Public School Employees Retirement System (PSERS)
Employer Manual

ERSGA
Employees' Retirement
System of Georgia

Serving those who serve Georgia

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Dear Participating Employer:

The Employees' Retirement System of Georgia (ERSGA) is pleased to present our Public School Employees Retirement System (PSERS) 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 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

Using the PSERS Manual

The PSERS Manual is available for download on our website www.ers.ga.gov. It contains employer information on the Public School Employees Retirement System (PSERS) 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.

System Overview

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: Public School Employees Retirement System (PSERS), the Legislative Retirement System (LRS), the Georgia Judicial Retirement System (GJRS), the Georgia Defined Contribution Plan (GDCP), 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 Administered Retirement Plans

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 (GDCP) 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.

Georgia 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).

Contact Information

Mailing Address

Two Northside 75 NW
Suite 300
Atlanta, GA 30318

Location

Beta Building
Third Floor

Electronic Communication

ERSGA Website Address	www.ers.ga.gov
General Email Address	contact@ers.ga.gov
Employer Website Address	www.ers.ga.gov/employers/employers.aspx

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 Group
Carlton Lenoir, FMG 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
- Plan Membership Eligibility and Enrollment
- Special Reporting Situations

Member Services Group
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
- Member Statements
- Retirement Counseling

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General Information

Membership in PSERS is a condition of employment for specific public school employees of participating public school systems.

Membership Eligibility

Public school employees eligible for PSERS membership specifically include, but are not limited to, school bus drivers, school lunchroom personnel, school maintenance personnel, and school custodial personnel. Ineligible for membership are:

- Teachers or any school personnel who are now, or may hereafter become, covered by the Teachers Retirement System of Georgia

- Substitute employees working less than 60% time (based on regular schedule for the position)

Special Note: Full-time public school lunchroom, maintenance, or warehouse managers or supervisors or full-time public school transportation managers or supervisors may elect to become members of the Teachers Retirement System of Georgia. Any such personnel exercising such option shall no longer be members of PSERS. The member must be terminated from the plan. Contact TRSGA for enrollment information (www.trsga.com).

Plan Contribution Rates

For employees beginning membership prior to July 1, 2012, the employee contribution rate is $4.00 per month and the contribution group is PSRS.

Employees beginning membership after July 1, 2012 will belong to the PXRS contribution group and contribute $10 per month. Contact ERSGA or verify eligibility under the Plan Eligibility module on the Employer Desktop.

Employer contributions to the plan are determined annually by the fund actuary and approved for appropriation by the Georgia General Assembly. Employer contributions are not added to individual accounts and are not refundable.

Tax Status of Contribution

O.C.G.A. 47-4-60 provides that the PSERS board of Trustees shall specify the time and manner of contributions to the fund. The $4.00 and $10.00 monthly employee contributions are deducted after tax.

The Enrollment Process

PSERS 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 and transfers)

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 contribution detail data for any rehired former plan member, the account is reactivated and enrollment records are updated.

> **!** Employers should contact the PSERS employer representative to verify plan eligibility. This information is also available at www.ers.ga.gov under the Plan Eligibility Module on the Employer Desktop.
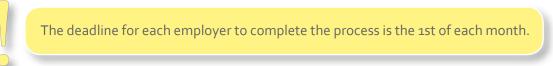
General Information

Public School Employees Retirement System (PSERS) statutes (O.C.G.A. 47-4-60) require that all covered employers submit enrollment and contribution data monthly for each eligible employee under the retirement system. Reports are due on the 1st of the month.

Contribution Reporting

Public School Employees Retirement System (PSERS) statutes (O.C.G.A. 47-4-60) require each employer responsible for the payment of compensation to contributing members to deduct and collect from each member's earnable compensation the employee contributions required under the retirement system. It is the employer's responsibility to report and remit these contributions monthly, September through May of each plan year.

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 PSERS 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 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.
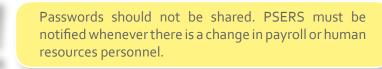
All employers reporting PSERS members are required to do so online using the employer reporting website at www.ers.ga.gov. The ERSGA online employer reporting module allows employers to submit all components safely, securely and efficiently.

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 employer's account is made two to three days after the submission of the summary report.

Registration

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. New users should 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. PSERS 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 PSERS on Profile Maintenance.

- Provide the routing and bank account number for the account to be debited.

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

- The *Reports* tab is used to enter the number of contributing members and contributions. The page also features a "calculate" button which calculates the expected contributions based on the number of contributing members. The "report total" field is read-only and dynamic; it reflects a total of all contribution components entered. Once you have submitted your summary report to PSERS, you will not be allowed to change it. If an error has occurred, contact your reporting representative at PSERS and he or she will assist you with a resolution.

