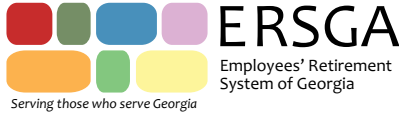


# Georgia Judicial Retirement System (JRS) Employer Manual





Two Northside 75, Suite 300, Atlanta, GA 30318-7701 404-350-6300 800-805-4609 [www.ers.ga.gov](http://www.ers.ga.gov)

Dear Participating Employer:

The Employees' Retirement System of Georgia (ERSGA) is pleased to present our Judicial Retirement System (JRS) Employer Manual. We hope that you will find the Manual to be a valuable tool to assist you as you guide new employees through the enrollment process and report member data and contributions to ERSGA.

Within each section you will find information intended to summarize important Plan provisions and describe key processes and procedures. Please contact us if you have any questions about this Manual. We also encourage you to visit our website at [www.ers.ga.gov](http://www.ers.ga.gov) for additional materials and information, including downloadable forms and our Plan Handbooks.

The support we receive from you is critically important to our ability to administer our pension systems and provide the best possible customer service to our members. Thank you for your assistance. We welcome your feedback on how to improve this Manual and our communication with you and our members.

Sincerely,

James A. Potvin  
Executive Director

*Employees' Retirement System • Public School Employees Retirement System • Legislative Retirement System  
Georgia Judicial Retirement System • Georgia Defined Contribution Plan • Georgia Military Pension Fund  
State Employees' Assurance Department • Peach State Reserves*

## Using the JRS Manual



The JRS Manual is available for download on our website [www.ers.ga.gov](http://www.ers.ga.gov). It contains employer information on the Judicial Retirement System (JRS) administered by ERSGA.

Users can click on a topic on the Table of Contents page and will be taken to the first page of that topic. Over time ERSGA will provide updates to reflect changes in statutory provisions or ERSGA policy. Notification of these updates will be communicated via memo or the Employer Newsletter.

The Employees' Retirement System of Georgia (ERSGA) was created to administer retirement benefits for State of Georgia employees under the Employees' Retirement System (ERS) and other pension plans. ERSGA was established on February 3, 1949, as provided by laws enacted through the Georgia General Assembly.

In addition to the Employees' Retirement System (ERS), ERSGA administers the following pension plans: the Public School Employees Retirement System (PSERS), the Legislative Retirement System (LRS), the Georgia Judicial Retirement System (GJRS), the Georgia Defined Contribution Plan (GDGP), and the Georgia Military Pension Fund (GMPF). ERSGA also administers the State Employees Assurance Department (SEAD) insurance program, as well as the Peach State Reserves program (PSR) – the state's 457 and 401(k) Plans.

**The mission of ERSGA is to be the guardian of the retirement systems it administers for the ultimate benefit of the members, retirees and beneficiaries of those systems.** This mission is accomplished through ERSGA's core responsibilities which include pension administration; the collection, reconciliation and disbursement of contributions for the welfare of the members, retirees and beneficiaries of the plans; and the sound and secure investment of the retirement funds.

A Board of Trustees is responsible for the administration of ERS and other pension plans. Daily operations are under the direct administration of the Executive Director and staff of ERSGA. The laws governing ERSGA provide service retirements, death benefits and disability benefits, and permit refunds of contributions and interest to members who leave State employment. Employee and employer contributions are paid into the retirement fund for the welfare of members and their beneficiaries.



ERSGA has the responsibility of administering the following retirement plans as mandated under Title 47 of the Official Code of Georgia Annotated (O.C.G.A.).

### **Employees' Retirement System (ERS) O.C.G.A. Title 47 Chapter 2**

Largest and oldest defined benefit plan; established January 1, 1950, to provide retirement pension and benefits to full-time eligible state and local employees.

- Old Plan — Eligible employee memberships established prior to July 1, 1982
- New Plan — Eligible employee memberships established between July 1, 1982 and December 31, 2008
- GSEPS — A combination Defined Benefit/Defined Contribution program. New full-time employees to state government eligible for ERS membership hired on or after January 1, 2009 are enrolled in GSEPS. Rehired employees on or after January 1, 2009 with prior refunded or lost ERS memberships are also enrolled in GSEPS.

### **Public School Employees Retirement System (PSERS) O.C.G.A. Title 47 Chapter 4**

Defined benefit plan created January 1, 1970 to provide supplemental retirement pension and benefits to eligible public school employees.

### **Legislative Retirement System (LRS) O.C.G.A. Title 47 Chapter 6**

Defined benefit plan created July 1, 1967 to provide supplemental retirement pension and benefits to eligible members of the Georgia General Assembly.

### **Georgia Judicial Retirement System (JRS) O.C.G.A. Title 47 Chapter 23**

Defined benefit plan created July 1, 1998 to provide retirement pension and benefits to eligible judicial branch employees within state and local government; specifically, superior, state and juvenile court judges, district attorneys, solicitors-general and other state prosecuting attorneys.

### **Georgia Defined Contribution Plan (GDGP) O.C.G.A. Title 47 Chapter 22**

Defined contribution plan created July 1, 1992 to provide a retirement system for temporary, seasonal and part-time employees of eligible state agencies, departments, bureaus, institutions, boards, or commissions of the State of Georgia, including the State Board of Education and the Board of Regents of the University System of Georgia.

### **State Employees' Assurance Department (SEAD) O.C.G.A. Title 47 Chapter 19**

Created in 1963, provides governance for the administration of the Georgia Employees' Group Term Life Insurance Plan (GTLI) for eligible state and local employees.

### **Georgia Military Pension Fund (GMPF) O.C.G.A. Title 47 Chapter 24**

Provides supplemental retirement allowances for eligible members of the Georgia National Guard; created July 1, 2002.

