

**MUNICIPAL
EMPLOYEES'
RETIREMENT SYSTEM
(MERS)**

ADMINISTRATIVE HANDBOOK

OCTOBER 2016

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AUTHORIZED REPRESENTATIVE/AGENT RESPONSIBILITIES

Authorized representatives/agents are appointed by the Mayor or Director of your municipality or organization. This representative is the only employee besides the Mayor or Director that is allowed to certify employee information; i.e. enrollment forms, applications, contribution reports, etc.

It is your responsibility to certify that all information is correct on the following:

1. Enrollment Forms (13)
2. Contribution Reports (3-6)
3. Retirement/DROP Applications (10, 27)
4. Disability Applications (9)
5. Survivor Applications (34)
6. Refund of Contribution Applications (21)
7. Salary Evaluation Forms (30)
8. Status Change Forms (33)
9. Retire from DROP Forms (25)
10. Conversion of Unused Leave (7)
11. Return to Work Earnings (29)

When there are any changes in administrative personnel or contact information the following must be completed and returned to the retirement system's office:

- 1 Municipality Information Form (17)
- 2 Contact Designation (1)

This information is used to update our website and to verify that correct signatures are on all forms received.

MEMBER ENROLLMENT PROCEDURE

All eligible employees must be enrolled in the retirement system effective on their first day of employment. There is no waiting or probationary period to become a member of the retirement system.

1. All full-time municipal employees working 35 hours or more per week are required to become members of the retirement system.
2. Do not include any employees of the police or fire department. If an employee is in a position that is normally covered by the Municipal Police Employees' Retirement System (MPERS) or the Firefighters' Retirement System (FRS) but is not eligible per statute, the employee may become a member of MERS. You must submit a letter certifying the member is not eligible for MPERS or FRS from their office on their letterhead.
3. All rehires are to be treated like new employees. All forms listed in item 7 need to be completed.
4. Do not include temporary, part-time, or seasonal employees.
5. Councilmen and/or aldermen are not eligible for membership, although in certain situations (prior MERS membership) they may be eligible. Please call the retirement system for verification.
6. Mayors must become members of the retirement system. There are some exceptions. Please call the retirement system for verification.
7. The following forms must be completed in their entirety or they will be returned.
 - a. Enrollment Form (13)
 - b. SSA 1945 – Only required from members **not** contributing to Social Security. (32)
 - c. Copy of social security card must be attached.
8. The "Forfeiture of Benefits Attestation" must be completed but do not send to the retirement system. Keep in employee's personnel file. (14)

These documents may be faxed or mailed. Do not send duplications by faxing and mailing the originals. Emails are not acceptable due to sensitive information sent in a non-secure environment.

MEMBER INFORMATION CHANGES

The retirement system must be kept updated with all changes to a member's information, which includes the following:

1. Address changes
2. Marital Status changes
 - a. If an employee's marital status changes from the date the employee enrolled into MERS, this office must be notified. If the member becomes divorced, a copy of the divorce decree must be attached to the change form.
 - b. If an employee's spouse deceases, a copy of the death certificate should be submitted with the beneficiary change.
3. Beneficiary changes
 - a. The employee must provide the beneficiary name(s), date of birth, relationship, social security number, and address.
 - b. If there is more than one beneficiary, a separate sheet of paper may be attached to the change form. Benefits will be distributed evenly between all beneficiaries unless otherwise stated.
4. Name Change
 - a. If the employee changes their name for any reason, MERS must be notified.

The "Personal Information Changes" form (18) should be completed and returned to the MERS office to make any changes to an employee's account. Only the information that has changed needs to be completed. The member must sign this form for it to be valid.

This documents may be faxed or mailed. Do not send duplications by faxing and mailing the originals. Emails are not acceptable due to sensitive information sent in a non-secure environment.

CONTRIBUTIONS AND REPORTING

Employee and employer contributions are due on the 10th of the month following the reporting period and are tax deferred (withhold contributions before Federal and State withholding).

EARNINGS

The definition of “earnings” in LA R.S. 11:1732 means the full amount of compensation earned by a member for service rendered as an employee, excluding bonuses or fees paid in excess of regular salary or retainer, overtime pay, and payments relative to termination of employment including, but not limited to, accrued sick or annual leave and severance pay.

