

2024 employer workshop

New Designated Agents & Employer Contacts



Topics Part 1

- KPERS overview
- The Employer
- Useful Tools
- Membership
- Enrollment
- Long-Term Disability
- Death Benefits
- Optional Group Life
- KPERS 457

Topics Part 2

- Pay Period Reporting
- Leaving Employment
- Service Purchase
- Retirement
- Working After Retirement
- Education and Training

The Cliff Notes!

A summary of much longer work designed to learn the key points of longer work.

- Hitting the Important Information
- High Level Overview
- Helping to Make Sense



Three large, overlapping hexagonal shapes are positioned on the left side of the slide. The top-left hexagon is blue, the bottom-left is orange, and the central one is green. The word "overview" is written in a blue, sans-serif font to the right of these shapes.

overview

What is KPER?

The Kansas Legislature created KPER in 1962.

- Three statewide defined benefit retirement plans (KPER, KP&F & Judges) overseen by a nine-member board of trustees.
- KPER also oversees KPER 457, a voluntary 457(b) savings plan for all State and many local employees.



What is KPERS?

401(a) Defined Benefit Plan

- Members' benefits are **guaranteed by law** and **depend on a formula**, not on member contributions or market performance.
- KPERS retiree benefits are safe and **guaranteed by Kansas law.**

How KPERS Works?

- Legislature defines benefits and funding.
- Actuary projects how much benefits will cost.
- Employers and members make contributions to KPERS.
- KPERS invests the money over time.
- KPERS pays benefits with contributions and investment earnings.

Three large, overlapping hexagons are positioned on the left side of the slide. The top-left hexagon is blue, the bottom-left is orange, and the central one is green. They are arranged in a cluster, with the green one being the largest and most prominent.

The Employer

Welcome
new designated agents
& additional signers

Designated Agent Role

- By law, affiliated employers are required to name a Designated Agent.
- Distribute Retirement System information to members in a timely manner
- Perform transactions using the Employer Web Portal in a timely manner.

Only one person can be the Designated Agent.



Employer Web Portal (EWP) Additional Contacts

Designated Agents need to assign and closely maintain Additional Contact roles for the EWP.

-
- Designated Agent
 - Bank
 - Death & Disability
 - Enrollment
 - Invoice
 - Message Admin
 - OGLI (Optional Life Insurance)
 - Pay Reports
 - Read Only
 - Certify Rates and Period of Service
-

KPERS Poll

Which One Are You?

- Designated Agent
- Additional Signer

What Roles in the EWP?

- Just One
- Multiple



Logins

- Need own email address as a login.
- Accounts deleted for inactivity after **90** days.
- Email sent to Designated Agent after 45 days of inactivity.
- Only **KPERS** can reinstate Designated Agents.
- Only **Designated Agents** can reinstate Additional Users.
- Instructions available on website

Add/Delete Additional EWP Users

EMPLOYER

- Home
- Employer Info**

Save **Create EWP User** Cancel

Contact Details

Contact Name	John Doe	Job Title	Administrati
Email Address	jdoe@kpers.		
Work Phone	(785) 296-13		

Passwords

The Designated Agent can reset passwords.

- **Unlock User** for a new password.
- **Reset User** for new security questions and password.

KPERS

Save | **Unlock User** | Reset User | Cancel

Contact Details

Contact Name: Kathy Rafferty
Email Address: crafferty@kpers.org
Work Phone: (785) 200-0000

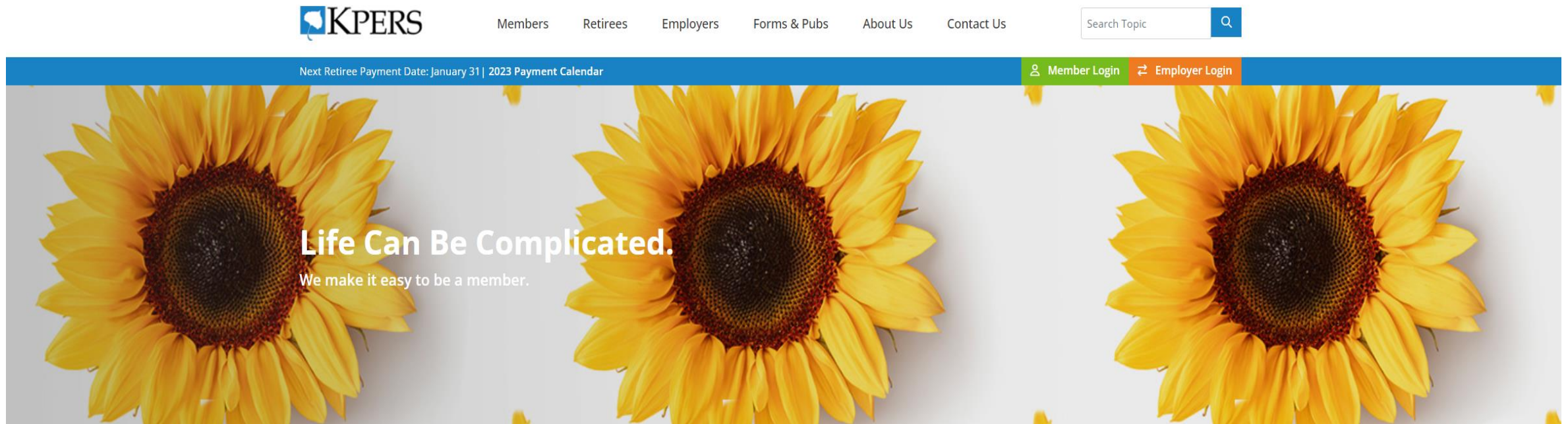
Roles and Addresses

<input type="checkbox"/> Bank	<input type="checkbox"/>	Line 1
<input checked="" type="checkbox"/> Death & Disability	<input type="checkbox"/>	510 N Main Room
<input type="checkbox"/> Designated Agent		
<input type="checkbox"/> Enrollment		
<input checked="" type="checkbox"/> Invoice		
<input checked="" type="checkbox"/> Message Admin		
<input checked="" type="checkbox"/> OGLI		
<input checked="" type="checkbox"/> Pay Reports		
<input checked="" type="checkbox"/> POS Certify		
<input checked="" type="checkbox"/> Rate Certify		

Three large, overlapping hexagons in blue, orange, and green are positioned on the left side of the slide.

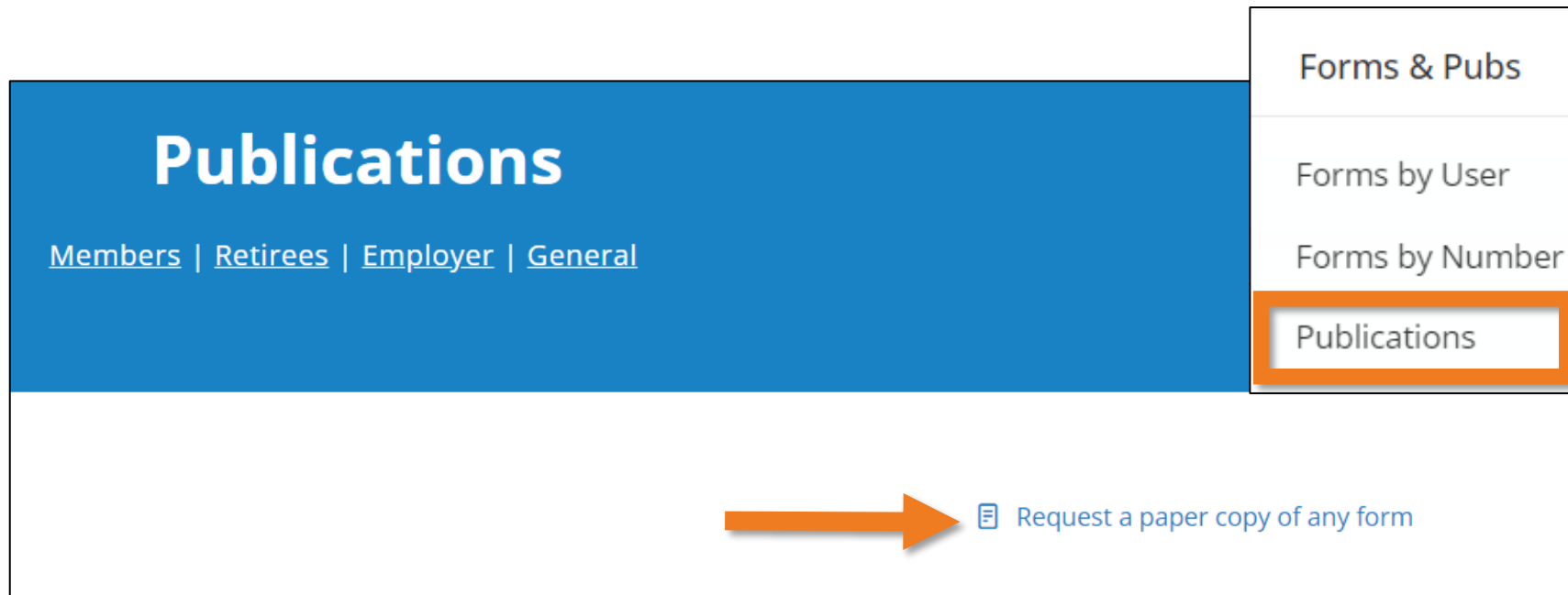
useful tools

Website (kpers.org)



Forms and Publications

- Print needed forms and publications.
- **“Request a Paper Copy”** to order multiple forms .



The screenshot shows a blue header with the word "Publications" in white. Below the header are links for "Members", "Retirees", "Employer", and "General". A dropdown menu is open on the right, listing "Forms & Pubs", "Forms by User", "Forms by Number", and "Publications" (which is highlighted with an orange border). Below the header, an orange arrow points to a link that says "Request a paper copy of any form".

Employer Section



Welcome Employers!

Thank you for all you do for KPERS and its members.

[New Employer Contact](#)

[Webinars & Workshops](#)

[Employer Videos](#)

[Employer Manual](#)

Employer Manual

Employer Manual

Employer Manual

Sections are listed in alphabetical order. Can't find it, try [Additional Resources](#).

About KPERS

Revised: 7/22

Adjustments

Revised: 2/22

Beneficiary

Revised: 4/19

Contact KPERS

Revised: 7/22

Contribution Rates

Revised: 6/21

Designated Agent

Revised: 4/19

Disability

Revised: 6/21

Employer Web Portal

Revised: 4/19

Kansas Board of Regents

Revised: 1/22

Leaving Employment

Revised: 2/20

Member Benefits

Revised: 4/19

Membership: Non-School

Revised: 11/21

Membership: School

Revised: 9/21

Optional Life Insurance

Revised: 7/22

Pay Reporting

Revised: 4/22

Retirement - KPERS 1

Revised: 7/22

Retirement - KPERS 2

Revised: 3/19

Retirement - KPERS 3

Revised: 3/19

Service Credit

Revised: 9/21

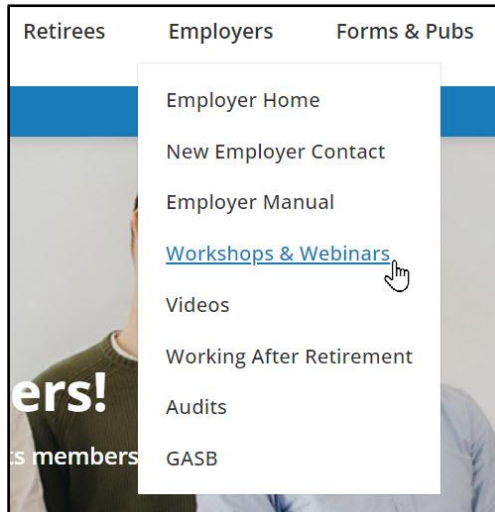
Service Quarters

Revised: 6/19

Working After Retirement

Revised: 11/20

Workshops & Webinars



Webinars & Workshops

Subject Spotlight Webinars

We host employer webinars on timely topics, specific things important to employers. "Disability" was our final Subject Spotlight for 2023, but we are planning more for 2024. Check back here and your email inbox for the latest announcements.

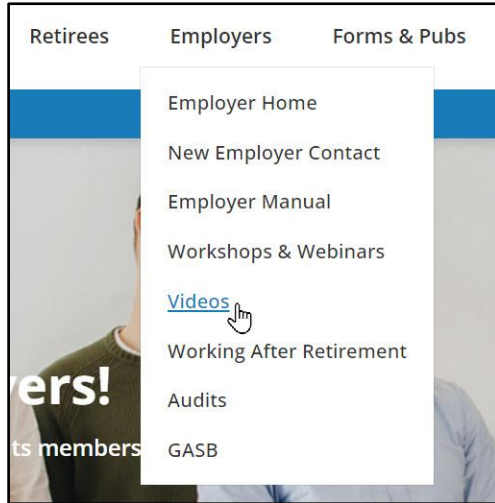
Most Recent Spotlight

- **Disability** December 13, 2023 @ 10:00 a.m.
- **Disability Slides** (PDF)
- **Disability Recording** (leaves KPERS site)

>> In Case You Missed It

- **Notification of Death:** October 18, 2023 @ 10:00 a.m. | [Slides \(PDF\)](#) | [Recording](#) (leaves KPERS site)
- **Retirement & Summer Pay:** May 17, 2023 @ 9:30 a.m. | [Slides \(PDF\)](#) | [Recording](#) (leaves KPERS site)
- **KP&F:** Mar 1, 2023 @ 10 a.m. | [Slides \(PDF\)](#) | [Recording](#) (leaves KPERS site)

Videos



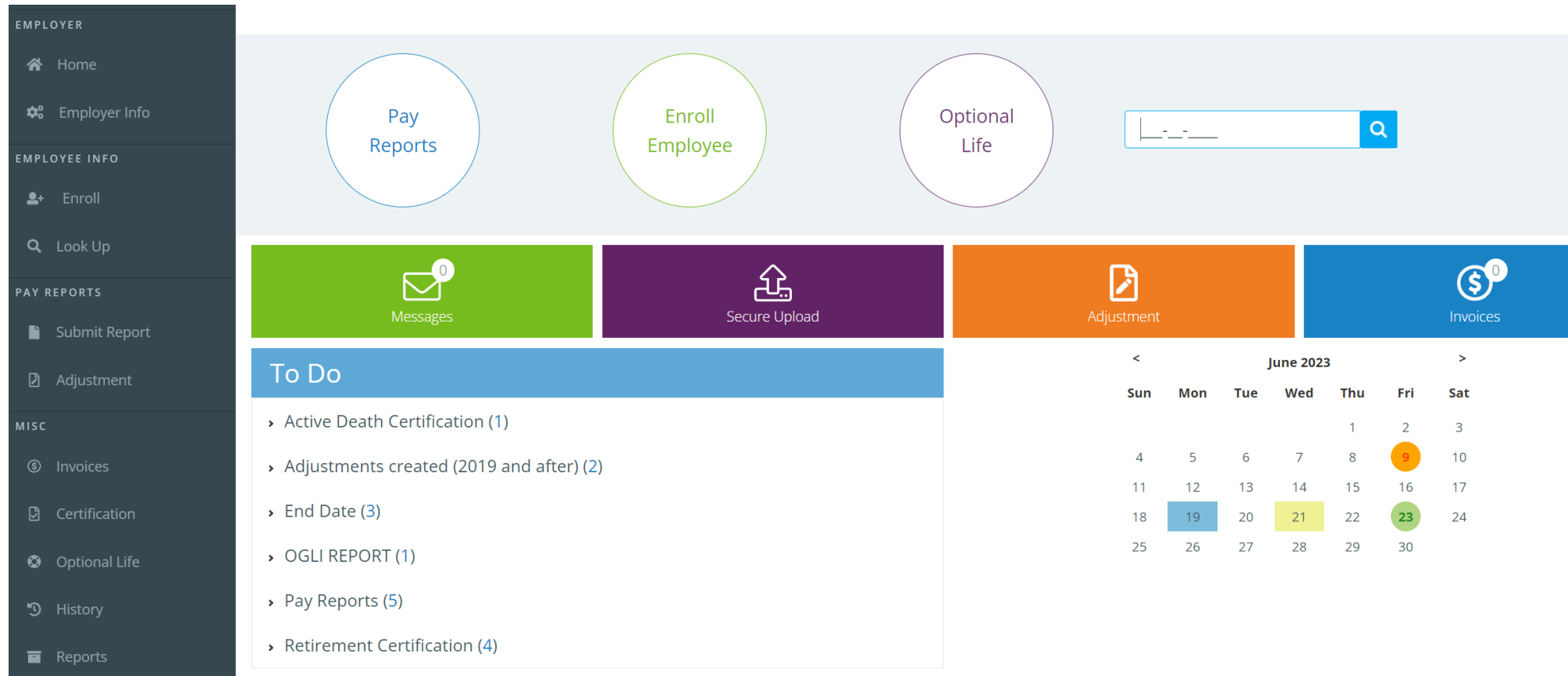
The Basics

<p>Pay Reporting 01:08</p>	<p>Working After Retirement 01:43</p>	<p>Leave of Absence 00:58</p>
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EWP QuickVids

<p>EWP Login 00:43</p>	<p>EWP Home Page Tour 01:15</p>	<p>Messages 01:20</p>
<p>Secure Upload 01:46</p>	<p>End Dates 01:39 End Date QuickSteps (PDF)</p>	<p>Adjustments 02:03</p>

Employer Web Portal (EWP)



The screenshot displays the Employer Web Portal (EWP) interface. On the left is a dark sidebar menu with categories: EMPLOYER (Home, Employer Info), EMPLOYEE INFO (Enroll, Look Up), PAY REPORTS (Submit Report, Adjustment), and MISC (Invoices, Certification, Optional Life, History, Reports). The main content area features three large circular buttons: 'Pay Reports', 'Enroll Employee' (highlighted in green), and 'Optional Life'. Below these are four colored action tiles: 'Messages' (green), 'Secure Upload' (purple), 'Adjustment' (orange), and 'Invoices' (blue). A search bar is located to the right of the top buttons. At the bottom, there is a 'To Do' list and a calendar for June 2023.

