

**EMPLOYER GUIDE FOR COMPLETING
COMMON OPPRS PROCESSES**

*Oklahoma Municipal League Employment Seminar
November 8, 2018*

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CONTACT INFORMATION

Oklahoma Police Pension & Retirement System

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PENSION ANALYSTS

For employers A-K & OKC
 ✦ Leeandra Galutia
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For employers L-Z; excluding OKC
 ✦ Angela McCullough
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SUBMISSION OF CONTRIBUTIONS

- For all employers
 - ❖ Katie Luttrell
 - ❖ (405) 840-3555
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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

- Member Enrollment
- Pensionable Wages
- 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

Thumbnail of Form 100: Membership Application. The form includes fields for Name, Address, Phone, and Date of Birth. It also contains checkboxes for 'I am a current member of the OPPRS' and 'I am a former member of the OPPRS'. There is a section for 'I hereby certify that I am a full-time officer...' and a signature line at the bottom.

REQUIRED FORMS

Physical Examination (Form 114)

- ❖ Not pass/fail; only identifies pre-existing conditions
- ❖ Not required for those rejoining OPPRS within 90 days

Thumbnail of Form 114: Physical Examination. The form includes a section for 'PHYSICAL EXAMINATION' with checkboxes for 'Pass', 'Fail', and 'Not Examined'. It also has a section for 'MEDICAL HISTORY' with checkboxes for 'None', 'Hypertension', 'Diabetes', 'Asthma', 'Heart Disease', 'Stroke', 'Cancer', 'Other'. There is a signature line at the bottom.

MEMBERSHIP APPROVAL

- Membership requires OPRB 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)

PENSIONABLE WAGES

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>



PENSIONGOLD
RETIREMENT SOLUTIONS

Employer Reporting System

12/14/2018

9:21:00 AM

Login

© ERS 2018

EMPLOYMENT STATUS CHANGES

Employment Verification
(Form 118)

- ◆ Report separation from employment
- ◆ Report unpaid leave (type and dates)

USERRA MILITARY LEAVE

Notice of Leave

- Form 125
- Orders

Notice of Return

- Form 126
- Form 130
- Orders/DD-214

USERRA MILITARY LEAVE

- 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

Member Form 127
 (Application for Purchase of USERRA Service Credit)
 (Form 127)

1. I am applying for the purchase of USERRA service credit for service performed in a uniformed services position for the United States Armed Forces or the United States Coast Guard. I am applying for the purchase of USERRA service credit for service performed in a uniformed services position for the United States Armed Forces or the United States Coast Guard. I am applying for the purchase of USERRA service credit for service performed in a uniformed services position for the United States Armed Forces or the United States Coast Guard.

2. I am applying for the purchase of USERRA service credit for service performed in a uniformed services position for the United States Armed Forces or the United States Coast Guard. I am applying for the purchase of USERRA service credit for service performed in a uniformed services position for the United States Armed Forces or the United States Coast Guard.

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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



- 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)

RETIREMENT OPTIONS



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