ALL MEMBERS

EARNINGS	EARNINGS ARE NOT
Regular Wages	Overtime
Holiday Pay	Workmen’s Compensation
Vacation Pay	Lump Sum Vacation or Sick Leave
Sick Pay	Bonuses

MARSHALS & DEPUTY MARSHALS ONLY

EARNINGS	EARNINGS ARE NOT
Regular Wages	Overtime
Holiday Pay	Workmen’s Compensation
Vacation Pay	Lump Sum Vacation or Sick Leave
Sick Pay	Bonuses
Fees for service of civil papers & Commissions received as a result of sales & garnishments pursuant to R.S. 13:5807	Taxable Vehicle Allowance <u>(Except for Marshals & Deputy Marshals of Bossier City or Ruston that were members on 6/30/2003)</u>
Supplemental Salary from State of LA	
Taxable Vehicle Allowance – <u>Only Marshals & Deputy Marshals of Bossier City or Ruston that were members on 6/30/03</u>	

If a police officer is eligible to become a member of MERS and receives a supplemental salary from the State of LA, this supplemental salary will be deemed earnings and contributions must be withheld. (see Member Enrollment Procedure #2 on page 5 for eligibility requirements)

If an employee receives a workmen's compensation check and receives a paycheck for vacation or sick pay, contributions cannot be withheld from the workmen's compensation check, but must be withheld from their vacation or sick pay.

If an employee receives, a partial paycheck for time not worked and not paid for, you must attach a "Status Change Form" (33) to your monthly report detailing the days that were not paid. The retirement system will adjust their service credit accordingly.

CONTRIBUTION RATES

The correct employee and employer rates must be used for each fiscal year. Rates for Plan A and Plan B are set July 1st and end on June 30th each year. New contribution forms are uploaded to the MERS website in early June for the upcoming July reporting. These forms are uploaded in a PDF fillable format and Excel format (3,4,5,6). You must use the forms that are on the website and not any altered forms.

Make sure your rates are correct in your payroll software to ensure accuracy in reporting correct contributions.

These rates are set by the Board of Trustees after the annual Actuarial Valuation is approved by PRSAC (Public Retirement Systems' Actuarial Committee). This report is usually approved in February or March.

CONTRIBUTION REPORTING

1. Contributions are due on the 10th of the following month reporting.
2. Wiring of contribution funds directly to MERS' bank account is available and encouraged to avoid late payments.
3. If reporting 50 or more employees, an electronic file is requested. Record Layout is enclosed (20).
4. Electronic files may be emailed if file is encrypted for security. You can use AxCrypt by Axantum.
5. Only use forms uploaded on MERS' website. You may use your computer reports for the detail pages if you are reporting electronically, but you must submit MERS' cover page with proper totals and signatures.
6. Correct social security numbers must be used. (Be careful when editing spreadsheets with new and deleted employees).
7. Totals on detail page(s) must match totals on cover page. i.e., total wages, employee contributions, and total employer contributions. You do not enter individual employer contributions for regular reports (total on cover page only). Enter individual employer contributions on DROP reports only.
8. If an employee has entered DROP and a portion of their monthly salary has contributions withheld and a portion does not, enter these salaries as two (2) lines for the employee. The salary needs to be separated.
9. Do not take credits on lines 4 and 5 of the regular report and line 3 on the DROP reports without a letter from MERS approving amounts. Attach a copy of the credit letter from MERS with your report.

10. All cover pages and/or computer reports must be certified true and correct by the authorized representative/agent appointed by the Mayor.
11. All incorrect reports along with the checks will be returned. Reports will be posted when the corrected copy and check is received. All corrected reports must have an explanation attached.

MEMBER STATUS CHANGES

The retirement system must be kept updated with all changes to a member's status and with all breaks in service.

1. A "Status Change" form (33) must be completed and sent in with your monthly contribution report with all employee status changes:
 - a. Leave Without Pay (LWOP)
 - b. Out on disability or workman's compensation
 - c. Terminated
 - d. Family Medical Leave (FMLA)
 - e. Military Leave (Allowed to pay contributions (both EE & ER) not to lose
 - f. service credit.
2. All of the above must be reported on a "Status Change" form (33) when the employee stops paying contributions and again when they return to work and begin paying contributions.
3. DO NOT REPORT less than 8 hours in a day.

