

GSEPS New Hire Data Flow and other general ERS and Peach State Reserves Information





Selecting the Pension Plan

All State employees should be assigned a pension plan

✚ ERS

- ✚ Full-time employment status
- ✚ Required to work a minimum of 35 hrs/week, a minimum of 9 months a year
- ✚ 3 Benefit Plans (Contribution Groups)
 - ✚ Old Plan (OAR) Hired prior to 07/01/1982
 - ✚ New Plan (NAR) Hired on or after 07/01/1982 and prior to 01/01/2009
 - ✚ GSEPS (GAR) Hired on or after 01/01/2009

✚ GDCP

- ✚ Temporary, seasonal, or part-time employees of departments, bureaus, institutions, boards, or commissions of the State of Georgia

Visit www.ers.ga.gov and download the [ERS](#) (page 8) and [GDCP](#) (page 7) Employer Manual for more information on eligibility.



Pension Plan Page Data Drivers

- ❗ Pension Plan Page gets populated after entry on Job Data is complete
- ❗ Plan Type
 - ❗ Drives which pension plan an employee is enrolled
 - ❗ Newly hired GSEPS members → ERS
- ❗ Benefit Plan (Contribution Group)
 - ❗ Drives auto enrollment for GSEPS 401(k) plan
 - ❗ Drives EE and ER pension plan deductions
 - ❗ Newly hired GSEPS → E2GAR
- ❗ Employee Notified of GSEPS Default contribution Amount field
 - ❗ Used to track employee notification of the 5% 401(k) auto-enrollment
 - ❗ ERS tracks field and will follow up with employers to ensure it is populated
 - ❗ Newly hired GSEPS → populated field upon receipt [GSEPS Automatic Enrollment Acknowledgement Form](#)
- ❗ Benefit Program Participation
 - ❗ Auto-populated from Job Data
 - ❗ Drives overall Peach State Reserves Eligibility
 - ❗ currently all NOF and FLX employees are permitted to enroll in PSR
 - ❗ working on a system change to have PSR eligibility tied to the use of the new ACA code since there is a 30 hour per week requirement for PSR eligibility, too (*targeted live date: June*)

Savings Plan Page Data Drivers

❦ Plan Type

- ❦ Determines if contributions/deductions will be for 401(k) or 457 plan
- ❦ Newly hired GSEPS → create record for 401(k)

❦ Benefit Plan

- ❦ Drives GSEPS matching contributions
- ❦ Determines if additional age 50+ contributions are permitted
- ❦ Newly hired GSEPS → GS401K if under age 50; GS401+ if over age 50

❦ Percent of Earnings

- ❦ Determines Peach State Reserves contribution amount, as a percent of pay, to be deducted from pay check
- ❦ Newly hired GSEPS → 5%

❦ Flat Amount

- ❦ Determines Peach State Reserves contribution amount, as a flat dollar amount election, to be deducted from pay check
- ❦ A grandfathered field; all new contribution elections must be made as percent of pay

Day 1 – GSEPS new hire data flow

- ❏ New Hire data entered into Teamworks/PeopleSoft
 - ❏ [GSEPS Enrollment Information Notice](#)
 - ❏ [GSEPS Automatic Enrollment Acknowledgement Form](#)
- ❏ Teamworks/PeopleSoft pension plan process
 - ❏ The ERS pension employer benefit code (E4GAR) populated
 - ❏ Night after entry-The (EECON) E2GAR and (ERCON) E4GAR deductions populate on paycheck
- ❏ Teamworks/PeopleSoft creates and sends file containing all employee data to GaBreeze
 - ❏ Process runs each night at 6pm to generate file
 - ❏ Data checks are completed before file is sent
 - ❏ File sent to GaBreeze overnight each business day

Day 2 – GSEPS new hire data flow

- ⌘ Daily file from Teamworks/PeopleSoft is received and processed by GaBreeze
 - ⌘ GaBreeze loads files each business day by 5:00am
 - ⌘ Runs through a series of edits
 - ⌘ Creates new GSEPS members on the GaBreeze system with a 5% contribution rate
 - ⌘ Generates Peach State Reserves 401(k) Automatic Enrollment Notices for new GSEPS members
- ⌘ GaBreeze creates and sends Teamworks/PeopleSoft the Payroll Deduction (Feedback) file
 - ⌘ Sent overnight, each business day
 - ⌘ Contains the 5% auto enrollment contribution election for new GSEPS members