EMPLOYER

- Home
- Employer Info

EMPLOYEE INFO

- Enroll
- Look Up

PAY REPORTS

- Submit Report
- Adjustment

MISC

- Invoices
- Certification
- Optional Life
- History
- Reports

Pay Reports

Enroll Employee

Optional Life

Messages

Secure Upload

Adjustment

Invoices

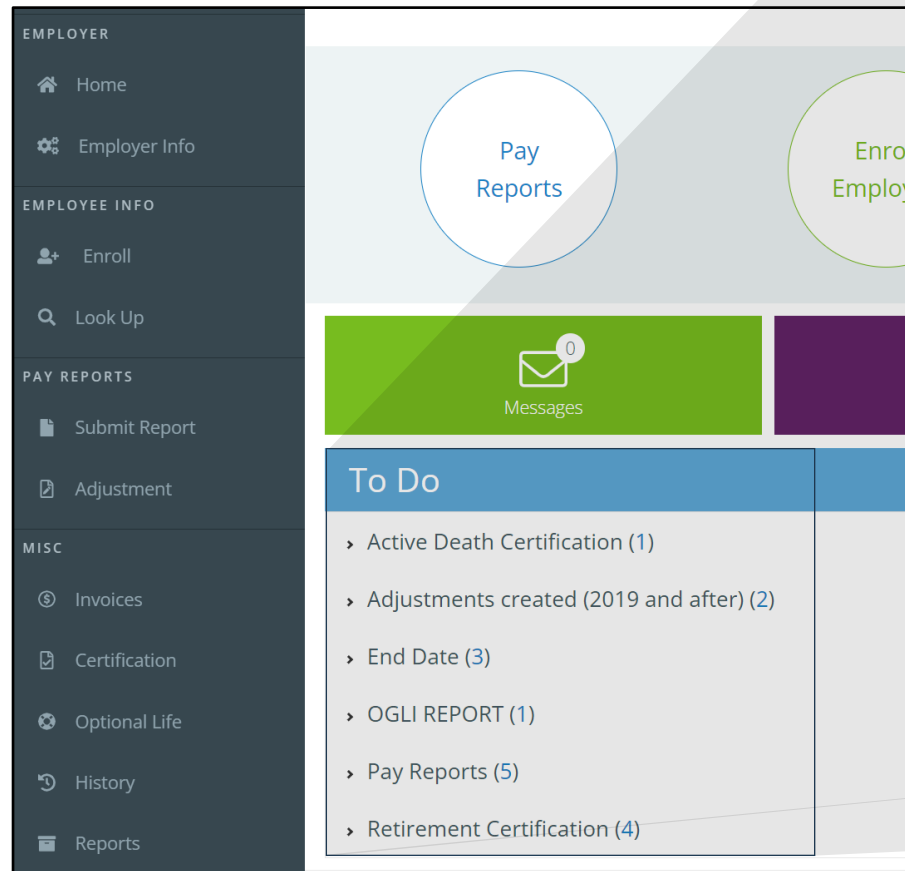
To Do

- Active Death Certification (1)
- Adjustments created (2019 and after) (2)
- End Date (3)
- OGLI REPORT (1)
- Pay Reports (5)
- Retirement Certification (4)

June 2023

Sun	Mon	Tue	Wed	Thu	Fri	Sat
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

To Do List



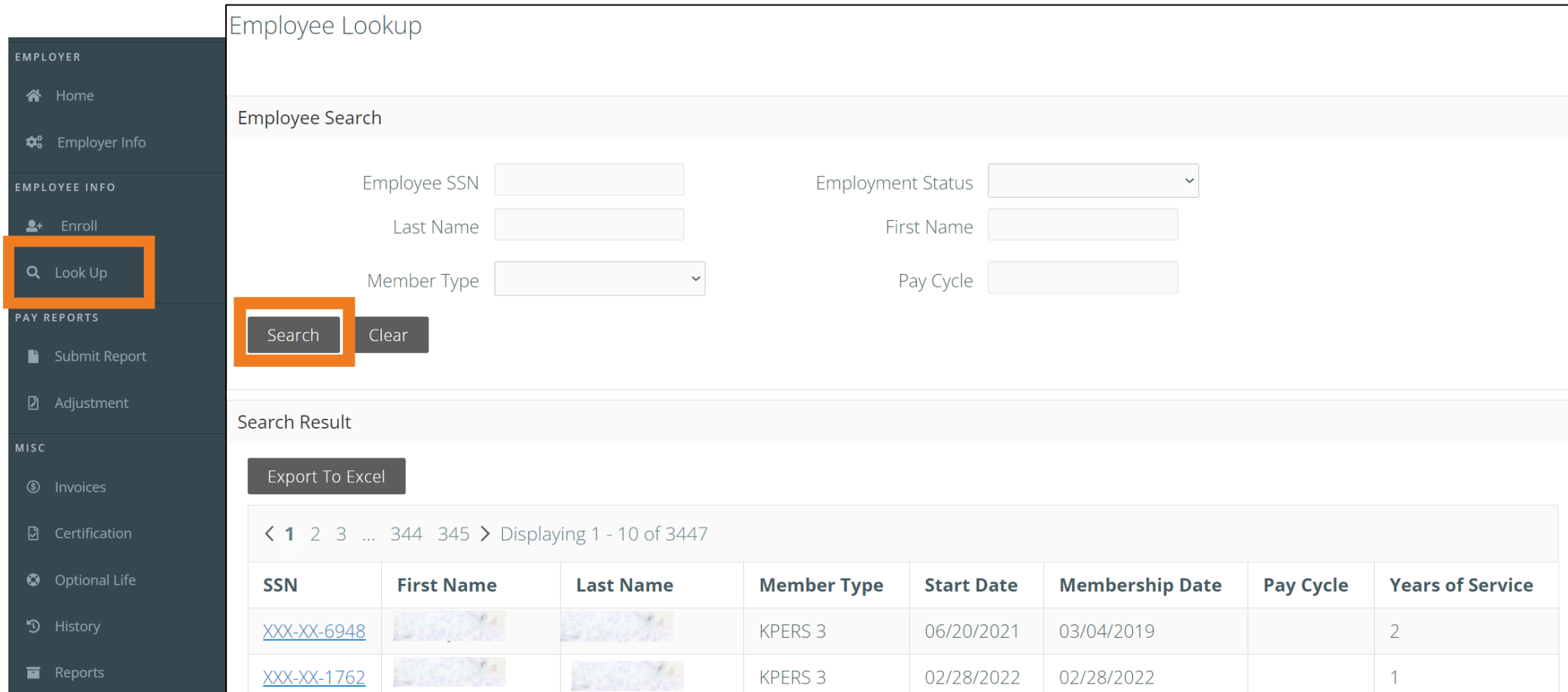
The screenshot shows the KPERS web portal interface. On the left is a dark sidebar menu with categories: EMPLOYER (Home, Employer Info), EMPLOYEE INFO (Enroll, Look Up), PAY REPORTS (Submit Report, Adjustment), and MISC (Invoices, Certification, Optional Life, History, Reports). The main content area has a light blue header with 'Pay Reports' and 'Enroll Employ' buttons. Below is a green 'Messages' button with a '0' notification badge. A 'To Do' list is displayed in a blue header box, listing tasks with counts.



To Do

- › Active Death Certification (1)
- › Adjustments created (2019 and after) (2)
- › End Date (3)
- › OGLI REPORT (1)
- › Pay Reports (5)
- › Retirement Certification (4)

Employee Search



Employee Lookup

Employee Search





Employee SSN Employment Status

Last Name First Name

Member Type Pay Cycle

Search Result

< 1 2 3 ... 344 345 > Displaying 1 - 10 of 3447

SSN	First Name	Last Name	Member Type	Start Date	Membership Date	Pay Cycle	Years of Service
XXX-XX-6948			KPERS 3	06/20/2021	03/04/2019		2
XXX-XX-1762			KPERS 3	02/28/2022	02/28/2022		1

History

- EMPLOYER
 - Home
 - Employer Info
- EMPLOYEE INFO
 - Enroll
 - Look Up
- PAY REPORTS
 - Submit Report
 - Adjustment
- MISC
 - Invoices
 - Certification
 - Optional Life
 - History**
 - Reports

History

Pay Reports | **Payments & Invoices** | Adjustments | Enrollments | OGLI | Service Quarters | Rates