REFUND OF CONTRIBUTIONS

Terminated employees are eligible to receive a refund of their contributions paid into the system during their employment.

1. An 'Application for Refund' (21) must be completed and include direct deposit information.
2. All refunds are direct deposit. No checks will be mailed. Debit cards are accepted.
3. The bank account and/or debit card must be in the member's name. Refunds cannot be deposited in an account **not** belonging to the member.
4. The application must be signed by the member and one (1) witness.
5. The application must be certified by the authorized representative of the employer which includes the date of last paycheck and termination date.
6. Members are eligible to receive their refund not less than 30 days from their termination date and not until all contributions have been received by the retirement system.
7. Refunds are process twice a month; 5th and 20th of each month.
8. It may take up to sixty (60) days to receive a refund.

ROLLOVER OF REFUNDED CONTRIBUTIONS

1. Sheltered employee contributions may be rolled into another qualified plan, such as an IRA or 457 plan.
2. The member must complete the 'Request for Rollover of Taxable Employee Contributions' (24) form and attach a 'Request to Transfer' form from the financial institution with payment instructions. These forms must accompany the application for refund.

VESTED REFUNDS

1. Vested members must submit a 'Vested Release' (37, 38) form signed and notarized to the retirement system before your refund application will be processed. This release acknowledges that the member is forfeiting all present and/or deferred benefits with the retirement system. This form will be mailed to the member by the retirement system. It cannot be downloaded and completed.
2. If the member is legally married, the spouse must also sign the 'Vested Release' (37, 38) form acknowledging the fact that their spouse is forfeiting all present and/or deferred benefit with the retirement system. This form will be mailed to the member by the retirement system. It cannot be downloaded and completed.

TERMINATED VESTED MEMBERS

1. Vested members may leave their contributions on deposit with the retirement system and begin receiving their retirement benefit upon reaching the eligible age of their plan.
2. Vested members do not have to notify the system of this decision. No action is required except to keep the retirement system updated with current address and contact information.
3. Vested members will be notified in writing approximately two (2) months prior to their eligible age to go to their former employer's office to complete a retirement application. (See Retirement Application page 16)
4. Vested benefits are effective the first (1st) day of the month following the date your retirement application is received in the retirement system office.
5. Vested benefits are not retroactive if the member is late sending in their application.

ESTIMATE OR CALCULATION REQUESTS

RETIREMENT OR DROP ESTIMATES

1. Must be within 3 years of eligibility
2. The effective date must be at least 2 months in the future.
3. The effective date is always the 1st of the month.
4. Maximum of 2 different dates may be requested on the same estimate form
5. Use the form on the website instead of sending a letter. (28)
6. The first estimate is at no charge.
 - a. 1st Estimate – No charge
 - b. 2nd Estimate - \$50.00
 - c. 3rd Estimate or more - \$100.00
 - d. Expedited estimates (to receive immediately) - \$50.00
7. There is a “benefits calculator” on the website that may be used for rough estimates. You need to use either Mozilla Firefox or Google Chrome. The calculator will not work with Internet Explorer.
8. Allow 4 – 6 weeks for completed estimates.

REPAYMENT OF REFUND CALCULATIONS

1. Requests for repayment of refunds have a fee of \$50.00 for the first request. Afterwards the fee is \$100.00.
2. Use the form on the website and fill out as much information that is known. (22)
3. If the member has received more than one refund, all refunds will be calculated. You will have to repay all refunds in one lump sum or none at all.
4. The member may use qualified funds (IRA, 457 Plan, etc.) to repay their refund. The member will have to complete a ‘Trustee Transfer’ form (36) to give to their financial institution sending the funds.

TRANSFER CALCULATIONS

1. Requests for transfer of creditable service calculations from other LA pension funds into MERS have a fee of \$50.00.
2. Complete the form ‘Transfer of Creditable Service’ (35) and return to the retirement system’s office.
3. Transfer calculations take a minimum of 4 – 6 weeks.
4. The member may use qualified funds (IRA, 457 Plan, etc.) to pay for transfers if there is a cost to the member. The member will have to complete a ‘Trustee Transfer’ (36) form to give to their financial institution sending the funds.