Day 3 – GSEPS new hire data flow

- Teamworks/PeopleSoft receives and loads the Payroll Deduction (Feedback) file from GaBreeze
 - GaBreeze file is available each business day
 - Updates the Teamworks/PeopleSoft Savings Plan Page with Plan Type for 401(k), Deduction Begin Date, Benefit Plan for GSEPS and Percent of Earnings of 5, if not already there
 - The next available payroll will use Percent of Earnings to determine 401(k) payroll deduction and matching contribution
- GaBreeze mails 401(k) Automatic Enrollment Notices
 - Sent to home address that was entered into Teamworks/PeopleSoft

Mid-month – GSEPS new hire data flow

- ❖ Each payroll, Teamworks/PeopleSoft calculates employee and employer contributions for both pension and Peach State Reserves
- ❖ To have deductions/contributions applied to a paycheck, the Savings Plan and Pension Plan pages must be complete in Teamworks/PeopleSoft prior to Payroll Confirmation day
- ❖ Contributions for Peach State Reserves are posted the 15th and last day of each month with GaBreeze, once funding is available; for non-semi monthly paid employees, the posting process runs each Friday
- ❖ Employers should verify PSR contributions each confirmed payroll using the [GaBreeze Employer Website](#) or the emailed totals
- ❖ Contributions for the pension plan are posted with ERS after the end of each month, not each payroll

Month end – GSEPS new hire data flow

- ❖ Teamworks/PeopleSoft consolidates the pension deductions/contributions for all payrolls in the month after confirm of last payroll
- ❖ On the evening of the 28th, the monthly ERS contribution record is created and can be viewed on Pension Summary/Adjustments under the Pension Data tab
- ❖ On the last day of the month Teamworks/PeopleSoft creates and sends the ERS monthly pension file

Month end – GSEPS new hire data flow

- ✚ ERS loads the monthly pension file the first week of each month
 - ✚ File contains new hire data from previous month
 - ✚ A member account is created upon load
 - ✚ Contributions are posted to member account after the monthly summary report and payment are received and reconciled
 - ✚ Upon post the
 - ✚ member enrolled in the plan
 - ✚ GSEPS Welcome letter generated and mailed via USPS and via email
 - ✚ Member creates their online account and updates beneficiary information

Employees Rehired within 31 days

- ❖ GaBreeze sends the contribution rates that are on file in GaBreeze back to Teamworks/PeopleSoft
- ❖ The previous rate can be manually entered into to PeopleSoft (or left in place if never updated to zero)
 - ❖ this entry is not required since the file process will populate

Employees Rehired after 31 days

- ❖ Zero out contribution and flat dollar amounts, if they exist
 - ❖ If GSEPS, enter 5% auto enrollment
- ❖ GaBreeze system zeros out PSR contributions and elections on their side



All Rehired Employees

- ❏ Verify benefit plan (contribution group)
 - ❏ Rehired employees with a refunded or lost ERS membership are only eligible for GSEPS
 - ❏ Rehired employees with an inactive (not refunded or lost) ERS membership are eligible to remain in the benefit plan they had at termination
 - ❏ Use the Check Plan Eligibility function on the secure ERSGA Employer Website or
 - ❏ [Contact Pension Reporting Analyst](#) – contact list available at www.ers.ga.gov
- ❏ Be sure the pension plan page is not terminated and denotes correct plan upon return to work

