



Serving those who serve South Carolina

## Covered employer training program

Membership and the enrollment process  
FY 2017

---

---

---

---

---

---

---

---

### Employer resources



- As an employer, you should have access to all the information you may need on PEBA's website, at [www.peba.sc.gov](http://www.peba.sc.gov). You can access forms, publications, calculators, and much more.
- Direct your employees to PEBA's website to find out more information about specific retirement plans.
- Online calculators, publications and a video library are also available for employees to take advantage of when choosing a retirement plan or learning more about the plans.

2

---

---

---

---

---

---

---

---

### Membership eligibility – SCRS and State ORP



- Membership is a required condition of employment except for certain job classifications:
  - School bus driver
  - Employee earning less than \$100 per month
  - Non-permanent position
  - Day laborer
  - Certain hospital workers (see 9-1-580)
  - Part-time elected officials earning less than \$9,000 per year
  - Individuals elected to the S.C. General Assembly on or after November 2012

3

---

---

---

---

---

---

---

---

### Membership eligibility – SCRS and State ORP



- Newly hired employees with an active or inactive SCRS account or active State ORP account cannot opt out of membership
- The decision to be a non-member in the circumstances listed on the previous slide is an irrevocable one unless person is subsequently hired by another covered employer or is hired in a position that requires membership.
- The following cannot join:
  - Independent contractors (not considered “employees”)
  - Students employed by the school they are attending
  - Retired members receiving annuity benefits

4

---

---

---

---

---

---

---

---

### Membership eligibility – PORS



- Police Officer
  - Preserve public order; protect life and property; and detect crimes in the state
- Fire Fighter
  - Prevent and control property destruction by fire
- Peace officer
  - Responsible for custody or control of inmates at DOC, DJJ, or DMH
- Must also earn at least \$2,000 per year and devote 1,600 hours per year in the position.

5

---

---

---

---

---

---

---

---

### Membership eligibility – PORS



- Probate Judges
  - May elect membership in either SCRS or PORS
- Magistrates
  - PORS membership required
- Probate judges and magistrates are exempt from the \$2,000/1,600 hours per year requirements

6

---

---

---

---

---

---

---

---

## New employees select a plan



- Eligible employees must choose either SCRS membership or State ORP participation.
- The option to participate in State ORP is only available within 30 days of the date of hire.

7

---

---

---

---

---

---

---

---

## Selecting State ORP participation



- Newly hired state, public school, and higher education employees are eligible to choose State ORP.
- State ORP participation is not available to political subdivisions, PORS and JSRS employees.
- State ORP participation requires a vendor selection.

8

---

---

---

---

---

---

---

---

## Selecting State ORP participation



- State ORP participants may irrevocably switch to SCRS membership during any annual open enrollment period (January 1 – March 1) between their first and fifth initial employment anniversary.
- Participants with secondary employment must also join State ORP if the secondary employer has coverage. If not, the member must join SCRS or opt for non-membership (if applicable).
- State ORP termination or vendor changes can be completed on the *State ORP Notice of Termination or Change (Form 1162)*. Vendor changes can also be made online through Member Access.

9

---

---

---

---

---

---

---

---

## Setting up a retirement account



- For a new hire, complete and submit a *Retirement Plan Enrollment* to PEBA via Electronic Employer Services\* (EES)
- A valid email address is required
- The new hire will receive an email notification to select their retirement plan
- If the new hire is a working retiree, submit the return to work date entry in EES

*\*Not applicable for Comptroller General employers.*

10

---

---

---

---

---

---

---

---

## Setting up a retirement account



- South Carolina Enterprise Information System (SCEIS) employers do not need to complete enrollment for SCRS or PORS to enroll employees
- If new employee is employed in two separate positions (i.e. both a firefighter and an EMT), include:
  - job description, and
  - percentage of time the employee spends in each position.

11

---

---

---

---

---

---

---

---

## Setting up a retirement account



- If completing enrollments on paper:
  - *Retirement Plan Enrollment (Form 1100)* or
  - *Election of Non-Membership (Form 1104)*
- Beneficiaries must be designated on paper

12

---

---

---

---

---

---

---

---

## Adding beneficiaries

- Submit applicable beneficiary form:
  - *Beneficiary Designation (Form 1102)*; or,
  - *Trust Designation (Form 1103)*



13

---

---

---

---

---

---

---

---

## Beneficiary Designation (Form 1102)

- Section II-A:
  - A member's **primary beneficiary** may receive:
    - a refund of contributions plus interest, or
    - a lifetime monthly annuity.
  - For a beneficiary to receive an annuity, the member must have been eligible to retire on the date of death or must have died in service with:
    - at least 15 years of service credit or over age 60; and
    - five years of earned service credit (Class Two) or eight years of earned service credit (Class Three).



