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www.ers.ga.gov

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New GSEPS 401(k) Automatic Enrollment and Opt-out Process

The 401(k) Automatic Enrollment and Opt-out process for GSEPS members is being modified in an effort to emphasize the importance of 401(k) participation and employer match maximization to GSEPS members. All GSEPS employers will be sent an email with more details about the new process in June.

Here are some changes coming in June:

- A redesigned and renamed GSEPS 401(k) Opt-out form
- A new online GSEPS 401(k) enrollment process on gabreeze.ga.gov for new hires
- The removal of the GSEPS Opt-out option from the PeopleSoft Pension Plan panel and the GaBreeze Employer Website

Once the above changes have been implemented in late June, employers will no longer enter GSEPS 401(k) opt-out information into PeopleSoft or the Employer Website. Instead, GSEPS members will be directed to www.gabreeze.ga.gov to make their 401(k) election.

PSERS Member Statements Now Available Online

Public School Employees Retirement System (PSERS) membership statements are currently available for all active members. These membership statements are only available at www.ers.ga.gov.

We are asking that Employers kindly distribute the PSERS Member Statement Flyer (click [here](#)) to PSERS members and encourage them to register on the ERSGA website.

This statement provides members with their account balance, service, estimated monthly retirement benefit, as well as information regarding other valuable benefits provided by the Plan.

ERS Member Statements will be available FY 2014

Address Changes for Active Members

In the event an active member needs to update their address, employers must submit such changes to ERSGA electronically with the monthly detail file. Changes cannot be sent via email, fax, or snail mail, or called into ERSGA.

Corrections must be transmitted in one of two ways:

FTP Employers:

Corrections should be transmitted in the monthly employee detail. Enter the appropriate employee address data into employer's payroll software system prior to creation of the monthly detail file. The transmitted changes will automatically update the employee's pension account.

Manual Employers:

Corrections can be entered online via Monthly detail. Enter the appropriate employee address data in the required fields on the employee's Demographics Tab from Employer Desktop > Maintain Monthly Detail Data Module, and save. The transmitted changes will automatically update the employee's pension account. **Important:** Changes will not update if the transmitted employee name or date of birth does not match the pension account name and date of birth on file with ERSGA. In addition, changes will not update if both P.O. Box and street address are transmitted for an employee, as in the example below. Please only use the street address OR the P.O. Box.

Joe Doe

P.O. Box 1234
1996 Northside Drive
Atlanta Georgia 30318

Employers should contact their ERSGA employer reporting representative with questions, or to confirm address changes. Let your employees know the importance of keeping their demographic information up to date, so the information can be shared with ERSGA. Your help is appreciated.

For Your Information



The 2013 Legislative Session has come to a close. However, you can still find Legislative Updates and information about the General Assembly on our [Legislative page](#). Updates are posted on a weekly basis during Legislative Session.

Employer Manuals Available Online

Do you have questions about the employer's role in retirement plans?

Employers are an integral part of the retirement process, and ERSGA is committed to developing an informed and knowledgeable employer network. One of the steps to achieving this is to provide employers with relevant information on their roles and responsibilities during an employee's membership in the plan.

Therefore, ERSGA is pleased to announce that Employer Manuals for ERS, GDCP, and PSERS are currently available on the [employer section](#) of our website!

Each manual begins with a message from our Executive Director, Jim Potvin, and gives an informative overview of the system and the plans administered by ERSGA. A page with general contact information is included, listing each ERSGA division and their general responsibilities.

The topics covered represent key stages of membership: Enrollment, Active Member Reporting, Membership Service, Leaving Employment, Re-employment, and Rehired Retiree Reporting.

Enrollment - answers questions pertaining to membership eligibility, pension eligible compensation, and contribution rates, and provides other pertinent information regarding employee plan enrollment.

Active Member Reporting - provides information on reporting a member after enrollment. It includes a detailed description of the online reporting portal and how to correct errors made during the reporting process. This section also includes information on special reporting situations, such as death in service or LWOP.

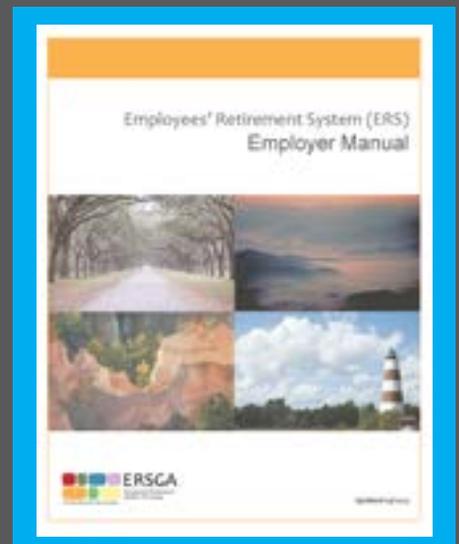
Membership Service - describes the ways in which creditable service is acquired by providing information on vesting requirements, service accrual, service purchase, service transfers, and forfeited leave (if applicable).

