



TRSL UPDATE

Comprehensive Employer Training



March 2017



Agenda

- TRSL at a glance - FY 2016 valuation
- Where we are today
- 2017 Regular Session
- Why register for MEMBER ACCESS?
- 2017 TRSL Board of Trustees Elections



TRSL at a glance

	FY 2016	FY 2015	FY 2014
Active members	84,068	83,602	82,886
Retirees & beneficiaries	75,830	75,259	73,195
DROP participants	2,504	2,283	2,291
Total benefits	\$2.05 bln.	\$2.01 bln.	\$1.87 bln.



TRSL at a glance

	FY 2016	FY 2015	FY 2014
Actuarial return	6.67%	11.26%	13.14%
DROP interest rate <i>(eligible before Jan. 1, 2004)</i>	6.17%	10.76%	12.64%
DROP interest rate <i>(eligible on/after Jan. 1, 2004)</i>	0.0595%	0.00%	0.00%
Funded ratio	62.4%	60.9%	57.4%
Unfunded accrued liability (UAL)	\$11.0 bln.	\$11.1 bln.	\$11.9 bln.

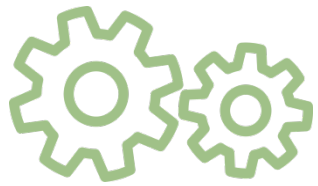


TRSL at a glance

	FY 2016	FY 2015	FY 2014
Net assets	\$17.5 bln.	\$17.9 bln.	17.9 bln.
Investment return <i>(gross of fees)</i>	1.6%	3.1%	19.9%
30-year avg. actuarial return	8.35%	8.60%	8.60%

TRSL Investment Rankings (TUCS)

- Top 9th percentile among peers in a four-year ranking
- Top 11th percentile among peers in a seven-year ranking



TRSL at a glance

Employer Contribution Rates <i>(Regular Plan: K-12, non-higher education, and lab schools)</i>			
Fiscal Year	Normal Cost	Shared UAL	Total
2018*	4.36%	22.2%	26.6%
2017	4.31%	21.2%	25.5%
2016	4.35%	22.0%	26.3%

**Includes School Lunch Plans A & B*



TRSL at a glance

Employer Contribution Rates <i>(Optional Retirement Plan: K-12 and non-higher education)</i>			
Fiscal Year	Transfer Amount	Shared UAL	Total
2018	6.2%	22.2%	28.4%
2017	6.2%	21.2%	27.4%
2016	6.2%	22.0%	28.2%



TRSL at a glance

Employer Contribution Rates (Regular Plan: Higher Education)			
Fiscal Year	Normal Cost	Shared UAL	Total
2018	3.22%	22.2%	25.4%
2017	3.22%	21.2%	24.4%
2016	3.32%	22.0%	25.3%



TRSL at a glance

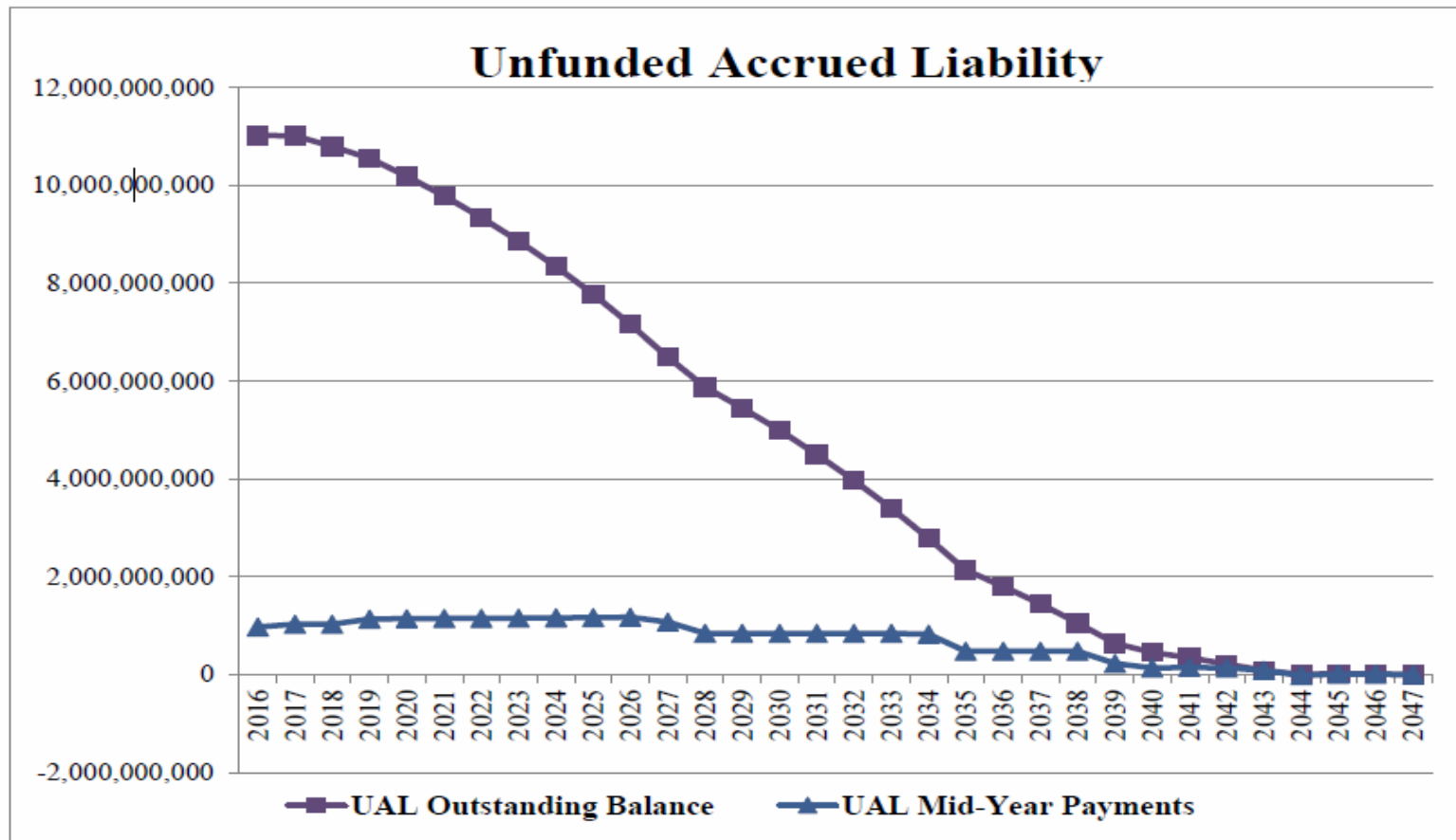
FY 2017-18 Employer Contribution Rates (Optional Retirement Plan: Higher Education, including lab schools)			
System	Transfer Amount	Shared UAL	Total
Regents	5.9459%	22.2%	28.1%
LSU	5.9459%	22.2%	28.1%
SU	5.945975%	22.2%	28.1%
UL	TBD	22.2%	TBD
LCTCS	5.945975%	22.2%	28.1%

Where we are today



- Through 2016, pension reforms are projected to save the state more than \$5 billion.
- Key reform measures in 2009 and 2014 dedicate more excess investment earnings to the UAL.
- UAL payments are now applied to principal and interest.
- Efficiencies in administration continue, with administrative costs making up less than 1% of TRSL expenses.

Where we are today



There is no longer a back-load UAL payment schedule. Now, UAL payments are more level, and are being applied to principal and interest.



2017 Legislative Sessions

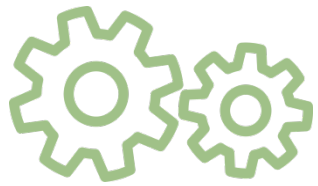
SPECIAL SESSION (Revenue)

- **Convened:** February 13
- **Adjourned:** February 22

REGULAR SESSION

- **To convene:** April 10
- **To adjourn:** June 8





2017 Regular Legislative Session

MERGER:

- **Senate Bill 11 (Peacock)**
 - » Provides for the incorporation of LSERS into TRSL
 - » Would re-designate LSERS as a Plan (Louisiana School Employees' Retirement Plan – LSERP)
 - » TRSL would oversee the teachers' plan and the school employees' plan
 - » Transition to occur over the next two years



2017 Regular Legislative Session

RETURN TO WORK:

- **House Bill 4 (Miguez):** Adds “school nurses” to the list of retirees who can return to work and receive retirement benefits, subject to 25% earnings limit.
- **House Bill 31 (Hoffmann):** Adds “school psychologists” to the list of critical shortage positions in which a retiree can return to work without reduction of benefits.

CORRECTION OF ERRORS:

- **SB 8 (Peacock):** Addresses the correction of membership and enrollment errors in state and statewide retirement systems.



2017 Regular Legislative Session

BOARD MEMBERSHIP:

- **HB 33 (Pearson)**
 - » Returns the chairman of the House Retirement Committee as the ex officio member of the state and statewide retirement system boards, effective after the 2020 Legislative Session.
 - » Clarifies provisions related to legislative staff's participation in executive sessions of retirement system boards.



MEMBER ACCESS

There is no better time than TODAY
to prepare for a bright TOMORROW

Shed some light
on your future...



... with secure, online Member Access

HELP US HELP YOU!

With MEMBER ACCESS, your employees can get many retirement questions answered online—saving you time and resources.

Encourage them to sign up at
www.TRSL.org/memberaccess!



MEMBER ACCESS

Why should your employees register for MEMBER ACCESS?

- Get convenient & secure access to their personal TRSL retirement account information
- View their years of service, contributions & sick leave
- Find out when they can retire
- Estimate retirement benefits with our online calculator
- View their beneficiary information
- Update certain information (address, email, name)
- Receive important TRSL communications



2017 Board of Trustees Elections

UPCOMING FALL ELECTIONS:

- **District 1 (Special election):** for actively working members employed in Ascension, Jefferson, Plaquemines, St. Bernard, St. Charles, St. James, and St. John parishes
- **School Food Service Personnel:** for actively working members paid with school food service funds
- **Superintendents (Special Election):** for actively working members employed as parish/city superintendents of public schools



2017 Board of Trustees Elections

ELECTION



KEY DATES:

- Feb 23: Qualifying began
- Apr 28: Qualifying deadline
- Aug 11: Voting begins
- Sept 12: Voting ends



2017 Board of Trustees Elections

ELECTION



IMPORTANT!

- Voting information is sent to the member's home mailing address on file with TRSL.
- It is important TRSL has each member's current contact information—email and mailing address.
- Members can update their contact information with MEMBER ACCESS.



QUESTIONS?



Eligibility and Enrollments

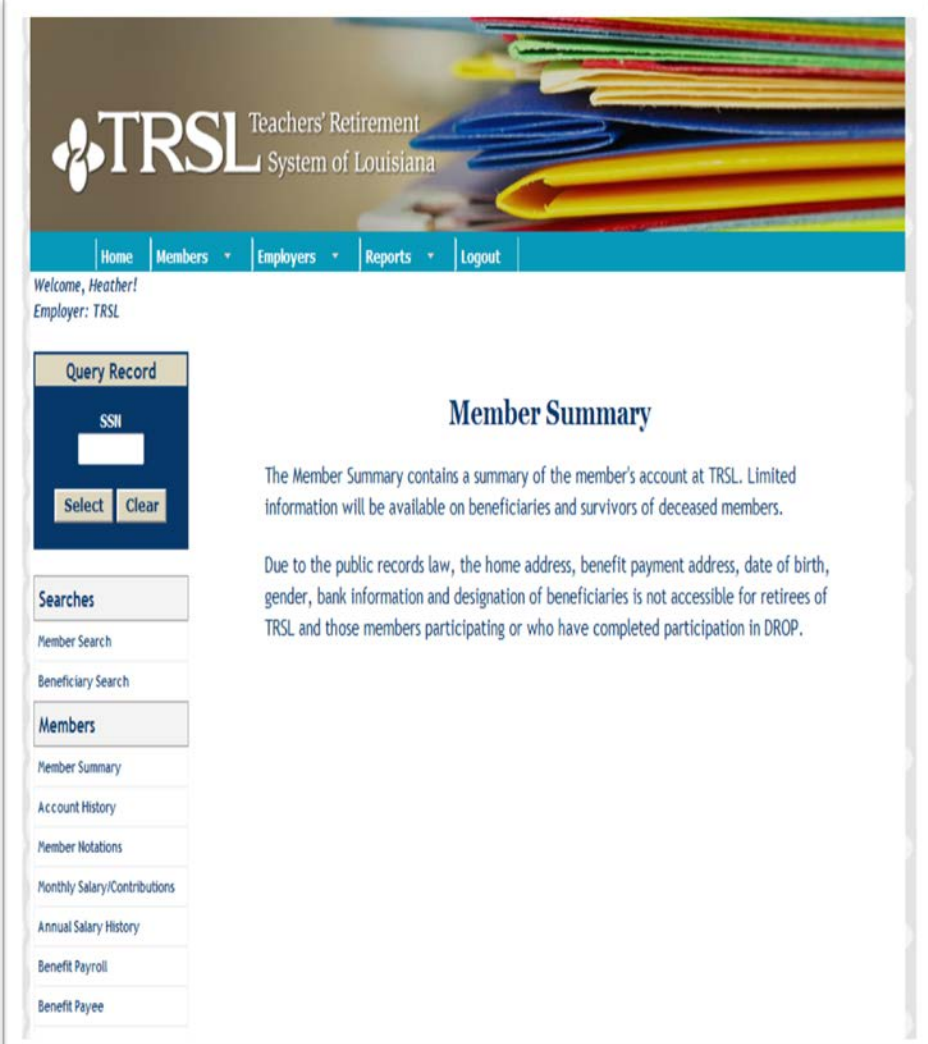
Comprehensive Employer Training March 2017

What you need to know...