### **Peach State Reserves (PSR) - Deferred Compensation 457 Plan O.C.G.A. Title 45 Chapter 18 Section 30; 401(k) Plan O.C.G.A. Title 45 Chapter 18 Section 50**

Peach State Reserves is offered by the State of Georgia to eligible employees to provide an opportunity to save for retirement while reducing current taxable income and accumulating tax-deferred savings. Peach State Reserves offers two Deferred Compensation/Defined Contribution Plans for employees to take advantage of: a 401(k) Plan and a 457 Plan. Employers may contact GaBreeze for additional information (1-877-342-7339 or [www.gabreeze.ga.gov](http://www.gabreeze.ga.gov)).

## Contact Information

### ***Mailing Address***

Two Northside 75 NW  
Suite 300  
Atlanta, GA 30318

### ***Location***

Beta Building  
Third Floor

### ***Electronic Communication***

ERSGA Website Address  
General Email Address  
Employer Website Address

[www.ers.ga.gov](http://www.ers.ga.gov)  
[contact@ers.ga.gov](mailto:contact@ers.ga.gov)  
[www.ers.ga.gov/employers/employers.html](http://www.ers.ga.gov/employers/employers.html)

### ***Customer Care Group***

Cynthia McClure, Manager

**ERSGA General:** General Member and Employer related calls

Toll free number (800) 805-4609  
Local number (404) 650-6300  
Fax number (404) 350-6310

### ***Financial Management Division***

Carlton Lenoir, FMD Director and ERSGA Chief Financial Officer

Contact information on the **Employer Reporting Representative by Plan and Employer assignment is available on the Employer Website.**

- Adjustments of Contributions to Prior Periods
- Change in Employer Contact Information
- Contribution Reporting
- Invoices
- Plan Contribution Rates
- Re-employment Before and After Retirement
- Plan Membership Eligibility and Enrollment
- Rehired Retiree Reporting
- Special Reporting Situations

### ***Member Services Division***

Susan Anderson, MS Director and ERSGA Chief Operating Officer

#### **Call ERSGA General Telephone Numbers**

- Application for Refund
- Application for Retirement
- Death of Member
- Estimate Requests
- Workshop for Retirement Answers and Preparation (WRAP)
- Retirement Counseling
- Service Accrual
- Service Purchase and Transfer
- Member Statements



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### **General Information**

The Georgia Judicial Retirement System (JRS) was created July 1, 1998 to provide retirement pension benefits to eligible judicial branch employees of state and local governmental entities under one consolidated system. Three predecessor systems - District Attorneys' Retirement System, Superior Court Judges Retirement System and Trial Judges and Solicitors Retirement Fund - were combined to form JRS. O.C.G.A. 47-23-40; 47-23-41

### **Membership Eligibility**

O.C.G.A. Title 47 Chapter 23 mandates membership in JRS for Superior Court Judges, Judges or Solicitors-General of State Courts, Juvenile Court Judges and District Attorneys of predecessor systems as well as for any person who becomes a superior court judge, a judge or solicitor-general of a state court, a juvenile court judge, or a district attorney on or after July 1, 1998.

### **Earnable Compensation**

Earnable monthly compensation is the full rate of regular monthly compensation payable to a member employee for his or her full working time, excluding any local supplements. It refers to the amount of pay used to determine contributions and to be used in calculating benefits. There are limits on the compensation that can be considered pension eligible. These amounts are determined by rights established at membership. Members of predecessor retirement systems, such as the District Attorneys' Retirement System, The Trial Judges and Solicitors Retirement Fund or the Superior Courts Retirement System are only limited by source (state funds) and federal 401(a)(17) compensation limits. Effective, July 1, 1998, however, additional limits to member salaries are applicable. These limits only apply to new members beginning July 1, 1998 or later. The specific limits are discussed below.

### **What is Considered Pension Eligible?**

JRS statutes define salary as earnable monthly compensation from state funds provided by law for judges, district attorneys and solicitors-general of the state courts. Salary also includes employer paid employee contributions per O.C.G.A. 47-23-80, 47-23-81 and 47-23-82.

Superior Court Judges and District Attorneys have an employer pickup of 5% - \$7. This employer pickup is also included in earnable compensation.

### **Maximum Compensation**

JRS is a multiple employer defined benefit plan covered by Internal Revenue Code (IRC) § 401(a). Georgia law limits the compensation used in computing employee and employer contributions to the maximum compensation set forth in IRC § 401(a)(17). The annual compensation limit under IRC § 401(a)(17) is subject to change annually.\*

*\*A person who became a member of a public retirement or pension system prior to the calendar year beginning January 1, 1996 is not subject to the limits of IRC § 401(a)(17) of the Internal Revenue Code. The annual compensation limit for fiscal year 2013 is \$250,000. For fiscal year 2014, the limit is \$255,000.*

There are in addition to these limits, specific plan limits for memberships effective July 1, 1998. As noted, members of predecessor retirement systems (membership began before July 1, 1998) do not have their earnings limited by JRS limits established on July 1, 1998. However, state court judges and solicitors-general and juvenile court judges who began service July 1, 1998 or later have their pensionable earnings limited by the salary from state funds provided by law for Superior Court Judges.



## Plan Contribution Rates

The base employee contribution rate for JRS members is 7.5% of earnable compensation. Eligible members (memberships before July 1, 2012) can make an additional 2.5% contribution for spousal coverage. Members who elected GTLI coverage in 2002, or who were hired before July 1, 2009, pay .25% for life insurance coverage.

Effective July 1, 2012 — New members of JRS pay only the base employee contribution rate of 7.5%. The law allows county employers to pay all or a part of this contribution.