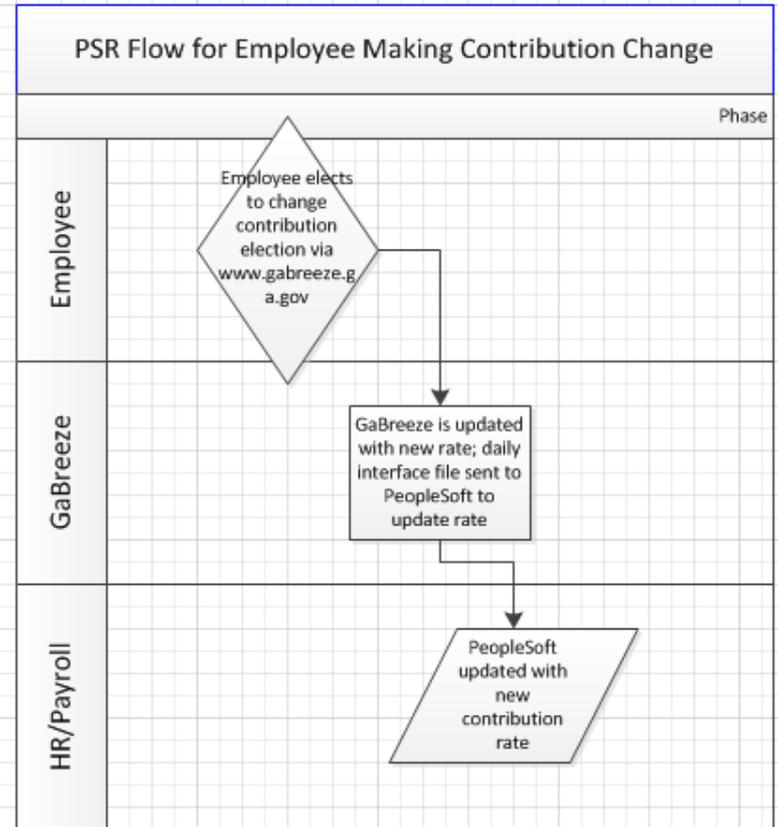
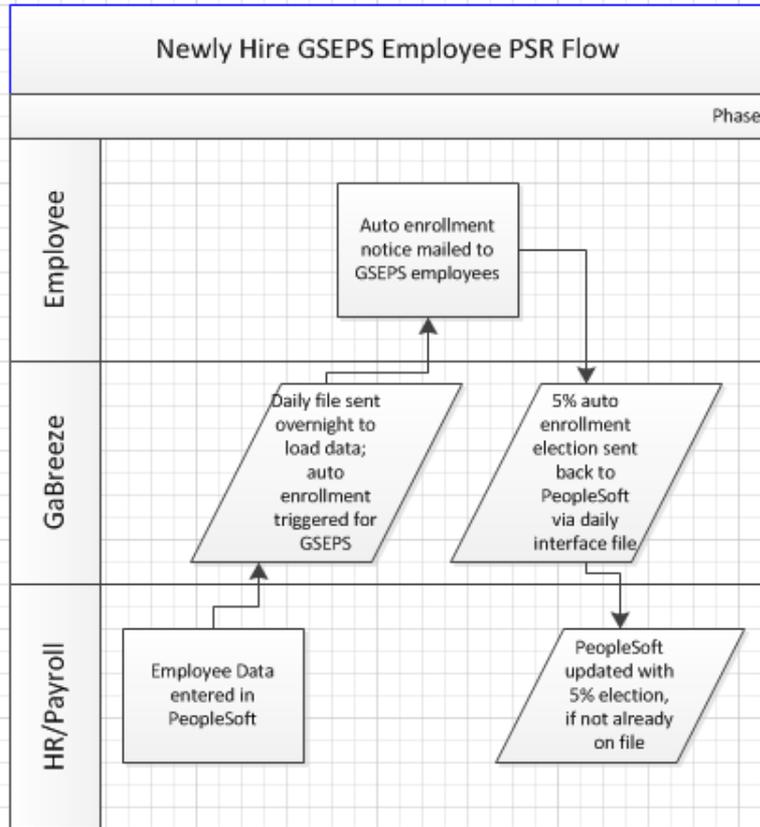
PSR Contribution rate changes

- ❖ 401(k) changes immediately sent to Teamworks/PeopleSoft on daily feedback file
- ❖ 457 contribution changes and 457 initial enrollments round to the first of the monthly following the date elected
 - ❖ Rounded 457 elections will be effective on the first paycheck with pay period end date greater than the 1st
 - ❖ Exception: 457 rate changes to zero do not round and are sent immediately