- What positions are eligible for TRSL membership?
- Dual employment: Are members working two jobs covered by different systems?
- The enrollment process:
 - » Employer/Membership Information Site (EMIS)
 - » Forms
- Is the member's job covered by another system?
- Wrap-up

Check the member's social security number!

- To save time, check the member's social security number in EMIS for all new hires.
- This helps determine if the member is eligible for membership in TRSL.



The screenshot displays the TRSL (Teachers' Retirement System of Louisiana) website. The header features the TRSL logo and navigation links: Home, Members, Employers, Reports, and Logout. A welcome message for Heather is shown. The main content area is titled "Member Summary" and includes a "Query Record" section with an SSN input field and "Select" and "Clear" buttons. Below this is a "Searches" section with links for Member Search and Beneficiary Search. A "Members" section lists various options: Member Summary, Account History, Member Notations, Monthly Salary/Contributions, Annual Salary History, Benefit Payroll, and Benefit Payee. The Member Summary text states: "The Member Summary contains a summary of the member's account at TRSL. Limited information will be available on beneficiaries and survivors of deceased members. Due to the public records law, the home address, benefit payment address, date of birth, gender, bank information and designation of beneficiaries is not accessible for retirees of TRSL and those members participating or who have completed participation in DROP."

Definition of teacher

- Eligible positions include:
 - » K-12 employees (excludes school bus drivers/aides/monitors and maintenance employees)
 - » Speech therapists
 - » Administrative staff
 - » School food service employees
 - » Unclassified employees at colleges/universities, except ORP members
 - » J-1 Visa holders (exchange visitor program)

What if the member works two different positions?

- Louisiana law states that individuals must contribute to the public retirement systems for which they are eligible based on their public employment if they have more than one eligible employment.
 - » Example: A teacher's aide works 20.25 hours per week, contributing to TRSL plus works 20.25 hours per week as a school bus aide, which requires contributions to LSERS.

To use Enrollments in EMIS:

TRSL Teachers' Retirement System of Louisiana
8401 United Plaza Blvd, Ste 300 • Baton Rouge, LA 70809-7017
PO Box 94123 • Baton Rouge, LA 70804-9123
Telephone: (225) 925-6446
www.trsl.org

Form 1 (02/15)
EO-1
Employer number
OK to Image

If submitting multiple forms, please complete: Page of

Authorized Contacts **Submit original form no fax copies accepted**

Print in ink or type all entries except signatures. Designate personnel who will be responsible for certifying and accessing data. The contact must provide an email address to access the TRSL database. **Notify TRSL if a contact changes so that unauthorized personnel will not have access to TRSL records.** The designated employee(s) should be familiar with the accuracy of the data as the employer will be responsible, under the provisions of LSA-R.S. 11:888(B) (C), for any errors that result from incorrect certifications. Personnel will receive communication such as email messages and Employer eNews Updates.

Access to TRSL member information is governed by the provisions of LSA-R.S. 44:1 et seq. Information on TRSL DROP participants and retirees is more specifically governed by LSA-R.S. 44:16 A and B. Any distribution or other use of this information in violation of these statutory provisions will be the sole responsibility of the employer.

Name of Employer
PO Box/Street Address
City, State, 9-Digit Zip
Telephone Number (with area code) Fax Number (with area code) Agency Website Address

1. Name of Designated Personnel Email Address (required)
Title Telephone Number (with area code)

Authorized Signature? NOTE: If no is checked, inquiry is the only access right allowed.
☐ Yes ☐ No

Check desired access rights from the following:
☐ Inquiry ☐ Enrollments ☐ Sick/annual leave update corrections
☐ Prior year certifications/corrections ☐ Terminations ☐ Agency Certification (Form 118)
☐ Retiree insurance deduction ☐ File submission ☐ Salary report (only for employers with no more than 25 employees)
☐ Home address update ☐ Contribution correction ☐ ORP salary report (only for employers with no more than 25 employees)

Authorized Signature (use only if "yes" box checked) Date Signed (mm-dd-yyyy) If replacing or deleting a previous designee, provide name to be deleted

2. Name of Designated Personnel Email Address (required)
Title Telephone Number (with area code)

Authorized Signature? NOTE: If no is checked, inquiry is the only access right allowed.
☐ Yes ☐ No

Check desired access rights from the following:
☐ Inquiry ☐ Enrollments ☐ Sick/annual leave update corrections
☐ Prior year certifications/corrections ☐ Terminations ☐ Agency Certification (Form 118)
☐ Retiree insurance deduction ☐ File submission ☐ Salary report (only for employers with no more than 25 employees)
☐ Home address update ☐ Contribution correction ☐ ORP salary report (only for employers with no more than 25 employees)

Authorized Signature (use only if "yes" box checked) Date Signed (mm-dd-yyyy) If replacing or deleting a previous designee, provide name to be deleted

- The staff member must be authorized to perform enrollment function (ENR).
- This is granted on *Authorized Contacts* (Form 1).
- This is not available to state agencies.

To use Enrollments in EMIS:

Once you have determined the employee meets eligibility for TRSL:

- » **Active member:** Enroll individual within 60 days of employment.
- » **Rehired retiree:** Enroll individual within 30 days of re-employment.

Who would be considered an active member?

- New employees who meet eligibility requirements
- Temporary employees employed longer than two years
- Part-time employees who work more than 20 hours per week
- Part-time employees who work fewer than 20 hours per week (if the employee has 10 years of service credit or is a classroom teacher with five years of service credit)
- Newly hired DROP members (changing employers)

Enrolling active members in EMIS (member not known to TRSL)

Original Retirement Plan:

Individuals eligible for membership in a state public retirement system before January 1, 2011.

2011 Retirement Plan:

Individuals eligible for membership in a state public retirement system between January 1, 2011 and June 30, 2015.

2015 Retirement Plan:

Individuals eligible for membership in a state public retirement system on or after July 1, 2015.

Enter Enrollment Information Below	
System:	4
Employer ID:	
Employer Type:	Primary
<i>Primary - Employed on full-time or part-time basis. If part-time, member works everyday at partial pay.</i>	
<i>Secondary - Part-Time/Temporary employment. Member works full-time with another TRSL employer and will receive zero service credit.</i>	
First Name:	
Middle Initial:	
Last Name:	
Suffix:	
Date of Birth:	
Enrollment Date:	
Contract Months:	9
Type:	Full Time
Part Time % Effort:	00
Gender:	Male
Address:	
City:	
State:	LA
Zip:	
Submit	

Enrolling active members in EMIS (member is known to TRSL)

When the member is already in TRSL's system, there is less data to enter.

Enrollments

SSN:

Date of Birth:

Name:

Instructions for Enrolling Existing Members:
1. Complete all required fields and click 'Submit'.

System	Status	Status Code	Status Date
4	ACTIVE	(A)	

Employer ID	Employer Name	System	Start Date	End Date
		4		99/99/9999

Enter Enrollment Information Below

System:

Employer ID:

Employer Type:

Primary - Employed on full-time or part-time basis. If part-time, member works everyday at partial pay.

Secondary - Part-Time/Temporary employment. Member works full-time with another TRSL employer and will receive zero service credit.

Enrollment Date:

Contract Months:

Type: Part Time % Effort

Gender (update gender if needed):

Address:

City:

State:

Zip Code:

Submit

You must complete the Employee Attestation section.

- Have the member complete *Forfeiture of Retirement Benefits - Attestation of Understanding* (Form 2FRB)
- Keep this form for your records.

Example of Forfeiture of Benefits – Employee Attestation section

Enter Enrollment Information Below	
System:	4
Employer ID:	0071
Employer Type:	Primary
<i>Primary - Employed on full-time or part-time basis. If part-time, member works everyday at partial pay.</i>	
<i>Secondary - Part-Time/Temporary employment. Member works full-time with another TRSL employer and will receive zero service credit.</i>	
Enrollment Date (mm/dd/yyyy):	02/01/2013
Contract Months:	9
Type:	Full Time <input type="checkbox"/> Part Time % Effort: 00
Gender (update gender if needed):	Male
Address:	
City:	
State:	
Zip Code:	
Forfeiture of Benefits - Employee Attestation	
<i>Please respond to the following questions.</i>	
1. Through his or her employment, was the individual first eligible for membership in a public retirement system <u>on or after</u> January 1, 2013?	<input type="radio"/> Yes <input type="radio"/> No
2. For individuals who were first eligible for membership in a public retirement system <u>prior to</u> January 1, 2013, and terminated service before this date. Has the individual been re-employed in a position <u>on or after</u> January 1, 2013, which would again make him or her eligible for public retirement membership?	<input type="radio"/> Yes <input type="radio"/> No
3. Is the individual eligible for membership in a public retirement system by assuming an elected office <u>on or after</u> January 1, 2013, or by virtue of previous public service?	<input type="radio"/> Yes <input type="radio"/> No
<input type="button" value="Submit"/>	

Employee Attestation section

Forfeiture of Benefits - Employee Attestation	
<i>Please respond to the following questions.</i>	
1. Through his or her employment, was the individual first eligible for membership in a public retirement system <u>on or after</u> January 1, 2013?	<input checked="" type="radio"/> Yes <input type="radio"/> No
2. For individuals who were first eligible for membership in a public retirement system <u>prior to</u> January 1, 2013, and terminated service before this date. Has the individual been re-employed in a position <u>on or after</u> January 1, 2013, which would again make him or her eligible for public retirement membership?	<input type="radio"/> Yes <input checked="" type="radio"/> No
3. Is the individual eligible for membership in a public retirement system by assuming an elected office <u>on or after</u> January 1, 2013, or by virtue of previous public service?	<input type="radio"/> Yes <input checked="" type="radio"/> No
Select one of the following verification statements	
<input type="radio"/> Form 2FRB signed by employee. I hereby certify that this employee has received and executed <i>Forfeiture of Retirement Benefits - Attestation of Understanding</i> (Form 2FRB), and that this form will be permanently maintained in the personnel records of this employer.	
<input type="radio"/> Form 2FRB not signed by employee. State law, La. R.S. 11:293 requires that this employee receive and execute <i>Forfeiture of Retirement Benefits - Attestation of Understanding</i> (Form 2FRB). The enrollment of this employee cannot be completed until Form 2FRB is properly executed in compliance with state law.	

Submit

Individuals may be subject to the forfeiture of retirement benefits if convicted of a “public corruption crime.”



Teachers' Retirement System of Louisiana
8401 United Plaza Blvd, Ste 300 • Baton Rouge, LA 70809-7017
P.O. Box 94123 • Baton Rouge, LA 70804-9123
Telephone: (225) 925-6446 • Fax: (225) 925-4779
www.trsl.org

Form 2FRB (12/12)
00-2FRB

Forfeiture of Retirement Benefits – Attestation of Understanding

All individuals employed on or after January 1, 2013 are required to read and sign this attestation form.

La. R.S. 11:293 provides for the forfeiture of retirement benefits by a public employee or elected official (hired or beginning service on or after January 1, 2013) convicted of a “public corruption crime.” This law defines “public corruption crime” as a state or federal felony committed on or after January 1, 2013, in which the sentencing judge finds that the public servant acted willfully and in the course and scope of his official capacity and that any of the following apply:

1. The public servant realized or attempted to realize a financial gain for himself or for a third party;
2. The public servant committed any criminal sexual act with or upon the person of a minor, and there was a direct association between the public servant and the minor related to the public servant's employment.

The statutory text of La. R.S. 11:293, setting forth the provisions of law governing forfeiture of benefits, is below.

Section 1 — Member Information

Name: Last, first, MI, suffix (e.g., Jr., etc.)

Social Security number

Section 2 — La. R.S. 11:293. Forfeiture of retirement benefits; public corruption crimes

A. As used in this Section, the following words or phrases shall have the following meanings:

- (1) “Conviction” or “convicted” means a criminal conviction, guilty plea, or plea of nolo contendere that is final, and all appellate review of the original trial court proceedings is exhausted.
- (2) “Public corruption crime” means a state or federal felony committed on or after January 1, 2013, in which the sentencing judge finds the public servant acted willfully and in the course and scope of his official capacity and the evidence establishes either of the following:
 - (a) The public servant realized or attempted to realize a financial profit or a financial gain for himself or for a third party.
 - (b) The public servant committed any criminal sexual act with or upon the person of a minor, and there was a direct association between the public servant and the minor related to the public servant's employment.
- (3) “Public retirement system” means any state, statewide, or any local public retirement system, plan, or fund.
- (4) “Public servant” means a public employee or an elected official as defined in R.S. 42:1102 who is a member, former member, deferred retirement option plan participant, or retiree under the provisions of any public retirement system and who meets any of the following criteria:
 - (a) His first employment making him eligible for membership in a public retirement system began on or after January 1, 2013.
 - (b) He was employed in a position making him eligible for membership in a public retirement system prior to January 1, 2013, but he terminated his service prior to that date and is reemployed in such a position on or after that date.
 - (c) He assumes an elective office on or after January 1, 2013, and by virtue of that service or previous public service he is eligible for membership in a public retirement system.

B.(1) Following the conviction of a public corruption crime, the sentencing court shall determine if the conviction warrants forfeiture as provided in this Subsection or garnishment as provided in R.S. 11:292. In order to determine the appropriate remedy the sentencing court shall review the following factors:

- (a) The nature of the offense.
- (b) The prior service of the public servant and the appropriateness of any mitigating factors.

(2)(a) If the court determines that forfeiture is appropriate, the court may order the forfeiture of the public servant's right to receive any benefit or payment of any kind under this Title except a return of the amount contributed by the public servant to the retirement system without interest, subject to Subparagraph (b) of this Paragraph.