By Pay Report | **By SSN**

Plan

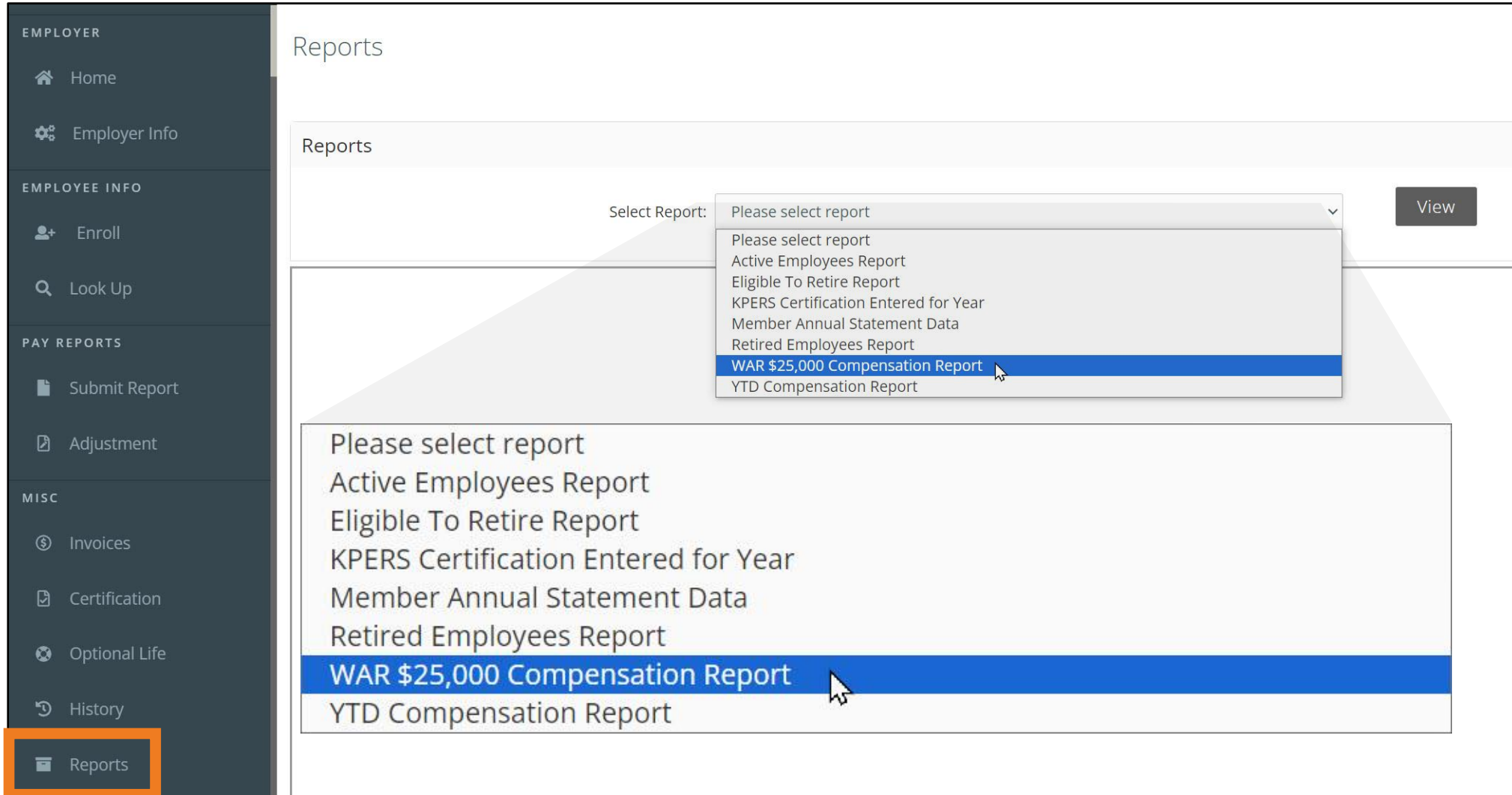
2015 & After

Pay Date From To

OR

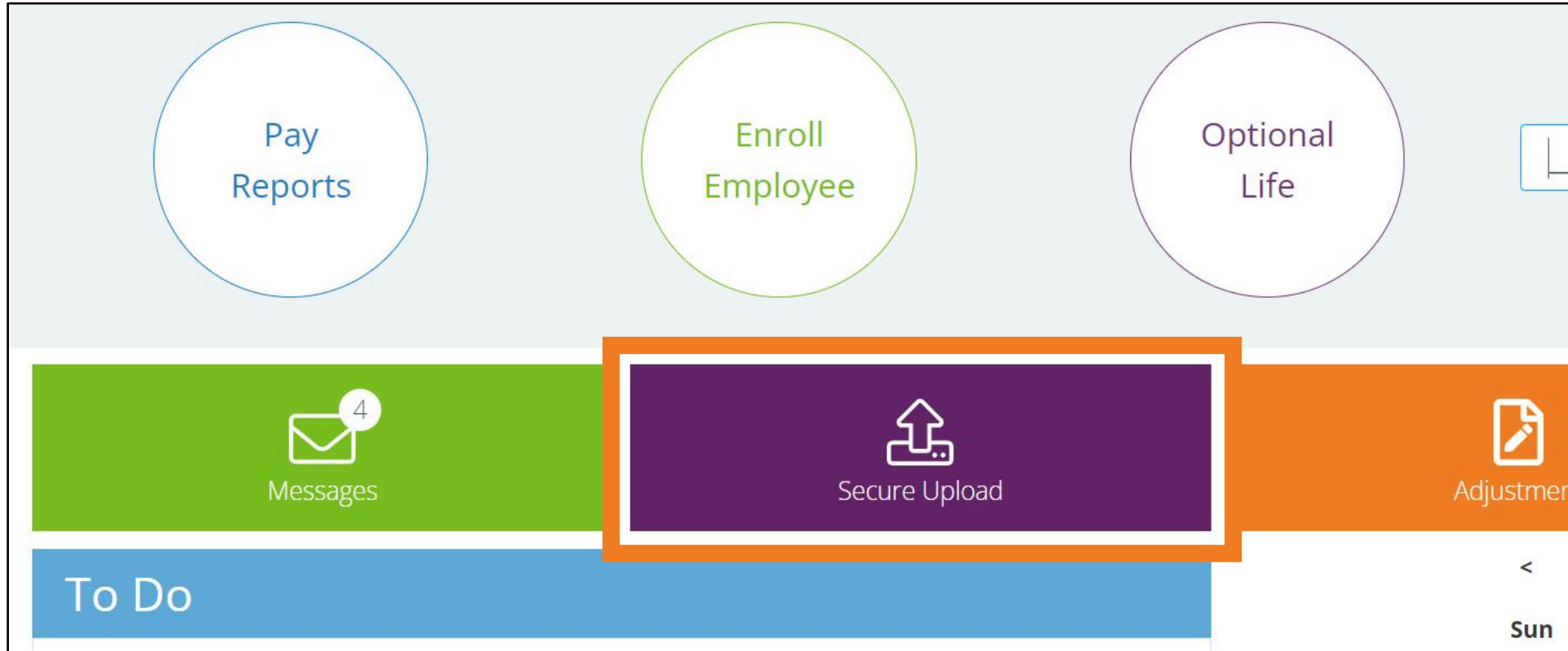
2014 & Before

Payroll Year From Payroll Year To



The screenshot shows the KPERS Reports interface. On the left is a dark sidebar with navigation options: EMPLOYER (Home, Employer Info), EMPLOYEE INFO (Enroll, Look Up), PAY REPORTS (Submit Report, Adjustment), and MISC (Invoices, Certification, Optional Life, History). The 'Reports' option at the bottom of the sidebar is highlighted with an orange box. The main content area is titled 'Reports' and features a 'Select Report:' dropdown menu. The dropdown is open, showing a list of report options: 'Please select report', 'Active Employees Report', 'Eligible To Retire Report', 'KPERS Certification Entered for Year', 'Member Annual Statement Data', 'Retired Employees Report', 'WAR \$25,000 Compensation Report' (highlighted in blue), and 'YTD Compensation Report'. A 'View' button is located to the right of the dropdown. Below the dropdown, a larger list of the same report options is displayed, with 'WAR \$25,000 Compensation Report' also highlighted in blue and a mouse cursor hovering over it.

EWP Secure Upload



Secure way to send documents to KPERS

EWP Secure Upload

File Upload Search

Select File Type Business Support

File Category Retirement

Comment John Doe retirement application | Comment Limit 18

Drop your files here

EWP Secure Upload

File Upload

File Upload **Search**

Select File Type Business Support

File Category

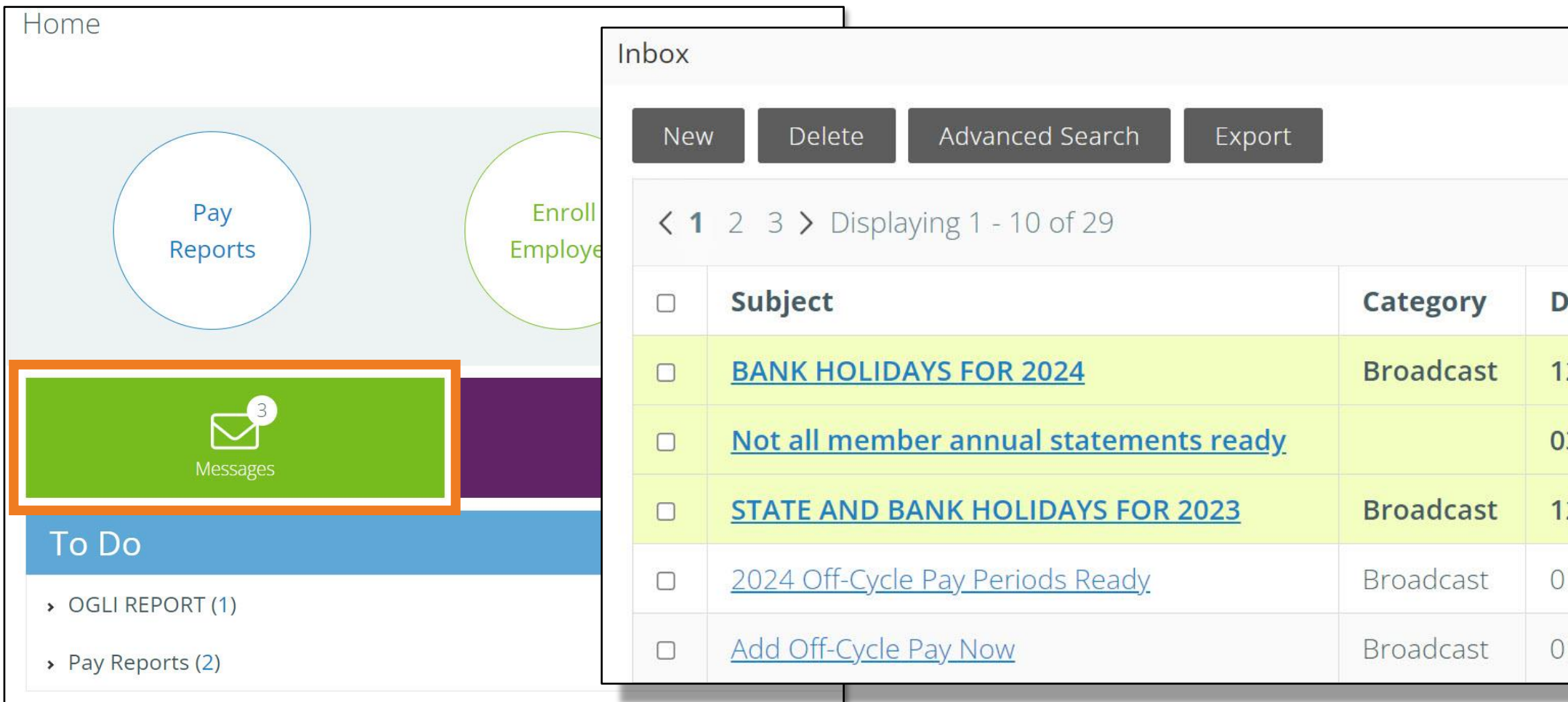
Status

Date Sent From To

Search

Status	File	Comment	Reject Reason	Sent Date	Download	Delete
--------	------	---------	---------------	-----------	----------	--------

EWP Messages



The screenshot displays the EWP Messages interface. On the left is the 'Home' dashboard with navigation options like 'Pay Reports' and 'Enroll Employee'. A 'Messages' button with a notification badge is highlighted with an orange box. On the right is the 'Inbox' view, which includes action buttons (New, Delete, Advanced Search, Export), a pagination indicator ('Displaying 1 - 10 of 29'), and a table of messages.

<input type="checkbox"/>	Subject	Category	Date
<input type="checkbox"/>	BANK HOLIDAYS FOR 2024	Broadcast	12
<input type="checkbox"/>	Not all member annual statements ready		03
<input type="checkbox"/>	STATE AND BANK HOLIDAYS FOR 2023	Broadcast	12
<input type="checkbox"/>	2024 Off-Cycle Pay Periods Ready	Broadcast	01
<input type="checkbox"/>	Add Off-Cycle Pay Now	Broadcast	01

KPERS Website (active member section)

Choose Your Group To Learn More

KPERS 1 Hired Before July 1, 2009	KPERS 2 Hired July 1, 2009 - December 31, 2014	KPERS 3 Hired January 1, 2015 and After
KP&F Kansas Police & Fire, EMTs	Judges Elected & Appointed Judges	Not Sure? We'll help you find your group!

Member Web Portal

Home / Members

Member Login Employer Login

0 new Messages

GO TO

- ▶ Home
- ▶ Personal Profile
- ▶ Beneficiaries
- ▶ Seminar Registration

KPERS Account

- ▶ Account Summary
- ▶ Insurance/Disability
- ▶ Benefit Calculator
- ▶ Annual Statements

Portal Home

Contact KPERs

	KPERs GENERAL QUESTIONS	KPERs REPORTING	KPERs OPTIONAL LIFE	kpers457 ALL QUESTIONS
Toll-Free	1-888-275-5737	1-844-468-8929	1-844-468-8929	1-800-232-0024 participants/employees
Topeka	785-296-6166	785-268-6886	785-268-6886	1-833-232-0024 employers only
Email	employers@kpers.org	kpersFS@kpers.org	ogli_fs@kpers.org	kpers457@kpers.org
Fax	1-785-296-6638	1-785-256-9503	1-785-256-9503	n/a
Mail	611 S. Kansas Ave Suite 100 Topeka, KS 66603	611 S. Kansas Ave Suite 100 Topeka, KS 66603	611 S. Kansas Ave Suite 100 Topeka, KS 66603	P.O. Box 173764 Denver, CO 80217-3764
Web	kpers.org	kpers.org	kpers.org/optionallife	kpers457.org

Helping KPERS

Include **agency ID number**

Include member's name and last 4 of SSN

Contact the correct department the first time.

- **Fiscal Services-** pay reporting and optional life
- **Member Services-** everything else.

Refer to the **Employer Manual**.

Three large, overlapping hexagons in blue, green, and orange are positioned on the left side of the slide. The word "membership" is written in a blue, lowercase, sans-serif font to the right of the green hexagon.

membership

Covered Position

Based on the Job Description

Non-School

Is this position eligible?

- Covered by Social Security?
- At least 1,000 hours of paid work per year?
- Continuously or consistently employed?
- Not temporary or seasonal?
- Working directly for the affiliated employer?

School

Is this position eligible?

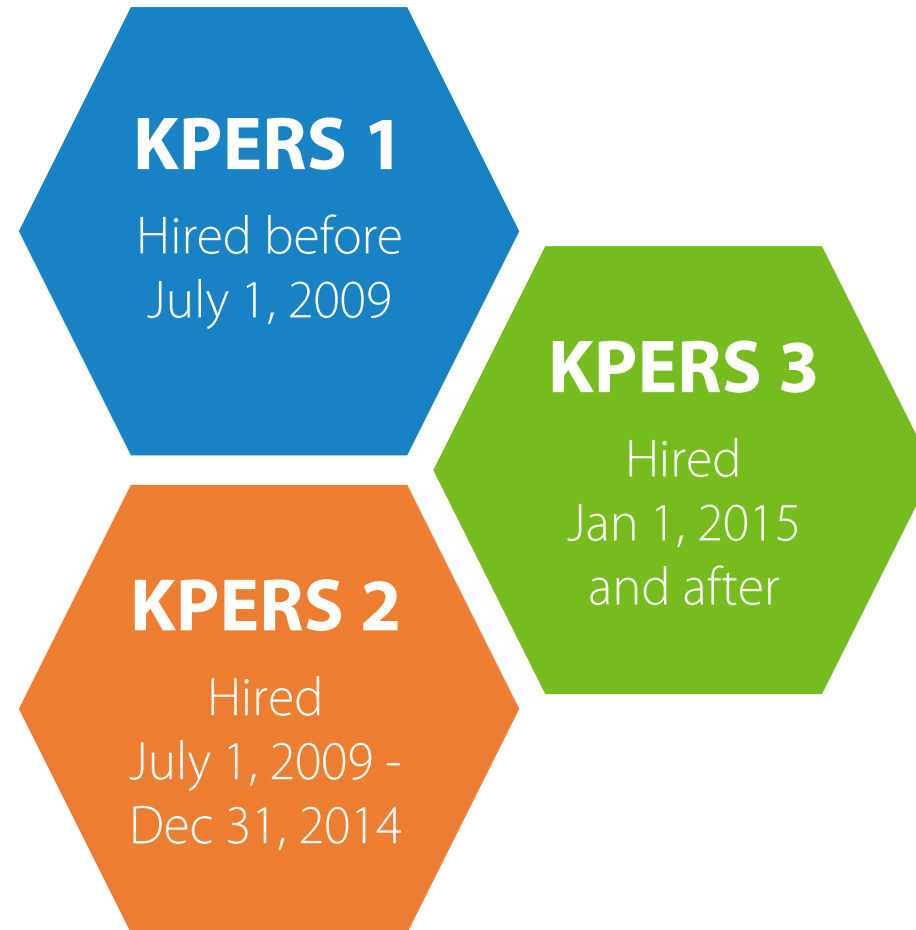
- Covered by Social Security?
- At least 630 hours of paid work per year?
- Continuously or consistently employed?
- Not temporary or seasonal?
- Working directly for the affiliated employer?

Membership Is Mandatory

- Can't opt out
- Can't withdraw while working
- Can't borrow from account
- Can't contribute more

Membership starts the first day of employment

Membership Groups



Vesting

Vested Members

Vest with 5 years of service
(18 quarters rounds to five years)

Lifetime monthly benefit

Earn interest, even after leaving
employment

Non-vested Members

Withdraw within 5 years after leaving
employment (unless working for
another KPERS employer)

Withdrawn members return as a KPERS 3
member

End Dates

Start dates & end dates are very important:

- To track service credit accurately.
- To report wages accurately.
- For the withdrawal process.

Start Date	End Date
06/15/1998	<u>Enter Date</u>

(in employee record)

Employee Contributions & Interest

- Employees contribute **6%**
- Contributions based on employee gross wages
- Contributions are **pretax**

KPERS 1 and KPERS 2 members credited interest each **June 30** for balance in account on previous Dec 31

KPERS 3 Retirement Plan

Defined Benefit With a Twist

Contribution Account and Retirement Credits

- Kept separate
- Grow over time

KPERS 3 retirement benefit based on amount in contribution account and retirement credits

Employee Contributions (KPERS 3)

- Employees contribute **6%**
- Contributions are based on employee gross wages
- Contributions are **pretax**

KPERS 3 members will be credited interest quarterly for the balance in the account on the previous quarter (4% annually).