Leaving Employment - outlines employers' responsibilities regarding terminations and refund processes.

Re-employment and Rehired Retiree Reporting - addresses employers' responsibilities when a former employee returns to employment before or after retirement.

These Manuals* ([ERS](#), [GDCP](#), and [PSERS](#)) are available for download on our website. ERSGA encourages all Human Resources and Payroll personnel to take advantage of this valuable resource.

**The Employer Manuals for the Judicial Retirement System (JRS) and Legislative Retirement System (LRS) will be published in June 2013.*



Establishing Creditable Service after Leave Without Pay

Employees may be eligible under specific conditions to establish creditable service for absences due to certain temporary disabilities resulting in Leave Without Pay (LWOP). In order to establish creditable service, employees must make a written request with payment equal to the employee contribution plus interest for the time the employee was out under LWOP. The employee must make payment within six months from return to employment. Employers must also verify the cause of the disability to determine if it meets the criteria to establish creditable service. Please consult the plan guide/handbook, or you may contact ERSGA directly for detailed information.

Rehired Retiree Reporting (1040)

Rehiring retirees can have significant benefits for both the retiree and the agency. These valuable employees provide state agencies and state government with a knowledgeable and experienced pool of candidates to help meet business needs. Although the rehire of retirees is encouraged, certain protocols must be observed in order to comply with applicable IRS regulations. ERSGA appreciates employer cooperation in making Rehired Retiree Reporting a monthly priority.

To accurately track rehired retiree activity and maintain our qualified plan status with the IRS, we require 100% reporting from all employers each month. As of the date of publication, there are approximately 90 employer reports outstanding or unapproved. As we approach mid-year 2013, timely reporting becomes even more crucial to avoid pension overpayments. Please be sure your agency is sending this data to ERSGA on the 5th of each month.

All ERS, LRS, and JRS covered employers must report each month regardless of activity. If you are new to payroll or human resources and need assistance with reporting this data, the newly updated ERSGA Online Reporting Quick Reference Guide and training materials are available in the [Employer section](#) of our website.

Employer Reporting Responsibilities

- ***Submit an ERS Rehired Retiree Form for each retiree returning to service***
- ***Submit Rehired Retiree activity on the 5th of each month***
- ***Use the “No Data to Report” function during months of inactivity***

Security Results - Payroll and HR Staff accessing Employer Desktop



The importance of safeguarding User IDs and passwords cannot be overemphasized. The constant threats of fraud, error, and misuse require the vigilance of both management and Information Technology personnel. Large amounts of electronically stored data are vulnerable to compromise. ERSGA takes its fiduciary responsibility for information technology and data security very seriously.

While hacking, denial of service attacks, and computer viruses are constant threats to system security, users who fail to safeguard their User IDs and passwords also expose employer and member data to unauthorized changes, use, and destruction. For example, ERSGA has become aware of a number of payroll and/or HR staff members who are not using unique User IDs and Passwords. In addition, some current staff User IDs and passwords belong to terminated employees.

If you are sharing a password with a co-worker, or the password you use does not belong to you, please contact your employer reporting representative immediately and request an employer contact form. Taking action today will help prevent fraudulent activity, and safeguard employee and employer data.

PSERS Plan Enrollment

As announced last spring, public school employees who began membership after July 1, 2012 belong to the new PXRS contribution group, and contribute \$10 per month to the plan. Most of our PSERS employers and their payroll vendors have enrolled and reported members under the correct plan; however, we have several employers reporting new members at the \$4.00 contribution amount. As a result, there are a number of employer invoices that will require allocation.

To assist employers, the plan eligibility module is available on the Employer Desktop. An employer can simply enter the employee social security number, and the module will return the correct plan for enrollment. In addition, PSERS employer reporting representatives at ERSGA are available to help with any of your plan questions.

GaBreeze Security Enhancements

Security enhancements are being added to the GaBreeze website, which employees use to access Peach State Reserves and Flexible Benefits. As of May 24, employees logging into the site will be directed to complete new security questions, and add or verify phone numbers and email addresses. The new security process will include the option of registering specific computers for primary use when accessing an employee's GaBreeze account. When a non-registered computer is used to access the GaBreeze site, additional security measures will be required. These measures include either answering security questions, or obtaining an access code via email, text, or phone for entry into the site.