Form 2FRB (12/12)
00-2FRB

(b) If the court orders the public servant to make restitution to the state or any political subdivision of the state for monetary loss incurred as a result of the public corruption crime for which he is convicted, the court may order restitution to be paid from the amount contributed by the public servant to the retirement system.

(c) Subject to the requirements of Paragraph (3) of this Subsection, the court may award to the member's spouse, dependent, or former spouse, as an alternate payee, some or all of the amount that, but for the order of forfeiture under Subparagraph (a) of this Paragraph, may otherwise be payable. Upon order of the court, the retirement system shall provide information concerning the member's membership that the court considers relevant to the determination of the amount of an award under this Subparagraph. The system shall also calculate the spousal share of the public servant's benefit for the sentencing court in accordance with existing community property law. Any dependent's share shall be calculated in the same manner as a spousal share. In determining the award, the court shall consider the totality of the circumstances, including but not limited to:

- (i) The role, if any, of the member's spouse, dependent, or former spouse in connection with the crime.
- (ii) The degree of knowledge, if any, possessed by the member's spouse, dependent, or former spouse in connection with the crime.

(3) An award ordered under Subparagraph (2)(c) of this Subsection may not require the retirement system to:

- (a) Provide a type or form of benefit or an option not otherwise provided by the retirement system.
- (b) Provide increased benefits determined on the basis of actuarial value.
- (c) Take an action contrary to the system's governing laws or plan provisions other than the direct payment of the benefit awarded to the spouse, dependent, or former spouse.
- (4) All of the convicted public servant's service credit attributable to employer contributions and interest on those contributions that are not otherwise assigned pursuant to Subparagraph (2)(c) of this Subsection shall be forfeited, and any dollar amount of such employer contributions and interest, together with any funds in the individual's deferred retirement option plan account, shall be applied to reducing the balance of the unfunded accrued liability of the system in a manner determined by the system's board of trustees. If the system has no unfunded accrued liability, the employer contributions and interest shall revert to the system's trust.

C. Notwithstanding the provisions of Subsection B of this Section, survivor benefits being received by the surviving unmarried spouse, the surviving minor child, or the surviving physically or mentally handicapped child who is entitled to a survivor benefit of a deceased public servant convicted of a public corruption crime shall be based solely on the amount of the public servant's benefit forfeited to the retirement system and shall not be based on any amount remitted to the public servant.

D. No provision of this Section shall impinge on any judicially recognized community property interest of a current or former spouse.

E. Each public retirement system shall create an attestation form explaining the provisions of this Section and shall provide such attestation form to each employing agency. Each employing agency shall provide every public servant with such attestation form and such public servant shall be required to sign the form indicating that he has read it and understands the contents thereof.

F.(1) A parish prosecutor shall inform the secretary of the Department of Public Safety and Corrections in writing when a conviction for a state public corruption crime is entered against a person who the prosecutor knows, or has reason to believe, is a member of a public retirement system and who is subject to the provisions of this Section. The secretary shall compile such information and transmit it to the appropriate public retirement system.

(2) The secretary of state, upon being notified by a United States attorney of a felony conviction for a federal public corruption crime, whether or not such conviction qualifies as a conviction as defined by this Section, shall promptly transmit to each public retirement system information pertaining to such conviction.

G. The provisions of this Section shall apply only to benefits earned on or after January 1, 2013.

Section 3 — Attestation

I, _____, have read this form,

Forfeiture of Retirement Benefits – Attestation of Understanding, and understand its contents.

Signature

Date (month/day/yr)


Must be signed by all new hires subject to the law and kept in their personnel file.

Most Louisiana public employees cannot contribute to Social Security for their public jobs.

Therefore, these employees are subject to the following provisions:

- Government Pension Offset (GPO)
- Windfall Elimination Provision (WEP)

Forward form to TRSL.

 Teachers' Retirement System of Louisiana 8401 United Plaza Blvd, Ste 300 • Baton Rouge, LA 70809-7017 PO Box 94123 • Baton Rouge, LA 70804-9123 Telephone: (225) 925-6446 • Fax: (225) 925-4779 www.trsl.org		Form 25S (10/14) 00-25S (Form SSA-1945)		
Statement Concerning Your Employment in a Job Not Covered by Social Security				
Employee Name	Employee SS# <input type="text"/>			
Employer Name	Employer ID# <input type="text"/>			
<p>Your earnings from this job are not covered under Social Security. When you retire, or if you become disabled, you may receive a pension based on earnings from this job. If you do, and you are also entitled to a benefit from Social Security based on either your own work or the work of your husband or wife, or former husband or wife, your pension may affect the amount of the Social Security benefit you receive. Your Medicare benefits, however, will not be affected. Under the Social Security law, there are two ways your Social Security benefit amount may be affected.</p> <p>Windfall Elimination Provision (WEP)</p> <p>Under the Windfall Elimination Provision, your Social Security retirement or disability benefit is figured using a modified formula when you are also entitled to a pension from a job where you did not pay Social Security tax. As a result, you will receive a lower Social Security benefit than if you were not entitled to a pension from this job. For example, if you are age 62 in 2005, the maximum monthly reduction in your Social Security benefit as a result of this provision is \$313.50. This amount is updated annually. This provision reduces, but does not totally eliminate, your Social Security benefit. For additional information, please refer to the Social Security publication, "Windfall Elimination Provision."</p> <p>Government Pension Offset (GPO)</p> <p>Under the Government Pension Offset, any Social Security spouse or widow(er) benefit to which you become entitled will be offset if you also receive a federal, state, or local government pension based on work where you did not pay Social Security tax. The offset reduces the amount of your Social Security spouse or widow(er) benefit by two-thirds of the amount of your pension.</p> <p>For example, if you get a monthly pension of \$600 based on earnings that are not covered under Social Security, two-thirds of that amount, \$400, is used to offset your Social Security spouse or widow(er) benefit. If you are eligible for a \$500 widow(er) benefit, you will receive \$100 per month from Social Security, \$500 - \$400 = \$100. Even if your pension is high enough to totally offset your spouse or widow(er) Social Security benefit, you are still eligible for Medicare at age 65. For additional information, please refer to the Social Security publication, "Government Pension Offset."</p> <p>For more information</p> <p>Social Security publications and additional information, including information about exceptions to each provision, are available at www.socialsecurity.gov. You may also call toll free 1-800-772-1213, or, for the deaf or hard of hearing, call the TTY number 1-800-325-0778, or contact your local Social Security office.</p> <p>I certify that I have received TRSL Form 25S (Form SSA-1945) that contains information about the possible effects of the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO) on my potential future Social Security benefits.</p> <table border="1"><tr><td>Signature of Employee ▶</td><td>Date (mm-dd-yyyy) <input type="text"/></td></tr></table>			Signature of Employee ▶	Date (mm-dd-yyyy) <input type="text"/>
Signature of Employee ▶	Date (mm-dd-yyyy) <input type="text"/>			
Form SSA-1945 (11-2004)				

TRSL notifies the member that he/she has been enrolled.

This member is in TRSL's
Original Retirement
Plan.



www.trsl.org
225.925.6446
225.925.6366
web.master@trsl.org
Post Office Box 94123
Baton Rouge LA 70804-9123

September 22, 2010

Member Name
Address 1
Address 2
Address 3
City, State, ZIP

ID No: 9999

Dear Member:

Welcome to the Teachers' Retirement System of Louisiana (TRSL), the state's largest public retirement system. Your employer, NUNEZ COMMUNITY, submitted your enrollment to TRSL effective 01/01/2011.

Please take a moment to read the attached sheet containing important information for newly hired public employees. Effective January 1, 2011, individuals who choose public employment will fall under the retirement provisions contained in Act 992 passed in the 2010 legislative session. Act 992 creates a new tier of retirement benefits for individuals whose first employment makes them eligible for membership in TRSL or one of the other state retirement systems (State Employees, School Employees, or State Police) on or after January 1, 2011.

Our records indicate you were a member of TRSL prior to January 1, 2011. As such, you fall under the retirement eligibility provisions applicable to membership prior to this date (see attached for detailed information).

If you have contributed to other Louisiana public retirement systems, you may be eligible to retain your membership in that system or transfer your contributions and service credit to TRSL. If you were previously a member of TRSL and withdrew your contributions, you are eligible to restore your service credit by repaying the withdrawn contributions, plus interest.

We encourage you to visit our website at www.trsl.org where you will find additional information about your membership in TRSL. We also ask that you check out the *TRSL Member Handbook* and *Your New TRSL Membership* brochure located under the Publications link. We find that information in these publications answers many questions new members have.

You can also view your personal retirement information online through TRSL's easy and secure Member Access system. To obtain a user ID and password, visit our website at www.trsl.org, click on the Member Access Login link at the top right of the screen, and follow the easy instructions. After completing a one-time registration, your personal identification number (PIN) will be mailed to the address TRSL has on file for you within one to two business days. With this PIN, you will be able to create your user ID and password, and begin enjoying the convenience of online access 24 hours a day, seven days a week.


If you have specific questions concerning your membership in TRSL, please contact us at 225-925-6446 or toll free (outside the Baton Rouge calling area) at 1-877-ASK-TRSL (1-877-275-8775).

Sincerely,
Teachers Retirement System of Louisiana

TRSL notifies the member that he/she has been enrolled.

This member was not known to TRSL. Therefore, we must determine which plan the member will be in:

- Original Retirement Plan,
- 2011 Retirement Plan, or
- 2015 Retirement plan


Teachers' Retirement System of Louisiana

July 1, 2015

Member Name
Address 1
Address 2
Address 3
City, State, Zip

ID No: 9999

Dear Member:

Welcome to the Teachers' Retirement System of Louisiana (TRSL), the state's largest public retirement system. Your employer, NUNEZ COMMUNITY, submitted your enrollment to TRSL effective 07/15/15.

Effective July 1, 2015, individuals who choose public employment will fall under the retirement provision contained in Act 226 of the 2014 legislative session. Act 226 created a new tier of retirement benefits for individuals whose first employment makes them eligible for membership in TRSL or one of the other state retirement systems on or after July 1, 2015. Our records indicate you were not a member of TRSL prior to July 1, 2015; therefore, you are enrolled under the retirement provisions provided in Act 226.

If you were a member of one of the state retirement systems, i.e. Teachers' Retirement System of Louisiana, Louisiana State Employees Retirement System, School Employees Retirement System or the State Police Retirement System, prior to January 1, 2011 or between January 1, 2011 and June 30, 2015, we need to verify your prior state system membership to determine the retirement tier you must be enrolled in. To begin the process, please visit our website at www.trsl.org and complete the *Certification of Prior Membership in State System* (Form 2C) and forward it to the applicable retirement system(s) for verification. Once confirmation is received from the other system(s), we will notify you, in writing, as to which retirement provisions apply to your membership. If prior state system membership cannot be confirmed, you will remain under the plan provisions provided in Act 226.

If you have contributed to other Louisiana public retirement systems, you may be eligible to retain your membership in that system or transfer your contributions and service credit to TRSL. If you were previously a member of TRSL and withdrew your contributions, you are eligible to restore your service credit by repaying the withdrawn contributions, plus interest.

We encourage you to visit our website at www.trsl.org where you will find additional information about your membership in TRSL. We also ask that you check out the *TRSL Member Handbook* and *Your New TRSL Membership* brochure located under the Publications link. We find that information in these publications answers many questions new members have.

You can also view your personal retirement information online through TRSL's easy and secure Member Access system. To create a user ID and password, visit our website at www.trsl.org, click on the Member Access Login link at the top right of the screen, and follow the easy instructions.

If you have specific questions concerning your membership in TRSL, please contact us at 225-925-6446 or toll free (outside the Baton Rouge calling area) at 1-877-ASK-TRSL (1-877-275-8775).

Sincerely,
Teachers' Retirement System of Louisiana

Toll-Free: 1-877-ASK-TRSL | TDD: 225-925-3653
Teachers' Retirement System of Louisiana is an equal opportunity employer and complies with Americans with Disabilities Act.

Certification of Membership in State System

- This form is used to determine what plan a member falls under.
- The employee will forward the form to the appropriate retirement system for certification of service.
- That system will then return the form to TRSL.

Form 2C (3/15)
00-2C

TRSL Teachers' Retirement System of Louisiana
8401 United Plaza Blvd, Ste 300 • Baton Rouge, LA 70809-7017
PO Box 94123 • Baton Rouge, LA 70804-9123
Telephone: (225) 925-6446 • Fax: (225) 925-4779
www.trsl.org

Certification of Membership in State System

Important: Complete the entire form. Follow the specific instructions for each section. All dates should be in mm/dd/yyyy format.

Information on this form will be used to establish your TRSL benefit structure. This form will **not** be used to initiate a transfer or reciprocal recognition of service with any other retirement systems to combine any other service you may have with your TRSL service. If you are interested in combining all of your service into TRSL, please refer to our brochure *Purchases and Transfers of Service Credit*, which is available on our website at www.trsl.org.

Section 1 — Member Information

Name: Last, first, MI, suffix (jr, II, etc.) Today's date
 Street / P.O. Box mm/dd/yyyy
 City, state, zip Social Security number
 Daytime telephone () - () - () - - -
 Evening telephone () - () Date of birth
 Email address mm/dd/yyyy
 Current Employer

Section 2 — Instructions

If you were a member of one of the state systems listed below prior to January 1, 2011, OR between January 1, 2011, and June 30, 2015, select the system in which you were a member, provide additional information to assist the other system in identifying your records, and mail this form to the system selected.