KPERS 3 Retirement Credits

- Credits earned quarterly based on **length of service**

Years Worked	Annual Rate
Less than 5	3%
5 – 11	4%
12 - 23	5%
24 or more	6%

- Represented as **dollar amounts**
- Build in value over time and **only available at retirement**

Retirement Age

- Age 62 with 10 years
- 85 Point Rule

- Age 65 with 5 years
- Age 60 with 30 years

- Age 65 with 5 years
- Age 60 with 30 years

KPERS 1

KPERS 2

KPERS 3

Benefit based on
Final Average Salary and
Years of Service

Benefit based on
Final Average Salary and
Years of Service

Benefit based on
Contribution Account
and Retirement Credit
Value

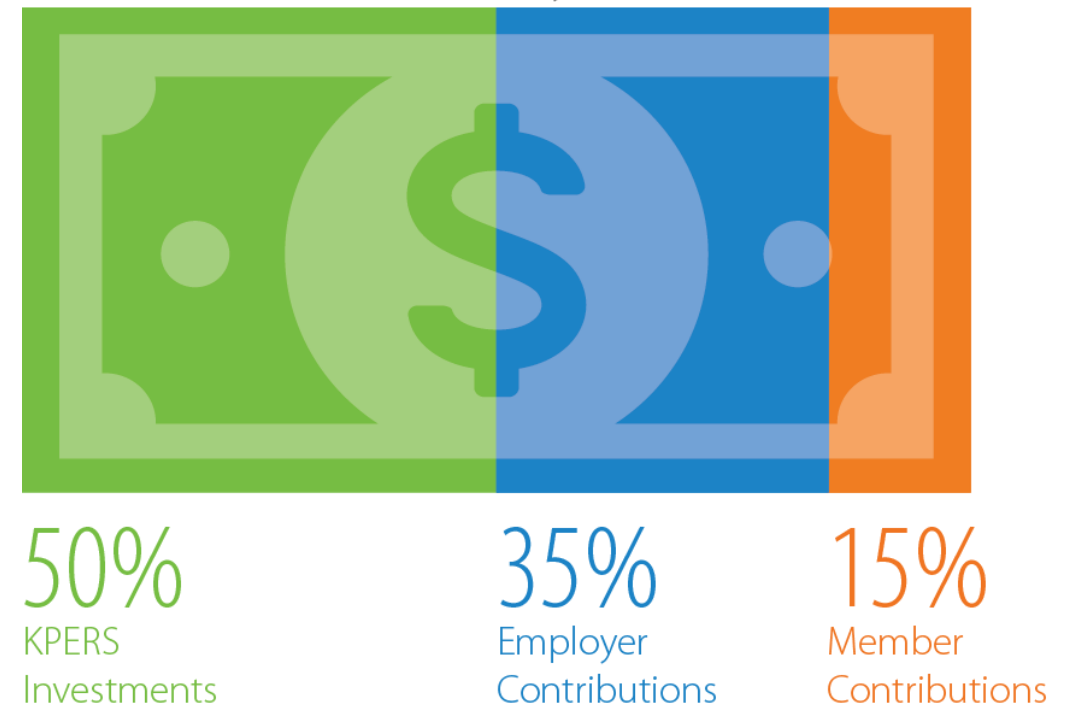
Benefit Calculation

Employer Contributions

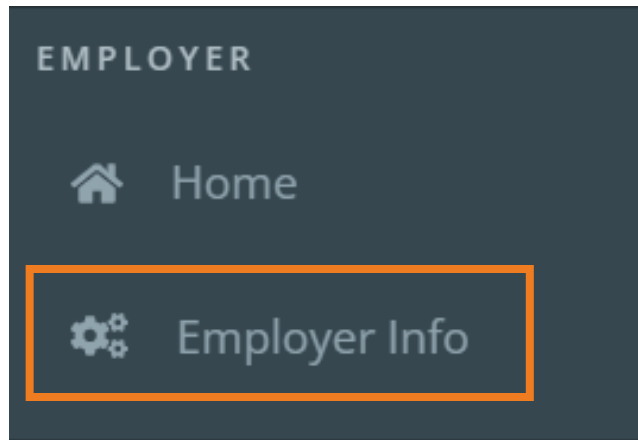
- Not deposited into the member's account
- Deposited into the KPERS trust fund for
 - **Death** benefits
 - **Future** retirement benefits

Revenues by Source

Percent of total revenue over 20 years, as of 6/30/2023



Contribution Rates



Details **EE/ER Rate** Pay Cycles Education **New EE/ER Rate**

Current EE/ER Rates

Plan Name ▲	Member Type	Effective Date	Employee Rate	Employer Rate
KPERS	KPERS 1	01/01/2024	0.0600	0.0926
KPERS	KPERS 2	01/01/2024	0.0600	0.0926
KPERS	KPERS 3	01/01/2024	0.0600	0.0926
WAR	Working After Retirement-3rd Party or Independent Contractor	01/01/2024	0.0000	0.0926
WAR	Non-covered	01/01/2024	0.0000	0.0000
WAR	After Retirement 2018	01/01/2024	0.0000	0.0926
WAR	State Legislator or Elected Official After Retirement	01/01/2024	0.0000	0.0000

Previous EE/ER Rates

Plan Name ▲	Member Type	Effective Date	Employee Rate	Employer Rate
KPERS	KPERS 1	01/01/2023	0.0600	0.0843

 Three large, overlapping hexagons in blue, green, and orange are positioned on the left side of the slide. The word "enrollments" is written in a blue, sans-serif font to the right of the green hexagon.

enrollments

Who?

- All covered employees
- Those moving from a covered position to a non-covered position if staying with the same employer.
- Working-after-retirement employees (exceptions may apply)

Timely Enrollment is Important!

Enroll all covered members before the next pay period report is generated.

- Member information needs to be entered correctly.
- Members can't sign-on to the Member Web Portal until they are enrolled.
- Members' beneficiaries can't be added until they are enrolled.

Dual Employment

Two or More Employers

- All positions must be KPERS-covered
- All employers withhold both employee and employer contributions
- All employers withhold any service purchase contributions

Dual employment does **not** give extra years of service
but does increase member's salary

Dual Employment

Verify Member is still employed.

- If not, enter an end date for the member.
- If still employed, inform KPERs.

To Do

- › Adjustments created (2019 and after)
- › End Date (1)
- › Invoice (1)
- › Pay Reports (4)
- › Retirement Certification (2)

Totality of Employment

- Works one covered position and other jobs with same employer.
- Deduct KPERs contributions from all compensation

Totality of employment does **not** add years to service credit but does increase member's salary

Elected Officials

- At least 1,000 hours or \$5,000 per year
- Elect membership within 90 days of taking oath of office
 - 14 days, membership immediate
 - 15-90 days, membership starts next quarter



Must fill out "Election of Membership" form
Membership is irrevocable

On-Call Employee

- Works at least **20 hours/week** continuously for 52 weeks/year
- 20-hours includes only time spent **responding to calls**
- Do not count hours waiting to respond

Enrollment for School Positions

Position	Description	Enroll?
Daily-Call Substitute	<ul style="list-style-type: none"> • Can decide yes or no to work • May work 630 hours or more per year but not required • May be asked to substitute teach at different schools 	No
Long-Term Sub Teacher	<ul style="list-style-type: none"> • Hired to sub every day in same school district • If hiring a KPERS retiree, working-after-retirement rules apply 	Yes
Temporary Teacher	<ul style="list-style-type: none"> • Hired for a period of time until regular teacher returns • Temporary teacher does not meet membership requirements • If regular teacher does not return, temporary teacher may be assigned as Replacement Teacher (see below) • If hiring a KPERS retiree, working-after-retirement rules apply 	No
Replacement Teacher	<ul style="list-style-type: none"> • Can be hired and assigned to position if regular teacher can't complete school year • Becomes KPERS member when permanently assigned to position • If hiring a KPERS retiree, working-after-retirement rules apply 	Yes
Concurrent Employment	<ul style="list-style-type: none"> • Member that works for two or more school employers • Positions don't stand alone as a KPERS-covered position • Positions are not seasonal or temporary • Combined 630 hours/school year or 3.5 hours/day for at least 180 days • If hiring a KPERS retiree, working-after-retirement rules apply 	Yes

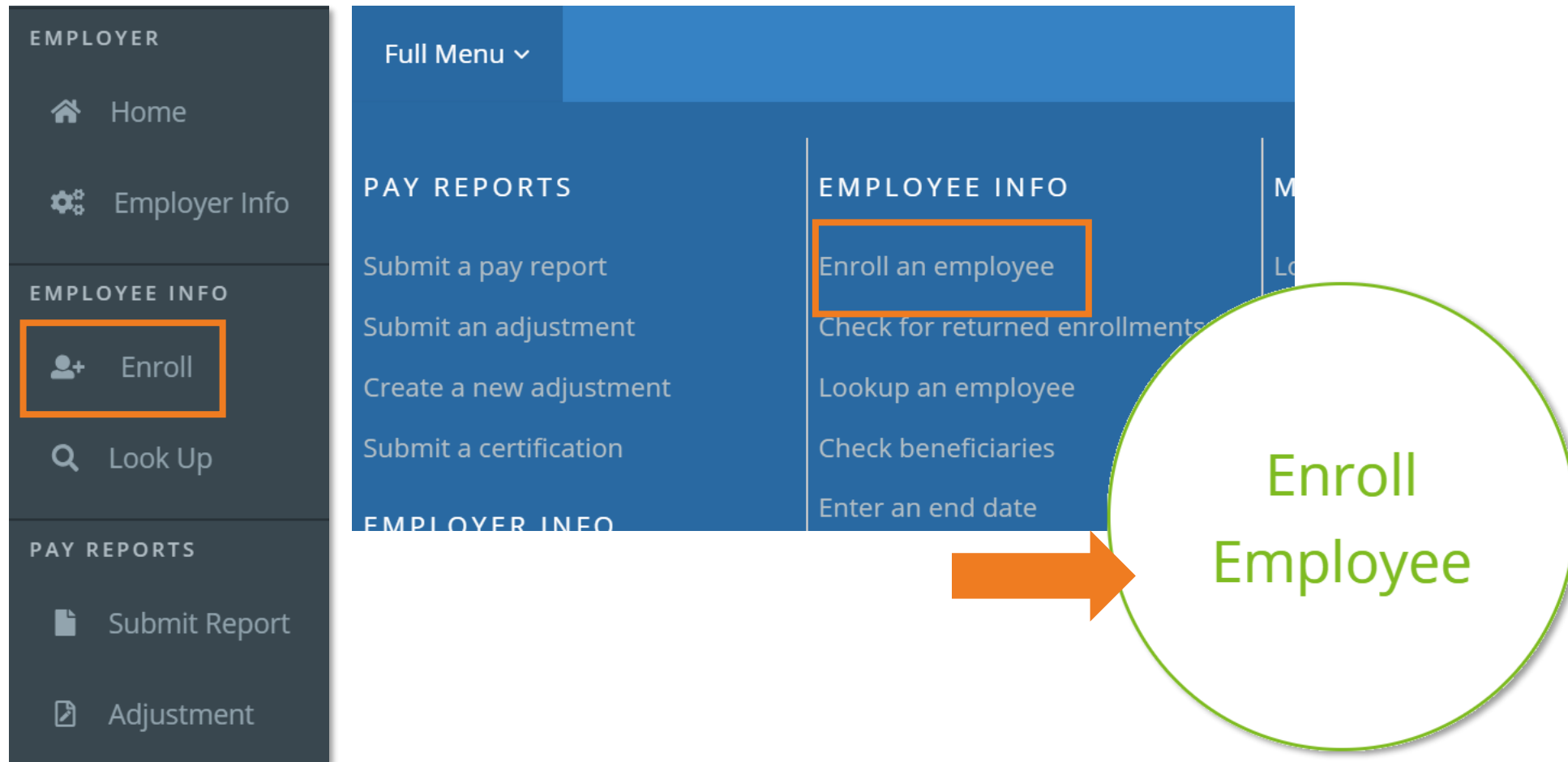
Concurrent Employment – **School only**

Two or more school employers

- Positions don't stand alone as KPER-covered positions
- Positions are not seasonal
- Positions are not temporary
- Combined 630 hrs/school yr or 3.5 hrs/day for at least 180 days

Concurrent employment does not add years to service credit
but does increase member's salary

Enrollments on the new EWP



The image shows a screenshot of the Employer Web Portal (EWP) interface. On the left is a dark sidebar with a 'Full Menu' dropdown. The sidebar is organized into sections: 'EMPLOYER' (Home, Employer Info), 'EMPLOYEE INFO' (Enroll, Look Up), and 'PAY REPORTS' (Submit Report, Adjustment). The 'Enroll' option in the 'EMPLOYEE INFO' section is highlighted with an orange box. The main content area shows a 'Full Menu' dropdown with sections for 'PAY REPORTS', 'EMPLOYEE INFO', and 'EMPLOYER INFO'. The 'Enroll an employee' option in the 'EMPLOYEE INFO' section is also highlighted with an orange box. A large green circle on the right contains the text 'Enroll Employee', with an orange arrow pointing from the 'Enroll an employee' menu item to this circle.

Enroll Employee

Start New Enrollment

Step 1
Enter SSN

Step 2
Enter Data

Step 3
Review & Submit

Step 4
Confirmation

Enter SSN

Is this position eligible?

- Covered by Social Security?
- At least 1,000 hours of paid work per year?
- Continuously or consistently employed?
- Not temporary or seasonal?
- Working directly for the affiliated employer?

Next

Step 1
Enter SSN

Step 2
Enter Data

Step 3
Review & Submit

Step 4
Confirmation

Member's Begin or Return Date

Employee Information

SSN 010-10-1010

First Name

Middle Name

Last Name

Suffix

D.O.B

Gender

KPERS Information

Member Group KPERS KP&F

Member category Elected Official

Job Details

Position

Pay Cycle

Cancel

Next

John Doe

Step 1
Enter SSN

Step 2
Enter Data

Step 3
Review & Submit

Step 4
Confirmation

010-10-1010
John Doe
D.O.B 01/01/1995
Gender M
Membership Date 06/21/2018

Position Clerk
Pay Cycle 01
Employee Rate 0.06
Employer Rate 0.0839

Rate displayed is only as of Start of employment and may change going forward.

You submitted it, but we need more info from you.

SSN	First Name	Last Name	Member Type	Reject Reason	Delete
No records to display.					

You haven't submitted it yet

SSN	First Name	Last Name	Member Type	Delete
No records to display.				

We're still working on it.

SSN	First Name	Last Name	Member Type
No records to display.			

Three large, overlapping hexagons in blue, orange, and green are positioned on the left side of the slide.

Benefits of KPERS membership



long-term disability benefit

Employee Benefits While on Disability

- Continue to earn **service credit**.
- Continue to have **basic life** insurance coverage
- If participating in **optional life** insurance, may continue group rate (member pays premium directly)

Definition

- Be under regular care of physician
- Disability must begin while an active member
- Must meet the following definition of disability
 - Disabled from own occupation for **24 months**
 - After benefits have been paid for 24 months, employee is unable to perform any occupation

KPERS disability is independent of getting Social Security disability.

Disability Payments

- 60% of current pay
- Minus Workers' Compensation, Social Security or any employer provided disability benefit.
- Minimum monthly benefit is \$100
- Maximum monthly benefit is \$5,000
- Confirmed each year to continue receiving benefits

180-Day Waiting Period

Important Note:

If employee attempts to return to work for up to **30 working days** during waiting period and again becomes disabled from same cause, waiting period will be **extended** by the number of days worked.

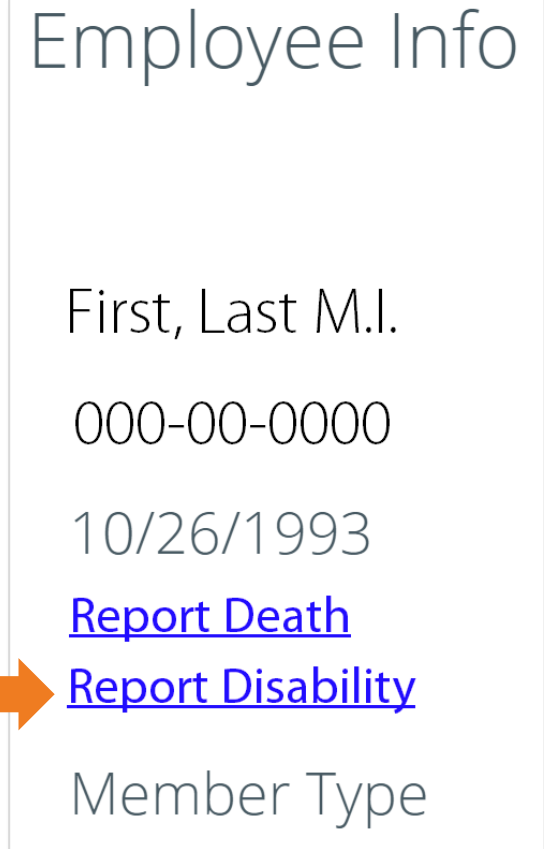
Employer Actions

Waiting period begins **first day** employee is **no longer at work**.

