

2025  
EMPLOYER  
**workshop**



new  
DESIGNATED  
agents  
&  
EMPLOYER  
contacts

## Topics Part 2

- Pay Period Reporting
- Leaving Employment
- Service Purchase
- Retirement
- Working After Retirement
- Education and Training

## The Cliff Notes!

A summary of much longer work designed to learn the key points of longer work.

- Hitting the Important Information
- High Level Overview
- Helping to Make Sense



## KPER Poll

**Were you able to Attend Part 1?**

- Yes
- No



## Last Week- Part 1

- KPERS overview
- The Employer
- Useful Tools
- Membership
- Enrollment
- Long-Term Disability
- Death Benefits
- Optional Group Life
- KPERS 457

## Overview

- You are an important cog in the KPER machine.
- The User Manual is an important reference.
- Timely Enrollments and End Dates are vital.
- Membership has its perks.





# pay reporting



## Reporting Compensation

- Withhold KPERS from **gross compensation** before any deductions or reductions.
- Compensation means all salary and wages linked to service or paid leave.



### Compensation to Include in Contributions

Generally, withhold employee KPERS contributions from gross compensation before any deductions or reductions. Compensation means, except as otherwise provided, all salary, wages and other remuneration payable to an employee for personal services performed for the employer. But for a few exceptions, (e.g., long-term disability, some military leave), KPERS contributions must be linked to actual participating service or paid leave. Contributions need to have service tied to them.

| Compensation Type  | Include | Don't Include |
|--|---------|---------------|
| Pay eligible for federal withholding   | ✓       |               |
| Pay eligible for Social Security tax   | ✓       |               |
| Pay eligible for Medicare tax  | ✓       |               |
| Any pay sheltered for 403(b), 457 plans and 125 plans (flex spending accounts)   | ✓       |               |
| Employer-paid service purchase   | ✓       |               |
| Employer-paid moving expense reimbursement (effective July 1, 2019)  | ✓       |               |
| Maintenance, board, lodging, tuition assistance, goods and services, and other allowances in lieu of money eligible for federal withholding  | ✓       |               |
| Fringe benefits that are considered part of gross compensation unless they are specifically excluded from gross income by a section of the IRS code. Consult your fiscal or financial office or tax professional for guidance. | ✓       |               |
| (Hired before July 1, 1993)<br>Lump-sum payments for annual, vacation and sick leave.  | ✓       |               |
| (Hired before July 1, 1993)<br>Lump-sum payments for compensatory time at termination or retirement.   | ✓       |               |
| Compensatory time paid during regular employment, regardless of hire date.   | ✓       |               |
| Pay deducted for health insurance, even if pre-tax   | ✓       |               |
| Cash in lieu of health insurance   | ✓       |               |
| "Back" pay   | ✓       |               |
| Bonus payment (e.g. incentive pay, longevity pay, Christmas bonus, performance bonus, etc. before termination)   | ✓       |               |
| Value of health insurance paid by the employer   |         | ✓             |
| Any amount not counted in final average salary at retirement   |         | ✓             |
| Taxable amount of life insurance premium for coverage over \$50,000  |         | ✓             |
| Reimbursement for actual expenses  |         | ✓             |
| Early retirement incentive paid before retirement  |         | ✓             |
| Membership date before July 1, 1996: Pay over \$505,000 for 2024   |         | ✓             |
| Membership date on or after July 1, 1996: Pay over \$345,000 for 2024  |         | ✓             |
| Severance: Payment by an employer to an employee beyond his wages on termination of employment.  |         | ✓             |
| (Hired on or after July 1, 1993)<br>Lump-sum payments for annual, vacation and sick leave.   |         | ✓             |
| (Hired on or after July 1, 1993)<br>Compensatory time paid in lump sum at termination or retirement.   |         | ✓             |
| Worker's compensation payments   |         | ✓             |
| Short-term disability payments from 3rd party  |         | ✓             |
| Bonuses paid while employee is on leave of absence   |         | ✓             |

11/23



## Reporting Compensation

Take KPERS Contributions from:

- **Longevity Paid Yearly**
- **Insurance Reimbursement**
- **Holiday Pay**
- **Overtime**
- **Bonuses**
  - Signing
  - Merit
  - Retention
  - IR
  - To Take or Keep a Position
  - Early Notification
  - Any Bonus not tied to Termination

## Do Not Withhold or Report to KPER

- Early Retirement Incentives
- Bridge Payments Tied to Early Retirement Incentives
- Severance Pay



## Add-On Pay

Membership date **before July 1, 1993** or in “Year of Service”,

### Take KPER Contributions from:

- Unused Sick Leave
- Annual (Vacation) Leave
- Kelly Days
- PTO/ Personal Days
- Longevity Pay only paid at retirement
- Retirement Bonus
- Bonus Sick Leave



Pay Report

Employer Pay Reports

You haven't started yet

1. Which plans would you like to report on?

| <input type="checkbox"/> | Pay Date   | Due Date   | Plan  | Cycle |
|--------------------------|------------|------------|-------|-------|
| <input type="checkbox"/> | 06/10/2022 | 06/15/2022 | KPERS |       |
| <input type="checkbox"/> | 06/10/2022 | 06/15/2022 | KP&F  | 99    |
| <input type="checkbox"/> | 06/10/2022 | 06/15/2022 |       |       |
| <input type="checkbox"/> | 06/10/2022 | 06/15/2022 |       |       |
| <input type="checkbox"/> | 06/10/2022 | 06/15/2022 |       |       |

2. How will you input your data?

☐ Manual Entry
☐ Upload File

Download KPERS file to populate in excel

Download KPERS File

3. Total contributions from your records

\$0.00

4. Did any employees RETURN to or BEGIN work since your last report?

☐ Yes, return to work
☐ Yes, new employee
☐ No

2. How will you input your data?

☐ Manual Entry
☐ Upload File

Download KPERS file to populate in excel

Download KPERS File

Total contributions includes all contribution types

Step 1  
Enter Information

Step 2  
Fix Errors

Step 3  
Review & Submit

Step 4  
Make Payment

|                         |                        |                   |                        |                         |                     |
|-------------------------|------------------------|-------------------|------------------------|-------------------------|---------------------|
| Total From Your Records | Employee Contributions | Service Purchases | Employer Contributions | Insurance Contributions | Total Contributions |
| \$1,053.67              | \$383.45               | \$70.11           | \$536.20               | \$63.91                 | \$1,053.67          |

Save
Back
Next

| Errors   | SSN | First Name | Last Name | Plan  | Wages      | EE Contributions | Service Purchase | End Date | Reason |
|--|-----|------------|-----------|-------|------------|------------------|------------------|----------|--------|
| <b>i</b>   |     |            |           | KPERS | \$1,145.53 | \$58.73          | \$0.00           |          |        |
| Error: Reported employee contributions don't match our system. Please edit wages or contributions. |     |            |           |       |            |                  |                  |          |        |
| <b>i</b>   |     |            |           |       | \$2,081.06 | \$124.86         | \$164.40         |          |        |

- Click on **i** to view errors.
- Fix errors to go to next step.
- Make sure total from your record match total contributions.

If no errors in step 1, screen will skip to step 3

Make Payment

Confirmation 1430446

KPERS 4/18/2018

|                  |            |
|------------------|------------|
| EE Contributions | \$383.45   |
| Service Purchase | \$70.11    |
| ER Contributions | \$536.20   |
| Insurance        | \$63.91    |
| Late Fee         | \$9.42     |
| Total            | \$1,063.09 |
| Total Paid       | \$1,063.09 |

Return to Dashboard

Print/Download PDF

Print

- Confirmation page
- Print/Download PDF

## Adjustments

Increase wages that have already been reported.

- Reported incorrect pay
- Report additional pay
- Report missed pay

Decrease wages that have already been reported.

- Reported incorrect pay
- Reported additional pay
- Withheld leave payouts by mistake



## Adjustments

Refund all employee contributions.