☐ Teachers' Retirement System of Louisiana
PO Box 94123, Baton Rouge, LA 70804-9123

☐ Louisiana School Employees' Retirement System
PO Box 44516, Baton Rouge, LA 70804-4516

☐ Louisiana State Employees' Retirement System
PO Box 44213, Baton Rouge, LA 70804-4213

☐ State Police Pension and Retirement System
9224 Jefferson Hwy, Baton Rouge, LA 70809

Additional Information (such as position held; approximate dates; name, if different than Section 1; etc.)

Section 3 of this form must be certified by the state system in which you were previously a member.

Section 3 — Certification of prior state service (to be completed by the state system)

I certify that this employee was a member of the following state system during the time period selected below:
SELECT ONE: ☐ prior to January 1, 2011 ☐ between January 1, 2011, and June 30, 2015 ☐ after June 30, 2015


Name of retirement system Enrollment begin date(s)
 Name of authorized representative mm/dd/yyyy
 Title Enrollment end date(s)
 Daytime telephone () - () - () mm/dd/yyyy
 Signature of authorized representative Date signed (mm/dd/yyyy)

Retirement System: Please send this form to TRSL after certifying.

For state agencies...

- This form is used to complete the employee's enrollment in TRSL.
- TRSL will process the enrollment.

Form 2 (02/15)
00-2



Teachers' Retirement System of Louisiana
 8401 United Plaza Blvd, Ste 300 • Baton Rouge, LA 70809-7017
 PO Box 94123 • Baton Rouge, LA 70804-9123
 Telephone: (225) 925-6446 • Fax: (225) 925-4779
 www.trsl.org • web.master@trsl.org

Enrollment Application/Employment Notification

Print in ink or type all entries except signatures. This form is designed for multipurpose use and for automated data entry by the Teachers' Retirement System of Louisiana (TRSL).

Section 1 — To be completed by applicant

Name (Last, first, MI, middle Jr., Jr., etc.) _____

Street / P.O. Box _____ City, state, zip _____

Daytime telephone () _____ Evening telephone () _____ Email address _____

Are you a U.S. citizen? ☐ Yes ☐ No If not, what type of visa do you possess? _____

Social Security number _____
Attach copy of card

Date of birth / / -
mm-dd-yyyy

Sex: ☐ Male ☐ Female

Previous employment and membership information

1. Have you ever contributed to a Louisiana public retirement system? ☐ Yes ☐ No Name of system _____

2. Did you withdraw your contributions when you left previous employment? ☐ Yes ☐ No

3. Please indicate the position(s) you previously held:

Position	Years employed	Employer
Teacher, professor, instructor	From _____ To _____	_____
Custodian, school bus driver	From _____ To _____	_____
School food service worker	From _____ To _____	_____

4. If you withdrew retirement contributions before 1978, provide TRSL membership number if known: _____

5. If you contributed to another Louisiana public retirement system, do you wish to apply for reciprocal recognition of retirement credit between systems or actuarial transfer of funds and retirement credit to TRSL? ☐ Yes ☐ No

Applicant's signature (Do not print or type) _____ Date signed (mm-dd-yyyy) _____

Section 2 — To be completed by employer

Name of employer _____ Agency number _____

Name of school _____ Title of position _____

Employment Status

☐ Full-time ☐ Part-time ☐ Unclassified (if applicable) Full-time equals _____ hours per day.

Annual full-time earnings \$ _____ This employee will work _____ hours per week.

Date of employment / / -
mm-dd-yyyy

Applicant is being enrolled in: ☐ Regular Plan ☐ Plan B ☐ 9 months ☐ 10 months ☐ 11 months ☐ 12 months

For what percent of the first year will the applicant be employed? _____ %

Check the appropriate box for each category below:

☐ YES ☐ NO • He/she first employment making him eligible for membership in a Louisiana public retirement system began on or after January 1, 2013.

☐ YES ☐ NO • He/she was employed in a position eligible for membership in a Louisiana public retirement system prior to January 1, 2013, but he/she terminated service prior to January 1, 2013. Through re-employment on or after January 1, 2013, he/she is again eligible for membership in a Louisiana public retirement system.

☐ YES ☐ NO • He/she assumes an elective office on or after January 1, 2013, and by virtue of that service or previous public service, he/she is eligible for membership in a Louisiana public retirement system.

*** If the answer to all three questions above is NO, you do not have to complete the "Forfeiture of Benefits" section below.**

Forfeiture of Benefits - Employee Attestation (Check the appropriate box below whether or not the employee has signed Form 2FRB.)

☐ YES I hereby certify that this employee has received and executed TRSL's Forfeiture of Retirement Benefits - Attestation of Understanding (Form 2FRB), and that this form will be permanently maintained in the personnel records of this employer.

☐ NO State law, La. R.S. 11:293, requires that this employee receive and execute TRSL's Forfeiture of Retirement Benefits - Attestation of Understanding (Form 2FRB). The enrollment of this employee cannot be completed until Form 2FRB is properly executed in compliance with state law.

Signature of employer's authorized representative _____ Title _____ Date signed (mm-dd-yyyy) _____

Members can retain TRSL membership even if the job is covered by another retirement system?

TRSL members with at least five years of TRSL service credit, who become employed in a position eligible for membership in another statewide retirement system, can elect to retain their TRSL membership.

Form must be completed in 60 days of new employment.

TRSL Teachers' Retirement System of Louisiana
8401 United Plaza Blvd, Ste 300 • Baton Rouge, LA 70809-7017
PO Box 94123 • Baton Rouge, LA 70804-9123
Telephone: (225) 925-6446
www.trsl.org

Form 2R (3/13)
00-2R

**Submit original form
no fax copies accepted**

Election to Retain Membership

Section 1 — Member Information

Name: Last, first, MI, suffix (Jr., Sr., etc.) _____
Street / P.O. Box _____
City, state, zip _____
Daytime telephone (____) _____ Evening telephone (____) _____
Social Security number _____
Attach copy of card _____
Date of birth ____/____/____
mm-dd-yyyy

Louisiana Revised Statute 11:723(A) allows any person who is a member of the Teachers' Retirement System of Louisiana (TRSL), who has service credit of at least five years in TRSL, and who becomes employed in other public employment where he or she is no longer eligible for membership in TRSL but is eligible for membership in another statewide retirement system, to remain a member of TRSL in lieu of membership in the other statewide retirement system by filing a notice, in writing, with TRSL within 60 days after the effective date of employment. I understand that by this form, I have elected to remain a member of TRSL. I also understand that this election is irrevocable.

Applicant's signature (Do not print or type) _____ Date signed (mm-dd-yyyy) ____/____/____

Section 2 — To be completed by employer

Name of employer _____ Employer's telephone number (____) _____
Street / P.O. Box _____ City, state, zip _____
Title of position _____
Name of statewide retirement system position would normally fall under _____ Agency number _____

Employment Status
☐ Full-time ☐ Part-time ☐ Unclassified (if applicable) Full-time equals _____ hours per day.
Annual full-time earnings \$_____. This employee will work _____ hours per week.
Date of employment ____/____/____
mm-dd-yyyy

Applicant is being enrolled in: ☐ Regular Plan ☐ Plan B **Basis of employment** ☐ 9 months ☐ 10 months ☐ 11 months ☐ 12 months For what percent of the first year will the applicant be employed? ____ %

Check the appropriate box for each category below:
☐ YES ☐ NO* He/she first employment making him eligible for membership in a Louisiana public retirement system began on or after January 1, 2013.
☐ YES ☐ NO* He/she was employed in a position eligible for membership in a Louisiana public retirement system prior to January 1, 2013, but he/she terminated service prior to January 1, 2013. Through re-employment on or after January 1, 2013, he/she is again eligible for membership in a Louisiana public retirement system.
☐ YES ☐ NO* He/she assumes an elective office on or after January 1, 2013, and by virtue of that service or previous public service, he/she is eligible for membership in a Louisiana public retirement system.

* If the answer to all three questions above is NO, you do not have to complete the "Forfeiture of Benefits" section below.

Forfeiture of Benefits - Employee Attestation (Check the appropriate box below whether or not the employee has signed Form 2R8B.)
☐ YES I hereby certify that this employee has received and executed TRSL's Forfeiture of Retirement Benefits - Attestation of Understanding (Form 2R8B), and that this form will be permanently maintained in the personnel records of this employer.
☐ NO State law, La. R.S. 11:293, requires that this employee receive and execute TRSL's Forfeiture of Retirement Benefits - Attestation of Understanding (Form 2R8B). The enrollment of this employee cannot be completed until Form 2R8B is properly executed in compliance with state law.

Signature of employer's authorized representative _____ Title _____ Date signed (mm-dd-yyyy) ____/____/____

Remember to indicate the type of employment

- **Primary employer:** Any member working in a TRSL eligible position as a full-time employee or any member working as a part-time, temporary, or seasonal employee and has the required number of years of service with TRSL.
- **Secondary employer:** Any member who has a primary employer, and works for a second employer in a TRSL eligible position as a part-time, temporary, or seasonal employee or via independent contract paid by 1099 (1099 contract limits apply).

Service credit is only given for primary employment.

Some things to think about

- If you hire an employee who has a *Refunded* status in EMIS, you will need to submit an *Enrollment Application/Employment Notification* (Form 2).
- Please terminate an employee as soon as you know they will not be continuing to work for you.
 - » Do NOT terminate a member on the same date as the enrollment date.

What we covered

- Enrollments should be processed through our EMIS system.
 - » State agencies will submit paper forms for TRSL staff to complete the enrollment process (for active members).
- Additional forms will need to be completed for active members.
 - » Do not hold enrollments for active members, even if a refund application has been submitted. If the member is rehired within the 90-day period, a refund is not due.

Questions?





Salary & Contributions: What to report to TRSL

Comprehensive Employer Training March 2017

What you need to know...

- What is earnable compensation?
- When and how do I submit contribution reports?
- What are this year's contribution rates?
- Are there different types of contributions?
- What are full-time earnings?
- How do I make sure my report posted correctly?
 - » Salary rejections
 - » Contribution exception report (NEW PROCESSING CHANGE)
- Are there online processes available for current fiscal year corrections?
- Wrap-up

What is earnable compensation?

- It is what a member earns during his full, normal working time as a teacher.
- Member and employer contributions must be made on all earnable compensation.

For Charter Schools: Earnable compensation reported cannot exceed the salary and/or other compensation that would have been paid, if the member had been employed by the local school system.

Types of earnable compensation (Not an all inclusive list--Contact TRSL for assistance)

- Extra pay for after-school daycare programs
- Extra pay for collecting fees at ball games
- Cash housing allowances
- Overtime, bonuses, **stipends**, tax revenues
- Full salary for members on extended sick leave paid at 65%

Secondary employment:

- Individual contracts in excess of \$1,000
- Individual contracts when cumulative amount of payments issued by a single employer exceed \$15,000 in a fiscal year (on the earnings over \$15,000)

How do I submit contribution reports?

- Contribution reports are due to TRSL within 15 calendar days after the end of the month covered.
 - » Example: Your August 2016 report is due to TRSL by September 15, 2016.
 - » Submit a separate report for each sub-plan.
- ORP contribution reports are due by the 10th day of each month.
 - » Example: Your August 2016 report is due to TRSL by September 10, 2016.

How do I submit contribution reports?

- If you have **25 or more employees**, you are required to report member information by uploading an unencrypted file to EMIS.
- If you have **fewer than 25 employees** to report to TRSL, you can upload an unencrypted file or use the EMIS system to report earnings and contributions.
- Your *Payment Distribution Voucher* (Form 4D) should be
 - » Emailed at time of wire transfer
 - » Included with your check

Contribution rates FY 2016-17 through FY 2017-18*

FISCAL YEAR	TRSL SUB-PLAN	EMPLOYEE NORMAL COST	EMPLOYER RATE		
			Normal Cost	Shared UAL	Total Employer Contribution**
2017-18	K-12 Regular Plan	8.0%	4.3642%	22.2%	26.6%
	Plan A	9.1%			
	Plan B	5.0%			
	Higher Ed Regular Plan	8.0%	3.2194%	22.2%	25.4%
2016-17	K-12 Regular Plan	8.0%	4.3127%	21.2%	25.5%
	Higher Ed Regular Plan	8.0%	3.2272%	21.2%	24.4%
	Plan A	9.1%	9.5044%	21.2%	30.7%
	Plan B	5.0%	6.9670%	21.2%	28.2%

**Act 96 of 2016 consolidated all K-12 employee sub plans (Lunch Plan A and Plan B) into a single plan for which employer contribution rates must be calculated.*

*** Rounded*

Once your contribution report has posted with salaries reported, TRSL will calculate the amount for Employer contributions.

FY 2016-17

Contribution rates (ORP)

- **Employee contributions:** ORP members pay 8.0% contributions.
 - » 7.95% is transferred to the carrier
 - » 0.05% is retained by TRSL as an administrative fee.
- **Employer contributions:** Total contribution rate for all employers includes:
 - » **Transfer amount:** The percentage amount actually transferred to each ORP participant's account.
 - » **Shared UAL:** The percentage all employers pay toward the unfunded accrued liability (UAL), which is 21.2% for FY 2016-17.

FY 2016-17

Contribution rates (ORP)

- More about the transfer amount
 - » For higher education employers (including laboratory schools):
 - The transfer rate must be set annually by the each institution's governing board, and applies to each institution/agency under its supervision and control
 - **For FY 2014-15 through FY 2017-18**, the transfer rate must be equal to or greater than the employer normal cost contribution for the TRSL Regular Plan.
 - **For FY 2018-19 and later**, the minimum transfer rate must be 6.2%.
 - » For non-higher education employers:
 - The transfer rate must be the greater of the employer normal cost contribution for the TRSL Regular Plan, or 6.2%.