Fill out Disability section on the EWP as soon as employee **STOPS** working.

Leave of Absence and End Date is not used until employee is earning less than 50% of full pay for **10 consecutive days**.

- Regular pay
- Sick and vacation leave



Employee Info

First, Last M.I.

000-00-0000

10/26/1993

[Report Death](#)

[Report Disability](#)

Member Type

EWP (Employee Record)

Leave of Absence

Situation	Employer Checklist
Member on leave of absence is earning less than 50% of full pay for 10 consecutive days.	<ul style="list-style-type: none"> <input type="checkbox"/> Give member Leaving Employment Flyer <input type="checkbox"/> Login to employer web portal (EWP) <input type="checkbox"/> Report disability in portal <input type="checkbox"/> Enter end date and select "Leave of Absence" as reason when member is no longer receiving compensation Quick Vid: End Dates <input type="checkbox"/> Give member Optional Life Insurance Continuation form (KPERS-79C)**
Member returns to work after a leave of absence.	<ul style="list-style-type: none"> <input type="checkbox"/> Login to EWP <input type="checkbox"/> Enter end date and select "Return to Payroll" as reason – The system auto-enrolls Quick Vid: End Dates



*Full pay is based on regular pay, accumulated sick leave, accumulated vacation, or any combination. Full pay does not include workers' compensation.

Benefits Begin

Once approved, benefits won't begin until:

- The employee completes 180 continuous days of total disability.

AND

- The date employee stops receiving any pay from KPERS employer.

Maximum Benefit Period

Disability Began

Max Benefit Period

Before age 60

Whichever comes first:

- (A) 65th birthday
- (B) Chosen retirement date

On or after age 60

Whichever comes first:

- (A) Period of 5 years
- (B) Chosen retirement date

Three large, overlapping hexagons in blue, green, and orange are positioned on the left side of the slide. The green hexagon is the largest and is centered vertically. The blue hexagon is partially visible at the top left, and the orange hexagon is partially visible at the bottom left.

death benefits

Basic Life Insurance

- Active KPERS members covered at employer's expense
- Covered at 150% of current salary




Beneficiary Forms

Up-to-Date?

- Member Web Portal
- Annual Statement
- Employer Web Portal

On File with KPERs?

- Check with KPERs



KPERs-7/99 Rev. 11/16

SAVE

RESET

PRINT

DESIGNATION OF BENEFICIARY

For security reasons, do not submit form by e-mail.

■ **Important** – You have the option to make beneficiary changes in your online account at kpers.org. *Changes online or with this form replace all previous designations.* Read instructions on page 3. If you have more beneficiaries than spaces in any category, please use an Additional Beneficiaries page. Do not attach plain paper or continue on the back of this form. Additional pages must be attached to this completed form to be valid.

Mark this box if you are using additional pages.

■ **Contact Us** – toll free: 1-888-275-5737 • phone: 785-296-6166 • fax: 785-296-6638
 email: kpers@kpers.org • web site: www.kpers.org • mail: 611 S. Kansas Ave., Suite 100, Topeka, KS 66603

■ **Part A – Member Information**

1. Social Security Number: <input style="width: 90%;" type="text"/>	2. Name (First, MI, Last): <input style="width: 90%;" type="text"/>
3. Telephone Number: <input style="width: 90%;" type="text"/>	4. Mailing Address: <input style="width: 90%;" type="text"/>
5. Employer: <input style="width: 90%;" type="text"/>	City, State, Zip: <input style="width: 90%;" type="text"/>

■ **Part B – Primary Beneficiary for KPERs Retirement Benefits** – Includes accumulated contributions and interest. Each beneficiary will share your benefit equally. *You must name a primary beneficiary in this section.*

Members can name different beneficiaries for retirement benefits and group life insurance benefits.

Additional Death Benefits

- Surviving Spouse Option
- On-the-Job Death Benefit
- Accelerated Death Benefit
- Accidental Death and Dismemberment Benefit

Active Member Death

Paid to employee's beneficiaries:

- Basic life Insurance
- Return of contributions and interest
- Optional life insurance

Report death in
employee record on EWP

Employee Info

First, Last M.I.

000-00-0000

10/26/1993

[Report Death](#)

[Report Disability](#)

Member Type



Employer Action Steps

- Get as much contact information from the family as possible.
 - Best Contact Person
 - Address
 - Phone Number
- Check beneficiaries on file in the Employer Web Portal.

Three large, overlapping hexagons are positioned on the left side of the slide. The top-left hexagon is blue, the bottom-left hexagon is orange, and the central hexagon is green. The text "optional life insurance" is written in a blue, sans-serif font to the right of the green hexagon.

optional life insurance

What Is It?

Optional life insurance (OGLI) is **additional coverage** beyond basic life insurance.

- Employer **must affiliate** to offer optional life.
- Coverage for **member, spouse, child**
- Member **decides how much coverage.**
- Member **pays premium** through payroll deduction.



Optional
Life

Want to Affiliate?

Affiliation Date	Enrollment Period	Coverage Effective Date
January 1	April	July 1 (same year)
July 1	October	January 1 (following year)

Contact KPERS to affiliate

Who Is It?



The Standard Life Insurance

National company with offices across U.S.
Kansas office w/3 dedicated account specialists

Coverage at a Glance


	Enrollment Period	Employee	Spouse	Child
Anytime Coverage <small>health questions</small>	n/a	Up to \$400,000	Up to \$100,000	Only available with new hire, open enrollment or family status change
Guaranteed Coverage <small>no health questions</small>	New employee (within 31 days)	Up to \$250,000	Up to \$25,000	\$10,000 \$20,000
	Family Status Change (within 31 days)	New or increase up to \$50,000 (\$250,000 max)	New or increase up to \$25,000 (\$25,000 max)	\$10,000 \$20,000
	Annual Open Enrollment	New or increase up to \$50,000 (\$250,000 max)	New or increase up to \$25,000 (\$25,000 max)	\$10,000 \$20,000

Cancel coverage anytime

New Employee

- Have 31 days from date of hire to enroll in Optional Group Life Insurance.
- Give all new hires a paper enrollment form.

Optional Life Insurance Enrollment Form
Reset



Standard Insurance Company

844-289-2306
800 SW Jackson, Ste 1110, Topeka, KS 66612

Group Number 753781

Applicant Information

Your Social Security Number	Your Name (First, MI, Last)
Mailing Address	Telephone Number
City, State, Zip	Email Address
Date of Birth	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female
Former Name (First, MI, Last) <i>Complete only if you've had a name change</i>	

Coverage Information
Please refer to your Optional Life Booklet for detailed information about the coverage available to you:
https://www.standard.com/eforms/10391d_753781b.pdf

Member Life Insurance
In \$5,000 increments up to plan max \$400,000
Member may not be insured as both a member and a dependent.

Current Coverage	+	Coverage Increase	=	Total New Coverage Amount
	+		=	

Spouse Life Insurance
In \$5,000 increments up to plan max \$100,000
Spouse Life requested amount \$

Spouse Social Security Number	Spouse Name (First, MI, Last)
Spouse Date of Birth	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female
Spouse Former Name (First, MI, Last) <i>Complete only if you've had a name change</i>	

Continuing Coverage When Leaving Employment

Within 60 days of last day on payroll

Can convert full amount with no health questions

- Portability Option – Term Policy
- Conversion Option – Whole Life Policy

Employee Record

KPERS Data **Employee Elections** Notes Retirement Help

Address _____ Email `employee@employer.govt`
Phone _____
DOB 01/01/1966

Beneficiaries

Name	Relationship	Type	Benefit	Date
John Doe	Husband	Primary	Retirement & Insurance	01/01/1965
Jimmy Doe	Son	Contingent	Retirement & Insurance	01/01/1990

[About Surviving Spouse Benefit Option](#)

Insurance details

Coverage Type	Coverage Amount	Effective Date	Premium Amount
Member	\$250,000.00	07/01/2021	\$9.45

Previous optional life membership will automatically transfer during enrollment if new employer is affiliated for optional life.

Paying the Premium

Coverage Lookup, Enter SSN

GO

[Premium Calculator](#)

Export All

Changes since last report

Export

< 1 2 > Displaying 1 - 10 of 13

SSN	First Name	Last Name	New Premium	Effective Date	Change
			\$51.60	03/01/2018	Increase Requested
			\$29.50	04/01/2018	New Enrollment
			\$0.00	01/04/2018	Termination

Contact OGLI

KPERS OGLI Contact

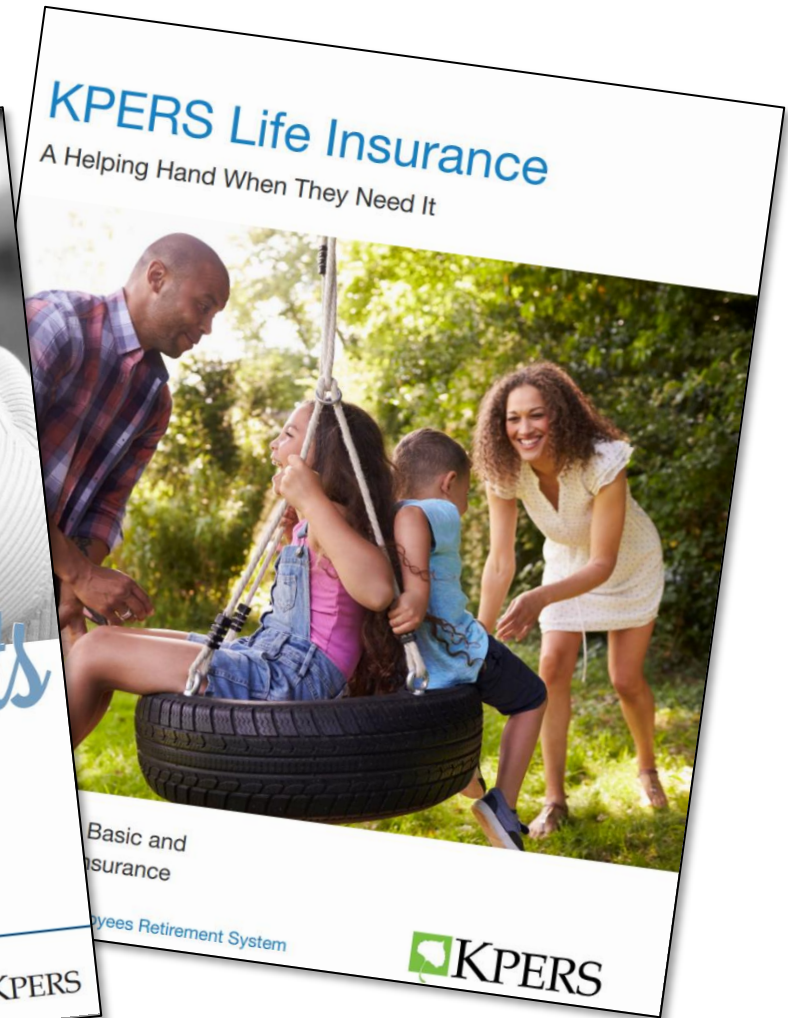
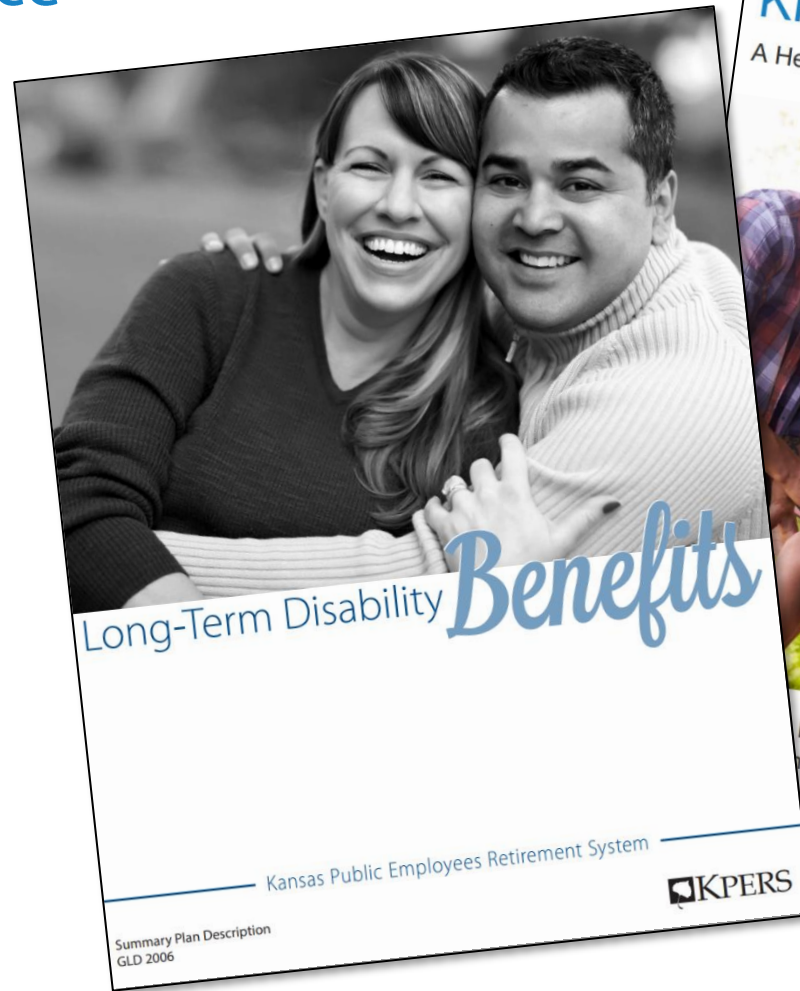
Ogli_FS@kpers.org

Toll-free, 1-844-468-8929

In Topeka, 268-6886



Employee Resource



Three large, overlapping hexagons in blue, green, and orange are positioned on the left side of the slide. The green hexagon is the largest and is centered vertically.

KPERs 457

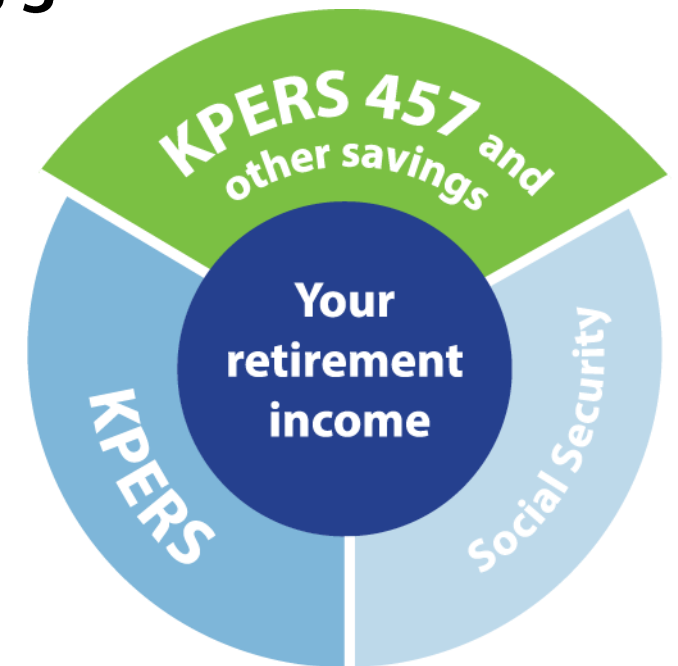
What is KPERS 457?

KPERS 457 is the State of Kansas Public Employees 457(b) Deferred Compensation Plan.

It's an optional savings plan to help employees supplement their KPERS or KP&F pension for better financial security in retirement.