- Employee earned less than 50% of pay
- Employee not in a covered position
- Employee not enrolled by mistake

Need to change contribution amounts because of a service purchase.

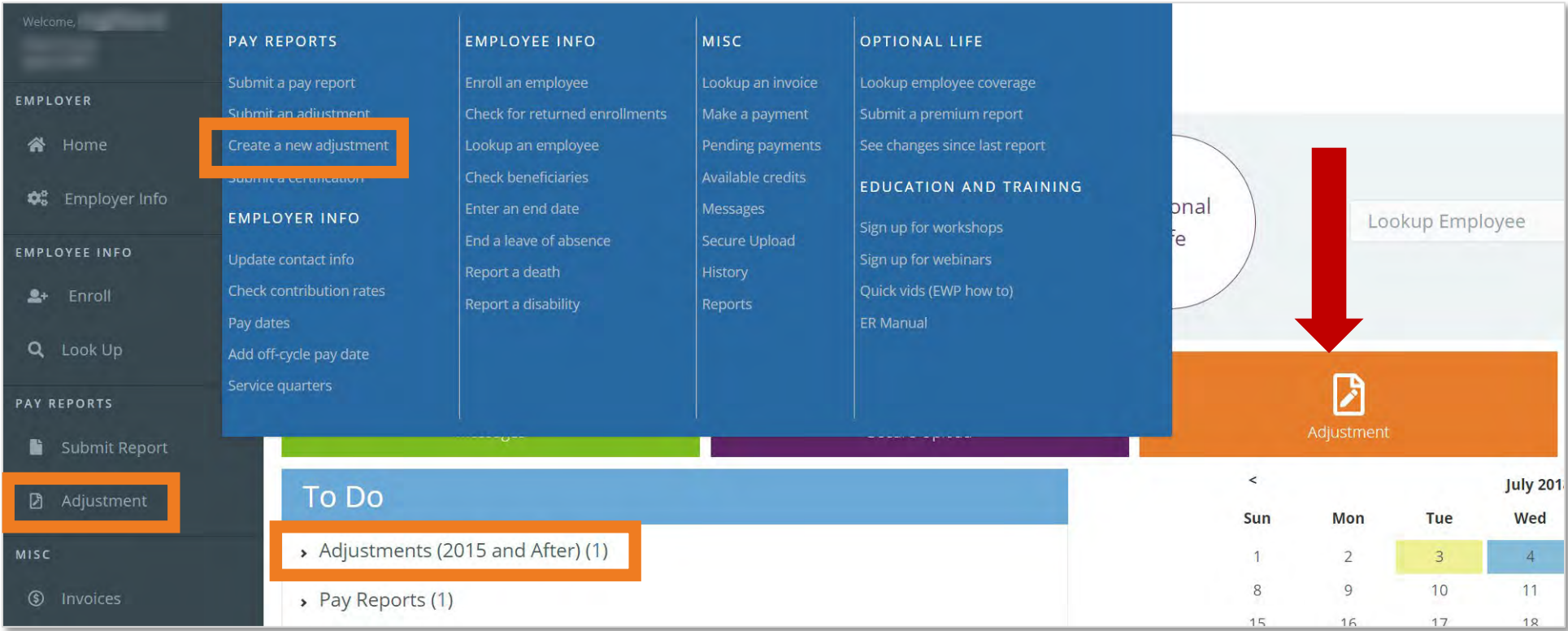
Make an adjustment as soon as the error is discovered.

## Adjustments

- Adjustments change the record. They are not payments.
- KPERS sends an invoice in the To Do list.
- Make payment using the EWP remittance process.
- Money owed to agency will be in the form of a credit.

If duration of arrearage is more than 6 months, employer pays employee and contributions .

# Adjustments



The screenshot displays the KPERS Employer Portal interface. On the left, a dark sidebar contains navigation links: Home, Employer Info, Enroll, Look Up, Submit Report, Adjustment (highlighted with an orange box), and Invoices. The main content area is divided into several sections: PAY REPORTS (with 'Create a new adjustment' highlighted by an orange box), EMPLOYEE INFO, MISC, and OPTIONAL LIFE. Below these sections, a 'To Do' list shows 'Adjustments (2015 and After) (1)' and 'Pay Reports (1)', with the first item highlighted by an orange box. A large red arrow points from the 'Adjustment' link in the sidebar to an 'Adjustment' button (represented by a document icon) in the main content area. To the right of the 'Adjustment' button is a calendar for July 2015, showing dates from 1 to 18.

Questions?



## Contact Fiscal Services

[kpersFS@kspers.gov](mailto:kpersFS@kspers.gov)

Toll-free, 1-844-468-8929

In Topeka, 268-6886



Three large, semi-transparent hexagons are positioned on the left side of the slide. The top one is blue, the middle one is green, and the bottom one is orange. They are arranged in a staggered, overlapping pattern.

# leaving employment

## Employee Resources

**Call our Info Line at 1-888-275-5737.**

- Discuss the status of member account
- Discuss member options
- Discuss continuing life insurance





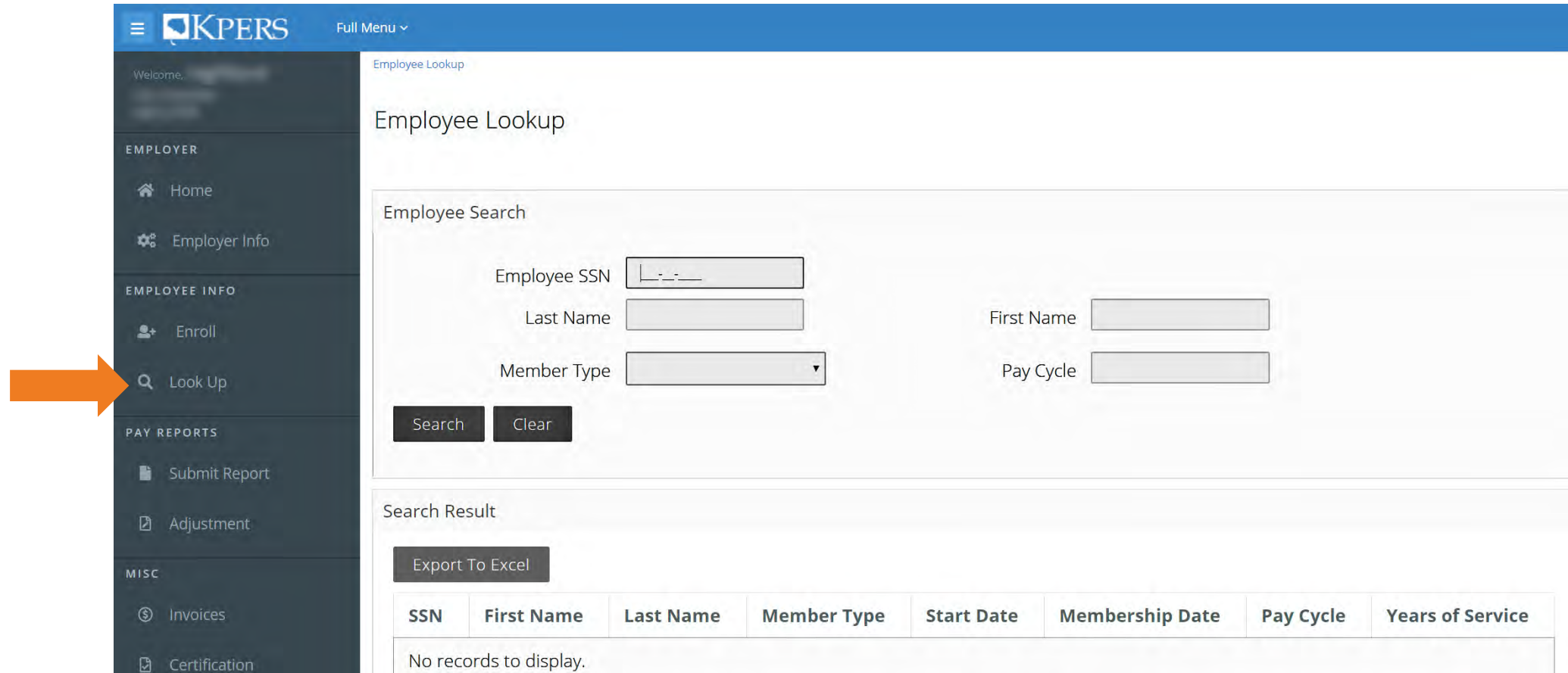
## End Dates

- Add to employee record **as soon as possible**
- If not vested, employee **groups status determined by end date** from old employer and enrollment date from new employer
- Can submit end dates in **employee record, Pay Report** and **OGLI** (up to 90 days ahead)

Best to wait until after the member has left to enter an end date.