FY 2016-17

Contribution rates (ORP)

HIGHER EDUCATION			
Management Board	Employer Rate (ER)		
	Transfer Amount	Shared UAL	Total ER
Board of Regents	5.6919%	21.2%	26.9%
LSU Board of Supervisors	5.6919%	21.2%	26.9%
Southern Board of Supervisors	5.691995%	21.2%	26.9%
UL Board of Supervisors	5.2545%	21.2%	26.5%
Community/Technical Colleges Board of Supervisors	5.691995%	21.2%	26.9%

FY 2016-17

Contribution rates (ORP)

NON HIGHER EDUCATION			
Fiscal Year	Employer Rate (ER)		
	Transfer Amount	Shared UAL	Total ER
2016-17	6.2%	21.2%	27.4%

Are there different types of contributions?

- Tax sheltered
 - » Active members (includes paid sabbatical or extended sick leave)
- Unsheltered
 - » Workers' compensation
 - » Retirees who returned to work and are classified as "retired teachers"
 - » USERRA payments
 - » Employer

What if I have an employee on workers' compensation?

- You should notify TRSL when a member **begins** receiving workers' compensation and provide the date of the injury.
 - » Monthly notification is only necessary if the employee was injured prior to September 8, 1988.
- Please provide a list of all members who will continue receiving workers' compensation at the beginning of each fiscal year.

What are full-time earnings?

- This is the compensation the employee would have been paid had he/she worked full-time for the full, normal working period.
 - » Must be equal to or greater than the actual earnings
 - » Must NOT be reduced because a member is docked

A member's service credit is derived from actual earnings divided by full-time earnings reported.

You need to include the following in full-time earnings:

- PIP
- Coaching supplements
- Summer school
- Bonuses
- Overtime allowances
- Cash housing allowances
- Stipends
- Other monies in excess of base pay
- Sales tax

I've submitted my contribution report. How do I make sure it posted correctly?

- You want to check your *Employer Contribution Charges* screen after you submit your file.
- A *Contribution Exception Report* can be generated by clicking on the **ERROR** link.
- You can click on SHOW REJECTIONS and the salaries rejected will appear at the bottom of the page.

The screenshot displays the TRSL (Teachers' Retirement System of Louisiana) website. The header includes the TRSL logo and navigation links: Home, Members, Employers, Reports, and Logout. A welcome message for Heather, an employer, is shown. The main content area is titled "Employer Contribution Charges" and includes a "Query Record" sidebar with filters for System (4), Employer ID, and Fiscal Year (2015). The "Searches" sidebar lists various search options. The main table displays contribution data for July 2015, showing a "JUL Error" and a "TOTAL Report" section. The table includes columns for Month, Earnings, Sheltered, Unsheltered, Full-Time, and Employer, with sub-rows for Transmittal, Rejections, CCRs, and Posted.

Month		Earnings	Sheltered	Unsheltered	Full-Time	Employer
JUL	Error					
	Transmittal	2,813,237.07	206,553.44	8,174.51	2,813,237.07	
	Rejections	-88,340.00	-13,437.40	-1,736.01	-88,340.00	
	CCRs	-12,537.24	-830.39	0.00	-12,537.24	
	Posted	2,889,039.83	219,160.45	9,910.52	2,889,039.83	808,931.15
TOTAL	Report					
	Transmittal	2,813,237.07	206,553.44	8,174.51	2,813,237.07	
	Rejections	-88,340.00	-13,437.40	-1,736.01	-88,340.00	
	CCRs	-12,537.24	-830.39	0.00	-12,537.24	
	Posted	2,889,039.83	219,160.45	9,910.52	2,889,039.83	808,931.15

You've pulled your *Contribution Exception Report*.

Date: 08/18/2014
Time: 4:43:20PM

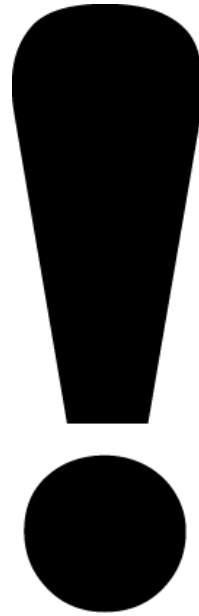
Teachers' Retirement System of Louisiana - Regular Plan

Contribution Exception Report
For Fiscal Year 2014-2015

Page 1 of 1
By: Heather

Employer:

Start Date	Term Date	Status	Status Date	Reporting Period	Contrib Type	Actual Earnings	Contribs	Full-Time Earnings	Exception Message
08/06/2008		RTW 1173	08/06/2008	07/2014		0.00	0.00	0.00	** Warning: July RTW
04/15/2014		ACTIV-DROP	04/15/2014	07/2014	Sheltered	5,630.42	66.59	5,630.42	Contribution unreasonable.
03/04/2010	06/08/2014	INACTIVE	07/11/2014	07/2014	Sheltered	210.00	16.80	210.00	Reported not enrolled.
07/11/2014		ACTIVE	07/11/2014	07/2014	Sheltered	1,966.50	157.32	1,966.50	Reported not enrolled.
12/16/2013		RTW 1173	12/16/2013	07/2014	Sheltered	757.50	60.60	757.50	** Warning: July RTW
07/11/2014		ACTIVE	07/11/2014	07/2014	Sheltered	2,850.94	159.03	2,850.94	Contribution unreasonable.
07/31/2006	07/26/2013	REFUNDED	05/05/2014	07/2014	Sheltered	607.50	24.00	607.50	Reported not enrolled. Contribution unreasonable.
05/05/2014		ACTIVE	05/05/2014	07/2014					Enrolled not reported.
10/29/2013	05/23/2014	INACTIVE	05/23/2014	07/2014	Sheltered	1,767.50	141.40	1,767.50	Reported not enrolled.



Important Processing Changes

RETURN-TO-WORK (RTW)
EXCEPTION REPORTS

PROCESSING CHANGE: RTW exception reports

Return-to-work retirees

- Effective 7/1/2017, all return-to-work statuses with open enrollments (including the grandfathered group) with no monthly reportings will appear on the exception reports as enrolled not reported.
- Employers that keep open enrollments for retirees will need to do one of the following.
 - » Report the same as LWOP on the monthly salary files
 - » Report zeros on the monthly salary files
 - » Perform CCRs every month to post zeros
 - » Terminate the enrollments

Let's look at the *Salary Rejections*.

Month/Year	SSN	Actual Earnings	Sheltered Contributions	Unsheltered Contributions	FullTime Earnings	Error Message
07/2014		50.00	4.00	0.00	50.00	PERSON IN ESTIMATED STATUS
07/2014		-2,417.03	-193.36	0.00	-2,417.03	NEG MONEY AMOUNT DISALLOWED
07/2014		-9,368.24	-4,204.41	0.00	-9,368.24	NEG MONEY AMOUNT DISALLOWED
07/2014		-5,053.33	0.00	0.00	-5,053.33	NEG MONEY AMOUNT DISALLOWED
07/2014		210.00	16.80	0.00	210.00	PERSON IN ESTIMATED STATUS
07/2014		-9,667.60	0.00	-773.42	-9,667.60	NEG MONEY AMOUNT DISALLOWED
07/2014		-2,015.33	-161.23	0.00	-2,015.33	NEG MONEY AMOUNT DISALLOWED
07/2014		-5,544.67	-443.57	0.00	-5,544.67	NEG MONEY AMOUNT DISALLOWED
07/2014		-4,496.90	-359.76	0.00	-4,496.90	NEG MONEY AMOUNT DISALLOWED
07/2014		150.00	12.00	0.00	150.00	PERSON IN ESTIMATED STATUS
07/2014		50.00	4.00	0.00	50.00	PENDING RET/DROP/OPT5/DROP MBR
07/2014		-9,664.76	0.00	0.00	-9,664.76	NEG MONEY AMOUNT DISALLOWED
07/2014		-3,316.28	-265.30	0.00	-3,316.28	NEG MONEY AMOUNT DISALLOWED
07/2014		-2,187.51	-174.99	0.00	-2,187.51	NEG MONEY AMOUNT DISALLOWED
07/2014		-8,624.80	-689.99	0.00	-8,624.80	NEG MONEY AMOUNT DISALLOWED
07/2014		8,064.16	645.14	0.00	8,064.16	CONTRIBUTION AMT MUST BE 0
07/2014		-6,018.59	-481.49	0.00	-6,018.59	NEG MONEY AMOUNT DISALLOWED
07/2014		-8,524.52	-112.89	0.00	-8,524.52	NEG MONEY AMOUNT DISALLOWED
07/2014		7,577.96	-5,791.55	0.00	7,577.96	NEG MONEY AMOUNT DISALLOWED
07/2014		-2,178.05	-174.24	0.00	-2,178.05	NEG MONEY AMOUNT DISALLOWED
07/2014		-2,462.87	0.00	-197.03	-2,462.87	NEG MONEY AMOUNT DISALLOWED
07/2014		150.00	12.00	0.00	150.00	PERSON IN ESTIMATED STATUS
07/2014		-2,425.74	0.00	-194.07	-2,425.74	NEG MONEY AMOUNT DISALLOWED
07/2014		632.50	50.60	0.00	632.50	PENDING RET/DROP/OPT5/DROP MBR
07/2014		-6,457.64	-516.59	0.00	-6,457.64	NEG MONEY AMOUNT DISALLOWED
07/2014		-2,163.58	-173.08	0.00	-2,163.58	NEG MONEY AMOUNT DISALLOWED
07/2014		-7,143.59	0.00	-571.49	-7,143.59	NEG MONEY AMOUNT DISALLOWED
07/2014		-5,493.59	-439.49	0.00	-5,493.59	NEG MONEY AMOUNT DISALLOWED
TOTAL:		-88,340.00	-13,437.40	-1,736.01	-88,340.00	

How do I correct information during the current fiscal year?

- You can correct current fiscal year information by using the *Contribution Correction* feature in EMIS.
 - » You can **add, edit, and delete** information on the original contributions report.
- You will enter the actual earnings and full-time earnings.
 - » **Replace** will replace the data posted for the month.
 - » **Add** will add a posting. The contribution amount will automatically calculate.

Wrap-up

- Contributions are due within 15 calendar days after the end of the month covered on the report.
 - » ORP contributions are due by the 10th day of each month.
- A separate report is due for each System code.
 - » You can list all systems on the *Payment Distribution Voucher* (Form 4D).
- Contributions are due on all monies considered earnable compensation.
 - » Contributions for ORP members are subject to a cap of \$52,000 for calendar year 2014.
- Your employer charges are set at posting and are based on sub-plan.

Questions?





Member Records Accuracy

Comprehensive Employer Training March 2017

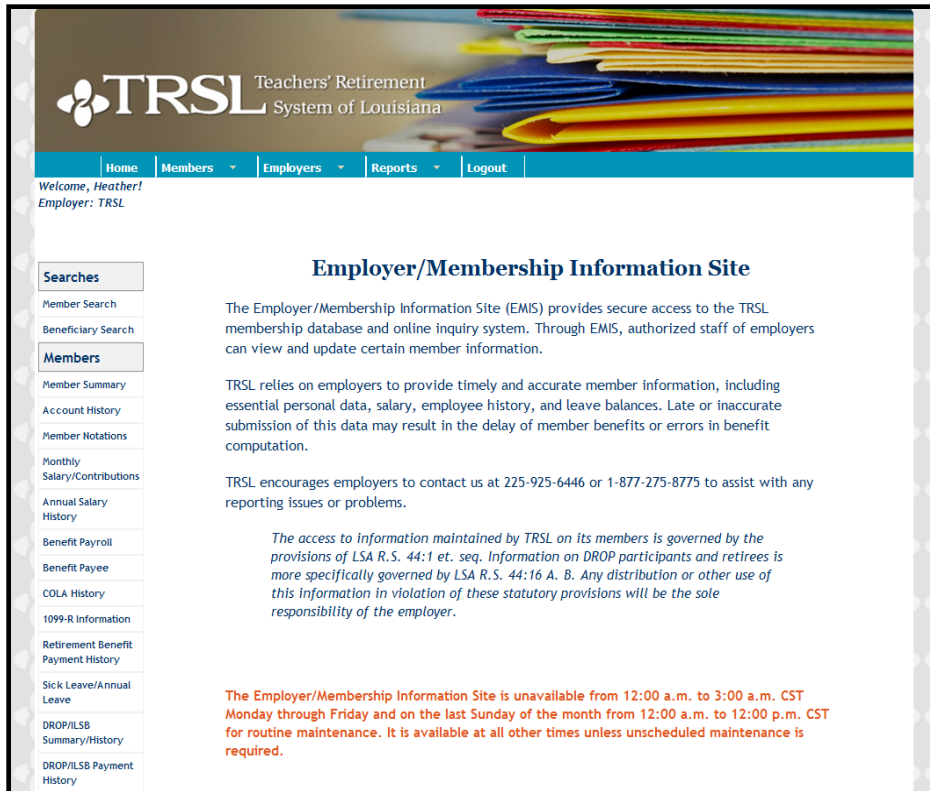
What you need to know...

- The importance of accurate member records
- Employer/Membership Information Site (EMIS)
- Online Processes
 - » Contributions Correction
 - » Prior Year Salary Correction
 - » Full-Time Only Correction
 - » Questionable Year Certification
- When to use Full-Time Only Correction vs. Questionable Year Certification
- Wrap-up

Why accuracy is so important?

- TRSL-covered employers are responsible for reporting accurate salary information.
 - » Service credit is derived from dividing actual earnings by full-time earnings.
 - » Service credit is one of the three components of the benefit calculation formula.
- Since data isn't always accurately reported, employers are responsible for corrections.
 - » For example, the data reported for a member in a particular fiscal year might not meet the criteria for a *questionable year*. It is the employer's responsibility to make corrections for all years, regardless of whether they are listed as questionable.