**Note: Employers paying all or a part of the employee contribution must do so for all members eligible for the plan.**

## List of Current Rates

Contrib Group Code	Contribution Group Description	EECON %	ERCON %	ERPickup%	Last Effective Date
NDA1	District Attorney	7.50	6.98	5.0 - \$7	07/01/2014
NDA2	District Attorney	10.00	6.98	5.0 - \$7	07/01/2014
NLC1	Legislative Council	7.50	6.98	0	07/01/2014
NLC2	Legislative Council	10.00	6.98	0	07/01/2014
NPA1	Prosecuting Attorney	7.50	6.98	0	07/01/2014
NPA2	Prosecuting Attorney	10.00	6.98	0	07/01/2014
NSC1	Superior Court Judge	7.50	6.98	5.0 - \$7	07/01/2014
NSC2	Superior Court Judge	10.00	6.98	5.0 - \$7	07/01/2014
NCS1	State Court Judge	7.50	6.98	0	07/01/2014
NCS2	State Court Judge	10.00	6.98	0	07/01/2014
NJC1	Juvenile Court Judge	7.50	6.98	0	07/01/2014
NJC2	Juvenile Court Judge	10.00	6.98	0	07/01/2014
NPC1	Solicitor General	7.50	6.98	0	07/01/2014
NPC2	Solicitor General	10.00	6.98	0	07/01/2014
SDA1	District Attorney	7.75	6.98	5.0 - \$7	07/01/2014
SDA2	District Attorney	10.25	6.98	5.0 - \$7	07/01/2014
SLC1	Legislative Council	7.75	6.98	0	07/01/2014
SLC2	Legislative Council	10.00	6.98	0	07/01/2014
SPA1	Prosecuting Attorney	7.75	6.98	0	07/01/2014
SPA2	Prosecuting Attorney	10.25	6.98	0	07/01/2014
SSC1	Superior Court Judge	7.75	6.98	5.0 - \$7	07/01/2014
SSC2	Superior Court Judge	10.25	6.98	5.0 - \$7	07/01/2014
SCS1	State Court Judge	7.75	6.98	0	07/01/2014
SCS2	State Court Judge	10.25	6.98	0	07/01/2014
SJC1	Juvenile Court Judge	7.75	6.98	0	07/01/2014
SJC2	Juvenile Court Judge	10.25	6.98	0	07/01/2014
SPC1	Solicitor General	7.75	6.98	0	07/01/2014
SPC2	Solicitor General	10.25	6.98	0	07/01/2014

**N**-No GTLI **S**-GTLI **1**-No Spousal **2**-Spousal

## ***Tax Status of Contributions***

Employee contributions must be deducted after federal, state and social security taxes have been paid. Employee contributions are considered after-tax contributions unless paid by the employer. As noted earlier, county employers have the authority to pick up all or a part of the 7.5% employee contribution. The Superior Courts (Judges) and the Prosecuting Attorney's Council (District Attorneys) pick up 5%-\$7.

## ***The Enrollment Process***

JRS has an electronic enrollment process for new and rehired employees. Membership accounts are created electronically based on data transmitted in the monthly detail file from all File Transfer Protocol (FTP) employers or on-line via the Employer Reporting Website for manual employers. Employers are required to provide the following demographic data for successful enrollment of each new employee:

- Valid Social Security Number
- Full Legal Name
- Date of Birth
- Gender
- Valid Address
- Valid Contribution Group Code (as designated in your payroll system)
- Valid Plan Eligibility date (also required for rehires/transfers and anyone with a plan/contribution group change)

Upon receipt of detail data for any new employee to the system, membership and enrollment records are created assigning a unique pension identification number to the account. Upon receipt of detail data for any rehired former plan member, the account is reactivated and enrollment records are updated.

### ***General Information***

The approximately 512 members of the Georgia Judicial Retirement System (JRS) include as noted, Judges of the Superior Courts, State Courts and Juvenile Courts, District Attorneys, State Court Solicitors-General, Assistant Attorney Generals, Deputy Attorney Generals, and the Legislative Counsel. Since July 1, 1998, these judicial and executive branch employees have their earnings and retirement contributions reported monthly to JRS pursuant to O.C.G.A. 47-23-80(c), 47-23-81(c)(1) and 47-23-82(c). JRS members are deemed to consent to deductions made as a condition of employment. It is the duty of each employer to designate a responsible person (Reporting Official) to compile and submit the required reports and contributions monthly to JRS.

### ***Contribution Reporting***

Pension Plan contributions are reported to the Judicial Retirement System of Georgia on a monthly basis.

### **Pension Plan Contribution Reporting**

There are three components required in the reporting process: summary of monthly payroll data, detail of monthly payroll data and remittance of contributions via Automated Clearing House (ACH).

- The monthly summary report—Used by employers to report the total earnable compensation and appropriate retirement contributions due for the payroll reporting period.
- Employee detail data — A member record must be submitted for all eligible JRS employees. Consult the employer record file layout for the detail of the member record. The record should include SSN, demographic information, salary and contributions, percent time worked, etc.
- Contribution payment — The total of the employee and employer contributions. All contribution payments must be submitted via ACH. The ACH debit transaction is created for the total net payment due from the summary report when submitted each month.



The deadline for each employer to complete the process is the 1st of each month.

All employers reporting to JRS are required to do so online using the employer reporting website at [www.ers.ga.gov](http://www.ers.ga.gov). The ERSGA online employer reporting module allows employers to submit all components safely, securely and efficiently.

### **Using the ERSGA Employer Reporting Website**

Employers log on and enter the summary of monthly payroll totals. Using the same module, employers are required to upload the detail of monthly payroll data either through a File Transfer Protocol (FTP) or manual entry. Payment is made via ACH. The debit to the employers' account is made two to three days after the submission of the summary report.

### **Registration**

Users must be registered to report data. Registration requires the submission of a completed contact form (last four of SSN required for reporting officials). Designated payroll or human resources personnel at the employer agency will be added to the ERSGA employer contact database. A unique user id and password are required for access to the module. If you are a new employer and are unaware of your employer code, please refer to Appendix 1.



JRS employers consist of four Statewide Agencies and approximately 90 County employers.

New users can use the [Employer Reporting Quick Reference Guide](#) provided on the ERSGA website to assist them with the employer reporting registration process. Once the user is registered, he or she will log on to the website using the new user id and password.



Passwords should not be shared. JRS must be notified whenever there is a change in payroll or human resources personnel.

