

Leaving Employment

A person could leave KPERS-covered employment for several reasons. It's our shared mission to make this process smooth and seamless for all involved.

What Is a KPERS-Covered Position?

- A position that's not temporary (less than six months)
- A position that's not seasonal (summer mowing, etc.)
- Non-schools: A position in which an employee works at least 1,000 hours/year (approximately 20 hours/week)
- Schools: A position in which an employee works at least 630 hours/year (approximately 3.5 hours/day for 180 days)
- A position covered by Social Security

Reasons for Leaving

- [Leave of Absence](#)
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Leave of Absence

The way you process a leave of absence is based on why the employee takes leave.

- [Employee's health](#)
- [Family health and other](#)
- [Administrative](#)
- [Military duty](#)

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.

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Situation	Employer Checklist
Member on leave of absence is earning less than 50% of full pay for 10 consecutive days.	<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.	<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.

**See [Group Life Insurance](#) section for details.

Keep in mind: If employee leaves for health reasons, he or she maintains basic group life insurance coverage for the first 180 days, which is the waiting period for long-term disability eligibility. After 180 days, the employee must convert or port to keep coverage.

Leaving for family member's health and 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 life premiums if member has coverage
Member on leave of absence is earning less than 50% of full pay for 10 consecutive days.	<input type="checkbox"/> Give member Leaving Employment flier <input type="checkbox"/> Give member Optional Life Insurance Continuation form (KPERS-79C)* <input type="checkbox"/> Login to EWP <input type="checkbox"/> Enter end date on employee's record and select "Leave of Absence" as the reason Quick Vid: End Dates <input type="checkbox"/> Give member The Standard Group Conversion Packet and The Standard Life Portability Application to continue basic life coverage

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Situation	Employer Checklist
Member returns to work after a leave of absence.	<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

Leaving for administrative reasons

Situation	Employer Checklist
Member is on administrative leave of absence for fewer than 10 consecutive days .	<input type="checkbox"/> Leave member on payroll <input type="checkbox"/> Deduct KPERs contributions from member's salary <input type="checkbox"/> Deduct optional life premiums if member has coverage
Member is on administrative leave of absence (paid or unpaid) after 10 consecutive days .	<input type="checkbox"/> Give member Leaving Employment flier <input type="checkbox"/> Give member The Standard Group Conversion Packet and The Standard Life Portability Application to continue basic life coverage <input type="checkbox"/> Login to EWP <input type="checkbox"/> Enter end date on employee's record and select "Leave of Absence" as reason code Quick Vid: End Dates <input type="checkbox"/> Give member an Optional Life Insurance Continuation form (KPERs-79C).
Member returns to work after a leave of absence.	<input type="checkbox"/> Login to the EWP. <input type="checkbox"/> Enter end date and select "Return to Payroll" as reason* – The system auto-enrolls Quick Vid: End Dates

*For continuation and returning-to-work guidelines, see the **Leave of Absence chart** in the [Optional Life section](#) of Employer Manual.

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Leaving for military duty

Situation	Employer Checklist
Member goes on military leave of absence.	<input type="checkbox"/> Login to EWP <input type="checkbox"/> Enter end date and select "Military Leave" as reason Quick Vid: End Dates <input type="checkbox"/> Give member Optional Group Life Insurance Continuation form (KPERS-79C)*
Member returns to work after a military leave of absence.	<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

*For continuation and returning-to-work guidelines, see the **Leave of Absence chart** in the [Optional Life section](#) of Employer Manual.

Basic Group Life Insurance continues for employees on active military duty, paid from KPERS fund. See [Basic Life Insurance](#) section for more information.

Moving to a Non-Covered Position (Same Employer)

What is a non-covered position?

- Temporary (less than six months)
- Seasonal (summer mowing, etc.)
- **Non-schools:** A position with less than 1,000 hours per year (approximately 20 hours per week)
- **Schools:** A position with less than 630 hours per year (approximately 3.5 hours a day for 180 days)
- Not covered by Social Security

Some employees might:

- Stay with an employer but move to a non-covered position.
- Stay in the same position that is no longer covered.
- Move back and forth between covered and non-covered from time to time.

It's important to report these changes to KPERS to avoid refunds or arrearages.

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Leaving Employment

Employer checklist

- Give member [The Standard Group Conversion Packet](#) and [The Standard Life Portability Application](#)
Kansas law requires you give employees notice of their life insurance conversion rights at least 15 days before end of 60-day conversion period
- [Login](#) to EWP
- Enter end date and select “Non-covered” as reason [Quick Vid: End Dates](#)

Benefits & contributions

Non-vested employees moving from covered positions to non-covered positions (same employer):

- Are no longer eligible for KPER benefits and cannot withdraw their KPER contributions. The IRS does not consider this a “distributable event.”
- Continue to earn interest on their previous contributions.
- Have five years to withdraw contributions **after leaving** employment.