The *Employer/Membership Information Site (EMIS)*



The screenshot shows the TRSL (Teachers' Retirement System of Louisiana) website. The header features the TRSL logo and navigation links: Home, Members, Employers, Reports, and Logout. A welcome message for 'Heather!' is displayed. The main content area is titled 'Employer/Membership Information Site' and provides information about the EMIS system, including a description of its purpose and a disclaimer regarding the accuracy of member information. A sidebar on the left contains various search and member-related links.

TRSL Teachers' Retirement System of Louisiana

Welcome, Heather!
Employer: TRSL

Searches

- Member Search
- Beneficiary Search

Members

- Member Summary
- Account History
- Member Notations
- Monthly Salary/Contributions
- Annual Salary History
- Benefit Payroll
- Benefit Payee
- COLA History
- 1099-R Information
- Retirement Benefit Payment History
- Sick Leave/Annual Leave
- DROP/ILSB Summary/History
- DROP/ILSB Payment History

Employer/Membership Information Site

The Employer/Membership Information Site (EMIS) provides secure access to the TRSL membership database and online inquiry system. Through EMIS, authorized staff of employers can view and update certain member information.

TRSL relies on employers to provide timely and accurate member information, including essential personal data, salary, employee history, and leave balances. Late or inaccurate submission of this data may result in the delay of member benefits or errors in benefit computation.

TRSL encourages employers to contact us at 225-925-6446 or 1-877-275-8775 to assist with any reporting issues or problems.

The access to information maintained by TRSL on its members is governed by the provisions of LSA R.S. 44:1 et. seq. Information on DROP participants and retirees is more specifically governed by LSA R.S. 44:16 A. B. Any distribution or other use of this information in violation of these statutory provisions will be the sole responsibility of the employer.

The Employer/Membership Information Site is unavailable from 12:00 a.m. to 3:00 a.m. CST Monday through Friday and on the last Sunday of the month from 12:00 a.m. to 12:00 p.m. CST for routine maintenance. It is available at all other times unless unscheduled maintenance is required.

- Secure access to TRSL's membership database
- Authorized personnel can view and update certain member information


What are the online processes?

- Current year
 - » Contributions Correction
- Prior year
 - » Prior Year Salary Correction
 - » Full-Time Only Correction
 - » Questionable Year Certification

How do I correct information during the current fiscal year?

- You can correct current fiscal year information by using the *Contribution Correction* feature in EMIS.
 - » You can **add, edit, and delete** information on the original contributions report.
- You will enter the actual earnings and full-time earnings.
 - » **Replace** will replace the data posted for the month.
 - » **Add** will add a posting. The contribution amount will automatically calculate.

Let's look at the *Contribution Correction* feature.

**TRSL** Teachers' Retirement
System of Louisiana

HomeMembersEmployersReportsUpdatesHelpLogout

Welcome, Heather!
Employer: Trsl
Last Login: 02/02/2012 8:48 AM

Query Record
System
4
SSN
[]
Actual Month
10
Actual Year
2011
Select Clear

Members
Member Summary
Account History
Member Notations
Monthly Salary/Contributions
Annual Salary History
Benefit Payroll

Contribution Correction

System: 4Employer: 0097 TRSL
SSN: Fiscal Year: 2012
Name: Reporting Month/Year: 10/2011

Instructions for using Contribution Correction:

1. Click 'Edit' or 'Add' in the first column to open the line for editing.
2. Enter the actual earnings and full-time earnings and click 'Replace' if replacing data that has been posted for the month. If only actual earnings OR full-time earnings is changing, enter the same amount for the field not changing and enter the new amount for the field that is changing.
3. Enter the actual earnings and full-time earnings and click 'Add' or 'Add Zeros' if adding a posting for the month. Adding zeroes can only be done for July, August and June in which 0.00 should be entered for the actual earnings and full-time earnings. Full-time earnings are required for the rest of the months.
4. Click 'Delete' or 'Delete Zeros' to delete the posting for the month.
5. Click 'Cancel' to undo changes entered or to return to the initial display.
6. Enter actual earnings and full-time earnings with the decimal. For example, to enter \$10 key in 10.00.

	Actual Earnings	Full-Time Earnings	Contribution Type
Replace	1725.60	2300.80	30
Cancel			

Questionable Year Process Chart

Use this process to certify questionable years online:

QUESTION	NO	YES
Question #1 Are reported Actual Earnings correct?	Correct using the Prior Year Corrections (Form 4F) feature online. Contact Karla Henderson at (225) 925-6462 or karla.henderson@trsl.org if you have any questions. STOP	Proceed to Question #2.
Question #2 Are reported Full-time Earnings the amount the employee would have earned if he/she worked a FULL contract at 100 percent effort, including all extra earnings (except in fiscal year member's DROP participation ended)?	Correct the service credit: Use the Full-Time Only Corrections feature online to correct full-time earnings and indicate the appropriate reason. <ul style="list-style-type: none"> • Full-time not previously reported • 1st year of employment after DROP • 1st year of employment • Last year of employment • Official leave (other than sabbatical) • Sabbatical at reduced pay • Extra earnings • Workers' compensation • Summer school earnings • Full-time earnings under/overstated • Part-time employee • Substitute earnings only <p>NOTE: A comment field is available to enter any additional explanation.</p> <p>Contact Jeff George at (225) 925-1887 or jeffrey.george@trsl.org if you have any questions. STOP</p>	Proceed to Question #3.
Question #3 Is service credit correct? $\text{Service Credit} = \frac{\text{Actual Earnings}}{\text{Full-time Earnings}}$ <p>(If actual earnings and full-time earnings are the same, service credit should be 1.00 year.)</p>	If service credit indicated is an incorrect amount, use the Full-Time Only Corrections feature online to correct to 1.00 year. Contact Jeff George at (225) 925-1887 or jeffrey.george@trsl.org if you have any questions. (See box directly above.)	Certify that the service credit is correct: Use the Questionable Year Certification feature online and indicate the appropriate reason. <ul style="list-style-type: none"> • Previously reported information certified • 1st year of employment after DROP • 1st year of employment • Last year of employment • Official leave (other than sabbatical) • Sabbatical at reduced pay • Extra earnings • Workers' compensation • Summer school earnings • Part-time employee • Substitute earnings only <p>NOTE: A comment field is available to enter any additional explanation. STOP</p>

Special Note on Part-time Eligibility

Are you certifying an employee who works less than a full day but works every day of a normal contract?

Employees who work less than a full day receive "part-time eligibility" credit in addition to their actual service credit.

EXAMPLE: An employee works 4 out of 7 hours for the entire school year. She actually earned \$14,000. If she would have worked full-time for the entire year, her full-time earnings would have been \$24,561.40. This employee's percent effort is 57 percent (4 divided by 7).

How do you certify that online?

- Enter the full-time earnings as if this employee worked full-time for the entire year (\$24,561.40).
- Choose "Part-time Employee" from the "Reason" drop-down list.
- Enter an additional comment of "57% Effort." This employee's service credit will be .57 and since she worked the entire year, she will receive 1.00 year of eligibility credit.

The year is closed out. What online process should I use?

Are actual earnings reported correct?

YES: Proceed to the next question.

NO: Use Prior Year Correction



Are full-time earnings reported correct?

YES: Proceed to the final question.

NO: Use Full-Time Only Correction.



Are actual earnings, full-time earnings,
and service credit correct and reasonable?

YES: Use *Questionable Year Certification*.

You've determined the actual earnings posted were incorrect.

- *Prior Year Salary Corrections* is the online feature used to correct prior year earnings and contributions.
- *Must be processed online.*
- Employers will be charged member and employer contributions plus interest, at TRSL's assumed actuarial valuation rate, for corrections to periods of up to three years after the contributions reports were due.

The screenshot displays the TRSL Teachers' Retirement System of Louisiana website. The header includes the TRSL logo and navigation links: Home, Members, Employers, Reports, Updates, Help, and Logout. A welcome message for Heather Trsl is shown, along with the last login time of 02/07/2012 11:32 AM.

The main section is titled "Prior Year Salary Corrections". It contains a "Query Record" form with fields for System (4), SSN, and Fiscal Year (2005). Below this is a table showing the current record:

Contribution Type	Employer Indicator	Actual Earnings	Contribution Amount	Full Time Earnings	Service Credit	Comment
Sheltered	Primary	16,703.62	1,336.27	17,311.74	0.98	FULL-TIME EARNINGS UNDER/OVER STATED ROLLOVER EARNINGS 5247.04

Below the table, there are instructions for using the "Prior Year Salary Corrections" feature. The instructions are as follows:

1. Enter the actual earnings and full-time earnings and click "Submit" if replacing Sheltered data that has been posted for the year.
2. Click "Delete Posting" to delete the Sheltered posting for the year.
3. Click "Add Unsheltered" to open the Unsheltered line for editing. Enter the combined full-time earnings on the Sheltered line.
4. If you do not want to change posted Sheltered values when adding Unsheltered, leave the Sheltered actual earnings box empty.

The form also includes fields for "Actual Earnings" (20123.67) and "Full-Time Earnings" (20123.67), with a "Delete Posting" checkbox. There is also an "Add Unsheltered" checkbox.

Below the form, there are instructions for using the "100% Switch" feature. The instructions are as follows:

1. To execute a 100% contribution type switch from Sheltered to Unsheltered, click the "100% Switch" box only.

There is a "100% Switch" checkbox.

At the bottom, there are two sections for "Salary Correction Comment" and "Salary Correction Full-Time". Both sections have a "Reason" dropdown menu and a "Comment" text area. The "Salary Correction Comment" section has a "Submit" button. The "Salary Correction Full-Time" section has a "Submit" button.

The footer of the page contains the following text: ©2011 TRSL | 225-925-6446 or toll free 1-877-ASK-TRSL (1-877-275-8775) | 8401 United Plaza Boulevard | Baton Rouge, LA 70809

Will I be charged for a prior year salary correction?

- Employers are charged for prior year salary corrections.
- The time frame of the correction determines what the employer will be charged.
 - » **For periods up to three years:** The employer will be charged member and employer contributions plus interest at TRSL's assumed actuarial valuation rate.
 - » **For periods more than three years:** The employer will be charged the greater of the actuarial cost or the member and employer contributions plus interest at TRSL's assumed actuarial valuation rate.

Corrections for salary changes are considered purchases of service credit when:

- The correction is more than three years old and results in an increase in regular salary and service credit.
- Submit \$150 actuarial fee and certify any questionable years within 30 days from when TRSL receives correction.
- Purchases are computed by TRSL's actuary using the greater of the actuarial cost, or member and employer contributions plus interest at TRSL's assumed actuarial valuation rate.

The screenshot shows the TRSL website interface. At the top is the TRSL logo and navigation links: Home, Members, Employers, Reports, Updates, Help, Logout. A welcome message for 'Heather!' is visible, along with the employer 'Trsl' and a last login time of 02/07/2012 11:32 AM.

On the left is a 'Query Record' sidebar with a 'System' dropdown set to '4', an 'SSN' input field, a 'Fiscal Year' dropdown set to '2005', and 'Select' and 'Clear' buttons. Below this is a 'Members' sidebar with links to Member Summary, Account History, Member Notations, Monthly Salary/Contributions, Annual Salary History, Benefit Payroll, DLA History, Retirement Benefit Payment History, and Sick Leave/Annual Leave.

The main content area is titled 'Prior Year Salary Corrections' and contains a yellow message box stating: 'Your correction information has been submitted to TRSL for processing. A condition exists that prevents it from being processed online.'

Below the message box is a table showing member and employer data for the selected system and fiscal year.

Contribution Type	Employer Indicator	Actual Earnings	Contribution Amount	Full Time Earnings	Service Credit	Comment
Sheltered	Primary	16,703.62	1,336.27	17,311.74	0.98	FULL-TIME EARNINGS UNDER/OVER STATED ROLLOVER EARNINGS \$247.04

Were full-time earnings incorrect?

- *Full-Time Only Corrections* should be used once you determine the incorrect amount was reported.
- The full-time earnings should be the amount the employee would have earned if he had worked a full contract at 100% effort plus extra earnings.
- This feature updates a member's service credit.

Full-Time Only Corrections

SSN:		Employer:				
Name:		Fiscal Year: 2005				
System: 4						

Contribution Type	Employer Indicator	Actual Earnings	Contribution Amount	Full Time Earnings	Service Credit	Comment
Sheltered	Primary	33,829.01	2,706.33	33,829.01	1.00	

Instructions for using Full-Time Only Corrections:

1. The information as reported to TRSL for the fiscal year is displayed above.
2. Full-time earnings is the compensation that would be payable if the employee worked full-time for the full normal working period. Full-time earnings equal an employee's full-time base pay (regardless of whether or not this amount is actually paid) plus any additional payments made to the employee (i.e., PIP summer school, overtime, stipends, cash house allowances, coaching supplements, sales tax, bonuses and any other monies paid to a member over and above his or her base pay defined as earnable compensation by LSA-R.S. 11:701(10)). Full-time earnings for part-time employees is the same as full-time employees. Full-time earnings must be equal to or greater than actual earnings.
3. If the fiscal year you are correcting has service credit LESS THAN 1.00 and the service credit should be 1.00, because the member's actual and full-time amounts are correct and are the same, you MUST enter the SAME full-time earnings, which will divide actual by full-time and update that fiscal year to 1.00.
4. If the fiscal year has service credit of 1.00 and you enter the same full-time earnings that is already on the database, you will receive an error "New full-time is equal to reported. Enter a corrected full-time amount." This process will also mark the year with asterisks as CERTIFIED.
5. Select a reason for the correction.
6. A comment can be added for additional information needed to clarify the correction. The comment is optional unless a reason is not chosen in which case the comment is required.
7. Click the 'Submit' button to submit the correction.
8. NOTE: The correction of an authorized signer's personal TRSL member account must be completed by another authorized signer at the agency.