### **Maintain Bank (ACH) Info** *(for all employers using Web ACH)*

The Maintain ACH Details page is used by employers to set up ACH for each plan reported. This must be done prior to entering and submitting any report information. The following tasks must be completed to set up ACH:

- Select JRS on Profile Maintenance.
- Provide the routing and bank account number for the account to be debited.

Upon submitting your summary report, ERSGA will debit your account for the net payment due (as determined by the summary report total) within two to three business days. (Use [Quick Reference Guide](#) for further instructions.)

### **Maintain Monthly Summary Report** *(all employers)*

The Maintain Monthly Summary Report page is used by employers to submit total monthly salaries and contributions based on payroll actions. There are four tabs: *Reports*, *Invoice*, *Adjustments*, and *Comments*.

- The *Reports* tab is used to enter the monthly payroll salary and contribution information. Once you have submitted your summary report to JRS, you will not be allowed to change it. If an error has occurred, contact your reporting representative at ERSGA and he or she will assist you with a resolution. This page features a “calculate” button which calculates the expected contributions based on the total salary entered and the rate of each contribution component. These amounts can be over-written to submit exact amounts based on payroll actions. The “report total” field is read-only and dynamic, reflecting a total of all contribution components entered.
- The *Invoice* tab is used to apply any outstanding invoices.
- The *Adjustments* tab is used to submit salary and contribution corrections to an employee’s account for prior reporting months. This feature is available to employers that do not have the functionality to submit these adjustments via the monthly contribution detail. Employers who submit adjustments with their detail file data will not be able to enter adjustments on the adjustments tab.
- The *Comments* tab is used to submit comments which will be useful to ERSGA in balancing the agency/ employee account. (Use [Quick Reference Guide](#) for further instructions.)

**The deadline to enter and submit the data is the 1st of each month.**



The employer contribution field is calculated and not charged to the County Board of Commissioners. These amounts are billed to the Prosecuting Attorneys Council, Council of Juvenile Courts and Council of State Courts.

## Upload Salary Detail File (*Statewide Employers and DeKalb County*)

File upload is independent of the Maintain Monthly Summary Report process. State Accounting Office and DeKalb County upload files to the ERSGA employer website each month. They include salary and detail data for eligible JRS members. The file can be submitted at any time. However, the deadline is the 1st of each month. (Use [Quick Reference Guide](#) for further instructions.)



Changes in an employee's demographic information?

- File Uploaders: Change in HR/Payroll system
- Manual Employers: Change in monthly detail demographics tab

## Maintain Monthly Detail (*Manual Employers-County Boards of Commissioners*)

This selection is only available to non-statewide agencies which manually create and submit their monthly employee detail. The Maintain Monthly Detail page is used by employers each month to enter employee salary and contribution detail for submission to ERSGA, update employee information, or terminate or create a new member. There are five tabs on this page.

- The *Demographics* tab is used to update or make changes to employee demographic data.
- The *Details* tab is used to change the employee contribution group, job classification, payment reason, payroll frequency, and plan eligibility date.
- The *Salary and Contribution* tab is used to report monthly salary and contribution data for eligible employees.
- The *Comments* tab is used to submit comments which will be useful to ERSGA in balancing the agency/employee account.
- The *Summary* tab is a read-only overview of the information contained on all the tabs.

This process is dependent on the Monthly Summary Report process and must be completed prior to submitting the monthly summary report. The deadline to submit this data is the 1st of each month. (Use [Quick Reference Guide](#) for further instructions.)

## Adjustments to Prior Periods

During the reporting process it is sometimes necessary to make corrections to reported data. The reporting official can make corrections to the contribution detail file prior to submission. In the event the error is not discovered prior to reporting, the reporting official may make the correction so that it is reported with the next report month's data. This adjustment is referred to as a *prior period adjustment*.

An employer may submit an adjustment for the following reasons:

1. Changing the salary and contributions previously reported
2. Adding salary and contributions previously omitted
3. Changing contribution group previously reported
4. Changing percent time worked previously reported

## Submitting Prior Period Adjustments Electronically

### *Employers that Upload a Detail File*

Employers with the functionality may submit adjustments to reported salary and contributions within their employee detail file.

- The PeopleSoft module Benefits-Pension Summary/Adjustments provides the functionality for reporting officials at **Statewide Agencies** to make adjustments to salary and contributions.

Reporting officials should ensure that adjustments submitted via the employee detail file include adjustments to all components: salary, contributions and percent time worked.

### ***Employers that Enter Detail Manually***

Employers that enter employee detail manually or do not have the functionality to submit adjustments using the employee detail file can use the Maintain Monthly Summary Report Adjustments tab. These adjustments are submitted with summary report data of the current report month. (Use [Quick Reference Guide](#) for further instructions.)

### **Submitting Prior Period Adjustments on Paper**

Employers are encouraged to submit adjustment data electronically either through our online reporting website or within the employee detail file. The following exceptions require an employer to submit a paper adjustment:

- *Statewide employers* on PeopleSoft should provide a paper adjustment for corrections made to periods prior to 07/2005.
- *Missing contributions for an extended period of time*: If the employer is unable to recoup all contributions in a single month, they should send a paper adjustment and check for employee and employer contributions for the entire amount in arrears.
- *Change in contribution group*: If the employer or JRS discovers that a member has been reported under the incorrect contribution group, the employer should submit a paper adjustment indicating the months that should be adjusted. ERSGA will make adjustments, creating an invoice for any differences.
- *Contribution rate error*: Employer should submit a paper adjustment indicating the corrected contributions based on the contribution rate for that period.
- *Change in percent time worked*: JRS discovers that percent time worked is inconsistent with salary reported. Employer should submit a paper adjustment to correct percent time worked.



Service credit for periods where no contributions were received will only be granted when contributions are paid in full.

### ***Invoices***

Invoices are created during the reporting process due to discrepancies with the summary report totals and/or discrepancies with contribution detail totals. These invoices can be positive or negative, indicating a deficiency or overpayment respectively.