## Employee Search



The screenshot shows the KPERS Employee Lookup interface. The left sidebar contains a menu with the following sections:

- EMPLOYER**
  - Home
  - Employer Info
- EMPLOYEE INFO**
  - Enroll
  - Look Up** (highlighted with an orange arrow)
- PAY REPORTS**
  - Submit Report
  - Adjustment
- MISC**
  - Invoices
  - Certification

The main content area is titled "Employee Lookup" and contains the "Employee Search" form. The form has the following fields:

- Employee SSN:
- Last Name:
- First Name:
- Member Type:
- Pay Cycle:

Below the form are two buttons: "Search" and "Clear".

The "Search Result" section shows a table with the following columns:

| SSN                    | First Name | Last Name | Member Type | Start Date | Membership Date | Pay Cycle | Years of Service |
|------------------------|------------|-----------|-------------|------------|-----------------|-----------|------------------|
| No records to display. |            |           |             |            |                 |           |                  |

## Entering End Dates

Employment History

| Agency | Pay Cycle | Employment Status | Start Date | End Date                   | Forfeited |
|--------|-----------|-------------------|------------|----------------------------|-----------|
|        | 01        | Enrollment        | 10/25/2009 | <a href="#">Enter Date</a> |           |

Full Menu ▾

Employee Lookup / Employee Info / Add End Date \*

Add End Date

Submit Cancel

Employee Information

SSN [redacted] Gender: Male

First Name [redacted] Middle Initial: J

Last Name [redacted] Start Date [redacted]

End Date: 06/01/2018 Reason: Termination

Comments: Leaving employment

- Click on **Enter Date**
- Select **end date** and **reason**
- Leave **comments** when applicable

## Entering End Dates

### Reason Codes

- **Termination-** death, retirement, leaving employment
- **Non-Covered**
- **Military Leave-** military duty
- **Leave of Absence-** employee's health, family health, administrative

## Leave of Absence



[About KPERS](#)

Revised: 7/22

[Contact KPERS](#)

Revised: 7/22

[Disability](#)

Revised: 6/21

[Leaving Employment](#)


Revised: 2/20

[Membership: School](#)

Revised: 9/21

## Leave of Absence

LEAVE OF ABSENCE

 **KPERS**

Checklist

**LEAVING FOR EMPLOYEE HEALTH REASONS**

| Situation   | Employer Checklist  |
|---|---|
| Member on leave of absence is earning <b>50% or more</b> of full pay*                       | <input type="checkbox"/> Leave member <b>on payroll</b><br><input type="checkbox"/> Deduct KPERS <b>contributions</b> from member's salary<br><input type="checkbox"/> Deduct <b>optional insurance premiums</b> if member has coverage   |
| Member on leave of absence earning <b>less than 50%</b> of full pay for 10 consecutive days | <input type="checkbox"/> Give member <b>Leaving Employment Flier</b><br><input type="checkbox"/> <b>Login</b> to employer web portal (EWP)<br><input type="checkbox"/> <b>Report</b> disability in EWP<br><input type="checkbox"/> Enter <b>end date</b> & select " <b>Leave of Absence</b> " when member is no longer receiving compensation<br><input type="checkbox"/> Give member <b>Optional Life Continuation form</b> (KPERS 79-C)** |
| Member returns to work after leave of absence   | <input type="checkbox"/> <b>Login</b> to EWP<br><input type="checkbox"/> Enter <b>end date</b> & select " <b>Return to Payroll</b> " - The system will auto-enroll  |

**LEAVING FOR FAMILY HEALTH OR OTHER REASONS**

| Situation   | Employer Checklist  |
|---|---|
| Member on leave of absence is earning <b>50% or more</b> of full pay* | <input type="checkbox"/> Leave member <b>on payroll</b><br><input type="checkbox"/> Deduct KPERS <b>contributions</b> from member's salary<br><input type="checkbox"/> Deduct <b>optional insurance premiums</b> if member has coverage |

Use Checklist for appropriate Action Steps when a member goes on Leave of Absence.

## Return Employee to Payroll

1. Submit an end date for leave.
2. Choose **Reason Code** as Return to Payroll
3. Add Position and click Return to Payroll

## Vested Members

### KPERS 1 & KPERS 2

- Vested with 5 years
- Can withdraw at any time after 31 days
- If don't withdraw, guaranteed lifetime retirement benefit
- Account continues earning interest
- Can apply for retirement benefits when eligible

Vested benefit often  
more valuable than  
contributions



## Non-Vested Members

### **KPERS 1 & KPERS 2**

- Not guaranteed a retirement benefit
  - Account accrues interest for 5 years
  - After 5 years, member forfeits service
- If return to KPERS-covered employment outside of grace period, member will be KPERS 3

## KPERS 3 Members

### **Vested**

- Vested with 5 years
- Accrue interest until eligible to retire
- At retirement, benefit is based on contribution account and retirement credits

### **Non-Vested**

- Member forfeits retirement credits
- If account is not withdrawn and member returns to KPERS-covered employment within 5 years, retirement credits are restored
- Interest paid for 2 years

## Withdrawal KPERS 1, 2 & 3

### Employee must:

- Wait 31 days after employment ends or teacher contract ends.
- Submit KPERS-13 "Application to Withdraw" (takes about 4 weeks to process).
- Give up all Retirement System rights, benefits and services.

KPERS sends 1099 tax form the following January

## Withdrawal When Ineligible

- Non-vested member moves from covered position to non-covered position with same employer
  - Contributions continue to earn interest while employee is in non-covered position
- Member goes on leave of absence, including military leave
- There's a legal dispute with employer

Three large, semi-transparent hexagons are positioned on the left side of the slide. The top one is blue, the bottom-left one is orange, and the central one is green. They are arranged in a triangular pattern, with the green hexagon being the largest and most prominent.

# service purchases

## Types

- Year of Service
- Forfeited KPERS
- Military
- Elected Official Service
- In-State or Out-of-State Non-Federal Public Service
- Vista Service
- Peace Corp

Submit **separate application** for each type of service

## Cost

- Based on employee's age & salary at time of application
- Cost will only be determined after an application is received.

An application is not a commitment to purchase.



## Reasons to Purchase

- Vest sooner
- Retire earlier
- Increase retirement credits



KPER 3 members should call KPER before making the final purchase.

## Payment Methods

### Lump Sum

- Personal check
- Rollover or trustee-to-trustee transfer
- Discover card

### Payroll Deduction

- **Can't be undone**
- Percentage is **in addition** to normal deduction
- May only apply for **one** payroll deduction at a time

Three large, semi-transparent hexagons are positioned on the left side of the slide. The top-left hexagon is blue, the bottom-left is orange, and the central one is green. They are arranged in a triangular pattern.

# retirement

## KPER Poll

**Would you like to be able to assist members with retirement questions?**

- Yes- I would love to learn more.
- No- I will direct them to KPER always.



## Retirement Dates

- Retirement date is 1st of month following last day on payroll
- All compensation owed to the employee must be paid in a lump sum by the first payroll date after their selected retirement date.

## Retirement Dates-School

### Licensed Employee

- Retirement date as early as June 1, if all work is completed under contract before June 1
- All compensation owed to the employee must be paid in a lump sum by the first payroll date after their selected retirement date.