KPERs and Social Security Are Not Enough

- Personal Savings important, **especially for KPERs 3**
 - Rising Healthcare Costs
 - Costs of Living Longer
 - Standard of Living in Retirement
- Ability to make pre-tax and/or Roth contributions





Current KPERS 457 Employers

- Thank you!
- Make sure contact information is up-to-date
- Make sure you know KPERS 457 Counselor
- Roth 457: Older plans may not have it, BUT YOU NEED TO OPT IN
- COMING APRIL 1: Managed Accounts



Employers without KPERS 457

- State benefit available at NO COST to the employer
- Goodwill of adding a new benefit
- Even if you already have a voluntary plan (schools) KPERS 457 might be a good fit.
- KPERS handles fiduciary duties
- Thinking about an employer contribution/match? KPERS 401(a)
- COMING APRIL 1: Managed Accounts

Not Sure? Have More Questions?

Len Lehmann, CRC© : KPERS 457
Senior Specialist Relationship Development

816-783-7049 | len.lehmann@empower.com

Three large, overlapping hexagons in blue, green, and orange are positioned on the left side of the slide. The green hexagon is the largest and is centered vertically.

pay reporting

Reporting Compensation

- Withhold KPERS from **gross compensation** before any deductions or reductions.
- Compensation means all salary and wages linked to service or paid leave.



Compensation to Include in Contributions

Generally, withhold employee KPERS contributions from gross compensation before any deductions or reductions. Compensation means, except as otherwise provided, all salary, wages and other remuneration payable to an employee for personal services performed for the employer. But for a few exceptions, (e.g., long-term disability, some military leave), KPERS contributions must be linked to actual participating service or paid leave. Contributions need to have service tied to them.

Compensation Type	Include	Don't Include
Pay eligible for federal withholding	✓	
Pay eligible for Social Security tax	✓	
Pay eligible for Medicare tax	✓	
Any pay sheltered for 403(b), 457 plans and 125 plans (flex spending accounts)	✓	
Employer-paid service purchase	✓	
Employer-paid moving expense reimbursement (effective July 1, 2019)	✓	
Maintenance, board, lodging, tuition assistance, goods and services, and other allowances in lieu of money eligible for federal withholding	✓	
Fringe benefits that are considered part of gross compensation unless they are specifically excluded from gross income by a section of the IRS code. Consult your fiscal or financial office or tax professional for guidance.	✓	
(Hired before July 1, 1993) Lump-sum payments for annual, vacation and sick leave.	✓	
(Hired before July 1, 1993) Lump-sum payments for compensatory time at termination or retirement.	✓	
Compensatory time paid during regular employment, regardless of hire date.	✓	
Pay deducted for health insurance, even if pre-tax	✓	
Cash in lieu of health insurance	✓	
"Back" pay	✓	
Bonus payment (e.g. incentive pay, longevity pay, Christmas bonus, performance bonus, etc. before termination)	✓	
Value of health insurance paid by the employer		✓
Any amount not counted in final average salary at retirement		✓
Taxable amount of life insurance premium for coverage over \$50,000		✓
Reimbursement for actual expenses		✓
Early retirement incentive paid before retirement		✓
Membership date before July 1, 1996: Pay over \$505,000 for 2024		✓
Membership date on or after July 1, 1996: Pay over \$345,000 for 2024		✓
Severance: Payment by an employer to an employee beyond his wages on termination of employment.		✓
(Hired on or after July 1, 1993) Lump-sum payments for annual, vacation and sick leave.		✓
(Hired on or after July 1, 1993) Compensatory time paid in lump sum at termination or retirement.		✓
Worker's compensation payments		✓
Short-term disability payments from 3rd party		✓
Bonuses paid while employee is on leave of absence		✓

Reporting Compensation

Take KPERS Contributions from:

- **Longevity Paid Yearly**
- **Insurance Reimbursement**
- **Holiday Pay**
- **Overtime**
- **Bonuses**
 - Signing
 - Merit
 - Retention
 - IR
 - To Take or Keep a Position
 - Early Notification
 - Any Bonus not tied to Termination

Do Not Withhold or Report to KPER

- Early Retirement Incentives
- Bridge Payments Tied to Early Retirement Incentives
- Severance Pay



Add-On Pay

Membership date **before July 1, 1993** or in “Year of Service”,

Take KPER Contributions from:

- Unused Sick Leave
- Annual (Vacation) Leave
- Kelly Days
- PTO/ Personal Days
- Longevity Pay only paid at retirement
- Retirement Bonus
- Bonus Sick Leave



Pay Report

Employer Pay Reports

You haven't started yet

1. Which plans would you like to report on?

<input type="checkbox"/>	Pay Date	Due Date	Plan	Cycle
<input type="checkbox"/>	06/10/2022	06/15/2022	KPERS	
<input type="checkbox"/>	06/10/2022	06/15/2022	KP&F	99
<input type="checkbox"/>	06/10/2022	06/15/2022		
<input type="checkbox"/>	06/10/2022	06/15/2022		
<input type="checkbox"/>	06/10/2022	06/15/2022		

2. How will you input your data?

Manual Entry Upload File

Download KPERS file to populate in excel

[Download KPERS File](#)

3. Total contributions from your records: \$0.00

4. Did any employees RETURN to or BEGIN work since your last report?

Yes, return to work Yes, new employee No

2. How will you input your data?

Manual Entry Upload File

Download KPERS file to populate in excel

[Download KPERS File](#)

Total contributions includes all contribution types

Step 1: Enter Information | **Step 2: Fix Errors** | Step 3: Review & Submit | Step 4: Make Payment

Total From Your Records	Employee Contributions	Service Purchases	Employer Contributions	Insurance Contributions	Total Contributions
\$1,053.67	\$383.45	\$70.11	\$536.20	\$63.91	\$1,053.67

Save [Back] Next

Errors	SSN	First Name	Last Name	Plan	Wages	EE Contributions	Service Purchase	End Date	Reason
i				KPERS	\$1,145.53	\$58.73	\$0.00		
Error: Reported employee contributions don't match our system. Please edit wages or contributions.									
i					\$2,081.06	\$124.86	\$164.40		

- Click on **i** to view errors.
- Fix errors to go to next step.
- Make sure total from your record match total contributions.

If no errors in step 1, screen will skip to step 3

Make Payment

Confirmation 1430446

KPERS 4/18/2018

EE Contributions	\$383.45
Service Purchase	\$70.11
ER Contributions	\$536.20
Insurance	\$63.91
Late Fee	\$9.42
Total	\$1,063.09
Total Paid	\$1,063.09

Return to Dashboard

Print/Download PDF

Print

- Confirmation page
- Print/Download PDF

Adjustments

Increase wages that have already been reported.

- Reported incorrect pay
- Report additional pay
- Report missed pay

Decrease wages that have already been reported.

- Reported incorrect pay
- Reported additional pay
- Withheld leave payouts by mistake

Adjustments

Refund all employee contributions.

- Employee earned less than 50% of pay
- Employee not in a covered position
- Employee not enrolled by mistake

Need to change contribution amounts because of a service purchase.

Make an adjustment as soon as the error is discovered.

Adjustments

- Adjustments change the record. They are not payments.
- KPERS sends an invoice in the To Do list.
- Make payment using the EWP remittance process.
- Money owed to agency will be in the form of a credit.

If duration of arrearage is more than 6 months, employer pays employee and contributions .

Adjustments

The screenshot shows the KPERs web application interface. On the left is a navigation sidebar with categories: EMPLOYER, EMPLOYEE INFO, PAY REPORTS, and MISC. The 'Adjustment' option in the 'PAY REPORTS' section is highlighted with an orange box. A large blue menu is overlaid on the screen, listing various actions under categories: PAY REPORTS, EMPLOYEE INFO, MISC, and OPTIONAL LIFE. The 'Create a new adjustment' option under 'PAY REPORTS' is highlighted with an orange box. Below the menu is a 'To Do' section with 'Adjustments (2015 and After) (1)' highlighted in orange. On the right, a calendar for July 2011 is visible, with a red arrow pointing to the 'Adjustment' icon on the 3rd of the month.

Questions?



Contact Fiscal Services

kpersFS@kpers.org

Toll-free, 1-844-468-8929

In Topeka, 268-6886



Three large, overlapping hexagons in blue, green, and orange are positioned on the left side of the slide. The green hexagon is the largest and is centered vertically.

leaving employment

Employee Resources

Call our Info Line at 1-888-275-5737.

- Discuss the status of member account
- Discuss member options
- Discuss continuing life insurance



End Dates

- Add to employee record **as soon as possible**
- If not vested, employee **groups status determined by end date** from old employer and enrollment date from new employer
- Can submit end dates in **employee record, Pay Report** and **OGLI** (up to 90 days ahead)

Best to wait until after the member has left to enter an end date.

Employee Search

Employee Lookup

Employee Search

Employee SSN

Last Name

First Name

Member Type

Pay Cycle

Search Result

SSN	First Name	Last Name	Member Type	Start Date	Membership Date	Pay Cycle	Years of Service
No records to display.							

Entering End Dates

Employment History

Agency	Pay Cycle	Employment Status	Start Date	End Date	Forfeited
[Redacted]	01	Enrollment	10/25/2009	Enter Date	

Full Menu ▾

Employee Lookup / Employee Info / Add End Date *

Add End Date

Submit Cancel

Employee Information

SSN [Redacted] Gender Male

First Name [Redacted] Middle Initial J

Last Name [Redacted] Start Date [Redacted]

End Date 06/01/2018 Reason Termination

Comments Leaving employment

- Click on **Enter Date**
- Select **end date** and **reason**
- Leave **comments** when applicable



leaving employment

Entering End Dates

Reason Codes

- **Termination-** death, retirement, leaving employment
- **Non-Covered**
- **Military Leave-** military duty
- **Leave of Absence-** employee's health, family health, administrative

Leave of Absence



- About KPERS**
Revised: 7/22
- Contact KPERS**
Revised: 7/22
- Disability**
Revised: 6/21
- Leaving Employment**
Revised: 2/20
- Membership: School**
Revised: 9/21

Leave of Absence

LEAVE OF ABSENCE

Checklist

LEAVING FOR EMPLOYEE HEALTH REASONS

Situation	Employer Checklist
Member on leave of absence is earning 50% or more of full pay*	<input type="checkbox"/> Leave member on payroll <input type="checkbox"/> Deduct KPERS contributions from member's salary <input type="checkbox"/> Deduct optional insurance premiums if member has coverage
Member on leave of absence earning less than 50% of full pay for 10 consecutive days	<input type="checkbox"/> Give member Leaving Employment Flier <input type="checkbox"/> Login to employer web portal (EWP) <input type="checkbox"/> Report disability in EWP <input type="checkbox"/> Enter end date & select " Leave of Absence " when member is no longer receiving compensation <input type="checkbox"/> Give member Optional Life Continuation form (KPERS 79-C)**
Member returns to work after leave of absence	<input type="checkbox"/> Login to EWP <input type="checkbox"/> Enter end date & select " Return to Payroll " - The system will auto-enroll

LEAVING FOR FAMILY HEALTH OR OTHER REASONS

Situation	Employer Checklist
Member on leave of absence is earning 50% or more of full pay*	<input type="checkbox"/> Leave member on payroll <input type="checkbox"/> Deduct KPERS contributions from member's salary <input type="checkbox"/> Deduct optional insurance premiums if member has coverage

Use Checklist for appropriate Action Steps when a member goes on Leave of Absence.

Return Employee to Payroll

1. **Submit an end date** for leave.
2. Choose **Reason Code** as Return to Payroll
3. Add Position and click Return to Payroll

Vested Members

KPERS 1 & KPERS 2

- Vested with 5 years
- Can withdraw at any time after 31 days
- If don't withdraw, guaranteed lifetime retirement benefit
- Account continues earning interest
- Can apply for retirement benefits when eligible

Vested benefit often more valuable than contributions

Non-Vested Members

KPERS 1 & KPERS 2

- Not guaranteed a retirement benefit
 - Account accrues interest for 5 years
 - After 5 years, member forfeits service
- If return to KPERS-covered employment outside of grace period, member will be KPERS 3

KPERS 3 Members

Vested

- Vested with 5 years
- Accrue interest until eligible to retire
- At retirement, benefit is based on contribution account and retirement credits

Non-Vested

- Member forfeits retirement credits
- If account is not withdrawn and member returns to KPERS-covered employment within 5 years, retirement credits are restored
- Interest paid for 2 years

Withdrawal KPERS 1, 2 & 3

Employee must:

- Wait 31 days after employment ends or teacher contract ends.
- Submit KPERS-13 “Application to Withdraw” (takes about 4 weeks to process).
- Give up all Retirement System rights, benefits and services.

KPERS sends 1099 tax form the following January

Withdrawal When Ineligible

- Non-vested member moves from covered position to non-covered position with same employer
 - Contributions continue to earn interest while employee is in non-covered position
- Member goes on leave of absence, including military leave
- There's a legal dispute with employer

Three large, overlapping hexagons are positioned on the left side of the slide. The top one is blue, the middle one is green, and the bottom one is orange. They are arranged in a staggered pattern.

service purchases

Types

- Year of Service
- Forfeited KPERS
- Military
- Elected Official Service
- In-State or Out-of-State Non-Federal Public Service
- Vista Service
- Peace Corp

Submit **separate application** for each type of service

Cost

- Based on employee's age & salary at time of application
- Cost will only be determined after an application is received.

An application is not a commitment to purchase.

Reasons to Purchase

- Vest sooner
- Retire earlier
- Increase retirement credits



KPER 3 members should call KPER before making the final purchase.

Payment Methods

Lump Sum

- Personal check
- Rollover or trustee-to-trustee transfer
- Discover card

Payroll Deduction

- **Can't be undone**
- Percentage is **in addition** to normal deduction
- May only apply for **one** payroll deduction at a time

A decorative graphic on the left side of the slide consists of three overlapping hexagons: a blue one at the top left, an orange one at the bottom left, and a green one in the center. The word "retirement" is written in a blue, sans-serif font to the right of the green hexagon.

retirement

Retirement Dates

- Retirement date is 1st of month following last day on payroll
- All compensation owed to the employee must be paid in a lump sum by the first payroll date after their selected retirement date.

Retirement Dates-School

Licensed Employee

- Retirement date as early as June 1, if all work is completed under contract before June 1
- All compensation owed to the employee must be paid in a lump sum by the first payroll date after their selected retirement date.

The Lump Sum includes the remainder of any contract pay

Regular Retirement Eligibility (Full Benefit)

KPERS 1

- Age 65 with 1 year
- Age 62 with 10 years
- Any age when age & years of service equal 85 points

KPERS 2

- Age 65 with 5 years
- Age 60 with 30 years

Early Retirement Eligibility (Reduced Benefit)

KPERS 1

- Age 55 with 10 years

KPERS 2

- Age 55 with 10 years
Greater reduction tables apply

Early retirement permanently reduces monthly benefit

Benefit Calculation

KPERS 1

EXAMPLE	Final Avg Salary	x	Statutory Multiplier	x	Years of Service	=	Annual Benefit	÷	Months in Year	=	Monthly Benefit
	40,000	x	1.75%	x	20	=	\$14,000	÷	12	=	\$1,167
	40,000	x	1.85%	x	10	=	+ \$7,400	÷	12	=	+ \$617
	Combined (Total)							\$21,400	÷	12	

KPERS 1: Service before January 1, 2014, is calculated at 1.75%. Service January 1, 2014, and after is calculated at 1.85%.