### **Summary Report Discrepancies**

Once the reporting official has submitted all components to JRS, a balancing process is run during which the contribution totals are compared to payment remitted. Invoices are created as a result of differences between the amount of the payment remitted and the total contributions reported on the summary report.

### **Contribution Detail Discrepancies**

The reported contribution for each individual is compared to the expected contributions. Expected contributions are calculated based on reported salary and the contribution rate for the report month. Contributions are flagged and corrected to expected values. The following scenarios are examples of contribution detail discrepancies:

- Contributions reported for ineligible employees
- Member reported under the incorrect contribution group
- Contributions reported in error

## Allocating/Applying an Invoice

Outstanding invoices are allocated to the current summary report. On the Maintain Monthly Summary Report page there is a tab for Invoices. The Invoice tab lists all outstanding invoices to be allocated. The employer selects the invoice to be allocated and clicks the Allocate button. On the summary report the employer enters the total of the invoices allocated in the Invoice Adjustment field. Depending on the type of invoice (debit or credit) the amount entered may increase or decrease the report total. Employers should review any outstanding invoices prior to allocating.



Contact JRS if your credit invoice total is larger than your report total.

## Special Reporting Situations

### Reporting Members on Leave without Pay

Members on LWOP for the full payroll reporting period should be reported electronically in the Employee Details file for Statewide employers or on-line via the Employer Reporting website for manual employers.

- Statewide employers — report a detail row with zero salary, percent time, employee and employer contributions along with payment reason code 01 for LWOP.
- County Board of Commissioners — from the Maintain Monthly Detail window Salary and Contribution Tab enter zero salary, percent time, employee and employer contributions (if applicable) and save. On the Details Tab, enter payment reason (LWOP) and save.

### Death in Service

All employers must report deceased members in their monthly employee detail files.

- Statewide employers — report a detail row with actual salary, percent time, and employee and employer contributions along with payment reason code 00 for Regular Pay. Include Termination Date (Date of Death) and Termination Reason code 02 for Death.
- County Board of Commissioners — from the Maintain Monthly Detail window: Salary Tab: Enter salary and percent time. Click the calculate button and save. Details Tab: Enter payment reason Regular Pay, use Date of Death for Termination Date and enter Termination Reason for Death and save.

Regardless of the amount of time the member worked during the month of death, his/her final pay check should reflect prorated salary, contributions and percent time.

### Discontinuation of Spousal Contributions

Members of the JRS who have elected Spousal Coverage are required to pay an additional 2.5% monthly contribution for spouses' benefits coverage. This is in addition to the 7.5% required for membership. Such contributions cease after the member has paid the contribution for a total of 16 years. The employer will be notified by JRS when the member has a total of 16 years of spousal coverage, at which time the additional 2.5% contribution deduction should be discontinued. The employer should select the appropriate contribution group code with "No Spousal" coverage. A refund will be issued for any overpaid contributions.



Discontinuation of spousal contributions only applies to memberships established prior to July 1, 2012.

## **Dual Employment**

Members of JRS may be employed by more than one County Board. In these cases each County Board of Commissioners is required to report the member with full salary and contributions at 100% of time for each month.

## **JRS Employer Pickup (Non-Statewide)**

Employers who pay monthly employee contributions on behalf of the member will be required to submit a resolution signed by the County Board of Commissioners or the appointee. The resolution must include an effective date and the percentage of the employee contribution paid by the county.

## **Maximum Salary Limit for JRS Members**

The average earnable compensation for a judge, solicitor-general and juvenile judge who become members **on or after July 1, 1998** shall not exceed the salary from state funds provided by law for superior court judges. Effective January 1, 2008 the maximum salary is **\$120,252.06** annually. Reported contributions based on salary in excess of the annual salary limit will returned to the employer. The employer should subsequently refund the member. Contact JRS after the annual salary limit is reached.

Employers will continue to report full salary and contributions for members who were appointed prior to July 1, 1998.

## **Reporting a Member Using an Incorrect SSN**

When the reporting official has discovered that an incorrect SSN has been reported, he/she should immediately contact ERSGA before the correct employee SSN is submitted in the next monthly employee detail file. JRS will require a copy of the affected employee's social security card for documentation/validation to correct/change the SSN submitted in error.



### ***General Information***

Membership service is established for actual time served as a contributing member of JRS.

Creditable service is used to determine a member's eligibility to receive retirement pension benefits and the amount of the benefit. It is earned each month the member works and salary and contributions are reported by the employer. Creditable service consists of prior service and service credited as a member. Creditable service can be earned, transferred into JRS, or purchased.

### ***Service Accrual***

Members of JRS are considered constitutional officers and receive a month of creditable service for each month worked.

### **Transferred Service**

Service credits accumulated under predecessor systems (Superior Court Judges Retirement System, District Attorneys' Retirement System, and the Trial Judges & Solicitors Retirement Fund) were transferred to JRS for individuals in a covered position on June 30, 1998. [O.C.G.A. 47-23-60]; [O.C.G.A 47-23-46]

### **Transferring Service from ERS**

Individuals who become members on or after July 1, 1998 and previously worked as a state-paid assistant district attorney or as an employee of the Prosecuting Attorneys' Council of the State of Georgia, may receive creditable service for the number of years he or she contributed to the Employees' Retirement System of Georgia (ERS). The member should submit a written request within 90 days of becoming a JRS member and the required payment for such service must be received within six months of the certification of the service. No creditable service so obtained shall be used in determining the minimum number of years of creditable service required for vesting.

### **Part-Time Service**

Part-time service means any service during which a member is generally not prohibited from the practice of law.