**The Lump Sum includes the remainder of any contract pay**

## Regular Retirement Eligibility (Full Benefit)

### **KPERS 1**

- Age 65 with 1 year
- Age 62 with 10 years
- Any age when age & years of service equal 85 points

### **KPERS 2**

- Age 65 with 5 years
- Age 60 with 30 years

## Early Retirement Eligibility (Reduced Benefit)

### **KPERS 1**

- Age 55 with 10 years

### **KPERS 2**

- Age 55 with 10 years  
Greater reduction tables apply

**Early retirement permanently reduces monthly benefit**



## Benefit Calculation

### KPERS 1

|         |                  |   |                      |   |                  |   |                |   |                |   |                 |
|---------|------------------|---|----------------------|---|------------------|---|----------------|---|----------------|---|-----------------|
| EXAMPLE | Final Avg Salary | x | Statutory Multiplier | x | Years of Service | = | Annual Benefit | ÷ | Months in Year | = | Monthly Benefit |
|         | 40,000           | x | 1.75%                | x | 20               | = | \$14,000       | ÷ | 12             | = | \$1,167         |
|         | 40,000           | x | 1.85%                | x | 10               | = | + \$7,400      | ÷ | 12             | = | + \$617         |
|         | Combined (Total) |   |                      |   |                  |   | \$21,400       | ÷ | 12             |   | <b>\$1,784</b>  |

KPERS 1: Service before January 1, 2014, is calculated at 1.75%. Service January 1, 2014, and after is calculated at 1.85%.

### KPERS 2

|         |                  |   |                      |   |                  |   |                |   |                |   |                 |
|---------|------------------|---|----------------------|---|------------------|---|----------------|---|----------------|---|-----------------|
| EXAMPLE | Final Avg Salary | x | Statutory Multiplier | x | Years of Service | = | Annual Benefit | ÷ | Months in Year | = | Monthly Benefit |
|         | 40,000           | x | 1.85%                | x | 30               | = | \$22,200       | ÷ | 12             | = | <b>\$1,850</b>  |

## Calculating Final Average Salary

### KPERS 1

#### **Hired before July 1, 1993, or in your “Year of Service” before July 1, 1993**

- Highest three years (12 quarters), or
- Highest four years (16 quarters) including additional compensation

#### **Hired on or after July 1, 1993**

- Highest three years (12 quarters)

### KPERS 2

- Highest five years (20 quarters)

## Annualizing Compensation

| FAS & Benefit Calculation |           |  |  |           |  |  |           |           |  |          |  |                |  |           |  |
|---------------------------|-----------|--|--|-----------|--|--|-----------|-----------|--|----------|--|----------------|--|-----------|--|
| 2023                      |           |  |  | 2022      |  |  |           | 2021      |  |          |  | 1997           |  |           |  |
| 4th                       |           |  |  | 14,846.93 |  |  | 12,069.41 |           |  | 7,315.75 |  |                |  |           |  |
| 3rd                       |           |  |  | 14,846.93 |  |  | 12,069.41 |           |  | 7,315.75 |  |                |  |           |  |
| 2nd                       | 15,614.22 |  |  | 14,846.93 |  |  | 12,069.41 |           |  |          |  |                |  |           |  |
| 1st                       | 15,614.22 |  |  | 14,846.93 |  |  | 12,069.41 |           |  |          |  |                |  |           |  |
| 31,228.44                 |           |  |  | 59,387.72 |  |  |           | 48,277.64 |  |          |  | 14,631.50      |  |           |  |
| Total                     |           |  |  |           |  |  |           |           |  |          |  | 153,525.30     |  |           |  |
| Final Year Salary         |           |  |  |           |  |  |           |           |  |          |  | / Years in FAS |  | 3         |  |
| Compensation              |           |  |  |           |  |  |           |           |  |          |  | FAS            |  | 51,175.10 |  |

Example of the highest 12 quarters of the member's KPERS career.

## Annualizing Compensation

| FAS & Benefit Calculation |                   |                   |                   |                  |           |  |                |                   |  |
|---------------------------|-------------------|-------------------|-------------------|------------------|-----------|--|----------------|-------------------|--|
|                           |                   | 2023              | 2022              | 2021             | 2019      |  |                |                   |  |
| 4th                       |                   |                   | 28,008.40         | 26,150.80        | 25,728.45 |  |                |                   |  |
| 3rd                       |                   |                   | 28,008.40         | 26,150.80        | 25,728.45 |  |                |                   |  |
| 2nd                       |                   |                   | 28,008.40         | 26,150.80        | 25,728.45 |  |                |                   |  |
| 1st                       | 28,598.80         | 28,008.40         | 26,150.80         |                  |           |  |                |                   |  |
|                           | <b>28,598.80</b>  | <b>112,033.60</b> | <b>104,603.20</b> | <b>77,185.35</b> |           |  |                |                   |  |
|                           |                   |                   |                   |                  |           |  | Total          | <b>322,420.95</b> |  |
|                           | Final Year Salary |                   |                   |                  |           |  | / Years in FAS | <b>3</b>          |  |
| Compensation              |                   |                   |                   |                  |           |  | FAS            | <b>107,473.65</b> |  |

Example of the highest 12 quarters of the member's KPERS career.

## “Spike” Law

When **add-on pay** for accumulated sick leave, vacation or annual leave, etc., **increases FAS by 15% more** than if the employee had not been eligible to use add-ons in his final average salary.

- Applies only to KPER 1 with membership date before July 1, 1993, or was in “year of service.”
- Employer pays actuarial increase.

## "Cap" Law

If an employee's compensation used in calculating the final average salary is more than 15% higher than the preceding year, the amount which exceeds the 15% will not be included in final average salary (FAS).

KPERS 1 = Cap 15%      KPERS 2=Cap 7.5%

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### **Compensation that is not capped**

- Add-on (if membership date is before July 1, 1993, and 4-year FAS is used)
- Increase in compensation due to reclassification or re-allocation
- Overtime

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### **Compensation that is capped**

- Part-time members over 15% because they work more hours (not overtime hours)
- Extra duties, like lawn mowing and landscaping
- Raises & bonuses

## Payment Options KPER 1 & KPER 2

- Maximum Option
- Joint-Survivor Options
- Life-Certain Options
- Partial Lump-Sum Options



## Retirement Options

### Monthly Benefit

| Benefit Option       | No Lump Sum | 10% Lump Sum | 20% Lump Sum | 30% Lump Sum | 40% Lump Sum | 50% Lump Sum |
|----------------------|-------------|--------------|--------------|--------------|--------------|--------------|
| PLSO                 | \$0.00      | \$21,077.91  | \$42,155.82  | \$63,233.73  | \$84,311.64  | \$105,389.55 |
| Maximum              | \$2,087.22  | \$1,878.50   | \$1,669.78   | \$1,461.05   | \$1,252.33   | \$1,043.61   |
| 50% Joint-Survivor   | \$1,941.11  | \$1,747.00   | \$1,552.89   | \$1,358.78   | \$1,164.67   | \$970.56     |
| 75% Joint-Survivor   | \$1,868.06  | \$1,681.26   | \$1,494.45   | \$1,307.64   | \$1,120.84   | \$934.03     |
| 100% Joint-Survivor  | \$1,795.01  | \$1,615.51   | \$1,436.01   | \$1,256.51   | \$1,077.01   | \$897.50     |
| 5-Year Life-Certain  | \$2,045.48  | \$1,840.93   | \$1,636.38   | \$1,431.83   | \$1,227.29   | \$1,022.74   |
| 10-Year Life-Certain | \$1,982.86  | \$1,784.57   | \$1,586.29   | \$1,388.00   | \$1,189.72   | \$991.43     |
| 15-Year Life-Certain | \$1,836.75  | \$1,653.08   | \$1,469.40   | \$1,285.73   | \$1,102.05   | \$918.38     |



## Eligibility (KPERS 3)

### **Normal** Retirement (unreduced)

- Age 60 with 30 years
- Age 65 with 5 years

### **Early** Retirement (reduced)

- Age 55 with 10 years

## Benefit Calculations (KPERS 3)

- Employee's account balance (contribution account and retirement credit value)
- Actuarial factors

### EXAMPLE

|                            |           |
|----------------------------|-----------|
| Employee Account Balance:  | \$200,000 |
| Retirement Credit Balance: | \$140,000 |

|                   |            |
|-------------------|------------|
| Actuarial Factor: | 12.262500% |
|-------------------|------------|

|                 |                                    |
|-----------------|------------------------------------|
| Annual Benefit: | $\$340,000 / 12.262500 = \$27,727$ |
|-----------------|------------------------------------|

|                  |                                       |
|------------------|---------------------------------------|
| Monthly Benefit: | $\$27,727 / 12 = \mathbf{\$2,310.58}$ |
|------------------|---------------------------------------|

The ratio and age determines the actuarial factor.