Full-Time Earnings:

Reason:

Comment:

All information reported is correct.

- *Questionable Year Certification* certifies that earnings reported and service credit derived are correct.
- Please review for reasonableness before using this feature.
- The actual earnings and full-time earnings reported are correct.
- This feature will not update service credit.

Questionable Year Certification

SSN:		Employer:				
Name:		Fiscal Year: 2011				
System: 4						
Contribution Type	Employer Indicator	Actual Earnings	Contribution Amount	Full Time Earnings	Service Credit	Comment
Sheltered	Primary	90,079.50	0.00	92,776.36	0.97	

Instructions for using Questionable Year Certification:

1. The information as reported to TRSL for the fiscal year is displayed above.
2. This certification will only update the record with asterisks to certify the data reported is correct. IT WILL NOT CHANGE SERVICE CREDIT. The FULL-TIME ONLY CORRECTIONS must be used if service credit should be updated.
3. Select a reason for the certification.
4. A comment can be added for additional information needed to clarify the certification. The comment is optional unless a reason is not chosen in which case the comment is required.
5. Click the 'Certify' button to submit the certification.
6. NOTE: The certification of an authorized signer's personal TRSL member account must be completed by another authorized signer at the agency.

Reason:

Comment:

Certify

FTO Correction and QY Certification are not interchangeable.

- Both functions certify service credit.
- Check the following components to determine which feature to use:
 - » Service credit
 - » Actual earnings
 - » Full-time earnings
- If all are correct, use **Questionable Year Certification**.
- If full-time earnings reported are incorrect, use **Full-Time Only Correction**.
 - » Even if full-time earnings listed are correct, you may need to use this feature to remove the questionable year comment.

Wrap-up

- You can correct salary and contributions in the current fiscal year.
 - » Use the **Contribution Correction** feature.
- There are three online features to certify/correct closed out fiscal years.
 - » Use **Prior Year Salary Correction** to correct actual earnings.
 - » Use **Full-Time Only Correction** to correct full-time earnings.
 - » Use **Questionable Year Certification** if all information reported is correct and reasonable.
- Employers are responsible for correcting any discrepancies found, even if they do not appear on a letter or report.
 - » Some information may not meet TRSL's criteria for questioning. However, if you know it is wrong, you need to correct it.

Employer Services Department

- Focuses exclusively on employer needs.
- The primary responsibility is to assist and train employers:
 - » Compliance of state and federal laws governing TRSL defined benefit plans and Option Retirement Plan (ORP)
 - » Implementation of GASB 68 requirements
 - » Other employer-related issues

Employer Services Department

- Ed Branagan, Director, Employer Services Department
 - » Email: edward.branagan@trsl.org
 - » Phone: 225-925-4846
 - » Toll-free: 877-275-8775, ext. 4846 (outside BR calling area)

We offer on-site training!

- We provide customized, on-site training and support.
- Upon request, we will assist you with any of the following reporting tasks:
 - » Retrieval, review, and completion of outstanding questionable year reports
 - » Completion of sick leave data reporting
 - » Completion of annual leave data reporting (if applicable)
 - » Information gathering
- To request on-site training and assistance, use the ASK TRSL form.
 - » Please indicate what type of assistance is needed.

Questions?





Retiree Return-To-Work Provisions

What you need to know...

- Can I rehire a TRSL retiree?
- What are the return-to-work provisions outlined in state law?
 - » Who is a “retired teacher”?
 - » Who is a “retired member”?
- How do I enroll the retiree?
 - » What certifications are needed for an enrollment to be complete?
 - » How do I declare a critical shortage?
- What are the reporting requirements? (NEW PROCESSING CHANGE)
 - » Are there any penalties if I do not timely enroll and/or report?
- Wrap-up

What does the law say about rehiring TRSL retirees?

- Can I rehire a TRSL retiree?
 - » The law does not prohibit you from employing a TRSL retiree.
 - » The law does specify what happens to the benefits and contributions of a rehired TRSL retiree.

The hiring of staff is an employment matter, governed by the employment policies of your agency/board.

Categories of re-employed TRSL retirees

If you hire a retiree in a position eligible for TRSL membership, they will be classified in one of the following categories:

"Retired Teacher"	"Retired Member"
<ul style="list-style-type: none">• Pays contributions to TRSL• Receives a monthly benefit after a 12-month waiting period	<ul style="list-style-type: none">• Does not pay contributions to TRSL• Does not receive monthly benefit during period of re-employment

The 12-month waiting period starts on the date of retirement and continues for the duration of re-employment or the lapse of the 12-month waiting period, whichever occurs first.

What about contracts?

- RTW law applies to all types of work arrangements.
- In addition to direct employment, the RTW law applies to:
 - » Independent contracts and
 - » Corporate contracts
- Retirees contracting with a TRSL employer will be classified as a “retired teacher” or “retired member,” with all requirements and restrictions of the RTW law applying.
 - » For example, a retiree contractor who is a “retired member” is subject to a benefit suspension.

Disability retirees

- If a retiree returns to work in the field of education, whether public or private, his/her TRSL disability benefit will be terminated, in accordance with state law.
- The retiree can return to work in another capacity (outside the field of education), but may be subject to an earnings limit.

Who is a “retired teacher?”

- For a rehired retiree to be considered a “retired teacher,” he/she must fall into one of these three sub categories:
 - » Re-employment eligible position (25% earnings limit)
 - » Re-employment eligible retiree
 - » Re-employment eligible, critical shortage position

Retired teacher: *Re-employment eligible position (25% earnings limit)*

Re-employment eligible position (25% earnings limit):

- » Substitute, preK-12 classroom teacher (includes proctoring admissions, evaluation, or assessment testing)
- » Adult education or literacy program teacher
- » Adjunct professor

Retirees within this category can earn up to 25% of their annual benefit amount during any fiscal year. If earnings exceed this amount in a fiscal year, the retiree's benefit will be reduced by the amount over the 25% earnings limit up to the retiree's annual benefit amount.

How is the earnings limit applied?

- The 25% earnings limit is calculated based on the retiree's annual benefit.
- Restricts any earnings from such position in a fiscal year (July 1 - June 30) to no more than the earnings limit
- If earnings exceed this amount, the retiree's benefit will be reduced by the amount in excess of the earnings limit up to the retiree's annual benefit amount
- If a retiree returns to active service in more than one position that is subject to the earnings limit in any fiscal year, the limit applies to the total earnings for all such positions in the fiscal year.

Retired teacher: *Re-employment eligible retiree*

Re-employment eligible retiree:

- » Member who retired on or before June 30, 2010 (grandfathered group)
- » Retiree who holds an advanced degree in speech therapy, speech pathology, or audiology

Retired teacher: *Re-employment eligible, critical shortage position*

Re-employment eligible, critical shortage position:

- » Full- or part-time K-12 classroom teacher where a critical shortage exists
- » Full-time certified speech therapist, speech pathologist, audiologist, school counselor, school social worker, or educational diagnostician where a critical shortage exists

The school superintendent and/or personnel director must complete certain actions to declare a critical shortage before re-employing a retiree. The employer, not TRSL, declares the critical shortage.

Who is a “retired member?”

- Individuals who are employed in a TRSL-eligible position, but do not meet the definition of a “retired teacher” as outlined in the RTW law.
 - » This may include individuals re-employed in administrative and other positions not meeting the “retired teacher” criteria, as well as by contract or corporate contract.
- TRSL benefits are suspended for the duration of re-employment.
- No employee or employer contributions are required.

DROP/ILSB account withdrawals can still be made, even if the retiree’s monthly benefit is suspended.

Retiree group summary

RTW category	Contributions required	Benefits suspended	Earning limit
RETIRED TEACHER			
Grandfathered group	YES	NO	None
Advanced degree in speech/audiology	YES	NO	None
Critical shortage positions	YES	NO	None
Adjunct professors	YES	NO*	25% of annual benefit
PreK-12 substitutes	YES	NO*	25% of annual benefit
Adult education	YES	NO*	25% of annual benefit
RETIRED MEMBERS	NO	YES	N/A

**These benefits may be suspended to recover overpayments if the earnings limit is exceeded.*

NOTE: All retired teachers will have their benefits suspended if they return to work in a TRSL-covered position within 12 months of retirement.

What is the enrollment process?

- You must enroll the rehired retiree in TRSL within 30 days of re-employment.
 - » All enrollments are processed online through EMIS.
 - Detailed instructions provided in the *Employer Procedures Manual, Index 15*.
- Within 45 days of enrollment notification, you must certify with TRSL the position the retiree is filling.
 - » For positions filling declared critical shortages, please submit the *Retiree Return-to-Work Critical Shortage Certification* (Form 15CS).
 - » For certification of positions or qualifications of retiree, please submit the *Retiree Return-to-Work Position Certification* (Form 15POSC).

When a retiree is enrolled, TRSL will:

- Mail a confirmation letter to the retiree's home address.
- Mail a confirmation letter to the employer if the enrollment requires applicable certification:
 - » Re-employment eligible, critical shortage position
 - » Re-employment eligible retiree: Speech-related group (member who holds an advanced degree in speech therapy, speech pathology, or audiology)
 - » Adult Education Literacy group
- Mail a notification letter to retiree and employer when a critical shortage or position certification is not received within 45 days, which may require the return-to-work provision to be reclassified as a "retired member" (suspension of benefits).

Certification is NOT required for:

Retirees who retired on or before June 30, 2010 (Grandfather provision)

Retirees who are re-employed as substitute, preK-12 classroom teachers

Retirees re-employed as adjunct professors in TRSL-covered positions

Critical shortage: Certification process

- Annual certification for all critical shortage positions:
 - » Full- and part-time K-12 classroom teachers
 - » Full-time certified speech therapist, speech pathologist, audiologists, school counselors, school social workers, and educational diagnosticians

Failure to conduct annual certifications of your agency's critical shortage positions may result in the suspension of benefits for your TRSL retirees who are re-employed under these provisions.

Critical shortage: Notification process

- Advertise all full-time, critical shortage positions in the official journal on two separate occasions
 - » Includes K-12 classroom teachers, speech therapists, speech pathologists, audiologists, school counselors, school social workers, and educational diagnosticians
- Post job notice at the career development office (or similar entity) of every postsecondary institution within a 120-mile radius of school board (includes areas that fall outside Louisiana state lines).
- Submission of required certifications to TRSL and BESE

Critical shortage (CS) area required information	K-12 classroom teacher		Full-time: Speech therapist, speech pathologist, audiologist, school counselor, school social worker, educational diagnostician
	Full- time	Part- time	
Statement declaring CS in position to be filled	✓	✓	✓
Name of certified retiree hired to fill CS	✓	✓	✓
Duration of employment	✓	✓	✓
Date of certification to BESE	✓	✓	✓
Statement that position has been properly advertised on two separate occasions	✓		✓
Date of advertisement(s)	✓		✓
Statement that no certified, non-retired applicants applied, or that there were fewer than three certified applicants	✓		✓
Signatures of superintendent and personnel director	✓	✓	
Signature of school board designee			✓
Job notice posted at every career development office (or similar entity) of a postsecondary institution within a 120-mile radius of school board	✓		✓

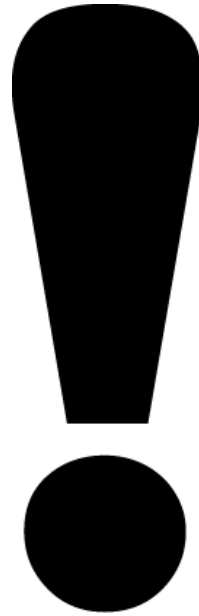
Completion of TRSL Form 15CS and 15POSC will satisfy the above requirements set forth in law. Employers are required to maintain proof of certification requirements, advertisements, and applicant information.

What must be reported to TRSL?

- **Monthly salary reporting:** Due within 15 calendar days after the end of the month
 - » Must include the salary paid to all individuals identified as a retired teacher under the RTW law.

EXAMPLE: April 2017 salary report is due by May 15, 2017. If not received by that date and benefits were paid that were not due the retiree, the employer is liable for the benefits overpaid.

- **August 15 reporting:** Employers are required to submit to TRSL the earnings of all persons paid in the prior fiscal year, including retirees and disability retirees.
 - » Report **all** earnings and payments, even if they are for part-time, substitute, temporary, independent, or corporate contract work.
 - » Include individual's position and designation as part- or full-time.



Important Processing Changes

RETURN-TO-WORK (RTW)
EXCEPTION REPORTS

PROCESSING CHANGE: RTW exception reports

Return-to-work retirees

- Effective 7/1/2017, all return-to-work statuses with open enrollments (including the grandfathered group) with no monthly reportings will appear on the exception reports as enrolled not reported.
- Employers that keep open enrollments for retirees will need to do one of the following.
 - » Report the same as LWOP on the monthly salary files
 - » Report zeros on the monthly salary files
 - » Perform CCRs every month to post zeros
 - » Terminate the enrollments

Are there penalties for employers who do not provide required notice?

- Employers are charged for any overpayment of benefits resulting from a failure to notify TRSL in a timely manner:
 - » Retiree is not enrolled within 30 days from date of hire
 - » Monthly salary report is more than 30 days after month's close
- Overpayments occur when:
 - Retiree is a "retired member" whose benefit would have been suspended if enrolled timely
 - Retiree is a "retired teacher," but because of failure to enroll timely or late salary report, retiree exceeds 25% earnings limit

EXAMPLE: RTW enrollment for "retired member" processed on 11/15/2016 with a hire date of 9/5/2016; overpaid benefits charged to employer for period 9/5/2016 - 11/30/2016.