- 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 payroll detail file. 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 PSERS in balancing the agency/employee account.

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

Upload Salary Detail File *(all employers using File Transfer Protocol [FTP])*
Upload Salary Detail File is used by employers who currently upload detail files each month. On the Employer Salary Files page, a list containing the files previously uploaded will be displayed (this is a read-only status page). This process is independent of the maintain monthly reporting process. The file can be submitted at any time. However, the deadline is the 1st of each month. (Use *Quick Reference Guide* for instructions.**)**

> **!** Changes in employee's demographic information?
>
> - File Uploaders: Change in HR/Payroll system
> - Charter Schools: Change in Monthly Detail Demographics tab

Maintain Monthly Detail *(Manual Employers)*
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 for submission to PSERS, 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 PSERS 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 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 submitting it on the 1st of each month. 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

Employers that upload a detail file
Employers should confer with their payroll file providers to determine the best approach to include prior period adjustments in the contribution file.

Reporting officials should ensure that adjustments submitted via the contribution detail file include adjustments to both payroll components; salary and contributions.

Employers that enter detail manually
Employers that enter contribution detail manually or do not have the functionality to submit adjustments using the contribution detail file can use the ERSGA employer reporting website to submit their adjustments. While entering summary report data on the ERSGA employer website the user can enter adjustments on the adjustments tab. Adjustments entered on the website 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 uploading them with the contribution detail file. The following exceptions require an employer to submit a paper adjustment.

- *Missing contributions*: This occurs when contributions have not been reported for the member for an extended period of time.
- *Change in contribution group*: If the Employer or PSERS discovers that a member has been reported under the incorrect contribution group after the reported data has been confirmed, the employer should submit a paper adjustment (for documentation purposes) indicating the months that should be adjusted. PSERS will make adjustments, creating an invoice for any differences.

Invoices

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

Summary Report Discrepancies
Once the reporting official has submitted all components to PSERS, 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 in the monthly payroll data file.

Contribution Detail Discrepancies
The reported contribution for each individual is compared to the expected contributions. Expected contributions are calculated based on the contribution rate for the report month; either $4 or $10 depending on the contribution group of the member. Contributions are flagged and corrected to expected values.

The following scenarios are examples of contribution detail discrepancies:

- Contributions reported that are neither $4 or $10
- Contributions reported for ineligible employees
- Contributions reported in error
- Member reported under the incorrect contribution group

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 ERSGA if your credit invoice total is larger than your report total.

Special Reporting Situations

No Members to Report
Employers that do not have anyone to report for the current report month must select the Non-Reporter button on Maintain Monthly Summary Report page.

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

- FTP employers — report a detail row with actual salary, percent time, and employee contributions along with payment reason code 00 for Regular Pay. Include Termination Date (Date of Death) and Termination Reason code 02 for Death.

- Manual employers — from the Maintain Monthly Detail window:
  Salary Tab: Enter salary and percent time. Click the calculate button and save.
  Details Tab: Enter payment reason code 00 for Regular Pay, use Date of Death for Termination Date and enter Termination Reason code 02 for Death and save.

Reporting members on Worker's Compensation

Employees who have been placed on leave due to an injury and are receiving worker's compensation should be reported as follows:

- Payment reason — Leave Without Pay and salary

- Contributions and percent time — zero

See Optional Service Purchase and Transfer under *Membership Service*.

Reporting a Member Reported Under an Incorrect SSN

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

Membership Service

General Information

Creditable service is used to determine eligibility for retirement pension benefits. 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 or purchased.

Service Accrual

Service is accrued on a monthly basis from September through May. Members earning nine months of service during the regular school year accrue one year of creditable service.

Vesting

Members with ten years of creditable service have a non-forfeitable right to service retirement at age 60. Depending upon their hire date and years of Creditable Service members may be eligible for one of the following types of benefits:

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

Optional Service Purchase and Transfer

A member may also receive service credit for Prior Service (July 1, 1945 – June 30, 1970), TRS Service (under certain circumstances), Refund Payback, Temporary Disability, and Military Service. Please refer to the PSERS Handbook/Plan Guide or contact ERSGA (www.ers.ga.gov) for detailed information.

General Information

Your general responsibilities are to:

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

Refer employees to the ERSGA website at www.ers.ga.gov to access the online PSERS Handbook. They can also access their account online to verify their creditable service and account balances, or run estimates of their benefits. If employees need more information, please ask them to contact ERSGA.