KPERS 2

EXAMPLE	Final Avg Salary	x	Statutory Multiplier	x	Years of Service	=	Annual Benefit	÷	Months in Year	=	Monthly Benefit
	40,000	x	1.85%	x	30	=	\$22,200	÷	12	=	\$1,850

Calculating Final Average Salary

KPERS 1

Hired before July 1, 1993, or in your “Year of Service” before July 1, 1993

- Highest three years (12 quarters), or
- Highest four years (16 quarters) including additional compensation

Hired on or after July 1, 1993

- Highest three years (12 quarters)

KPERS 2

- Highest five years (20 quarters)

Annualizing Compensation

				FAS & Benefit Calculation					
				2023	2022	2021	1997		
4th				14,846.93	12,069.41	7,315.75			
3rd				14,846.93	12,069.41	7,315.75			
2nd	15,614.22			14,846.93	12,069.41				
1st	15,614.22			14,846.93	12,069.41				
				31,228.44	59,387.72	48,277.64	14,631.50		
								Total	153,525.30
Final Year Salary								/ Years in FAS	3
Compensation								FAS	51,175.10

Example of the highest 12 quarters of the member's KPERS career.

Annualizing Compensation

		FAS & Benefit Calculation					
		2023	2022	2021	2019		
4th			28,008.40	26,150.80	25,728.45		
3rd			28,008.40	26,150.80	25,728.45		
2nd			28,008.40	26,150.80	25,728.45		
1st		28,598.80	28,008.40	26,150.80			
		28,598.80	112,033.60	104,603.20	77,185.35		
						Total	322,420.95
						/ Years in FAS	3
Compensation						FAS	107,473.65

Example of the highest 12 quarters of the member's KPERS career.

“Spike” Law

When **add-on pay** for accumulated sick leave, vacation or annual leave, etc., **increases FAS by 15% more** than if the employee had not been eligible to use add-ons in his final average salary.

- Applies only to KPERS 1 with membership date before July 1, 1993, or was in “year of service.”
- Employer pays actuarial increase.

“Cap” Law

If an employee’s compensation used in calculating the final average salary is more than 15% higher than the preceding year, the amount which exceeds the 15% will not be included in final average salary (FAS).

KPERS 1 = Cap 15% KPERS 2=Cap 7.5%

Compensation that is not capped

- Add-on (if membership date is before July 1, 1993, and 4-year FAS is used)
- Increase in compensation due to reclassification or re-allocation
- Overtime

Compensation that is capped

- Part-time members over 15% because they work more hours (not overtime hours)
- Extra duties, like lawn mowing and landscaping
- Raises & bonuses

Payment Options KPER 1 & KPER 2

- Maximum Option
- Joint-Survivor Options
- Life-Certain Options
- Partial Lump-Sum Options



Retirement Options

Monthly Benefit

Benefit Option	No Lump Sum	10% Lump Sum	20% Lump Sum	30% Lump Sum	40% Lump Sum	50% Lump Sum
PLSO	\$0.00	\$21,077.91	\$42,155.82	\$63,233.73	\$84,311.64	\$105,389.55
Maximum	\$2,087.22	\$1,878.50	\$1,669.78	\$1,461.05	\$1,252.33	\$1,043.61
50% Joint-Survivor	\$1,941.11	\$1,747.00	\$1,552.89	\$1,358.78	\$1,164.67	\$970.56
75% Joint-Survivor	\$1,868.06	\$1,681.26	\$1,494.45	\$1,307.64	\$1,120.84	\$934.03
100% Joint-Survivor	\$1,795.01	\$1,615.51	\$1,436.01	\$1,256.51	\$1,077.01	\$897.50
5-Year Life-Certain	\$2,045.48	\$1,840.93	\$1,636.38	\$1,431.83	\$1,227.29	\$1,022.74
10-Year Life-Certain	\$1,982.86	\$1,784.57	\$1,586.29	\$1,388.00	\$1,189.72	\$991.43
15-Year Life-Certain	\$1,836.75	\$1,653.08	\$1,469.40	\$1,285.73	\$1,102.05	\$918.38

Eligibility (KPERS 3)

Normal Retirement (unreduced)

- Age 60 with 30 years
- Age 65 with 5 years

Early Retirement (reduced)

- Age 55 with 10 years

Benefit Calculations (KPER 3)

- Employee's account balance (contribution account and retirement credit value)
- Actuarial factors

EXAMPLE

Employee Account Balance:	\$200,000
Retirement Credit Balance:	\$140,000

Actuarial Factor:	12.262500%
Annual Benefit:	$\$340,000 / 12.262500 = \$27,727$
Monthly Benefit:	$\$27,727 / 12 = \mathbf{\$2,310.58}$

The ratio and age determines the actuarial factor.

Retirement Application (KPERs 3)

Forms by Number

Forms listed by their number.

 Request a paper copy of any form

Forms Listed in Ascending Order

- KPERs-15 Booklet, Application for Retirement Benefits and Related Forms, (PDF, 485KB) – Request a paper copy
- K-15/3, Application for Retirement Benefit for KPERs 3 members, (PDF, 421KB)
- KPERs-15B, Direct Deposit - Agreement for Payment of Benefit to Financial Institution, (PDF, 215KB)
- KPERs-15F, Retirement Benefit Estimate Request, (PDF, 155KB)

■ **Part B – Retirement Benefit Options** – All retirement options pay you a guaranteed monthly benefit for the rest of your life. Review the separate publication *KPERs 3 Retirement Options* for details about each option. Select **one** of the six monthly benefit options, and then complete any additional areas indicated. Kansas law does not allow you to change this option after your retirement date.

Base Benefit and Life-Certain Options

1. Base Benefit (Life-Certain 10 Years) 2. 5-Year Life-Certain Option 3. 15-Year Life-Certain Option

If you chose the Base Benefit or other life-certain option, you must submit a Designation of Beneficiary – Retired form (KPERs-7/99R). The form is included in this booklet. You can change beneficiaries at any time by completing a new form.

Joint-Survivor Options

4. 50% Joint-Survivor Benefit 5. 75% Joint-Survivor Benefit 6. 100% Joint-Survivor Benefit

If you chose a joint-survivor option, complete all information for your joint annuitant below. You must provide proof of age and all name changes for your joint annuitant. Your joint annuitant cannot be changed later.

- a. Name (First, MI, Last): b. Social Security Number:
- c. Date of Birth: d. Male Female

■ **Part C – Self-Funded Cost-of-Living Adjustment (COLA)** – You must indicate whether you are electing the COLA option. Choosing this option means your initial monthly benefit is reduced to fund the annual increase. Annual increases are on July 1, and begin one year after retirement.

Self-Funded Cost-of-Living Adjustment Option Election

1. "I elect the COLA." Yes No

If you chose "yes," select a percentage option below. If you chose "no," advance to Part D.

"Having elected the COLA option above, I understand that my monthly benefit will be permanently reduced to fund the annual increase according to the percentage I choose."

2. 1% 2%

Requires a KPERs 3 Retirement Application K3-15

Payment Options (KPER 3)

- Base Monthly Option
- Life Certain Options
- Joint Survivor Options
- Partial Lump-Sum Options
- Cost-of-Living Adjustment Options

Retirement Options (KPER 3)

Benefit Option	No Lump Sum	10% Lump Sum	30% Lump Sum
BASE BENEFIT			
Life-Certain 10 Years	\$3,143.86	\$2,829.47	\$2,200.70
Partial Lump-Sum Option	\$0.00	\$46,261.83	\$138,785.48
Life-Certain 5 Years	\$3,186.22	\$2,874.45	\$2,244.71
Life-Certain 15 Years	\$3,048.46	\$2,743.61	\$2,133.92
Joint-Survivor 50%	\$3,009.34	\$2,708.40	\$2,106.54
Joint-Survivor 75%	\$2,904.09	\$2,613.68	\$2,032.86
Joint-Survivor 100%	\$2,805.95	\$2,525.35	\$1,964.16

Retirement Dates

Help employees choose the best retirement date.

- Rounding quarters
- Using add-on pay
- Completing estimates



Rounding Quarters

- KPERS lists service credit in terms of quarters.
- Only need to work one day into a quarter to get credit for the entire quarter.
- When calculating a retirement benefit

18.25 = 18 years of service

18.50 = 19 years of service

Add-On Pay

Membership date **before July 1, 1993** or in “Year of Service”,

Take KPER Contributions from:

- Unused Sick Leave
- Annual (Vacation) Leave
- Kelly Days
- PTO/ Personal Days
- Longevity Pay only paid at retirement
- Retirement Bonus
- Bonus Sick Leave



Add-On Pay

- To maximize add-on pay, rounding quarter and end date is important.
- Member should contact KPER to find the best retirement date.



Add-On Pay- School Contract Employees

When able to use Add-On pay, it is best to use if add-on pay equals two months of the member's regular pay to make it worth waiting until the end of the contract to retire.

Can retire June 1 or July 1- Add-On pay won't be used.

Wait until the end of the contract- Add-On pay can be used.

See "Summer Pay for Retiring School Employees" Cheat Sheet

Completing KPERS- 15E

- Home ▾
- About Us ▾
- Forms & Publications ▾
- Calculators ▾
- Contact Us

Part A – Member Information

- | | |
|------------------------------------------------------------------------------|---------------------------------------------------------------------|
| 1. Social Security Number: _____ | 2. Name (First, MI, Last): _____ |
| 3. Mailing Address: _____
City, State, Zip: _____ | 4. Employer: _____ |
| 6. Expected Retirement Date: ____/____/____ | 7. Expected Last Day on Payroll: ____/____/____ |
| 8. Is Member Subject to Continuing Contract Law? <input type="checkbox"/> No | <input type="checkbox"/> Yes; Date Contract Expires: ____/____/____ |
| 9. Daytime Telephone Number: (____) _____ | 10. E-mail Address: _____ |

Part B – Joint Annuitant Information – To have joint-survivor options estimated, complete the information below for the person you want as your joint annuitant.

- | | |
|----------------------------------|----------------------------------|
| 1. Name (First, MI, Last): _____ | 2. Date of Birth: ____/____/____ |
|----------------------------------|----------------------------------|

Part C – KPERS 3 Pay Information

1. Current Annual Salary Subject to KPERS Contributions: \$ _____

Part D – KPERS 1, KPERS 2, KP&F and Judges Pay Information

Important: Do not include any incentive pay or additional compensation for unused sick or annual leave in amounts listed in 1-2 below.

	Year	Amount
1. Current Annual Salary Subject to KPERS Contributions: <i>If retiring in current year, include only compensation through estimated last day on payroll.</i>	_____	\$ _____
2. Next Annual Salary Subject to KPERS Contributions: <i>If retiring in next year, include only compensation through estimated last day on payroll.</i>	_____	\$ _____
3. Lump-Sum Payment for Sick and/or Annual Leave (only KPERS 1): <i>Paid when member leaves work, not included in above salaries.</i>	_____	\$ _____

"I certify that the information provided on this form is true to the best of my knowledge. I understand that the retirement estimate calculated with this information is just an estimate. KPERS will calculate the actual benefit at retirement using verified final amounts and pay the benefit according to applicable laws and regulations."

Member Signature: _____ Month/Day/Year: ____/____/____
 Designated Agent Signature: _____ Month/Day/Year: ____/____/____

Estimates Using Member Account

The screenshot shows the KPERS website header with navigation links: Members, Retirees, Employers, Forms & Pubs, About Us, and Contact Us. A search bar is located on the right. Below the navigation is a blue banner with the text "Next Retiree Payment Date: June 30 | 2023 Payment Calendar". The "Member Login" button is highlighted with an orange box. A dropdown menu is open, listing various options under "GO TO" and "KPERS Account". An orange arrow points from the "Benefit Calculator" option in the dropdown menu to the main content area.

Next Retiree Payment Date: June 30 | 2023 Payment Calendar

Member Login Employer Login

GO TO

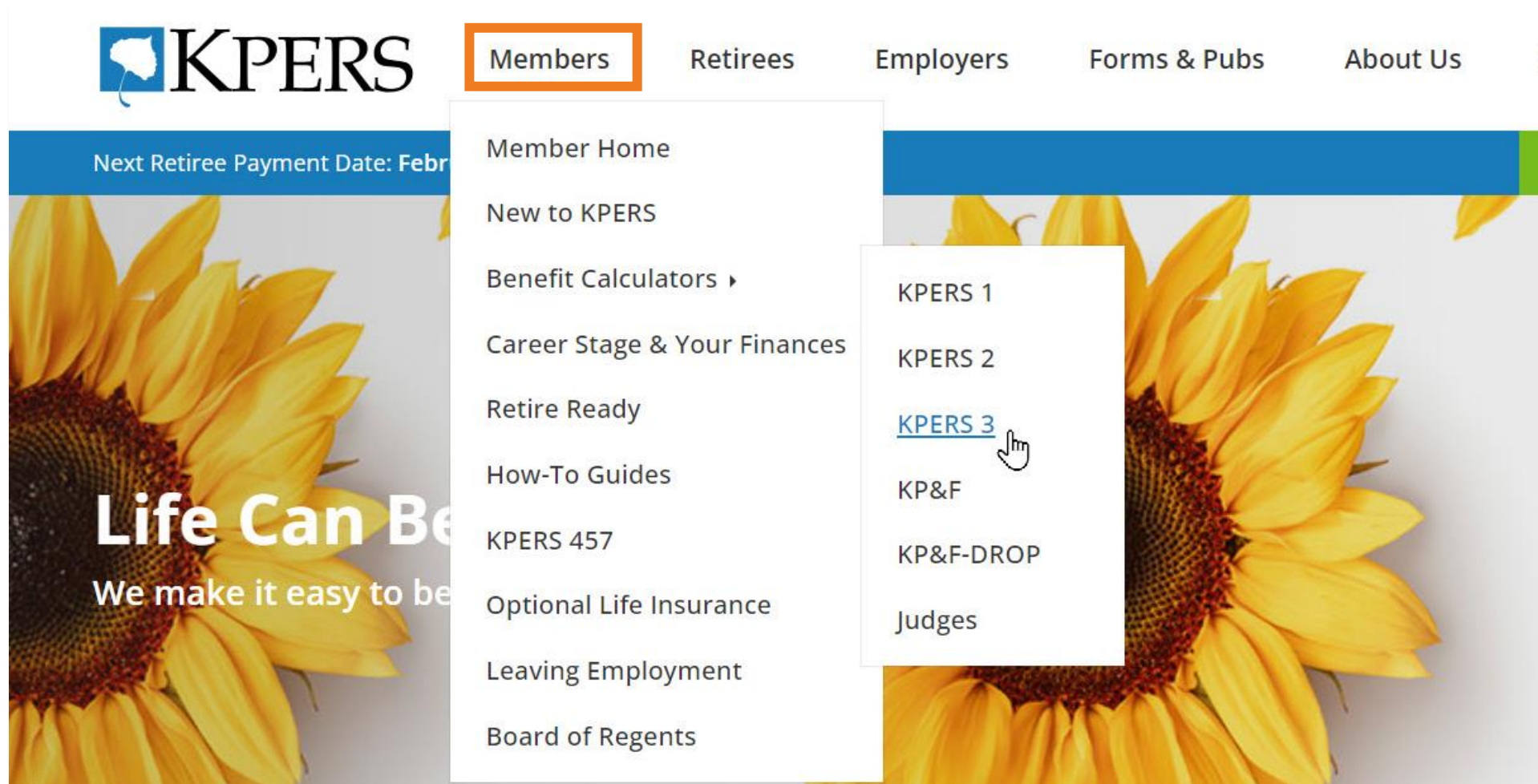
- ▶ Home
- ▶ Personal Profile
- ▶ Beneficiaries
- ▶ Seminar Registration

KPERS Account

- ▶ Account Summary
- ▶ Insurance/Disability
- ▶ Benefit Calculator
- ▶ Annual Statements

Life Can Be Complicated.
We make it easy to be a member.