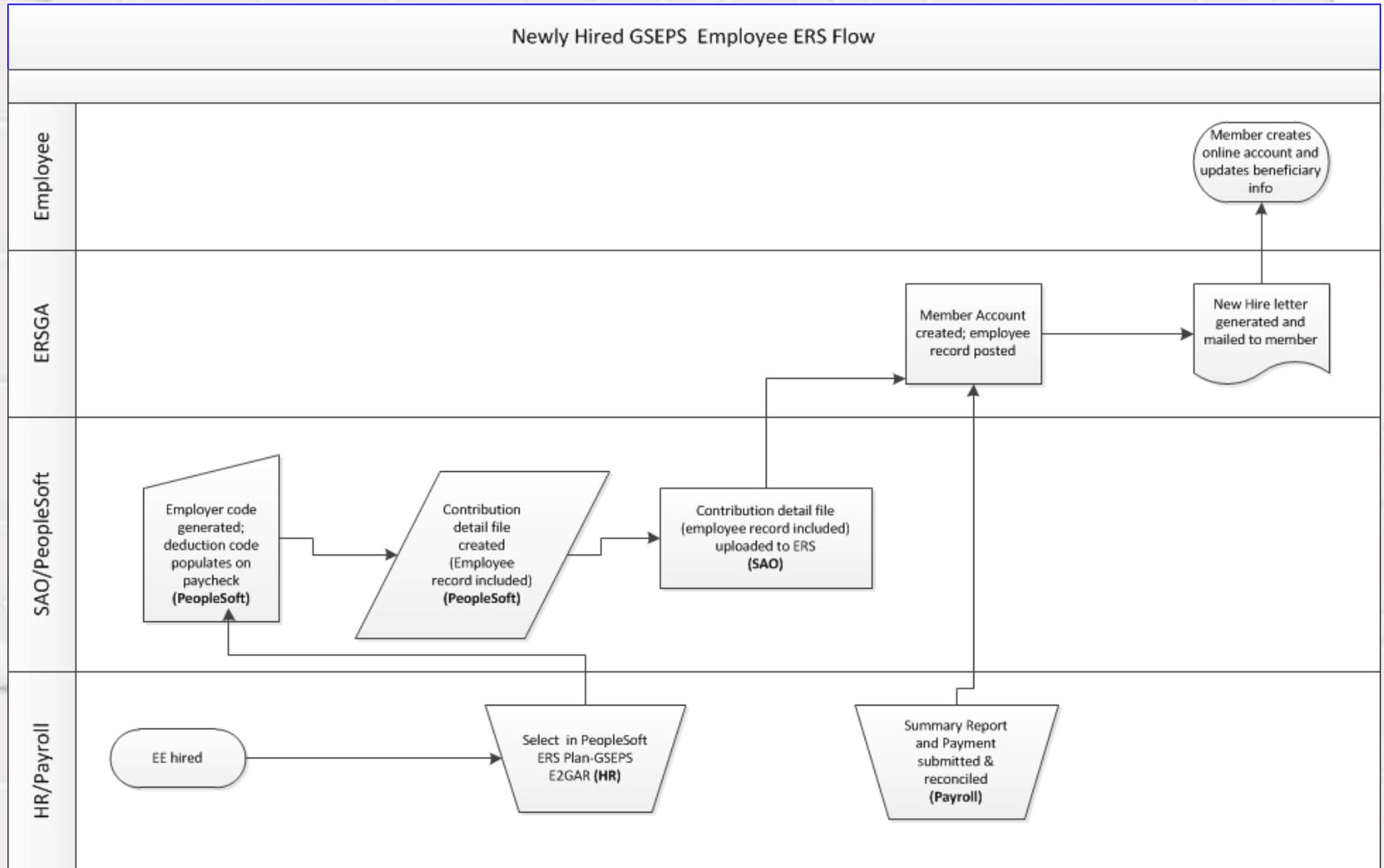
Manual Savings Plan Page Entry

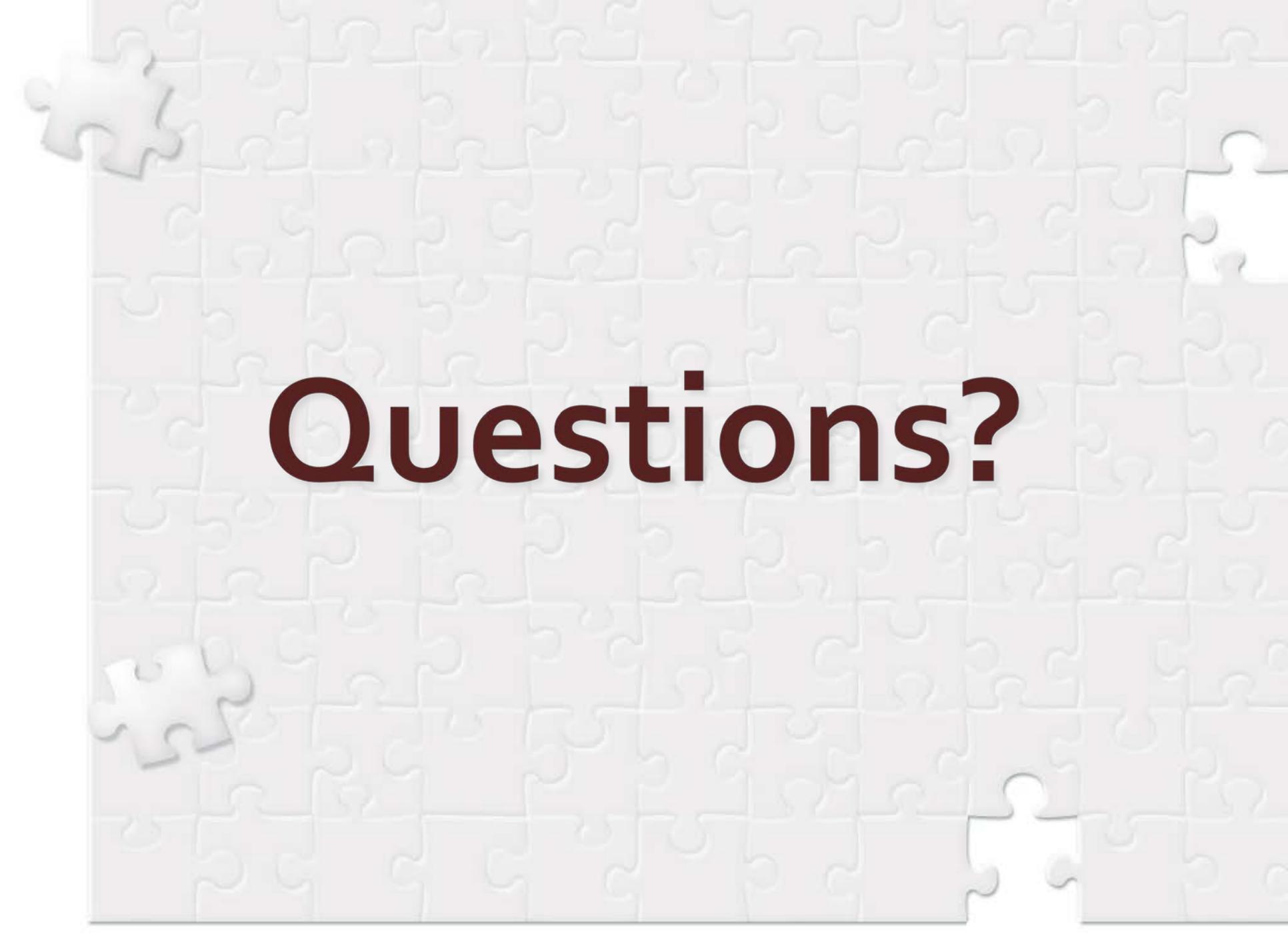
- ❖ Except for the two scenarios below, the Savings Plan Page should never be manually updated in Teamworks/PeopleSoft:
 - 1) the entry of 5% for auto enrollment of GSEPS members
 - 2) the zeroing out of contribution amounts/percents for employees rehired with a break in service greater than 31 days.

PSR Data Flows



Pension Data Flow





Questions?