RECIPROCAL RECOGNITION

If a transfer of service credit is not beneficial, the other option would be to enter into a reciprocal recognition between MERS and the other LA public pension plan.

1. Requests for reciprocal recognition are at no cost.
2. Complete three (3) originals of "Reciprocal Recognition" form and return them to the retirement system's office. (19)
3. When completed the employee will receive an original with signatures from both systems verifying membership and transcripts of service credit.

PURCHASE OF MILITARY SERVICE

1. There is no charge to calculate the cost to purchase military service credit.
2. You are allowed to purchase up to four (4) years of military service.
3. The years of military purchase are not allowed to be used to reach your vesting years (10 years or 7 years depending on tier).
4. You will be required to complete the 'Military Purchase Application' (16) and attach a copy of your DD214 (discharge papers).
5. Military purchase calculations take approximately 2-4 weeks.
6. The member may use qualified funds (IRA, 457 Plan, etc.) to pay for purchases of military service credit. The member will have to complete a 'Trustee Transfer' form to give to their financial institution sending the funds.

DROP APPLICATIONS

An employee must be eligible to retire to be eligible to enter the DROP program.

1. A member may only enter DROP once and can participate for up to three (3) years.
2. DROP participation always begins on the first (1st) of the month. Employee contributions should stop being withheld on the last day of the month prior to the DROP effective date. Employer contributions will continue.
3. Length of participation:
 - a. If the member signs the application for less than 36 months, the length of participation cannot be extended.
 - b. If the members signs the application for 36 months and terminates employment before the DROP program is completed, their DROP participation will end on their termination date without any penalties.
4. After the application is signed and remitted to the retirement system, neither the beneficiary nor the option chosen may be changed. The option and beneficiary chosen at the time of applying for DROP will become the member's retirement option and beneficiary.
5. The applicant's signature must be witnessed by two (2) persons other than the named beneficiary.
6. The application must be certified by the employer's authorized representative/agent.
7. The applicant must sign page 3 of 5 of the application stating that he/she understands the option chosen and how their benefit will be handled if they should decease.
8. Page 4 of 5 must be signed by the applicant certifying that the member understands the date DROP becomes effective and the date DROP will end.
9. If the member is legally married and chooses the maximum option, a "Spousal Consent Form" (31) must be completed and notarized.
10. If the member is widowed, a certified copy of the spouse's death certificate is required.
11. If the member divorces, a copy of the divorce decree is required.
12. If the member is an elected official in Tier 1, a copy of their "Certificate of Elected Service" is required.
13. Copies of birth certificates and social security cards for the member and their beneficiary are required.
14. The salary evaluation form (30) must be completed by the Authorized Representative/Agent, signed by both the representative and the member, and be attached to the application. Make sure any breaks in service during the member's employment is noted.
15. Please refer to the DROP Application Checklist (10) on the first page of the application to make sure all the proper paperwork has been completed and remitted.

ELIGIBILITY FOR DROP PARTICIPATION

PLAN A TIER 1 DATE OF HIRE BEFORE 1/01/2013

25 years of service credit at any age

10 years of service credit at age 60

PLAN A TIER 2 DATE OF HIRE ON OR AFTER 01/01/2013

7 years of service credit at age 67

10 years of service credit at age 62

30 years of service credit at age 55

PLAN B TIER 1 DATE OF HIRE BEFORE 1/01/2013

30 Years of service credit at any age

10 years of service credit at age 60

PLAN B TIER 2 DATE OF HIRE ON OR AFTER 01/01/2013

7 years of service credit at age 67

10 years of service credit at age 62

30 years of service credit at age 55

If you have any questions concerning eligibility for DROP, please call our office.

COMPLETION OF DROP

The retirement system will notify the Authorized Representative/Agent when a member's DROP participation is ending.

