### EMPLOYER GUIDE FOR COMPLETING COMMON OPPRS PROCESSES

Oklahoma Municipal League Employment Seminar November 8, 2018

Sean Ruark Deputy Director Oklahoma Police Pension & Retirement System

### CONTACT INFORMATION

Oklahoma Police Pension & Retirement System

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Office Hours: M-F, 8:00 AM-4:30 PM (excluding state holidays)

### PENSION ANALYSTS

- $_{\square}$  For employers A-K & OKC
  - \* Leeandra Galutia
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- □ For employers L-Z; excluding OKC
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SUBMISSION OF CONTRIBUTIONS	
□ For all employers	
<ul><li> Katie Luttrell</li><li> (405) 840-3555</li></ul>	
* katie.luttrell@opprs.ok.gov	
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SESSION OBJECTIVE	
□ Today's session is intended to provide you with	
an overview of how to perform several	
procedures related to your officers' OPPRS	
membership.	
SESSION TOPICS	
DEBOTOR FOR TOO	
Member Enrollment	
n Pensionable Wages	
n Payroll Submission	
Employment Status Changes	
Retirement 101	
* Eligibility	
* Options	
* Forms	

### MEMBER ENROLLMENT

# □ Eligibility

- \* Full-time officers (+25 hours per week)
- \* Those undergoing police training
- \* Aged 21-45\*
  - \*for initial membership only
- \* Membership exemptions

### REQUIRED FORMS

- □ Membership Application (Form 100)
- Use date of initial or anticipated employment

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## REQUIRED FORMS

- Physical Examination (Form 114)
- \* Not pass/fail; only identifies pre-existing conditions
- Not required for those rejoining OPPRS within 90 days

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- □ Membership requires OPPRB approval
- □ Forms should be submitted **prior to** initial employment
- □ Initial date of employment used as membership date\*

  \*May be approved retroactively
- Contributions due and owing from membership date

# PENSIONABLE WAGES

- □ Contributions based on "Paid Base Salary"
- \* Defined by 11 O.S. § 50-101(21.)
- Amended eff. July 1, 2016

# PENSIONABLE WAGES

□ Notable Types of Paid Base Salary

Regular Pay	Specialty Pay
Paid Leave (Used)	Longevity
Accrued Leave in Lieu of Overtime	Educational Allowances
Holiday Pay	Back Pay
Incentive Pay	Elective Salary Reductions*

\*Must qualify under Internal Revenue Code Sections: 125, 132(f)(4), 457, 401(k), 414(h)

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□ Not Included in Paid Base Salary

Overtime	Severance Pay
Insurance Benefits*	Unemployment Payments
Bonuses/Stipends*	Uniform/Equipment Allowances
Accumulated Unused Leave	Fringe Benefits/Reimbursements

\*Not otherwise specifically included as pensionable wages

# PAYROLL REPORTING

- □ Submission of Contributions
- \* Based on member's "paid base salary"
- \* Employer pays a minimum of 13%
- \* Member pays a maximum of 8%
- \* Must be submitted within 10 days following each payroll period (late fees may apply)

# PAYROLL REPORTING

- □ Format of Payroll Report
- \* Itemized payroll report must include:
- 1. Employer name
- 2. Dates of payroll period
- 3. Member names and SSN's
- 4. Pensionable wages
- 5. Employer contributions
- 6. Member contributions

	PAYROLL REPORTING			
	Online Submission     https://memberservices.opprs.org/ERSWebSite			
	Employer Reporting System PENSIONGOLD Up-118 GUITEFMENT MUSTULIFUNG Princed Lago			
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	EMPLOYMENT STATUS CHANGES			

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(Form 118)	Comparison
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employment	Comment of the commen
<ul> <li>Report unpaid leave (type and dates)</li> </ul>	Description of the same

USERRA MILITA	ARY LEAVE
Notice of Leave	Notice of Return
Form 125	□ Form 126
□ Orders	□ Form 130
	□ Orders/DD-214