Members working part-time accrue a full month of creditable service. The part-time service shall not be used for vesting for benefits, unless a member is retiring from a part-time position. Members who have accrued part-time service and are retiring from a full-time position receive credit of one month of service for three months of part-time service. [O.C.G.A. 47-23-63]

### ***Vesting***

Members with ten years of creditable service have a non-forfeitable right to service retirement at age 60. Members may be eligible for one of the following benefits from the plan (depending upon their hire date, and years of Creditable Service):

- Normal Retirement Benefit
- Early Retirement Benefit
- Refund of Employee Contributions and Interest
- Disability Benefit
- Death Benefit

Normal retirement is age 60 with 16 years of creditable service. Early retirement is at age 60 with creditable service between 10 and 16 years.

## ***Optional Service Purchase and Transfer***

### **Transferring Creditable Service from ERS**

Members who have transferred service from ERS to JRS will be credited with an actuarially determined amount of service. If the member has received a refund of contributions from ERS, this service may be established under JRS by repaying the total amount refunded plus regular interest from the date of refund to the date of payment. A member may supplement the amount required to establish full credit for ERS service in JRS.

### **Establishing Creditable Service through Refund Payback**

Members returning to employment as a superior court judge, a judge or solicitor-general of a state court, a juvenile court judge, or a district attorney after receiving a refund of contribution may re-establish refunded service. Members must make a lump sum payment to JRS equal to the refund originally received plus interest (6% compounded annually) from the date of withdrawal to the date of repayment.

## Leaving Employment

### *General Information*

Your general responsibilities are to:

- Report employees' termination dates to JRS, and
- Inform employees of their options on termination of employment.

Refer your employees to the ERSGA website at [www.ers.ga.gov](http://www.ers.ga.gov) to access their account online to verify their creditable service, account balances, or run estimates of their benefit. If members need more information, please ask them to contact JRS.

### *Termination Process*

In order for termination dates to be transmitted to JRS on the monthly contribution detail file, they must be entered into your HR system in a timely manner. This process could take several weeks from the employee's actual termination to the time JRS receives this file and updates our records. To expedite this process, ERSGA has provided the Ad Hoc Termination Reporting module on the ERSGA Employer website.

Please use this option whenever an employee will be applying for a refund of contributions or retirement before the next monthly file update. For example, an employee resigns on February 2, 2013 and wants to apply for a refund. The February 2, 2013 termination date will not reach JRS in the monthly file until March 2013. An employer can use Ad Hoc Termination to supply the termination date real time, allowing the member to successfully submit their application for benefits sooner.

### *Application for Refund*

Members of JRS who terminate membership before retirement are entitled to a refund of the accumulated employee contributions and interest. By receiving a refund, the member forfeits any future benefits from the retirement system, including a monthly retirement allowance.

To receive a refund, members must access their account online at [www.ers.ga.gov](http://www.ers.ga.gov) and "Request a Refund". A termination date is required for online processing.



Requests are generally processed within 8 weeks of receipt.

### *Application for Service Retirement*

Encourage members to request an estimate from JRS within six months of their anticipated retirement date. Applications cannot be accepted more than 90 days before the retirement date and should be received no later than 30 days before the retirement date to ensure timely payment of the first check. Completed applications should be submitted directly to JRS and are not valid until received.

When a member inquires about the retirement application process:

- Direct member to the ERSGA website at [www.ers.ga.gov](http://www.ers.ga.gov) to access their account, estimate their benefits and download the latest version of the retirement application.
- Inform member that assistance is available for completing the retirement application process if needed. Employees can attend one of our WRAP programs or view the online presentation at [www.ers.ga.gov](http://www.ers.ga.gov).



Employers will receive an acknowledgement of the retirement application 7-10 business days after receipt.

## ***Application for Disability Retirement***

Members may qualify for disability retirement if they:

- Have attained four years of creditable service
- Are on a leave of absence (with or without pay) while the disability retirement application is being processed
- Are unable to perform their job or any offered alternative position due to a permanent medical condition(s)

Upon receipt of a completed disability retirement application, the employer must offer the member an alternative position, if available.

The requirements for an alternative position are:

- The physical requirements are compatible with member's physical limitations;
- The annual compensation and possibility for future advancement are the same as or greater than member's current position;
- The duties are reasonably compatible with member's experience and educational qualifications;
- The position is covered under JRS; and
- The position must be available and offered to the member in writing no later than 45 days after the disability application is submitted.

If an alternative position is offered, the member must within 30 days of the offer:

- Accept the offer, or
- Dispute in writing his/her ability to perform in the alternative position by submitting a written appeal to both the JRS Medical Board and their employer.

The application for disability retirement will be denied if:

- The member does not accept the alternative position
- The member disputes his/her ability to perform in the alternative position

The following outlines the disability retirement application process:

- The disability retirement application and supporting documentation cannot be accepted more than 90 days before the retirement date and should be received no later than 30 days before the effective retirement date.
- The JRS Medical Board evaluates disability retirement applications to determine whether the applicant is eligible for disability retirement based upon their inability to perform their original position as well as an alternate position, if applicable.

- If the Medical Board determines that the applicant is capable of performing the duties of either position, the disability retirement application will be denied.
- Members considering applying for disability retirement should first consult with JRS and/or their personnel department.
- Incomplete submissions will not be accepted. Members who have applied for Social Security Disability benefits must submit a copy of their Social Security application.

### *Active Member Death and Survivor Benefit*

#### **Employer Responsibilities**

- Encourage members to keep their beneficiary designations updated with current mailing addresses. Failure to do so may cause delay in payment.
- Contact JRS as soon as possible upon the death of an active member. Provide whatever information is available concerning the death, even if the survivor/beneficiary is not known.
- Certify current Fiscal Year Contributions.

For certain members of JRS, the election of Spousal Coverage and the member's creditable service years upon their death determines eligibility for death benefits, refunds of contributions and interest and/or payment of GTLI. Please contact JRS for further information.

### *General Information*

Employers should contact JRS when a former employee returns to service before or after retirement.

### *Before Retirement*

The most important employer responsibility relative to a former employee returning to service as superior court judge, a judge or solicitor-general of a state court, a juvenile court judge, or a district attorney is determining JRS membership status and correct pension contribution rate. Plan rules governing JRS members have changed in recent years and it is a good idea to determine how the member returning to service should be enrolled. Contact the employer reporting representative to determine the correct contribution group for the returning member.