If employees have questions about the new security features, please have them contact the GaBreeze Benefits Center at 1-877-342-7339 after May 24th.

Online Forfeited Leave Update and Schedule

Exciting News! The much-anticipated online forfeited leave module is scheduled to be released to employers on June 16, 2013, via the Employer Desktop. The new module will replace the paper forfeited leave forms, emails, and manual checks with a comprehensive, automated online employer interface that will:

- Calculate employer forfeited leave costs
- Process employer payments via ACH, Wire or Check
- Send daily notifications of retirement applications received
- Send daily requests for preliminary certifications (non-statewide employers)
- Send monthly requests for final certifications; and
- Send monthly invoice notifications and reminders

Please stay tuned for more information on employer training in early June 2013.

New Employer Payroll Schedule Process

ERSGA uses the payroll frequency and payment reason supplied by employers in the contribution detail file to calculate member benefits and contribution costs. An inaccurate pay frequency or payment reason can delay benefit calculations and/or result in incorrect calculations of benefits and contributions.

Pension Spiking Invoices - Use ACH Transfers

Reminder: If one of your Employees' Retirement System (ERS) employees receives a salary increase(s) in excess of 5% during the 12 months prior to retirement, you (as the employer) will receive an invoice for the cost of the additional pension resulting from the increase(s) in excess of 5%. We now have the ability to accept ACH Transfers for these invoices. If you have any questions, please contact our Chief Operations Officer, Susan Anderson, at susan.anderson@ers.ga.gov, or at (404) 603-5714.

Peach State Reserves Fee Management

Employers may be billed for changes to their internal systems or processes that affect Peach State Reserves (PSR) administration. This will reduce the impact of third party administrator (TPA) fees on the PSR plan.

Examples of employer- driven changes with potential impact to PSR administration:

- Changes to an employer's payroll vendor, system, or process
- Changes to an employer's HRIS vendor, system, or process
- Changes to an employer's PSR plan design or eligibility

Involving ERS in the early stages of planning will help manage costs for both the Plan and the employer.

Visitors at ERSGA

ERSGA provides multiple resources to assist state employees with retirement-related questions:

WRAP

The ERS Workshop for Retirement Application Processing (WRAP) Seminar provides an overview of retirement benefits with representatives from the ERS Pension Plan, State Health Insurance, and Peach State Reserves 457 and 401(k) Plans. This event is intended for members who will retire within 90 days of the WRAP session they attend.

WRAP is held at the Atlanta ERSGA office, in our Lobby Level Training Center. Doors open at 8:30 a.m., and sessions begin promptly at 9:00 a.m. All ERS retirement forms are provided. Employees may visit our [website](#) prior to the day of attendance for any announcements or schedule changes. WRAP is also available to view online! Visit our [website](#) to access the WRAP presentation.

Answers by Phone

Our Customer Care Group representatives are skilled and trained to answer retirement benefit inquiries and pension plan questions over the phone @ 404-350-6300 or toll-free @800-805-4609 Monday through Friday from 8:00 am to 4:30 pm.

Visiting our Offices

If there is an additional need to come into the office, employees are strongly encouraged to schedule an appointment before visiting ERSGA. Visitor hours are Monday through Friday, 9:00 am - 4:00 pm. Please remind employees that walk-in visitors (without an appointment) will be accommodated based on availability, and an unscheduled office visit will not result in expedited processing of requests.

FY15 Employer Rates Announced

The ERS Board of Trustees recently approved the FY15 employer contribution rates for all plans. The rates for our most common plans are below:

Plans	FY 15 Rates - Effective July 1, 2014
ERS – Old Plan*, New Plan and GSEPS *does not include EE Pickup	Old Plan – 17.21% New Plan – 21.96% GSEPS – 18.87%
JRS	6.98%
LRS	0%

For a complete list of contribution group rates by plan, please visit our [website](#).



Georgia State Income Tax Offset Discontinued for ERS, JRS, LRS, and PSERS

As a reminder, the tax offset of 3% for ERS, and 1.75% for JRS, LRS, and PSERS will be discontinued for retirements on or after July 1, 2013. Members who retire prior to July 1, 2013 will continue to receive the offset adjustment and will not see a decrease to their retirement payment.

Please feel free to contact our office if you have any questions or concerns regarding this change.