## Retirement Application (KPERS 3)

### Forms by Number

Forms listed by their number.

 Request a paper copy of any form

### Forms Listed in Ascending Order

- [KPERS-15 Booklet](#), Application for Retirement Benefits and Related Forms, (PDF, 485KB) – *Request a paper copy*
- [K-15/3](#), Application for Retirement Benefit for KPERS 3 members, (PDF, 421KB)
- [KPERS-15B](#), Direct Deposit - Agreement for Payment of Benefit to Financial Institution, (PDF, 215KB)
- [KPERS-15F](#), Retirement Benefit Estimate Request, (PDF, 155KB)

■ **Part B – Retirement Benefit Options** – All retirement options pay you a guaranteed monthly benefit for the rest of your life. Review the separate publication *KPERS 3 Retirement Options* for details about each option. Select **one** of the six monthly benefit options, and then complete any additional areas indicated. Kansas law does not allow you to change this option after your retirement date.

#### Base Benefit and Life-Certain Options

1. ☐ Base Benefit (Life-Certain 10 Years)    2. ☐ 5-Year Life-Certain Option    3. ☐ 15-Year Life-Certain Option

*If you chose the Base Benefit or other life-certain option, you must submit a Designation of Beneficiary – Retired form (KPERS-7/99R). The form is included in this booklet. You can change beneficiaries at any time by completing a new form.*

#### Joint-Survivor Options

4. ☐ 50% Joint-Survivor Benefit    5. ☐ 75% Joint-Survivor Benefit    6. ☐ 100% Joint-Survivor Benefit

*If you chose a joint-survivor option, complete all information for your joint annuitant below. You must provide proof of age and all name changes for your joint annuitant. Your joint annuitant cannot be changed later.*

- a. Name (First, MI, Last):     b. Social Security Number:   
c. Date of Birth:     d. ☐ Male    ☐ Female

■ **Part C – Self-Funded Cost-of-Living Adjustment (COLA)** – You must indicate whether you are electing the COLA option. Choosing this option means your initial monthly benefit is reduced to fund the annual increase. Annual increases are on July 1, and begin one year after retirement.

#### Self-Funded Cost-of-Living Adjustment Option Election

1. "I elect the COLA" ☐ Yes    ☐ No

*If you chose "yes," select a percentage option below. If you chose "no," advance to Part D.*

*"Having elected the COLA option above, I understand that my monthly benefit will be permanently reduced to fund the annual increase according to the percentage I choose."*

2. ☐ 1%    ☐ 2%

Requires a KPERS 3 Retirement Application K3-15

## Payment Options (KPERS 3)

- Base Monthly Option
- Life Certain Options
- Joint Survivor Options
- Partial Lump-Sum Options
- Cost-of-Living Adjustment Options

## Retirement Options (KPER 3)

| Benefit Option          | No Lump Sum       | 10% Lump Sum      | 30% Lump Sum      |
|-------------------------|-------------------|-------------------|-------------------|
| <b>BASE BENEFIT</b>     |                   |                   |                   |
| Life-Certain 10 Years   | <b>\$3,143.86</b> | <b>\$2,829.47</b> | <b>\$2,200.70</b> |
| Partial Lump-Sum Option | \$0.00            | \$46,261.83       | \$138,785.48      |
| Life-Certain 5 Years    | \$3,186.22        | \$2,874.45        | \$2,244.71        |
| Life-Certain 15 Years   | \$3,048.46        | \$2,743.61        | \$2,133.92        |
| Joint-Survivor 50%      | \$3,009.34        | \$2,708.40        | \$2,106.54        |
| Joint-Survivor 75%      | \$2,904.09        | \$2,613.68        | \$2,032.86        |
| Joint-Survivor 100%     | \$2,805.95        | \$2,525.35        | \$1,964.16        |

## Retirement Dates

**Help employees choose the best retirement date.**

- Rounding quarters
- Using add-on pay
- Completing estimates



## Rounding Quarters

- KPERS lists service credit in terms of quarters.
- Only need to work one day into a quarter to get credit for the entire quarter.
- When calculating a retirement benefit

18.25= 18 years of service

18.50= 19 years of service

## Add-On Pay

Membership date **before July 1, 1993** or in “Year of Service”,

### Take KPER Contributions from:

- Unused Sick Leave
- Annual (Vacation) Leave
- Kelly Days
- PTO/ Personal Days
- Longevity Pay only paid at retirement
- Retirement Bonus
- Bonus Sick Leave





## Add-On Pay

- To maximize add-on pay, rounding quarter and end date is important.
- Member should contact KPER to find the best retirement date.



## Add-On Pay- School Contract Employees

When able to use Add-On pay, it is best to use if add-on pay equals two months of the member's regular pay to make it worth waiting until the end of the contract to retire.

Can retire June 1 or July 1- Add-On pay won't be used.

Wait until the end of the contract- Add-On pay can be used.

See "Summer Pay for Retiring School Employees" Cheat Sheet

## Completing KPERS- 15E

[Home](#) [About Us](#) [Forms & Publications](#) [Calculators](#) [Contact Us](#)

**■ Part A – Member Information**

1. Social Security Number: \_\_\_\_\_ 2. Name (First, MI, Last): \_\_\_\_\_

3. Mailing Address: \_\_\_\_\_ 4. Employer: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_ 5. Position: \_\_\_\_\_

6. Expected Retirement Date: \_\_\_\_/\_\_\_\_/\_\_\_\_ 7. Expected Last Day on Payroll: \_\_\_\_/\_\_\_\_/\_\_\_\_

8. Is Member Subject to Continuing Contract Law? ☐ No ☐ Yes; Date Contract Expires: \_\_\_\_/\_\_\_\_/\_\_\_\_

9. Daytime Telephone Number: (\_\_\_\_) \_\_\_\_\_ 10. E-mail Address: \_\_\_\_\_

**■ Part B – Joint Annuitant Information** – To have joint-survivor options estimated, complete the information below for the person you want as your joint annuitant.

1. Name (First, MI, Last): \_\_\_\_\_ 2. Date of Birth: \_\_\_\_/\_\_\_\_/\_\_\_\_

**■ Part C – KPERS 3 Pay Information**

1. Current Annual Salary Subject to KPERS Contributions: \$ \_\_\_\_\_

**■ Part D – KPERS 1, KPERS 2, KP&F and Judges Pay Information**

**Important:** Do not include any incentive pay or additional compensation for unused sick or annual leave in amounts listed in 1-2 below.