### *After Retirement*

To ensure JRS is compliant with IRS regulations and maintains its qualified status, an employee must be terminated. IRS regulations require that the employee have a bona fide termination; i.e. an actual break in service (minimum one month).

A retiree who is re-employed by any employer, with the exception of the General Assembly, is limited to no more than 1,040 hours of work per calendar year. There is no limit on a JRS member returning to service for the General Assembly. Failure to adhere to the 1,040 hour work limitation will result in the suspension of the retiree's benefit for the remainder of the calendar year.

**Note: Disability retirees are prohibited from returning to State employment.**

### **Employer Responsibilities**

- Employers are required to notify ERSGA of any current or newly hired retirees by submitting a rehired retiree reporting form within 30 days of the hire. The form is available on the ERSGA website. We recommend that employers inquire about a new hire's retirement status during the hiring process.
- Employers are liable for any pension overpayments in the event the employer fails to notify the retirement system.
- Employers are also responsible for reporting monthly hours worked for rehired retirees. To facilitate this, a Rehired Retiree reporting module is available on the Employer Desktop.
- Rehired retirees are not eligible to contribute to the GDC plan. Employers should ensure that they have not been enrolled or are not contributing this plan.
- The employer is responsible for submitting the completed Independent Contractor Verification form, which is available on the ERSGA website
  - Non-exempt contractors are reported using the Rehired Retiree Reporting Module
  - Exempt contractors are not subject to the 1040 hour limits (see exception below)

### **Independent Contractor Exceptions**

A retiree is not subject to the 1,040 hour restrictions when **all** the following conditions have been met:

- Working for or as a contracting entity where the entity has multiple employees
- The contracting entity has multiple contracts and the contracts are not limited to State of Georgia Employers, and
- The contractual relationship was not created to extend employment to a retiree in a position similar to that held prior to retirement

### ***General Information***

Statewide employers and County Boards of Commissioners are required to submit rehired retiree data to the retirement system. Any rehired retirees contracted or on an employer's payroll are reported either via FTP (file upload) or manually entered on the employer reporting website.

The rehired retiree reporting process requires employers to log on to the Employer Reporting website to access the Rehired Retiree module, review the data uploaded from their file (Statewide employers) and add any contractors' hours and salary to the file. County Boards of Commissioners are required to enter and approve the monthly hours for their retirees each month on the employer reporting website. Once the data has been reviewed, the employer is required to approve the data reported.

**Files and reports are due the 5th of each month.**

### ***Employer Reporting Methods***

**File Upload** — Statewide-DeKalb (50-044) and 400's SAO upload a file

**Manual Entry** — County Board of Commissioners-50's enter data on the employer reporting website

### **Reporting Hours Worked**

Users must be registered to report data. A unique user id and password are required for access to the module. Upon submitting a completed contact form, designated payroll or human resources personnel at the employer agency are added to the ERSGA employer contact database. An employer can access the Rehired Retiree desktop by clicking Maintain Rehired Retiree on the Employer desktop.

The Rehired Retiree desktop includes the following links:

- Report Rehired Retiree Data
- Upload File for the Current Month
- Approve Submitted Data
- Rehired Retiree Adjustments
- No Rehired Retiree Data
- View Yearly Summary

### **Report Rehired Retiree Data**

County Boards of Commissioner will use this module to report their rehired retirees. (Use [Quick Reference Guide](#) for further instructions.)

Retirees entered in previous months will remain on the list until a termination date is entered.

### **Upload a File for the Current Month**

State Accounting Office uploads a file for Statewide employers reporting JRS rehired retirees.

### **Approve Submitted Data**

Employers will use this module to approve their rehired retirees. (Use [Quick Reference Guide](#) for further instructions.)

Once data has been approved, corrections or updates can only be made using Rehired Retiree Adjustments.



## **Rehired Retiree Adjustments**

Use this module to adjust or add previously approved data. (Use [Quick Reference Guide](#) for further instructions.)

Once data has been updated navigate to the previous page to confirm that change was made.

## **No Rehired Retiree Data**

(Use [Quick Reference Guide](#) for further instructions.)

- Employers cannot report for a month that has a status "Non-Report".
- To re-open a month that may have been set to Non-report in error, check the "Delete" check box and click on the "Delete" button. This activates that report month and user can enter and approve data for that month.

## **View Yearly Summary**

Employer will use this module to review reported data.

### **Beneficiary**

Any person designated by the member to receive a pension, annuity, retirement allowance, or benefit under the retirement plan.

### **Board of Trustees**

The board of trustees provided for in Code Section 47-23-20 to administer the retirement system.

### **Contribution Group**

A group of employees or members who have the same retirement contribution rates and benefits.

### **Creditable Service**

Prior service and membership service for which credit is allowable under O.C.G.A. 47-23, but in no case shall more than one year of service be creditable for all service in one calendar year, nor shall it include any service which has been or may be credited to a member by any other public retirement system of this state.

### **District Attorney**

Any district attorney holding office on July 1, 1998, and any district attorney taking office on or after July 1, 1998, except that the term "district attorney" shall not include any district attorney:

(A) Who was serving as a district attorney on June 30, 1998, and who was not a member of the District Attorneys' Retirement System; or

(B) Who is a member of any other publicly supported retirement or pension system or fund created by any law of this state, if the retirement or pension benefits under such other publicly supported retirement or pension system or fund are based wholly or partially on the compensation payable from state funds.

### **District Attorneys' Retirement System**

The retirement system created by O.C.G.A 47-13 as such chapter existed prior to July 1, 1998.

### **Employer Pickup**

Employee contributions paid by the employer.

### **File Transfer Protocol (FTP)**

A standard communication protocol used to transfer files from one computer/network to another.

### **Full Time Service**

Member required to suspend practice of law.