1. A couple of months before a member's DROP participation is to end, the retirement system will mail a DROP completion form to the Authorized Representative/Agent with the member's name and DROP ending date. The member must decide whether to terminate employment and retire or continue working. This form must be signed by both the member and the Authorized Representative/Agent and returned to the retirement system before the DROP ending date.
2. If terminating employment and retiring, a "Direct Deposit" form (8) and voided check must be attached.
3. If continuing to work, the member must begin contributing employee contributions on the first (1st) day of the month following the DROP ending date.
4. If a member decides to terminate employment and retire before their DROP ending date, a "Retire from DROP" form (25) must be completed and returned to the retirement system indicating the termination date. This form must be signed by both the Authorized Representative/Agent and the member and include a "Direct Deposit" form (8) and voided check.
5. If a member continues to work after DROP and then decides to retire, a "Retire from DROP" form (25) must be completed and returned to the retirement system indicating the termination date along with a "Direct Deposit" form (8) and voided check.

DROP DISTRIBUTIONS

DROP distributions are allowed on the first (1st) of the month following termination of employment.

1. A letter indicating your DROP balance as of your termination date and a "DROP Distribution" form will be mailed to the member's home address.
2. All DROP distributions are issued on the first (1st) business day of the month.
3. Requests for DROP distributions must be received at least thirty (30) days in advance for processing.

DROP DISTRIBUTION OPTIONS – (11 & 12)

1. Lump sum distribution made directly to the member with 20% federal taxes withheld. (lump sum distributions **are not** subject to Louisiana state tax)
2. Rollover lump sum into another qualified plan (IRA, etc.). Paperwork from the receiving financial institution must be attached to the DROP Withdrawal form. (rollover distributions **become subject** to Louisiana state tax)
3. A true annuity based on the member's DROP balance as computed by the retirement system's actuary. Annuity requests must be made thirty (30) days in advance.
4. Annual, monthly, or one time distributions made directly to the member with 20% federal taxes withheld (all distributions paid directly to the member are not subject to Louisiana state tax)

RETIREMENT APPLICATIONS

1. After a retirement application is signed and remitted to the retirement system, neither the beneficiary nor the option chosen may be changed.
2. The applicant's signature must be witnessed by two (2) persons other than the named beneficiary.
3. The application must be certified by the employer's authorized representative/agent.
4. The applicant must sign the last page of the application stating that he/she understands the option chosen and how their benefit will be handled if they should decease.
5. If the member is legally married and chooses the maximum option, a 'Spousal Consent Form' (31) must be completed and notarized.
6. If the member is widowed a certified copy of the spouse's death certificate is required.
7. If the member divorces a copy of the divorce decree is required.
8. If the member is an elected official in Tier 1, a copy of their 'Certificate of Elected Service' is required.
9. Copies of birth certificates and Social Security cards for the member and their beneficiary are required.
10. The salary evaluation form (30) must be completed by the Authorized Representative/Agent, signed by both the representative and the member, and be attached to the application. Make sure any breaks in service during the member's employment is noted.
11. Please refer to the Retirement Application Checklist (27) on the first page of the application to make sure all the proper paperwork has been completed and remitted.

ELIGIBILITY FOR RETIREMENT

PLAN A TIER 1 DATE OF HIRE BEFORE 1/01/2013

- 25 years of service credit at any age
- 10 years of service credit at age 60
- 20 years of service credit at any age actuarially reduced

PLAN A TIER 2 DATE OF HIRE ON OR AFTER 01/01/2013

- 7 years of service credit at age 67
- 10 years of service credit at age 62
- 30 years of service credit at age 55
- 25 years of service credit at any age actuarially reduced

PLAN B TIER 1 DATE OF HIRE BEFORE 1/01/2013

- 30 Years of service credit at any age
- 10 years of service credit at age 60

PLAN B TIER 2 DATE OF HIRE ON OR AFTER 01/01/2013

- 7 years of service credit at age 67
- 10 years of service credit at age 62
- 30 years of service credit at age 55
- 25 years of service credit at any age actuarially reduced

CONVERSION OF LEAVE

Only municipalities that have signed resolutions are eligible to convert unused/unpaid leave at retirement for their employees. The following are eligible for leave conversion:

Abbeville
Ball
Coushatta
Franklin
Franklinton
Kentwood
LCDA
Mandeville
New Roads
Oak Grove
Slidell

1. A 'Conversion of Leave' form (7) must be submitted with the member's retirement application certifying the number of days of unused/unpaid leave at termination date.
2. The retirement system will calculate the cost for the conversion and send an invoice to the municipality.
3. The additional benefit for converted leave will not be paid to the member until the municipality has made payment to the retirement system.
4. The additional benefit will be paid retroactively to the retirement effective date.
5. Converted leave is not allowed for calculation of DROP. It will be calculated when the member terminates employment.