FY 2016 Return-To-Work Retiree by Category

- RTW retirees fill all of the “retired teacher” categories with the largest number in the grandfathered group.

RTW status	Count	% of count
RETIRED TEACHER		
Grandfathered group (retired on or before 6/30/10)	3,767	75%
Substitute, preK-12 classroom teacher	844	17%
Adjunct professor	158	3%
K-12 classroom teacher - critical shortage (FT)	98	2%
K-12 classroom teacher - critical shortage (PT)	18	0%
Advanced degree - speech/audiology	6	0%
Speech/audiologist - critical shortage	4	0%
Adult education	6	0%
RETIRED MEMBER (benefit suspended)	95	2%
Totals	4,996	100%

Points to ponder

- When you hire a retiree, determine the provision that applies based on how you hire them, even if the 12-month waiting period has not lapsed—the TRSL system will know to suspend the benefit.
- Please remember to submit an online termination to terminate the retiree within 30 days of their last day of employment—this allows TRSL to know when to put the retiree back on payroll, as applicable.
- Retirees applying for a refund of contributions are not subject to the 90-day waiting period (as it applies to active members); however, they must submit a completed *Retiree Refund Application* (Form 7A).
 - » *REMINDER: You do need to terminate the member in EMIS for the refund to be processed.*

Wrap-up – Retiree Classification

- TRSL employers can hire a TRSL retiree into a TRSL-covered position
- The classification the retiree falls under will determine the impact on retiree benefits and whether contributions are due during the period of re-employment.
 - » Retired teachers
 - » Retired members
- “Retired teacher” includes:
 - » “Grandfathered” or speech-related advanced degree
 - » Critical Shortage
 - » Earnings Limit

Wrap Up – Employer Reporting Requirements

Enrollments

- » Within 30 days of re-employment, enroll the rehired retiree in TRSL through EMIS.
- » Within 45 days of enrollment notification, certify the position of the retiree using Form 15CS or 15POSC (if applicable).

Monthly salary reporting

- » Report the salary paid to all individuals as a “retired teacher” under the RTW law.
- » Due by the 15th of the following month

Annual reporting

- » Submit to TRSL the earnings for all payees in the prior fiscal year, including retirees and individuals receiving a TRSL disability benefit.
- » Due August 15th

Questions?



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Optional Retirement Plan (ORP)



Comprehensive Employer Training March 2017

What you need to know

- What is ORP and how does it work?
- Who can join ORP?
- How do I enroll someone in ORP?
- What are the contribution rates for ORP?
- What do I need to report?
- How do I recover an overpayment?
- Can ORP participants change carriers?
- What if I hire an ORP member?
- What are the return-to-work laws for ORP members?
- What are the features of ORP?

What is the Optional Retirement Plan?



What is the ORP?

The ORP (Optional Retirement Plan) is a defined contribution plan, under Internal Revenue Code §401(a), in which account holders direct their own investments through private carriers.

Am I eligible?

Academic and unclassified employees of Louisiana colleges, universities, and community colleges can participate in the ORP. This retirement plan is also available to employees of any constitutionally established board that manages institutions of higher education.

How does it work?

- An ORP account is owned by the member, and there is no waiting period to join the plan. ORP members are 100% vested from the date of enrollment.
- Member and employer contributions are pooled and invested by the designated ORP carrier in the investment options chosen by the member.
- The performance of the member's investments determines the retirement benefit due. Projections of possible benefits are provided, but not guaranteed, by the ORP carriers.

- ORP is a defined contribution (DC) plan.
 - » Established July 1, 1990
 - » Provides retirement to participants and death benefits to beneficiaries
 - » Portable
- The decision to participate in ORP is irrevocable.
 - » ORP members do not participate in TRSL's defined benefit plan and are not considered TRSL members.

How does ORP work?

- ORP accounts are treated like annuities.
- Based on contributions and interest earned
- Members and employers contribute to ORP accounts.

Optional Retirement Plan (ORP)

An ORP account is owned by the participant, who contributes 8.0% of salary (less a 0.05% TRSL administrative fee). Prior to FY 2014-15, employers contributed the equivalent of the defined benefit normal cost, which changes annually (see above). Beginning in FY 2014-15, higher education boards are authorized to set the contribution amount, which cannot be less than the equivalent of the defined benefit normal cost. These contributions—the net employee contribution of 7.95% plus the "transfer amount" of the employer contribution—are transferred to the ORP carrier selected by the employee.

ORP Contribution Rates	
Higher Education <i>(includes laboratory schools)</i>	Non-Higher Education
FY 2017-18	Contribution rates from FY 2014-15 to Present
FY 2016-17	
FY 2015-16	
FY 2014-15	

To view historical ORP contribution rates from FY 1990-91 to FY 2013-14, click the link below:

 [ORP Contribution Rates from FY 1990-91 to FY 2013-14](#)

Contribution rates

- **Employee contributions:** ORP members contribute 8.0% of salary.
 - » 7.95% is transferred to the carrier.
 - » 0.05% is retained by TRSL as an administrative fee.
- **Employer contributions:** Total contribution rate for all employers includes the following:
 - » Transfer amount:
 - the percentage amount actually transferred to each ORP participant's account.
 - » Shared UAL:
 - the percentage all employers pay toward the unfunded accrued liability (UAL) and retained by TRSL
 - The shared UAL percentage for FY 2016-17 is 21.2%.

Contribution rates

For higher education employers (including laboratory schools):

- » The transfer rate must be set annually by each institution's governing board, and applies to each institution/agency under its supervision and control.
- » For FY 2014-15 through FY 2017-18, the transfer rate must be equal to or greater than the employer normal cost contribution for the TRSL Regular Plan.
- » For FY 2018-19 and later, the minimum transfer rate must be 6.2%.

For non-higher education employers:

- » The transfer rate must be the greater of the employer normal cost contribution for the TRSL Regular Plan, or 6.2%.

Contribution rates (FY 2016-17)

HIGHER EDUCATION

Management Board	Employer Rate (ER)		
	Transfer Amount	Shared UAL	Total ER
Board of Regents	5.6919%	21.2%	26.9%
LSU Board of Supervisors	5.6919%	21.2%	26.9%
Southern Board of Supervisors	5.691995%	21.2%	26.9%
UL Board of Supervisors	5.2545%	21.2%	26.5%
Community/Technical Colleges Board of Supervisors	5.691995%	21.2%	26.9%

Contribution rates (FY 2016-17)

NON-HIGHER EDUCATION

Fiscal Year	Employer Rate (ER)		
	Transfer Amount	Shared UAL	Total ER
2016-17	6.2%	21.2%	27.4%

Contribution rates (FY 2017-18)

HIGHER EDUCATION

Management Board	Employer Rate (ER)		
	Transfer Amount	Shared UAL	Total ER
Board of Regents	5.9459%	22.2%	28.1%
LSU Board of Supervisors	5.9459%	22.2%	28.1%
Southern Board of Supervisors	5.945975%	22.2%	28.1%
UL Board of Supervisors	TBD*	22.2%	TBD*
Community/Technical Colleges Board of Supervisors	5.945975%	22.2%	28.1%

**The rate for institutions whose governing boards did not set a rate by resolution is the rate paid in the previous fiscal year.*

Contribution rates (FY 2017-18)

NON HIGHER EDUCATION

Fiscal Year	Employer Rate (ER)		
	Transfer Amount	Shared UAL	Total ER
2017-18	6.2%	22.2%	28.4%

Who can join ORP?

1

Academic and unclassified employees:

- Colleges and universities
- Community colleges

2

Employees of other constitutionally established boards that manage institutions of higher education

3

Existing ORP members

When is the member eligible to join?

- A member can choose to participate in ORP:
 - » Within 60 days of the initial hire date by an ORP eligible employer; or
 - » Anytime after the 60 day window closes, but prior to vesting in TRSL's DB Plan with 5 years of service credit; or
 - » TRSL members who have more than five years of retirement service credit and have never had the opportunity to elect ORP may elect to join ORP when initially hired by an ORP eligible employer and they are within their first 60 days of new employment.
 - **Example:** A TRSL regular member with 10 years of service credit changes jobs and is now, for the first time, working as an unclassified employee at a higher education institution

Members who choose to participate in ORP after being in TRSL :

- *Only the member portion of retirement contributions will be transferred to the carrier.*

How do I enroll an ORP member?

- Enrollments for ORP members are processed at TRSL.
- Member completes Sections 1-3 of the *Application for Optional Retirement Plan or Change of Carrier* (Form 16).
- You complete Section 4 and submit the original form to TRSL.
- Please ensure the participant reads the back of the form, which contains important information.

TRSL Teachers' Retirement System of Louisiana
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Telephone: (225) 925-6446 • Toll free (outside Baton Rouge area): 1-877-275-8775
Fax: (225) 925-4779 • www.trsl.org

Form 16 (11/11)
00-16
Submit original form. Faxes not accepted.

Application for Optional Retirement Plan or Change of Carrier

Print in ink or type all entries except signatures. Incomplete forms will be returned. This is a multipurpose form to be used by individuals joining the Optional Retirement Plan (ORP) or by ORP members changing carriers. The reverse side of this form contains important information about the ORP.

Section 1 — Applicant information

Name (Last, first, MI, suffix (Jr., II, etc.)) _____
Street / P.O. Box _____
City, state, zip _____ Phone number _____
Social Security number _____ Date of birth (mm-dd-yyyy) _____ Sex ☐ Male ☐ Female U.S. Citizen ☐ Yes ☐ No Type of visa _____

To be completed only by current members of the Teachers' Retirement System (TRSL):
Please ☐ transfer my accumulated contributions with TRSL to the ORP carrier I have designated below.
☐ do not transfer

Section 2 — Carrier designation

☐ New enrollment ☐ Change of ORP carrier ☐ Existing ORP participant
ORP carrier _____ ORP carrier code ☐ 01 INQ ☐ 02 TAA-CREF ☐ 03 VALIC

Section 3 — Applicant's signature

I hereby make irrevocable application for the Optional Retirement Plan (ORP) in accordance with LSA-R.S. 11:921-931. I understand that future employee contributions, less a small administrative fee, and the normal cost portion of future employer contributions will be forwarded to the ORP carrier designated above. I have read the back of this form. I understand that I can never again become a contributing member of TRSL and that no lump-sum payout of the entire account can be made from the ORP carrier directly to me during my lifetime.

Applicant's signature (do not print or type) _____ Date signed (mm-dd-yyyy) _____

Section 4 — Agency certification

Name of agency _____ Agency number _____
Effective date of ORP election (date of employment for new employees) mm-dd-yy _____ Effective date for change of carrier (mm-yyyy) _____ or when this form is received by TRSL, whichever is later. Contributions withheld for this period and thereafter will be transferred to the carrier in Section 2 above.

I certify that this employee is eligible to participate in the ORP according to LSA-R.S. 11:925 and that he or she has signed a contract with the carrier designated above.

Authorized signature (Authorized representative of agency - no facsimile accepted) _____ Date signed (mm-dd-yyyy) _____
Title _____

See reverse side for important information

Who are the current carriers?



www.trsl.beready2retire.com



www.tiaa.org/louisianaorp



www.valic.com/TRSL

How do I report ORP?

- You will submit a separate report for ORP (System 6).
- The sheltered contributions reported are limited to 25% of the ORP member's taxable income or \$54,000 for calendar year 2017, whichever is less.
- You will submit your monthly report one of two ways:
 - » Upload unencrypted file to EMIS *or*
 - » Submit encrypted FTP file

How do I remit the contributions?

Contributions are due by the 10th day of each month.

- You can make payment one of two ways:
 1. Wire transfer (indicate ORP) *or*
 2. Check (make payable to TRSL-ORP)
- Submit your *Payment Distribution Voucher* (Form 4D) accordingly:
 - » Email at time of wire transfer *or*
 - » Include it with the check

How do I recover an overpayment?

If an employee terminates employment you can recover an overpayment.

- » Notify the carrier in writing using your agency letterhead.
 - The carrier will return the member contributions and employer transfer amount, which had been transferred to them.
- » Submit a copy of the letter to TRSL.
 - The unfunded accrued liability portion will be returned to you.
- » It is the employer's responsibility to refund the employee their 7.95%.

If you receive money from a carrier that you did not request, please contact TRSL.

Can an ORP participant change carriers?

A carrier change can be made by an employee at any time.

- You will need to have the employee complete the following:
 1. a new application with the carrier *and*
 2. a new Form 16.
- You will complete Section 4 of the ORP application and submit to TRSL.

You are responsible for changing the ORP carrier code on the FTP file or uploaded file containing the ORP contributions.

What if I hire an ORP member?

(Including ORP members returning-to-work)

- If the ORP member is employed in a TRSL-covered position, he/she must remain in ORP (regardless of the number of years).
 - » This holds true even if the position is not in higher education.
- If the ORP member is employed in a position covered by another Louisiana public retirement system, see below:
 - » If member has *fewer than five years*: You will enroll him/her in the new retirement system.
 - » If member has *five or more years*: He/she can opt to retain ORP membership under TRSL.

ORP members are 100% vested from the date of enrollment.

What are the features of ORP?

- An ORP account is portable to most other U.S. colleges and universities.
- ORP participants control their own investments through private carriers.
- Member and employer contributions are invested by the designated ORP carrier in the investment option chosen by the member.

Wrap-up

- ORP is a defined contribution plan.
- A member who chooses ORP makes an irrevocable election to opt out of TRSL's defined benefit plan.
 - » He/she cannot change his/her mind later and join TRSL.
- The original form must be submitted for enrollment and changes in carrier.
- TRSL will transfer to the carrier the member contributions (minus TRSL's administrative fee) and the transfer amount of employer contributions.

Questions?



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