Keep in mind: If an employee moves to a non-covered position with a different employer, enter “Termination” as the reason code.

Termination

Employer Checklist

- Give member [Leaving Employment Flier](#)
- Give member a [The Standard Group Conversion Packet](#) and a [The Standard Life Portability Application](#)
Kansas law requires you give employees notice of their life insurance conversion rights at least 15 days before end of 31-day conversion period
- [Login](#) to EWP
- Enter end date and select “Termination” as reason [Quick Vid: End Dates](#)
- Have employees in service purchase contact KPER as soon as possible
- Send KPER employee’s address for future benefit communication

Reminder: “Termination” is the reason code used for employees who quit, were dismissed or transferred to another KPER employer.

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Breaking school contracts

If licensed employees resign before the end of the school year, the following applies:

- When reporting compensation, KPERS can only accept a prorated contribution amount based on the number of days of service in the last month.
- Do not report additional pay such as sick leave, vacation leave, etc.
- Do not give daily per diem or daily rates of pay.

For example:

Teacher's last day is March 10. The teacher's school contract is \$48,000. Report 1/12 of the contract amount for each month in the calendar year through February $\$48,000/12=\$4,000$.

	Compensation	Contributions	
January	\$4,000	\$240 (6%)	\$4,000/31 (days in March) = \$129.03 X10 days of service = \$1,290.30
February	\$4,000	\$240 (6%)	
March	\$1,290.30	\$77.42 (6%)	

Disability

Employer Checklist

- Give member an Optional Life Insurance Continuation form (KPERS-79C).
- [Login](#) to the EWP.
- KPERS employers:** Complete Report of Disability on portal
KP&F employers: Complete Report of Disability on portal
- Have employees in a service purchases contact KPERS as soon as possible.

Behind the scenes: We notify our disability service provider when we receive a report of disability. The service provider then sends forms to the member for proof of disability.

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Death

Employer Checklist

- If spouse and/or child coverage, provide [The Standard Group Conversion Packet](#) and [The Standard Life Portability Application](#)
Kansas law requires that you give notice of life insurance conversion rights at least 15 days before end of 60-day conversion period
- [Login](#) to the EWP.
- Complete Report of Death on portal

Reminder: An end date submitted anywhere in the EWP will populate all other areas, including the optional life premium report. There's no need to do an Optional Life termination or enter a separate end date.

Retirement

Employees considering retirement should:

- Attend a KPERS or KP&F [pre-retirement seminar](#).
- Find out when they are eligible to retire.
- Calculate a retirement benefit estimate.
- Choose a retirement payment option.
- Complete the Application for Retirement Benefits ([KPERS-15](#)) and send it to KPERS.

Employer Checklist

- Give member [The Standard Group Conversion Packet](#) and [The Standard Life Portability Application](#)
Kansas law requires that you give employees notice of life insurance conversion rights at least 15 days before end of 60-day conversion period
- [Login](#) to EWP
- Complete retirement certification [Quick Vid: Certifications](#)
- If an employee is in a service purchase, have him or her contact KPERS as soon as possible. Purchase must be completed by last day on payroll.

Behind the scenes: KPERS will enter the application and then send a certification request to the EWP with a notification to your regular email. When you complete the retirement certification, KPERS will finish processing the retirement.

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Working After Retirement

No Prearrangements

Active KPERS members and KPERS employers cannot make arrangements for the member to return to work after retirement. Retired KPERS members and KPERS employers must wait either 60 or 180 days before arranging to return (length of waiting period based on employee's age at retirement).

No Employee Contributions

KPERS retirees who work for a KPERS employer are not considered active members and will not make contributions to KPERS again. But as an employer, you will report wages and pay contributions for retirees you've hired in KPERS-covered positions.

[Working-After-Retirement Details](#)

Basic Life Insurance

Types of LOA	Coverage affected & employee options
Employee health	Covered for 180 days, paid from KPERS fund After 180 days, employee must convert or port to keep coverage
Military	Coverage continues during active military duty, paid from KPERS fund
All others	Coverage ends; employee must convert or port to keep coverage.
Return to work	Reinstated

What about a 9-month school schedule? Basic and optional coverage is continued during the summer months for school employees. Premium payments are deducted in advance for optional coverage.