DISABILITY APPLICATIONS

Disability applications should be submitted before the member exhausts all leave or terminates employment. Disability applications take approximately 2 – 3 months for approval.

1. Disability benefits are effective the 1st of the month following termination of employment or receipt of the completed disability application packet, whichever is later.
2. Processing of disability benefits will not begin without all required paperwork.
 - a. Disability Application (9)
 - b. Disability Report by Immediate Supervisor
 - c. Notification of Income from Other Sources
 - d. Member Statement of Disabling Condition
 - e. Copies of all medical records pertaining to the disability – **Member's Responsibility**
 - f. A letter from the member's physician stating in their opinion that the member is disabled – **Member's Responsibility**
 - g. Authorization to request income information
 - h. Salary Evaluation form (30)
 - i. Direct Deposit (8)
 - j. Copy of member's birth certificate and social security card
 - k. Copy of beneficiary's birth certificate and social security card
 - l. Spousal Consent Form if legally married and chooses the maximum (31)
 - m. Copy of Certificate of Elected service if the member is an elected official in Tier 1.
 - n. Certified copy of death certificate of spouse if deceased
 - o. Copy of divorce decree if divorced.
3. The retirement system will send the proper paperwork and medical records to the system's physician for review and approval. The decision as whether a member is eligible to receive a disability benefit is made by the retirement system's physicians.
4. The physician may require a physical exam.

Failure to submit completed paperwork will delay processing.

ELIGIBILITY FOR DISABILITY RETIREMENT

PLAN A 5 years of service credit at any age

PLAN B 10 years of service credit at any age

SURVIVOR APPLICATIONS

Survivors of members of the retirement system will either receive a refund of the member's contribution or a monthly survivor benefit.

The following survivors must complete a survivor application (34)

PLAN A

Legal spouse of member for at least the last twelve (12) months before death and member had five (5) or more years of service credit.

Legal spouse of member for at least the last twelve (12) months before death and member is eligible for retirement.

Minor children of member if member had five (5) or more years of service credit.

PLAN B

Legal spouse of member for at least the last twelve (12) months before death and member had five (5) or more years of service credit.

Legal spouse of member for at least the last twelve (12) months before death and member is eligible for retirement.

The following survivors must complete a refund application (42):

PLAN A

Named beneficiaries that are not the legal spouse or minor child of the member.

Legal spouse or minor child of a member that has less than five (5) years of service credit.

PLAN B

Named beneficiaries that are not the legal spouse of the member.

Legal spouse of a member that has less than five (5) years of service credit.

RETIREES RETURNING TO WORK

For retirees who are first rehired to work for a member employer on or after July 1, 2016, the employer and employee, will pay the normal contributions into the system based on their earnings. The retiree shall not receive any additional service credit and shall not accrue any additional retirement benefit with MERS. Upon termination of reemployment, employee contributions paid since reemployment shall, upon application, be refunded to the retiree or transferred to another qualified plan (IRA) without interest. The system will retain the employer's contributions. All other restrictions remain in place concerning notifying the system and earnings limitations.