# USERRA MILITARY LEAVE

- D Purchase of USERRA Service Credit
- \* Upon return, member may elect to pay 8% contributions missed due to qualified military service
- If elected by member, employer pays corresponding 13% contributions
- \* Payment method(s) indicated on Form 127
- \* Limited time to purchase

# USERRA MILITARY LEAVE

- □ Application for Purchase (Form 127)
- \* Required payment information

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### CHANGE OF ADDRESS

- □ Address Change (Form 115)
- \* May be completed by Member or Employer

### REFUND OF CONTRIBUTIONS



- □ Pursuant to 11 O.S. § 50-111.1
- \* If member separates employment prior to normal retirement date, may elect a refund of contributions
- \* Only member contributions are refunded; employer contributions remain with the OPPRS
- \* No recourse against system for additional benefits, such as for disability
- \* Application for Refund (Form 109)

### RETIREMENT OPTIONS



- u Vested Benefit
- \* Requires 10 years of service credit
- \* Accrued benefit begins at age 50, or normal 20 year retirement date, whichever is later
- \* Application for Vested Benefit (Form 108)

### RETIREMENT OPTIONS



- □ Service Pension (Regular Retirement)
- \* Requires 20 years of service credit
- \* Accrued benefit begins the month following separation from employment
- \* Application for Service Pension (Form 106)

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### Deferred Option Plan (DOP)

- Minimum 20 years of service; maximum participation of 5 years
- Member continues employment, but stops 8% contributions (employer's 13% continues)
- \* Application for DOP (Form 111)
- \* Application for DOP Termination (Form 112)

#### RETIREMENT OPTIONS



#### □ Back DROP

- Minimum 20 years of service; maximum participation of 5 years; cannot drop below 20 years of service
- \* Member elects upon retirement; effective retroactively
- \* Application for Back DROP (Form 120)

# DISABILITY BENEFITS

#### □ Duty Related Disability

- \* Applicable after temporary salary continuation required by 11 O.S. § 50-116.1
- \* No minimum service required
- \* Receives 50%, 75%, or 100% of a normal 20 year retirement benefit based on impairment rating
- \* Application for Disability Benefit (Form 103)
- Municipal Application for Disability Benefit (Form 103A)

# DISABILITY BENEFITS

- □ Non-Duty Related Disability
- \* Minimum 10 years of service required
- \* Receives 25%, 50%, 75%, 90%, or 100% of accrued retirement benefit based on impairment rating
- \* Application for Disability Benefit (Form 103)
- Municipal Application for Disability Benefit (Form 103A)

### DEATH BENEFITS

- □ Duty Related Death
- \* No minimum service required
- \* Beneficiary receives normal 20 year retirement benefit and a \$5,000 death benefit
- \* Additional retirement options may be available if member had 20+ years of service
- Application for Survivorship/Death Benefits (Form 104)

## DEATH BENEFITS

- □ Non-Duty Related Death
- \* Minimum 10 years of service required
- \* Beneficiary receives accrued retirement benefit and a \$5,000 death benefit
- Additional retirement options may be available if member had 20+ years of service
- Application for Survivorship/Death Benefits (Form 105)

### DEATH BENEFITS

#### Death of Retired Member

- \* Eligible beneficiary continues retirement benefit and receives a \$5,000 death benefit
- Application for Continuation/Death Benefits (Form 107)
- If no beneficiary, final monthly benefit and a \$5,000 death benefit paid to member's estate (Form 113)

# BENEFICIARY INFORMATION

#### □ Not Designated by Member

- \* Determined by statute: 11 O.S. § 50-101(13)
  - 1. Spouse (of 30 consecutive months\*)
    \*waived for duty related death
  - 2. Child (until age 18; 22 if full-time student)
- If no eligible beneficiary, final payment(s) issued to member's estate

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