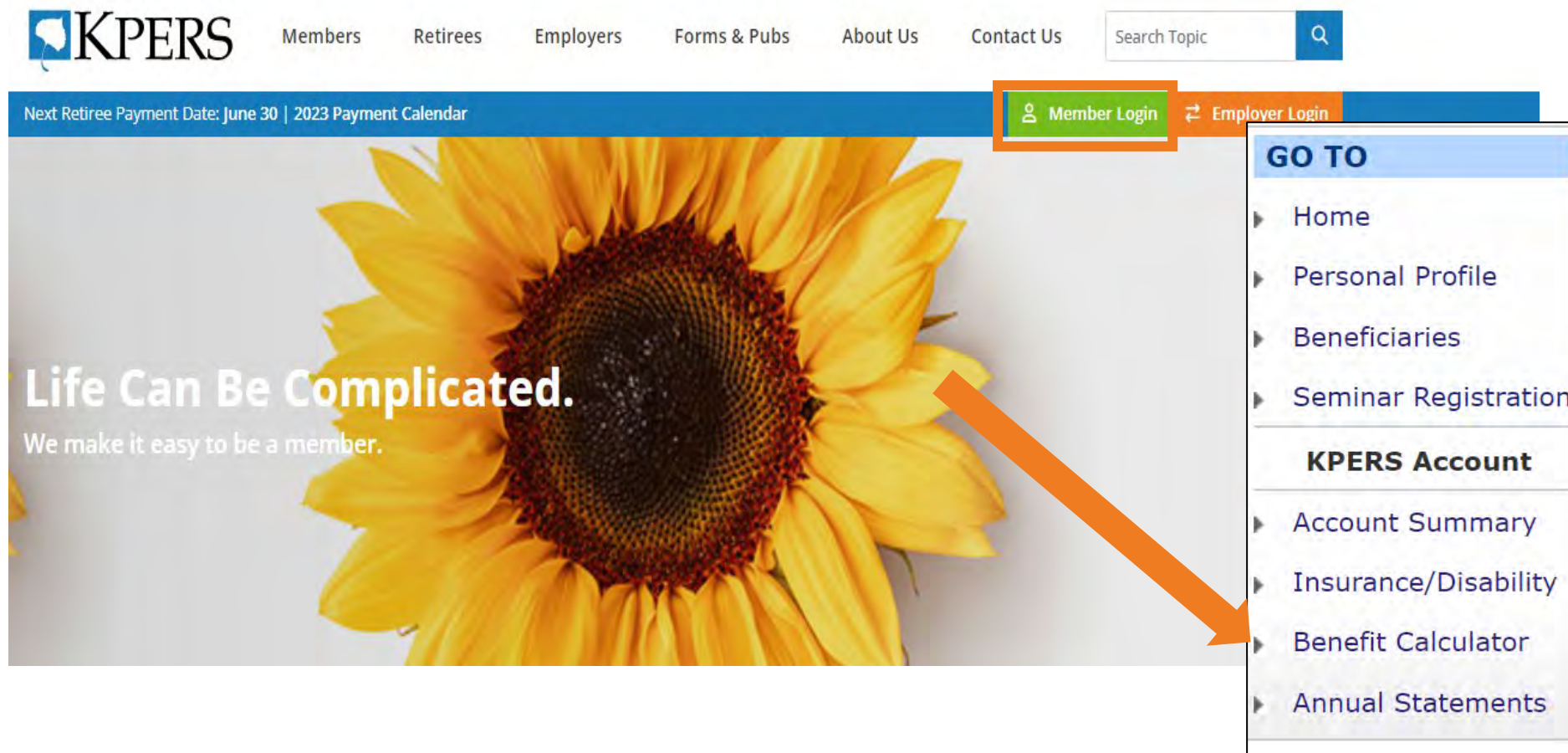
|  | Year | Amount   |
|--|------|----------|
| 1. Current Annual Salary Subject to KPERS Contributions:<br><i>If retiring in current year, include only compensation through estimated last day on payroll.</i> | ____ | \$ _____ |
| 2. Next Annual Salary Subject to KPERS Contributions:<br><i>If retiring in next year, include only compensation through estimated last day on payroll.</i>       | ____ | \$ _____ |
| 3. Lump-Sum Payment for Sick and/or Annual Leave (only KPERS 1):<br><i>Paid when member leaves work, not included in above salaries.</i>                         | ____ | \$ _____ |

“I certify that the information provided on this form is true to the best of my knowledge. I understand that the retirement estimate calculated with this information is just an estimate. KPERS will calculate the actual benefit at retirement using verified final amounts and pay the benefit according to applicable laws and regulations.”

Member Signature: \_\_\_\_\_ Month/Day/Year: \_\_\_\_/\_\_\_\_/\_\_\_\_

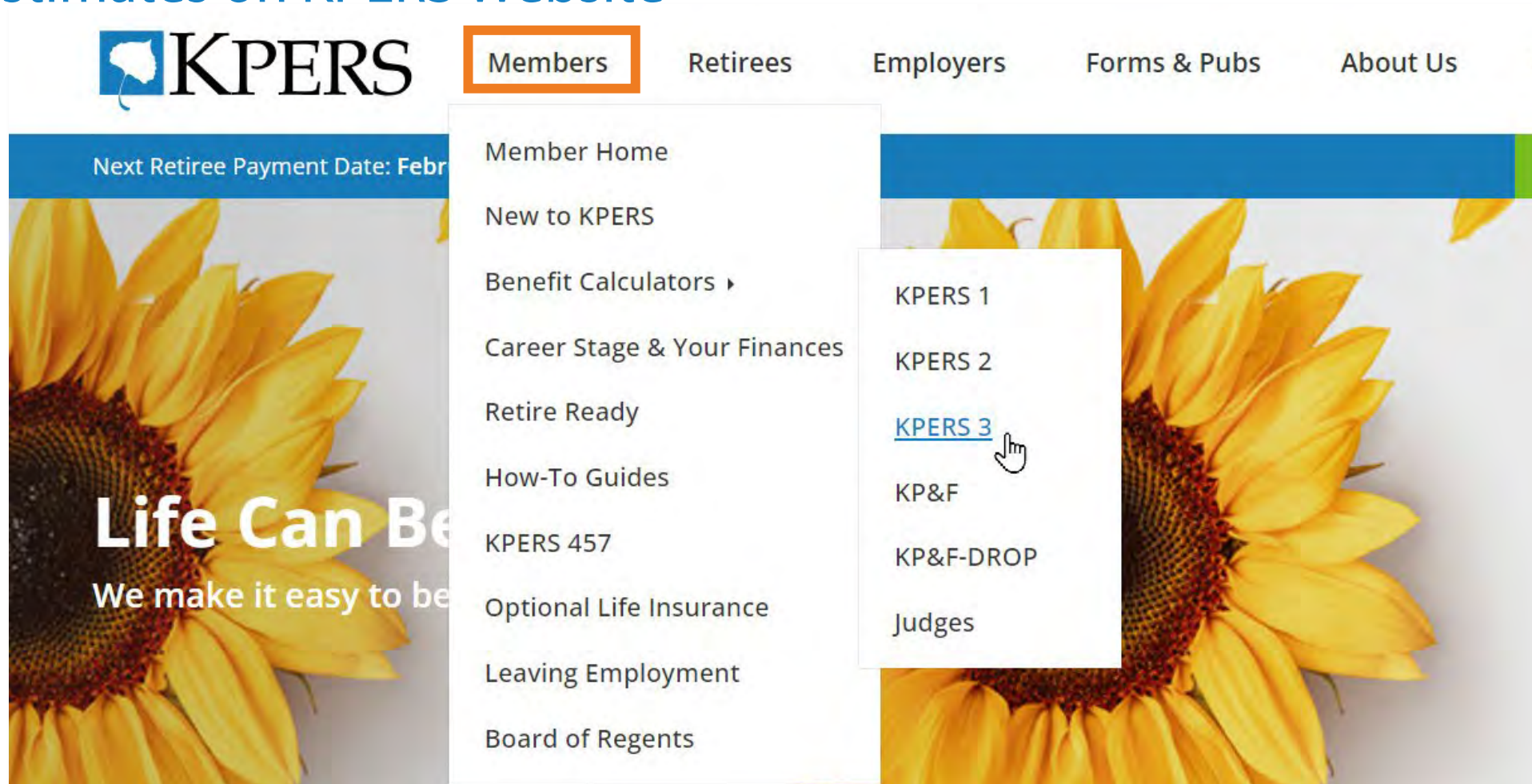
Designated Agent Signature: \_\_\_\_\_ Month/Day/Year: \_\_\_\_/\_\_\_\_/\_\_\_\_

## Estimates Using Member Account

A screenshot of the KPERS website. The header includes the KPERS logo, navigation links for Members, Retirees, Employers, Forms & Pubs, About Us, and Contact Us, and a search bar. A blue banner below the header displays "Next Retiree Payment Date: June 30 | 2023 Payment Calendar". To the right of the banner are two buttons: "Member Login" (highlighted with an orange box) and "Employer Login". A dropdown menu is open from the "Member Login" button, showing a "GO TO" section with links to Home, Personal Profile, Beneficiaries, and Seminar Registration, followed by a "KPERS Account" section with links to Account Summary, Insurance/Disability, Benefit Calculator, and Annual Statements. An orange arrow points from the "Benefit Calculator" link in the dropdown menu to the main content area, which features a large sunflower image and the text "Life Can Be Complicated. We make it easy to be a member."