Termination Process

In order for termination dates to be transmitted to PSERS 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 PSERS receives this file and updates our records. To expedite this process, PSERS has provided the Ad Hoc Termination Reporting module on the ERSGA Employer website. (*Use Quick Reference Guide for further instructions.*)

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 PSERS 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. Salary and contributions must be reported for the employee through date of termination.

Application for Refund

Members terminating employment before becoming eligible for retirement may receive a refund of contributions and interest. To receive a refund, members must access their account online at www.ers.ga.gov and 'Request a Refund'. Termination date from employer is required for online processing.

> Requests are generally processed within 8 weeks of receipt.

Application for Service Retirement

Encourage employees to request an estimate from PSERS within six months of the 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 ERSGA and are not valid until received.

When a member inquires about the retirement application process:

- Direct employee to the ERSGA website at www.ers.ga.gov to access their account, estimate their benefits and download thse latest version of the retirement application.
- Inform employees 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.

Application for Disability Retirement

Members may qualify for disability retirement if they:

- Have attained at least 15 years of creditable service
- Are an active employee when they apply for disability retirement
- 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 employee's physical limitations;
- The annual compensation and possibility for future advancement are the same as or greater than employee's current position;
- The duties are reasonably compatible with employee's experience and educational qualifications;
- The position is covered under PSERS; 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 employee must within 30 days of the offer:

- Accept the offer or
- Dispute their ability to perform in the alternative position by submitting a written appeal to both the PSERS Medical Board and their employer.

The application for disability retirement will be denied if:

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

If they do not accept an offered alternative position or dispute their ability to perform in the alternative position, their application for disability retirement will be denied.

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 PSERS 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 incapable of performing the duties of either position, the retirement application will be approved; otherwise the application is denied.

- Incomplete submissions will not be accepted. Employees who have applied for Social Security disability benefits must submit a copy of their Social Security Disability application.

> **!** Disability Retirees receive a PSERS benefit based upon their years of Creditable Service. Disability benefits are not reduced for retirees less than age 65, regardless of age at benefit commencement.

Active Member Death and Survivor Benefit

Employer Responsibilities

- Encourage employees to keep their beneficiary designations updated with current mailing addresses. Failure to do so may cause delay in payment.
- Contact PSERS as soon as possible upon the death of an active member.
- Certify current Fiscal Year Contributions.

> **!** PSERS will require a certified death certificate and completion of benefit applications from beneficiary or family.

Survivor Benefits

Depending on the total Creditable Service of the deceased member, the following benefits are available to designated beneficiaries:

Active or inactive members with at least 10 years of Creditable Service and at least age 60

- The named living beneficiary is eligible to receive a monthly Death Benefit.
- If there is no surviving living beneficiary, the non-living named beneficiary (i.e. Estate or Trust) will receive a lump sum payment of contributions plus interest.

Members with less than 10 years of Creditable Service

- The named living beneficiary will receive a lump sum payment of the member's contributions and interest.
- If there is no surviving living beneficiary, the non-living named beneficiary (i.e. Estate or Trust) will receive a lump sum payment of contributions plus interest.

General Information

Employers must contact PSERS when a former employee returns to service before or after retirement.

Before Retirement

The most important employer responsibility relative to former employees returning to State service is determining PSERS membership status. Employers must verify plan eligibility (PSRS or PXRS) by:

- Using the Plan Eligibility Module on the Employer Desktop or

- Calling your PSERS employer representative .

After Retirement

To ensure that PSERS is compliant with IRS regulations and maintains its qualified status, a retiree must be terminated. The retiree must have a break in service of one month. The plan rules provide for a normal retirement age of 65 and rules for return to service before and after normal retirement age.

Disability

Disability retirees cannot go back to work for the school system in the same position from which they retired. Further, if a Member who is receiving disability benefits is engaged in or is able to engage in a gainful occupation; his or her Disability Retirement may cease or be reduced.

Note: Retirees who return to service prior to June 2009 are grandfathered under the law as existed in May 2009. The following sections on service retirement (less than age 65 and greater than age 65) do not apply. Please contact ERSGA to verify status.