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Optional Life Insurance

Types of LOA	Coverage affected & employee options	
Employee health (under age 65)	Coverage ends with option to continue on self-pay basis until employee recovers, retires, reaches age 65 or withdraws from KPERS, whichever is first – employee must convert or port to keep coverage	
Age 65 & older	Coverage ends & employee must convert or port to keep coverage	
Other	Coverage ends with option to continue up to 12 months on a self-pay basis – after 12 months, employee must convert or port to keep coverage	
Return to work	Coverage reinstated if <ul style="list-style-type: none"> Employee continued coverage within 60 days of leaving Employee returned to work within 3 months 	Optional terminated if <ul style="list-style-type: none"> Employee did NOT continue coverage & returned to work after 3 months <i>Can re-apply, but no GI¹ and must submit EOI.²</i>
	Military	Coverage ends with option to continue up to 16 months on self-pay basis – employee must convert or port to keep coverage
Return to work	Coverage reinstated if <ul style="list-style-type: none"> Employee returned to work within 5 years, per USERRA³ even if employee did not previously elect continuation 	

¹GI = Guaranteed Insurance

²EOI = Evidence of Insurability

³USERRA = Uniformed Services Employment and Reemployment Rights Act

When Coverage Ends

Optional life insurance

Optional life ends when employment ends. In many cases, employees can elect to continue on a self-pay basis, convert or port optional life coverage within 60 days from the last day of the month in which the premium was paid.

Basic life insurance

Basic life coverage ends when employment ends.* Employees can elect to convert or port basic life coverage within 60 days from the last day of the pay period in which the employee goes off payroll.

*See [Basic Life section](#) for exceptions.

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Continuing Coverage

When employees leave KPERS-covered employment, they can choose to:

- **Convert** (change) their KPERS group life policy into individual whole-life policy, or
- **Port** (make portable) their KPERS group term life policy and take it with them.

Did you know? Employees can convert or port their basic life insurance or their optional life insurance policies or both. Give employees [The Standard Group Conversion Packet](#) and [Life Portability Application](#) for rates, restrictions and other information.

Spouse coverage

Employees can continue any current coverage for their spouse. Spouse coverage can only be ported if they also port some of their own coverage. Spouse coverage may be converted to a whole life policy regardless of whether employees convert or port their own coverage.

Converting to an individual policy

An employee can convert his or her coverage to an individual policy within:

- **Basic** 60 days from last day of pay period in which employee goes off payroll
- **Optional** 60 days from last day of month in which premium was paid

This will change the employee's group term insurance to an individual whole life policy.

The employee can convert up to the full amount of his or her current insurance coverage without proof of good health but cannot convert anymore than he or she already has. The employee can convert spouse coverage regardless of whether he converts his own.

Completing the life insurance conversion form

The employee fills in his or her personal information in the section "To Be Completed by Member" of the [conversion form](#). The conversion form will not be accepted without the employee's signature and the first premium payment. You will complete the conversion form section: "To Be Completed By Designated Agent"

Portability (porting life insurance)

When leaving KPERS-covered employment, members have the option to port their term life insurance coverage by completing [The Standard Life Portability Application](#). You do not need to sign the form.

- Portability allows employees to continue part or all of their current basic and optional group life insurance coverage as term insurance.
- Employees can port any spousal coverage if they also port their own coverage.
- Portable group term life insurance provides a more limited benefit than whole-life insurance.
- The cost is generally less expensive.
- Employees must "port" their coverage within: – (Basic) 60 days from the last day of the pay period in which the employee goes off payroll. – (Optional) 60 days from the last day of the month in which the premium was paid.

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- All employees who are under age 80 may port their coverage.
- Employees do not have to provide proof of good health.
- Employees are not eligible to port coverage if they were not actively at work on their last day due sickness or injury. To continue, these employees must convert coverage.
- The coverage reduces to 65% at age 65.
- Coverage ends at age 80.
- Premiums increase as the employee gets older.

Member Contributions Interest

A **vested employee** who leaves a KPERS-covered position before retirement has two options:

1. Leave contributions in KPERS, earning interest, and then receive a monthly retirement benefit when eligible.
2. Withdraw contributions and interest, using the Application for Withdrawal of Contributions form ([KPERS-13](#)). Employees must wait 31 days after ending employment to withdraw.

All non-vested employees who leave covered positions must withdraw contributions and interest within five years. KPERS 1 and KPERS 2 employee contributions stop earning interest after five years, and KPERS 3 contributions stop earning interest after two years.

Employer contributions are part of the KPERS trust fund and are not credited to member accounts.

Remember: A non-vested employee who moves from a covered position to a non-covered position (same employer) can no longer contribute to KPERS, but cannot withdraw his/her KPERS contributions. The IRS does not consider this a “distributable event.” His or her contributions will continue to earn interest while the employee is in the non-covered position at your employer.

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An Ounce of Prevention

Common Problems	Prevention
A newly retired member is not receiving a monthly retirement benefit.	<p>When an employee retires, enter an end date and select "retirement" as the reason code.</p> <p>Complete the retirement certification. KPERS will put it on your EWP To-Do list to help you remember.</p>
The KPERS system cannot determine a member's tier status.	This problem can be avoided by always submitting end dates and reason codes when employees leave covered employment.
A person working in a non-covered position is incorrectly enrolled as a KPERS member.	<p>When an employee leaves a covered position and takes a non-covered position with the same employer, make sure to submit an end date and select "noncovered" as the reason code.</p> <p>Never enroll an employee in KPERS if he or she is working in a non-covered position.</p>

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