## Estimates on KPERS Website



The screenshot shows the KPERS website interface. The top navigation bar includes the KPERS logo and links for Members, Retirees, Employers, Forms & Pubs, and About Us. The 'Members' link is highlighted with an orange box. Below the navigation bar, a blue banner displays 'Next Retiree Payment Date: February'. The main content area features a large sunflower image with the text 'Life Can Be' and 'We make it easy to be'. A dropdown menu is open under the 'Members' link, listing various options: Member Home, New to KPERS, Benefit Calculators, Career Stage & Your Finances, Retire Ready, How-To Guides, KPERS 457, Optional Life Insurance, Leaving Employment, and Board of Regents. A sub-menu is open for 'KPERS 457', listing 'KPERS 1', 'KPERS 2', 'KPERS 3' (highlighted with a mouse cursor), 'KP&F', 'KP&F-DROP', and 'Judges'.

# Member Annual Statement

Welcome, [Name]

EMPLOYER

- Home
- Employer Info

EMPLOYEE INFO

- Enroll**
- Look Up

PAY REPORTS

Employee Lookup

Employee Search

Employee SSN

Last Name

Member Type

Search Clear

KPERS Data Employee Elections Notes **Retirement Help**

Annual Statements

[2023](#) | [2022](#)

**KPERS**

2023 Member Statement

**Account Balance**

Contribution Account

Your 2023 Contributions \$4,743.93

2023 Interest \$3,159.20

**2023 Balance \$86,883.25**

**Membership Details**

Plan: KPERS 1

Vesting Status: Vested

Membership Date: 3/13/2006

Final Average Salary: \$74,161

Years of Service: 19 years

**What This Could Look Like In Retirement**

| Projected Benefit           | Age | Service | Monthly Benefit |
|-----------------------------|-----|---------|-----------------|
| With No More Service Credit | 69  | 19      | \$2,116         |

Each additional year of service adds approximately \$114 to your monthly benefit. Please do not make benefit decisions based on this statement. KPERS staff and your employer should be resources for you. You also have survivor benefits and lump-sum options. Login to your account for more detailed estimates.

**Additional Benefits**

KPERS is about more than just retirement. You also have:

- Disability Benefits
- Life Insurance
- Death Benefits

**When Can You Retire?**

**Full Retirement Benefits**

Age 65 w/1 year of service

Age 62 w/10 years of service

Any age when age + service = 85

**Early Retirement Benefits**

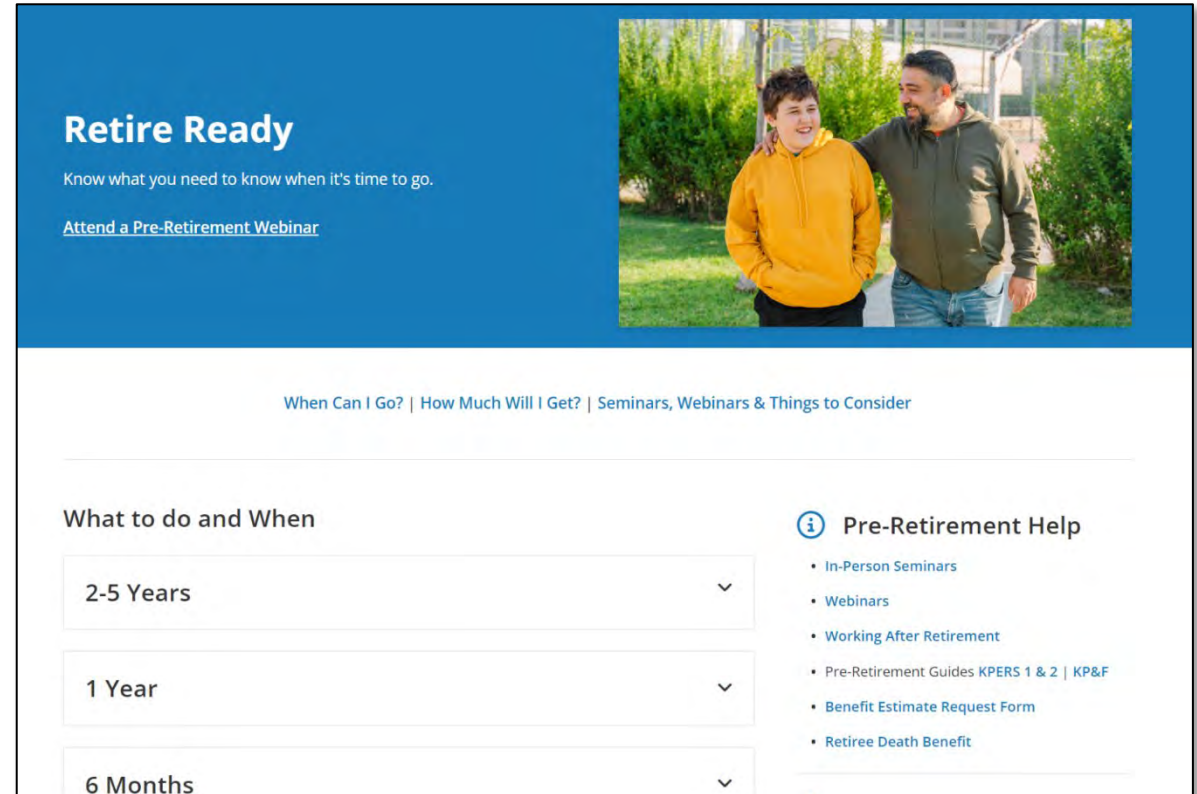
Receive reduced benefits at age 55 w/10 years of service

**Consider Your Options**

Create personalized benefit estimates and try different retirement dates and payment options in your online account at [kpers.org](https://kpers.org).

## Retire Ready

- Attend in-person webinars or seminars.
- Listen to a recorded webinar.



The screenshot shows the KPER Retire Ready webpage. At the top, there's a blue header with the text "Retire Ready" and a sub-header "Know what you need to know when it's time to go." Below this is a link "Attend a Pre-Retirement Webinar". To the right is a photo of a man and a woman walking outdoors. Below the header, there's a navigation bar with links: "When Can I Go?", "How Much Will I Get?", and "Seminars, Webinars & Things to Consider". The main content area is divided into two columns. The left column is titled "What to do and When" and contains three dropdown menus with options: "2-5 Years", "1 Year", and "6 Months". The right column is titled "Pre-Retirement Help" and contains a list of links: "In-Person Seminars", "Webinars", "Working After Retirement", "Pre-Retirement Guides KPERS 1 & 2 | KP&F", "Benefit Estimate Request Form", and "Retiree Death Benefit".

## Certifications

KPERS needs the Employer to confirm this information as soon as possible.

- End date is correct
- Final pay was received

### To Do

- › Adjustments created (2015-2018) (9)
- › Adjustments created (2019 and after) (12)
- › Invoice (1)
- › OGLI REPORT (1)
- › Pay Reports (5)
- › Retirement Certification (10) 
- › Verify Rates (1)



Three large, overlapping hexagonal shapes are positioned on the left side of the slide. The top-left hexagon is blue, the bottom-left is orange, and the central one is green. They have a slightly textured, hand-drawn appearance.