Service Retirement — less than Age 65

Rehired Retirees, less than age 65, are less than normal retirement age. Therefore they must be re-enrolled as active contributors to the plan. This means that their monthly pensions are cancelled. When rehiring such a retiree, employers must:

- Complete the PSERS Rehired Retiree Reporting Form with the employee — (available on ERSGA employer website)

- Return the member to active status and report $10.00 each month

- If the member reaches age 65 while still a rehired retiree, provide the retiree a new PSERS Rehired Retiree Reporting Form

- Send completed form to PSERS indicating member/retiree's election to continue active or retire again and stop contributing

Prior and current service will be combined for the new retirement benefit

Service Retirement — Age 65 or greater

Rehired Retirees age 65 or greater are beyond normal retirement age and different rules apply. The Retiree can continue to work and receive pension benefits if he/she stops contributing to the plan. When rehiring such a retiree, employers must:

- Complete the PSERS Rehired Retiree Reporting Form with the employee

- Based on the election by the employee (i.e., remain an active contributor or begin receiving retirement benefits)
  - Return member to active status and report $10.00 each month or
  - Disenroll the retiree from the plan so that retirement benefits can begin or resume
- If the member elected to continue contributing and subsequently retires:
  - Complete a new PSERS Retirement application with the employee
  - Submit completed Retirement Application to the plan

Beneficiary

The living person or persons who are entitled to receive any benefits upon the death of a member and who were designated by the member by written notice to the board. If the person or persons so designated are not living at the time of the death of the member, the beneficiary shall be the estate of the member.

Contributions

The employer and employee contributions to the retirement system provided for in O.C.G.A. 47-4-60.

Creditable Service

All years and completed months (expressed as a fraction of a year) of prior service and membership service.

Early Retirement Benefit

A benefit received the first day of the month following the date member attains Early Retirement Age.

Early Retirement Age

Age 60, provided member has at least ten years of Creditable Service.

Employee

All those employees of public schools including postsecondary vocational-technical schools governed by the Technical College System of Georgia who are not eligible for membership in the Teachers Retirement System of Georgia or the Employees' Retirement System of Georgia. The term specifically includes, but is not limited to, school bus drivers, school lunchroom personnel, school maintenance personnel, and school custodial personnel. For more information, see O.C.G.A. 47-4-2(20).

Employer

For the purposes of employer contributions, the State of Georgia. Otherwise, public schools operating in the State of Georgia.

File Transfer Protocol (FTP)

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

File Uploaders

Employers that create a payroll detail file and use FTP to transfer that data to ERSGA.

Manual Employers

Employers that do not create a payroll detail file but manually enter member payroll detail information on the employer website.

Non-Reporter

The status of a report month indicating that the employer has no one to report for that period. It may also be used to refer to an employer that does not typically report for at least one plan.

Normal Retirement Age

Age 65 and ten years of Creditable Service.

Normal Retirement Benefit

A benefit received as early as the first day of the month following the date that member attains Normal Retirement Age.

Plan Year

The period beginning July 1st ending June 30th. PSERS employers only report for September through to May.

Prior Service

Service which is rendered as a public school employee prior to the commencement date and for which credit is allowable.

Public School

Any day school conducted within the state under the authority and supervision of a duly elected or appointed county or independent board of education.

Retirement System

The Public School Employees Retirement System created by O.C.G.A 47-4.

Service

Service rendered as a public school employee.

Termination Date

Date employee terminated employment or date employee is no longer eligible for pension plan participation.

Departments and Agencies (by Employer Category) Participating in PSERS as of January 1, 2013

State Colleges and Universities

968-0968   GA Military College

Technical Colleges

830   Georgia Piedmont Technical College
831   Southern Crescent Technical College
832   Gwinnett Technical College

Public and Charter Schools

6011	Appling County Schools	6321	Clinch County Schools
6021	Atkinson County Schools	6331	Cobb County Schools
6031	Bacon County Schools	6341	Coffee County Schools
6041	Baker County Schools	6351	Colquitt County Schools
6051	Baldwin County Schools	6361	Columbia County Schools
6061	Banks County Schools	6371	Cook County Schools
6071	Barrow County Schools	6381	Coweta County Schools
6081	Bartow County Schools	6391	Crawford County Schools
6091	Ben Hill County Schools	6401	Crisp County Schools
6101	Berrien County Schools	6411	Dade County Schools
6111	Bibb County Schools	6421	Dawson County Schools
6121	Bleckley County Schools	6431	Decatur County Schools
6131	Brantley County Schools	6441	Dekalb County Schools
6141	Brooks County Schools	6451	Dodge County Schools
6151	Bryan County Schools	6461	Dooly County Schools
6161	Bulloch County Schools	6471	Dougherty County Schools
6171	Burke County Schools	6481	Douglas County Schools
6181	Butts County Schools	6491	Early County Schools
6191	Calhoun County Schools	6501	Echols County Schools
6201	Camden County Schools	6511	Effingham County Schools
6211	Candler County Schools	6521	Elbert County Schools
6221	Carroll County Schools	6531	Emanuel County Schools
6231	Catoosa County Board Of Education	6541	Evans County Schools
6241	Charlton County Schools	6551	Fannin County Schools
6251	Chatham County Schools	6561	Fayette County Schools
6261	Chattahoochee County Schools	6571	Floyd County Schools
6271	Chattooga County Schools	6581	Forsyth County Schools
6281	Cherokee County Schools	6591	Franklin County Schools
6291	Clarke County Schools	6611	Gilmer County Schools
6301	Clay County Schools	6621	Glascock County Schools
6311	Clayton County Schools	6631	Glynn County Schools