14

---

---

---

---

---

---

---

---

## Beneficiary Designation (Form 1102)

- Section II-B:
  - If member and primary beneficiary both die at the same time, or if the primary beneficiary predeceases the member and the member does not name another beneficiary, the benefits described on previous slide default to the **contingent beneficiary**.



15

---

---

---

---

---

---

---

---

### ***Beneficiary Designation*** **(Form 1102)**



- Section III – only applies if employer covered by incidental death benefit:
  - An incidental death beneficiary receives a payment equal to one year's salary if a member dies while in service and has at least one year of service credit. The one-year requirement is waived if the member's death is job-related.

16

---

---

---

---

---

---

---

---

### ***Beneficiary Designation*** **(Form 1102)**



- Member's signature must be accompanied by the signature of a notary public.
- Primary beneficiary (Section II-A) cannot be the same as the contingent beneficiary (Section II-B).
- If a member designates more than one beneficiary in a particular section, benefits are split equally among the beneficiaries.

17

---

---

---

---

---

---

---

---

### ***Trust Designations*** **(Form 1103)**



- Member may designate a trust as beneficiary:
  - Form 1103 is to be used only if a trust has already been established.
  - Otherwise, member names his desired beneficiary on Form 1102. In the event of death, benefits can be paid to a court appointed conservator or guardian if the beneficiary is legally unable to receive the proceeds directly.

18

---

---

---

---

---

---

---

---

## Naming an estate as beneficiary



- If a section of the beneficiary form is left blank, or if no beneficiary form is received, the beneficiary designation will default to member's estate.
- Following member's death, a refund of contributions plus interest plus any incidental death benefit payment (if applicable) is paid to the personal representative for the member's estate.
- Monthly annuity payments cannot be paid to an estate.

19

---

---

---

---

---

---

---

---

## Other uses for *Enrollment Form (Form 1100)*



- Change a member's name. Be sure to include:
  - Copy of the Social Security card reflecting the member's new name;
  - Certified copy of the member's divorce decree or marriage license; or,
  - A copy of the court order changing the member's name (includes annulment and adoption).
- Correct member's date of birth or Social Security number.

20

---

---

---

---

---

---

---

---

## Member account statements



- Members:
  - Log into Member Access; or
  - call PEBA to request a statement
- Employers:
  - Use PEBA's Electronic Employer Services (EES) website to view a member's account

21

---

---

---

---

---

---

---

---

**Member Access -**  
*Secure, online resource*



- Active SCRS and PORS members may:
  - View beneficiary information;
  - View current service credit;
  - View and print member statement;
  - Change address;
  - Calculate an unofficial cost estimate to purchase service credit;
  - Submit a service purchase request; and
  - Submit a retirement application.

22

---

---

---

---

---

---

---

---

**Member Access -**  
*Secure, online resource*



- State ORP active members
  - Link to your State ORP vendor information
  - View your PEBA incidental death beneficiaries
  - Update your address with PEBA
  - Receive messages regarding State ORP open enrollment (January 1 to March 1)
    - Change your State ORP vendor
    - Irrevocable election to SCRS (if eligible)

23

---

---

---

---

---

---

---

---

**Member Access -**  
*Secure, online resource*



- Retired members may:
  - Change tax withholdings;
  - Change address;
  - View and print a 1099-R form;
  - View and print a Teacher and Employee Retention Incentive (TERI) program statement;
  - View and print an annuity verification letter;
  - View current payment method; and
  - Enroll or make changes to direct deposit.

24

---

---

---

---

---

---

---

---

## Member Access -

*Secure, online resource*



- Inactive members may:
  - View and print member statement; and
  - Change address.

25

---

---

---

---

---

---

---

---

## Disclaimer



This presentation does not constitute a comprehensive or binding representation regarding the employee benefits offered by the South Carolina Public Employee Benefit Authority (PEBA). The terms and conditions of the retirement and insurance benefit plans offered by PEBA are set out in the applicable statutes and plan documents and are subject to change. Please contact PEBA for the most current information. The language used in this presentation does not create any contractual rights or entitlements for any person.

26

---

---

---

---

---

---

---

---

## Questions



27

---

---

---

---

---

---

---

---