### **Judge, Solicitor, or Solicitor-General of a State Court**

A person elected or appointed to such office for a specific term. Such term shall not include any person acting as a judge or solicitor of a state court on a temporary basis or serving as judge or solicitor-general pro tempore of a state court.

## **Juvenile Court Judge**

A juvenile court judge now or hereafter appointed or otherwise holding office pursuant to Code Section 15-11-18 relative to the creation of juvenile courts, except judges of the superior courts sitting as juvenile court judges and juvenile court judges who are members of local retirement or pension systems created by local law.

## **Part-time Service**

Member not required to suspend practice of law.

## **Predecessor Retirement System**

The District Attorneys' Retirement System, the Superior Court Judges Retirement System, and the Trial Judges and Solicitors Retirement Fund, collectively or individually.

## **Prior Service**

Service granted under the predecessor retirement system

- Judges and solicitors prior to June 01, 1968
- Juvenile judges prior to June 30, 1972

## **Regular Interest**

Interest at such a rate as shall be determined by the board of trustees, which interest shall be compounded annually at 6%.

## **Superior Court Judges Retirement System**

The retirement system created by O.C.G.A 47-9 as it existed prior to July 1, 1998.

## **Superior Court Judge**

Any superior court judge appointed or elected to office on July 1, 1998, and any superior court judge taking office on or after July 1, 1998.

## **Trial Judges and Solicitors Retirement Fund**

The retirement fund created by O.C.G.A 47-10 as it existed prior to July 1, 1998.

## **WRAP**

Workshop for Retirement Answers and Preparation.

**Departments and Agencies (by Employer Category) Participating in JRS as of June 30, 2014****Statewide**

418	Prosecuting Attorneys Council
436	Superior Courts of Georgia
442	Georgia Department of Law
444	General Assembly of Georgia

**County Board of Commissioners Reporting Juvenile Court Judges, State Court Judges and Solicitors**

50-001	Appling County Board of Commissioners	50-060	Fulton County Board of Commissioners
50-003	Bacon County Board of Commissioners	50-063	Glynn County Board of Commissioners
50-005	Baldwin County Board of Commissioners	50-064	Gordon County Board of Commissioners
50-008	Bartow County Board of Commissioners	50-065	Grady County Board of Commissioners
50-011	Bibb County Board of Commissioners	50-067	Gwinnett County Board of Commissioners
50-014	Brooks County Board of Commissioners	50-068	Habersham County Board of Commissioners
50-015	Bryan County Board of Commissioners	50-069	Hall County Board of Commissioners
50-016	Bulloch County Board of Commissioners	50-071	Haralson County Board of Commissioners
50-017	Burke County Board of Commissioners	50-075	Henry County Board of Commissioners
50-020	Camden County Board of Commissioners	50-076	Houston County Board of Commissioners
50-021	Candler County Board of Commissioners	50-078	Jackson County Board of Commissioners
50-022	Carroll County Board of Commissioners	50-080	Jeff Davis County Board of Commissioners
50-023	Catoosa County Board of Commissioners	50-081	Jefferson County Board of Commissioners
50-024	Charlton County Board of Commissioners	50-082	Jenkins County Board of Commissioners
50-025	Chatham County Board of Commissioners	50-085	Lamar County Board of Commissioners
50-027	Chattooga County Board of Commissioners	50-089	Liberty County Board of Commissioners
50-028	Cherokee County Board of Commissioners	50-091	Long County Board of Commissioners
50-029	Clarke County Board of Commissioners	50-092	Lowndes County Board of Commissioners
50-031	Clayton County Board of Commissioners	50-093	Lumpkin County Board of Commissioners
50-032	Clinch County Board of Commissioners	50-097	McDuffie County Board of Commissioners
50-033	Cobb County Board of Commissioners	50-098	McIntosh County Board of Commissioners
50-034	Coffee County Board of Commissioners	50-099	Meriwether County Board of Commissioners
50-035	Colquitt County Board of Commissioners	50-100	Miller County Board of Commissioners
50-036	Columbia County Board of Commissioners	50-101	Mitchell County Board of Commissioners
50-038	Coweta County Board of Commissioners	50-106	Muscogee County Board of Commissioners
50-043	Decatur County Board of Commissioners	50-107	Newton County Board of Commissioners
50-044	Dekalb County Board of Commissioners	50-108	Oconee County Board of Commissioners
50-047	Dougherty County Board of Commissioners	50-110	Paulding County Board of Commissioners
50-048	Douglas County Board of Commissioners	50-112	Pickens County Board of Commissioners
50-049	Early County Board of Commissioners	50-113	Pierce County Board of Commissioners
50-051	Effingham County Board of Commissioners	50-117	Putnam County Board of Commissioners
50-052	Elbert County Board of Commissioners	50-121	Richmond County Board of Commissioners
50-053	Emanuel County Board of Commissioners	50-122	Rockdale County Board of Commissioners
50-054	Evans County Board of Commissioners	50-124	Screven County Board of Commissioners
50-056	Fayette County Board of Commissioners	50-126	Spalding County Board of Commissioners
50-057	Floyd County Board of Commissioners	50-127	Stephens County Board of Commissioners
50-058	Forsyth County Board of Commissioners	50-129	Sumter County Board of Commissioners

50-132	Tattnall County Board of Commissioners	50-146	Walker County Board of Commissioners
50-136	Tift County Board of Commissioners	50-147	Walton County Board of Commissioners
50-137	Thomas County Board of Commissioners	50-148	Ware County Board of Commissioners
50-138	Toombs County Board of Commissioners	50-150	Washington County Board of Commissioners
50-140	Treutlen County Board of Commissioners	50-151	Wayne County Board of Commissioners
50-141	Troup County Board of Commissioners	50-155	Whitfield County Board of Commissioners
50-142	Turner County Board of Commissioners	50-161	Eighth Judicial Board of Commissioners
50-145	Upson County Board of Commissioners	50-162	Atlantic Judicial Circuit