6641	Gordon County Schools	7091	Oglethorpe County Schools
6651	Grady County Schools	7101	Paulding County Schools
6661	Greene County Schools	7111	Peach County Schools
6671	Gwinnett County Schools	7121	Pickens County Schools
6681	Habersham County Schools	7131	Pierce County Schools
6691	Hall County Schools	7141	Pike County Schools
6701	Hancock County Schools	7151	Polk County Schools
6711	Haralson County Schools	7161	Pulaski County Schools
6721	Harris County Schools	7171	Putnam County Schools
6731	Hart County Schools	7181	Quitman County Schools
6741	Heard County Schools	7191	Rabun County Schools
6751	Henry County Schools	7201	Randolph County Schools
6761	Houston County Schools	7211	Richmond County Schools
6771	Irwin County Schools	7221	Rockdale County Schools
6781	Jackson County Schools	7231	Schley County Schools
6791	Jasper County Schools	7241	Screven County Schools
6801	Jeff Davis County Schools	7251	Seminole County Schools
6811	Jefferson County Schools	7261	Spalding County Schools
6821	Jenkins County Schools	7271	Stephens County Schools
6831	Johnson County Schools	7281	Stewart County Schools
6841	Jones County Schools	7291	Sumter County Schools
6851	Lamar County Schools	7301	Talbot County Schools
6861	Lanier County Schools	7311	Taliaferro County Schools
6871	Laurens County Schools	7321	Tattnall County Schools
6881	Lee County Schools	7331	Taylor County Schools
6891	Liberty County Schools	7341	Telfair County Schools
6901	Lincoln County Schools	7351	Terrell County Schools
6911	Long County Schools	7361	Thomas County Schools
6921	Lowndes County Schools	7371	Tift County Schools
6931	Lumpkin County Schools	7381	Toombs County Schools
6941	Macon County Schools	7391	Towns County Schools
6951	Madison County Schools	7401	Treutlen County Schools
6961	Marion County Schools	7411	Troup County Schools
6971	Mcduffie County Schools	7421	Turner County Schools
6981	McIntosh County Schools	7431	Twiggs County Schools
6991	Meriwether County Schools	7441	Union County Schools
7001	Miller County Schools	7451	Upson County Schools
7011	Mitchell County Schools	7461	Walker County Schools
7021	Monroe County Schools	7471	Walton County Schools
7031	Montgomery County Schools	7481	Ware County Schools
7041	Morgan County Schools	7491	Warren County Schools
7051	Murray County Schools	7501	Washington County Board of Education
7061	Muscogee County Schools	7511	Wayne County Schools
7071	Newton County Schools	7521	Webster County Schools
7081	Oconee County Schools	7531	Wheeler County Schools

7541	White County Board of Education	7841	City of Pelham Schools (Mitchell)
7551	Whitfield County Schools	7851	City of Rome Schools (Floyd)
7561	Wilcox County Schools	7861	City of Social Circle Schools (Walton)
7571	Wilkes County Schools	7891	City of Thomasville Schools (Thomas)
7581	Wilkinson County Schools	7911	City of Trion Schools (Chattooga)
7591	Worth County Schools	7921	City of Valdosta Schools (Lowndes)
7631	City of Bremen Schools (Haralson)	7931	City of Vidalia Schools (Toombs)
7641	City of Buford Schools (Gwinnett)	9018	Charter Conservatory for L and T
7651	City of Calhoun Schools (Gordon)	9019	International Community School
7661	City of Carrollton Schools (Carroll)	9023	University Community Academy
7671	City of Cartersville Schools (Bartow)	9194	Mountain Education Center Inc
7691	City of Chickamauga Schools	9204	Kipp South Fulton Academy
7711	City of Commerce Schools (Jackson)	9407	Brighten Academy
7721	City of Dalton Schools (Whitfield)	9506	Fulton Educational Services Inc
7731	City of Decatur Schools (Dekalb)	9602	Fulton Science Academy CS
7741	City of Dublin Schools (Laurens)	9605	Georgia Magnet Charter School
7761	City of Gainesville Schools (Hall)	9704	Kipp Metro Atlanta Collaborative Inc
7791	City of Jefferson Schools (Jackson)		
7811	City of Marietta Schools (Cobb)		