# working after retirement

## Waiting Period

- If under age 62, **180-day** waiting period
- If 62 or older, **60-day** waiting period
- Begins with KPERS **retirement date**

## Waiting Period

Applies to all **KPERS** employers

- Permanent, seasonal and temporary positions
- Covered and non-covered positions
- 3rd-party positions
- Same or different employer

No waiting period for any non-KPERS employer

## No Prearrangement

**No pre-arrangement** (written or verbal) to return to work

- Anytime **before** KPERS retirement date
- During the waiting period

**Penalties** could apply

Jeopardizes KPERS “**Qualified Status**” with the IRS

## Definition of Prearrangement

SB 74-4914 subsection (9)

“...facts and circumstances of the situation indicate that the employer and employee **reasonably anticipated** that **further services** would be performed after the employee’s retirement.”

## No Prearrangement Employee

Employee **certifies** on Retirement Application, as required by Kansas law, that **no prearrangement** has been made.

### Penalty for retiree

- Benefit **suspended** for 6 months after ending employment.
- Must **repay benefits** all paid while working after retirement.

#### ■ Part E – Member Certification

**Note:** This section must be completed regardless of which retirement payment option you chose.

1. I certify that I am: ☐ Married ☐ Not Married
2. I certify that I have received information about continuing life insurance. ☐ Yes ☐ No
3. By signing below, I understand Kansas law requires a 60-day waiting period (180-day if retiring before age 62) for KPERS members who return to work for any KPERS employer. KP&F members have a 30-day waiting period. This waiting period begins the day after my retirement date.
4. I understand Kansas law requires me to verify that I have no prearrangement to return to work for any KPERS employer, including Board of Regents institutions. I understand this includes part-time and non-KPERS positions with any KPERS employer. By signing below, I certify I have not made and will not make any prearrangement before retirement or during my waiting period to return to work for my employer or another Retirement System employer.
5. I understand that if I am found to have made a prearrangement to return to work or have violated the waiting period agreement for returning to work, my retirement benefit will be suspended starting the month I return to work until six months after I end employment. I further understand I will be required to repay to the Retirement System all monthly retirement benefits received after I began employment.
6. I confirm my choice of retirement benefit options, with the understanding that Kansas law does not allow me to change this option after my retirement date. I confirm that all information I have provided on this form, including supporting documentation of birth and name change, is true to the best of my knowledge.

Member Signature: \_\_\_\_\_ Month/Day/Year: \_\_\_\_/\_\_\_\_/\_\_\_\_

**Notary Public:** State of \_\_\_\_\_ County of \_\_\_\_\_

Signed or attested before me on (date) \_\_\_\_\_ by (name of member) \_\_\_\_\_

Notary Public Signature: \_\_\_\_\_ My appointment expires (month/day/year) \_\_\_\_/\_\_\_\_/\_\_\_\_.

(SEAL)

## No Prearrangement Employer

Employer's **appointing authority** certifies there have been no prearrangements on the **Employer Certification of No Prearranged Employment (KPERS-15R-E)** form.

### **Penalty for employer**

- Pays all IRS-associated costs
- Pays costs of legal defense
- Pays costs for collecting repayment from the employee

| Position Types         | Covered Positions   | Non-Covered Positions                             |
|------------------------|---|---|
| Earnings Limit         | No Limit  | No Limit  |
| Employer Contributions | Up to \$40,000: <b>Reg Rate</b><br>Above \$40,000: <b>30%</b>     | No Contributions<br>(still enroll & report wages) |
| Waiting Period         | Retire before age 62: 180 Days<br>Retire age 62 or after: 60 Days |   |



## Getting Close to \$40,000

Pay Date 09/13/2018

Step 1 Enter Information      Step 2 Fix Errors      Step 3 Review & Submit      Step 4 Make Payment

|                                    | Wages       | Amount Owed       |
|------------------------------------|-------------|-------------------|
|                                    | \$44,000.00 | \$2,642.00        |
| Employee Contributions             |             | \$0.00            |
| Service Purchase                   |             | \$0.00            |
| Employer Contributions             |             | \$2,642.00        |
| Insurance                          |             | \$0.00            |
| <b>Total Contributions Entered</b> |             | <b>\$2,642.00</b> |

▼ Member has reached \$25,000. Employer rate will increase to 30% next pay date.

| SSN | Employee Name | Plan                   | Wages       | End Date | Reason |
|-----|---------------|------------------------|-------------|----------|--------|
|     |               | KPERS After Retirement | \$20,000.00 |          |        |

I confirm the above totals are correct

Notification on EWP when retiree hits \$37,000

A warning when retiree goes past \$40,000

## Getting Close to \$40,000

Pay Reports Details Maintenance

Save No Pay

Payroll Detail

SSN [redacted] Member Type After Retirement 2018 Member Department 01

First Name [redacted] Initial [redacted] Last Name [redacted]

Begin Date [calendar icon] End Date [calendar icon] Reason [dropdown]

Adj To Gross Wages \$0.00 Kpers Wages \$20,000.00

Plan KPERS After Retirement Employer Rate 13.21%

Employer Cont \$2,642.00

Pay Period End Date 09/30/2018

Other Details

| Message ID | Message  | Severity    |
|------------|--|-------------|
| 8540       | Member has reached \$25,000. Employer rate will increase to 30% next pay date. | Information |

You can also see the warning on the employee's Pay Reports Detail screen

## Exceptions (Do Not Enroll)

- Election poll workers
- Sub teachers without a contract
- Legislative staff
- Positions covered by KBOR Mandatory Retirement Plan

Still must follow “no- prearrangement”  
and waiting-period rules.

## Enrollment

Enroll Employee

Start New Enrollment

Step 1  
Enter SSN

Step 2  
Enter Data

Step 3  
Review & Submit

Enter SSN

There is a match in our system for   
Retirement Date:07/01/2004 YTD Compensation:\$0.00  
Do you want to enroll?

☐ Yes ☐ No

Is this position eligible?

- Covered by Social Security?
- At least 1,000 hours of paid work per year?
- Continuously or consistently employed?
- Not temporary or seasonal?
- Working directly for the affiliated employer?

Next

Three large, semi-transparent hexagons are positioned on the left side of the slide. The top one is blue, the middle one is green, and the bottom one is orange. They are arranged in a staggered, overlapping pattern.

# education & training

## Presentations

- Presentations and Webinars
  - Basic KPERS 1,2, & 3
  - New Employees KPERS 3
  - Pre-Retirement
- Benefit Fairs
- One-on-One Counseling
  - Employees
  - New Designated Agent

Three overlapping hexagons in blue, green, and orange are located in the top-left corner of the slide.

## Contact us

To arrange educational opportunities, email us  
**[employers@kspers.gov](mailto:employers@kspers.gov)**

## Contact us

General Questions:

[employers@kspers.gov](mailto:employers@kspers.gov)

**1.888.275.5737**

Pay Period Reporting and OGLI:

[kpersFS@kspers.gov](mailto:kpersFS@kspers.gov)

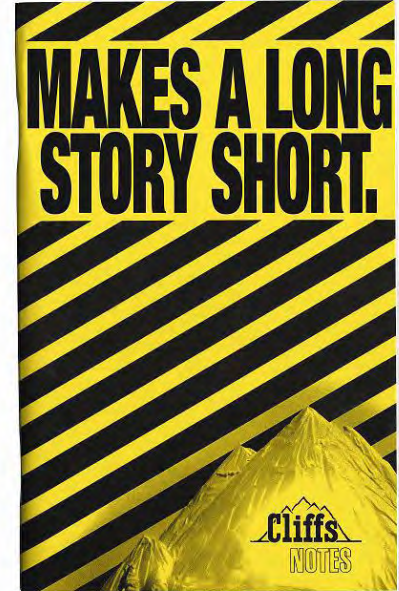
**1.844.468.8929**





## Overview

- Accurate Pay Period Reporting is essential.
- Vesting is important.
- Not all members can purchase service.
- Certifications must be completed in a timely manner.
- Retirement is the best perk but can be complicated.
- Take advantage of the KPER Training and Education team.





# Thank you!

