees)', 'Divorce and Your Retirement Benefit', 'Member Contributions', and 'MOSERS Benefits During Military Leave'. At the bottom of the table are 'Update' and 'Checkout' buttons. On the right side of the page, there is a 'Secure Employer Login' section with a search bar, a login form, and a 'Find It Fast' section with search boxes for website shortcuts, forms, and brochures. The page is dated Wednesday, May 01.