Estimates on KPERS Website



The screenshot shows the KPERS website interface. At the top left is the KPERS logo. To its right is a navigation bar with the following items: **Members** (highlighted with an orange border), Retirees, Employers, Forms & Pubs, and About Us. Below the navigation bar is a blue banner with the text "Next Retiree Payment Date: February". The main content area features a large image of sunflowers with the text "Life Can Be" and "We make it easy to be". A dropdown menu is open under the "Members" link, listing the following options: Member Home, New to KPERS, Benefit Calculators (with a right-pointing arrow), Career Stage & Your Finances, Retire Ready, How-To Guides, KPERS 457, Optional Life Insurance, Leaving Employment, and Board of Regents. A secondary dropdown menu is open under "Benefit Calculators", listing: KPERS 1, KPERS 2, KPERS 3 (with a mouse cursor pointing to it), KP&F, KP&F-DROP, and Judges.

Member Annual Statement

Welcome, [Name]

Employee Lookup

Employee Lookup

EMPLOYER

- Home
- Employer Info

EMPLOYEE INFO

- Enroll
- Look Up**

PAY REPORTS

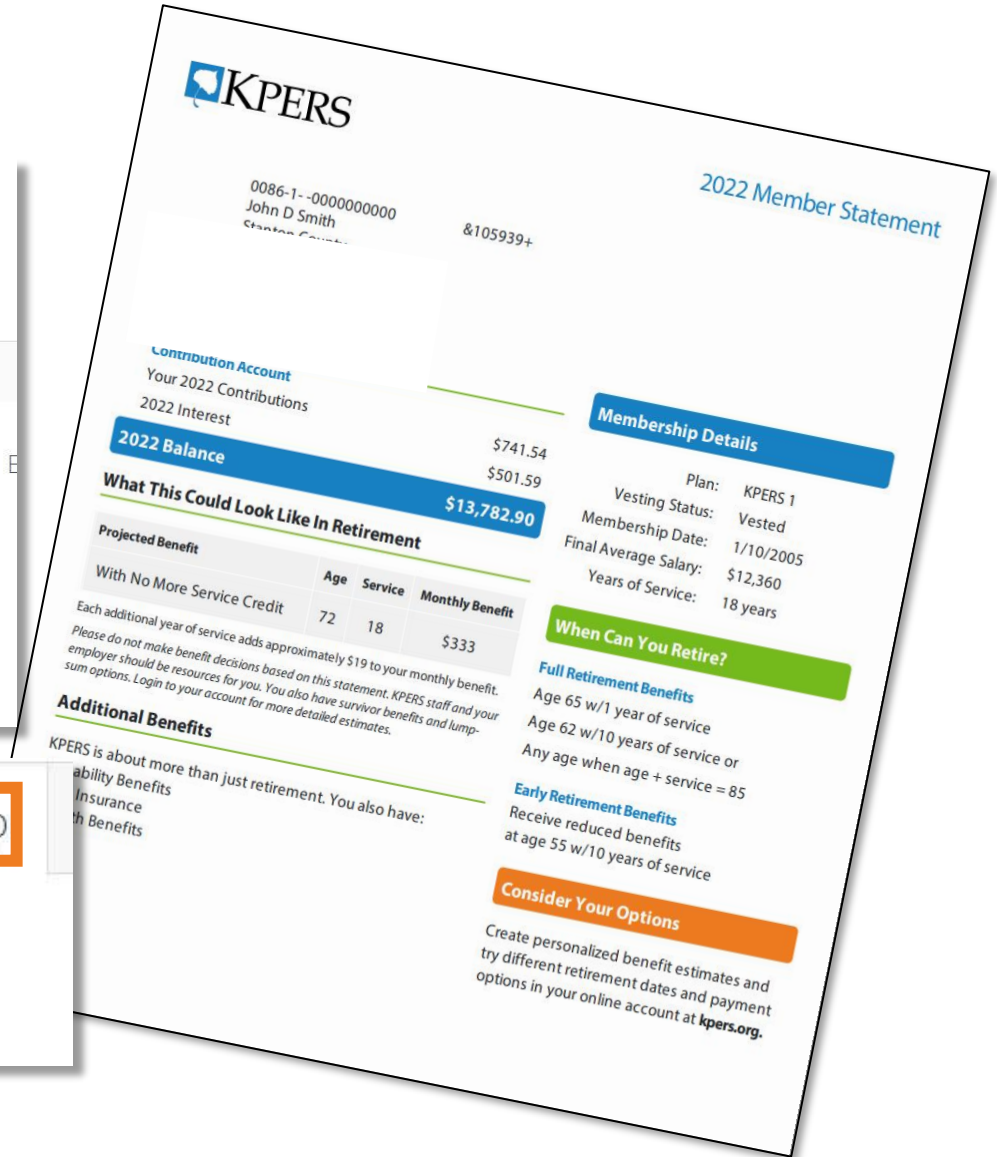
Employee Search

Employee SSN

Last Name

Member Type

Search Clear

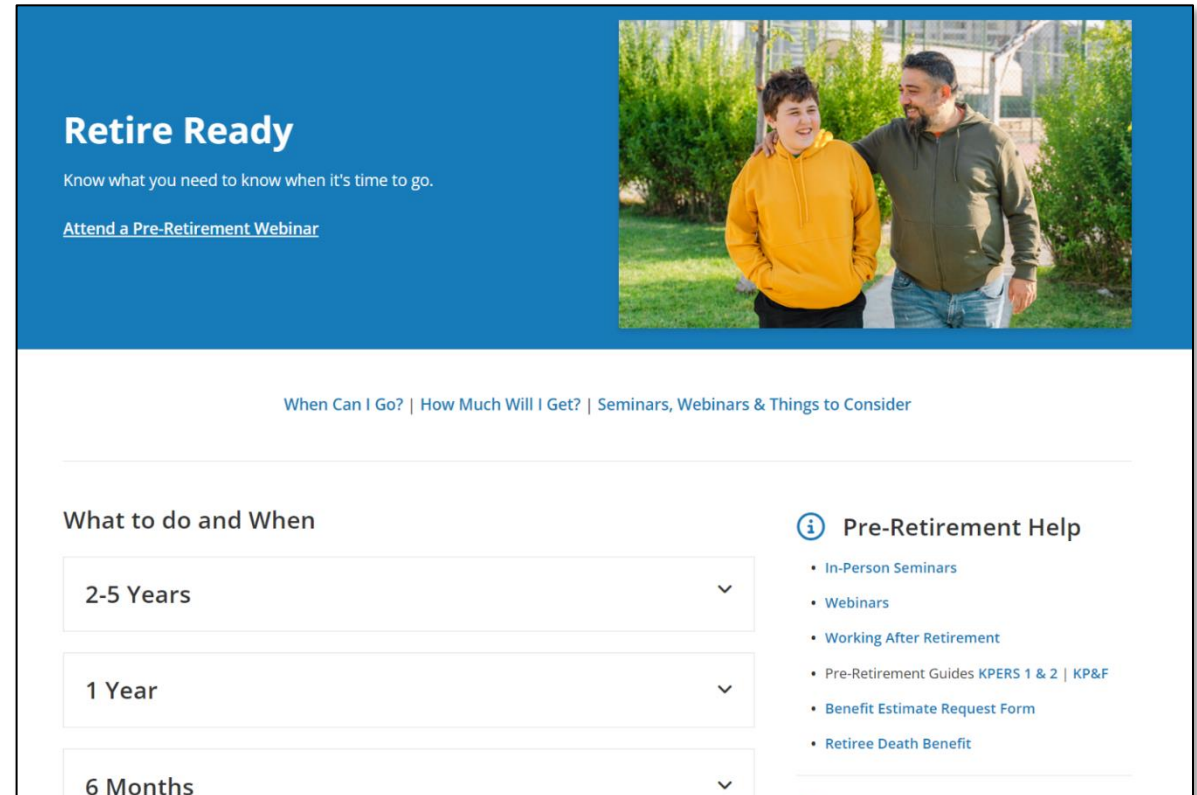


KPERS Data Employee Elections Notes **Retirement Help**

Annual Statements
[2022](#) | [2021](#)

Retire Ready

- Attend in-person webinars or seminars.
- Listen to a recorded webinar.




The screenshot shows the 'Retire Ready' webpage. At the top, there is a blue header with the title 'Retire Ready' and the subtitle 'Know what you need to know when it's time to go.' Below this is a link to 'Attend a Pre-Retirement Webinar'. To the right is a photo of a man and a woman walking outdoors. Below the header is a navigation bar with links: 'When Can I Go?', 'How Much Will I Get?', and 'Seminars, Webinars & Things to Consider'. The main content area is divided into two columns. The left column is titled 'What to do and When' and contains three dropdown menus with the following options: '2-5 Years', '1 Year', and '6 Months'. The right column is titled 'Pre-Retirement Help' and contains a list of links: 'In-Person Seminars', 'Webinars', 'Working After Retirement', 'Pre-Retirement Guides KPERS 1 & 2 | KP&F', 'Benefit Estimate Request Form', and 'Retiree Death Benefit'.

Certifications

KPERS needs the Employer to confirm this information as soon as possible.

- End date is correct
- Final pay was received

To Do

- › Adjustments created (2015-2018) (9)
- › Adjustments created (2019 and after) (12)
- › Invoice (1)
- › OGLI REPORT (1)
- › Pay Reports (5)
- › Retirement Certification (10) 
- › Verify Rates (1)

Three large, overlapping hexagons are positioned on the left side of the slide. The top one is blue, the middle one is green, and the bottom one is orange. They are arranged in a staggered pattern.

working after retirement

Waiting Period

- If under age 62, **180-day** waiting period
- If 62 or older, **60-day** waiting period
- Begins with KPERS **retirement date**

Waiting Period

Applies to all **KPERS** employers

- Permanent, seasonal and temporary positions
- Covered and non-covered positions
- 3rd-party positions
- Same or different employer

No waiting period for any non-KPERS employer

No Prearrangement

No pre-arrangement (written or verbal) to return to work

- Anytime **before** KPERS retirement date
- During the waiting period

Penalties could apply

Jeopardizes KPERS "**Qualified Status**" with the IRS

Definition of Prearrangement

SB 74-4914 subsection (9)

“...facts and circumstances of the situation indicate that the employer and employee **reasonably anticipated** that **further services** would be performed after the employee’s retirement.”

No Prearrangement Employee

Employee **certifies** on Retirement Application, as required by Kansas law, that **no prearrangement** has been made.

Penalty for retiree

- Benefit **suspended** for 6 months after ending employment.
- Must **repay benefits** all paid while working after retirement.

■ Part E – Member Certification

Note: This section must be completed regardless of which retirement payment option you chose.

1. I certify that I am: Married Not Married
2. I certify that I have received information about continuing life insurance. Yes No
3. By signing below, I understand Kansas law requires a 60-day waiting period (180-day if retiring before age 62) for KPERS members who return to work for any KPERS employer. KP&F members have a 30-day waiting period. This waiting period begins the day after my retirement date.
4. I understand Kansas law requires me to verify that I have no prearrangement to return to work for any KPERS employer, including Board of Regents institutions. I understand this includes part-time and non-KPERS positions with any KPERS employer. By signing below, I certify I have not made and will not make any prearrangement before retirement or during my waiting period to return to work for my employer or another Retirement System employer.
5. I understand that if I am found to have made a prearrangement to return to work or have violated the waiting period agreement for returning to work, my retirement benefit will be suspended starting the month I return to work until six months after I end employment. I further understand I will be required to repay to the Retirement System all monthly retirement benefits received after I began employment.
6. I confirm my choice of retirement benefit options, with the understanding that Kansas law does not allow me to change this option after my retirement date. I confirm that all information I have provided on this form, including supporting documentation of birth and name change, is true to the best of my knowledge.

Member Signature: _____ Month/Day/Year: ____/____/____

Notary Public: State of _____ County of _____

Signed or attested before me on (date) _____ by (name of member) _____

Notary Public Signature: _____ My appointment expires (month/day/year) ____/____/____.

(SEAL)

No Prearrangement Employer

Employer's **appointing authority** certifies there have been no prearrangements on the **Employer Certification of No Prearranged Employment (KPERS-15R-E)** form.

Penalty for employer

- Pays all IRS-associated costs
- Pays costs of legal defense
- Pays costs for collecting repayment from the employee

Position Types	Covered Positions	Non-Covered Positions
Earnings Limit	No Limit	No Limit
Employer Contributions	Up to \$25,000: Reg Rate Above \$25,000: 30%	No Contributions (still enroll & report wages)
Waiting Period	Retire before age 62: 180 Days Retire age 62 or after: 60 Days	

Getting Close to \$25,000

Pay Date 09/13/2018

Step 1 Enter Information Step 2 Fix Errors Step 3 Review & Submit Step 4 Make Payment

	Wages	Amount Owed
	\$44,000.00	\$2,642.00
Employee Contributions		\$0.00
Service Purchase		\$0.00
Employer Contributions		\$2,642.00
Insurance		\$0.00
Total Contributions Entered		\$2,642.00

Member has reached \$25,000. Employer rate will increase to 30% next pay date.

SSN	Employee Name	Plan	Wages	End Date	Reason
		KPERS After Retirement	\$20,000.00		

I confirm the above totals are correct

Notification on EWP when retiree hits \$22,000
A warning when retiree goes past \$25,000

Getting Close to \$25,000

Pay Reports Details Maintenance

Save No Pay

Payroll Detail

SSN [redacted] Member Type After Retirement 2018 Member Department 01

First Name [redacted] Initial [redacted] Last Name [redacted]

Begin Date [calendar icon] End Date [calendar icon] Reason [dropdown]

Adj To Gross Wages \$0.00 Kpers Wages \$20,000.00

Plan KPERS After Retirement Employer Rate 13.21%

Employer Cont \$2,642.00

Pay Period End Date 09/30/2018

Other Details

Message ID	Message	Severity
8540	Member has reached \$25,000. Employer rate will increase to 30% next pay date.	Information

You can also see the warning on the employee's Pay Reports Detail screen

Exceptions (Do Not Enroll)

- Election poll workers
- Sub teachers without a contract
- Legislative staff
- Positions covered by KBOR Mandatory Retirement Plan

Still must follow “no- prearrangement”
and waiting-period rules.

Enrollment

Enroll Employee

Start New Enrollment

Step 1
Enter SSN

Step 2
Enter Data

Step 3
Review & Submit

Enter SSN

There is a match in our system for [redacted]
Retirement Date:07/01/2004 YTD Compensation:\$0.00
Do you want to enroll?

Yes No

Next

Is this position eligible?

- Covered by Social Security?
- At least 1,000 hours of paid work per year?
- Continuously or consistently employed?
- Not temporary or seasonal?
- Working directly for the affiliated employer?

Three large, overlapping hexagons are positioned on the left side of the slide. The top-left hexagon is blue, the bottom-left is orange, and the central one is green. They are arranged in a staggered pattern.

education & training

Three overlapping hexagons in blue, orange, and green are positioned in the top-left corner of the slide.

Presentations

- Presentations and Webinars
 - Basic KPERS 1,2, & 3
 - New Employees KPERS 3
 - Pre-Retirement
- Benefit Fairs
- One-on-One Counseling
 - Employees
 - New Designated Agent

Three overlapping hexagons in blue, orange, and green colors are located in the top-left corner of the slide.

Contact us

To arrange educational opportunities, email us
employers@kpers.org

Three overlapping hexagons in blue, green, and orange colors are located in the top-left corner of the slide.

Contact us

General Questions:

employers@kpers.org

1.888.275.5737

Pay Period Reporting and OGLI:

kpersfs@kpers.org

1.844.468.8929



Overview

- You are an important cog in the KPER machine.
- The User Manual is an important reference.
- Timely Enrollments and End Dates are vital.
- Accurate Pay Period Reporting is essential.
- Certifications must be completed in a timely manner.
- Membership has its perks.



A white speech bubble with a dashed black outline, containing the text "How Did We Do?".

How Did We Do?

A blue speech bubble with a black outline, containing the text "WE WANT YOUR FEEDBACK".

WE WANT
YOUR
FEEDBACK

An orange rectangular banner with white text.

TELL US WHAT *you* NEED

Thank you!