1. If a retiree is considering returning to employment (part-time or full-time) with a municipality that is a member of MERS, the member should complete a 'Request for Earnings Limit' form (23). The retirement system will inform the member as to how much they can earn in gross wages on a monthly basis before their retirement benefit is offset.
2. If the retiree receives more in gross wages than allowed, their retirement benefit will be reduced by the overage on a monthly basis.
3. The retiree and the municipality will make contributions to MERS during employment (part-time or full-time) after retiring.
4. It is the responsibility of both the retiree and the employer to make sure monthly gross wages are reported to the retirement system. A 'Return to Work Earnings' form (29) should be submitted monthly for all retirees that return to active employment.
5. Monthly gross earnings should include wages earned from the 1st of the month through the 31st (examples: January 1 through January 31 or June 1 through June 30, etc.). Do not report gross earnings by pay periods.
6. Employers will be required to report salaries, employee contributions, and employer contributions for return to work retirees first hired on July 1, 2016 and after on a monthly basis. Use form A-RTW or B-RTW (40 or 41) to report these salaries and contributions.
7. The retiree will not accrue any additional service credit or receive any additional benefit when they terminate employment.
8. When the retiree terminates employment, the member will be eligible to receive a refund or rollover of their employee contributions.

This is a new process for MERS. Please call the retirement system's office before hiring a MERS retiree.

RETIREE RESPONSIBILITIES

Retired members of MERS have a responsibility to update the retirement system with any changes in address, direct deposit, beneficiary deaths, etc.

1. A 'Retiree Update Form' (26) must be completed, signed by the member, dated, and returned to the retirement system's office for any of the following changes:
 - a. Name Change
 - b. Address Change
 - c. Death of beneficiary (certified copy of death certificate is required)
2. A 'Direct Deposit' form (8) needs to be submitted if there are any changes to the retiree's banking information.
3. If a retiree needs an income verification, the "Income Verification" form (15) on the website should be completed, signed and returned to the retirement system's office.
4. If a retired member needs to change and/or begin Federal tax withholding, a W4P form (39) should be downloaded from the retirement system's website and returned for any changes to be made.
5. If a retiree becomes unable to tend to their legal affairs, an original notarized Power of Attorney should be completed and mailed to the retirement system to put in the retiree's file. The retirement system requires the member's signature on all changes and requests.

1099's are mailed no later than January 31st of each year for all DROP withdrawals made and retirement benefits paid to every retiree. The retirement system must be updated with all retiree's address changes or the 1099's and all other correspondence mailed will be returned.

No requests or changes will be made via telephone conversations. All requests and changes must be made in writing and signed by the retired member.

CONTRIBUTION BALANCE AND ALL OTHER REQUESTS

All requests must be received in writing and signed by the member.

1. Contribution balance statements are mailed annually sometime during the month of August with balances as of June 30th. These statements will have the following:
 - a. Name, address, sex, and date of birth of member
 - b. Name, address, sex, and date of birth of beneficiary
 - c. Total contribution balance as of June 30th
 - d. Total eligible service credit as of June 30th

If any of this information is incorrect, the member should note all changes, sign, and return the statement to the retirement system for updating.

2. If a member needs their contribution balance before or after the statements have been mailed, have the member complete and sign a 'Contribution Balance Request' (2).

No requests or changes will be made via telephone conversations. All requests and changes must be made in writing signed by the member.

**PLAN A
TIER I**

HIRE DATE BEFORE 01/01/2013

Employee Contribution Rate	9.50% (tax deferred)
Accrual Rate	3% for each year of service credit or 3.5% for elected officials.
Retirement Eligibility	25 years of service credit at any age 10 years (minimum) of service credit at 60 yrs. of age 20 years early out - actuarially reduced
Disability Eligibility	5 years of service credit at any age
Survivor Eligibility	5 or more years of service credit with legal spouse for at least last 12 months before death - 40% at age 60 or minimum of 20% immediately (actuarially calculated) 5 or more years of service credit with minor children with no legal spouse - 30% to each child, not to exceed 60% 5 or more years of service credit with minor children and legal spouse - 60% until youngest child reaches the age of 18, then legal spouse decides on immediate (not less than 20%) or deferred benefit (40% at age 60) Eligible for retirement with legal spouse for at least last 12 months before death - automatic Option 2
Drop Eligibility	25 Years of service credit at any age 10 years (minimum) of service credit at 60 yrs. of age
Vested	10 years of service credit (may receive benefit at 60 yrs. of age)
Refund	Must be terminated for 30 days and all contributions received by system. Subject to 20% Federal withholding and possible 10% penalty when taxes are filed with IRS.

**PLAN A
TIER II**

HIRE DATE ON OR AFTER 01/01/2013

Employee Contribution Rate	9.50% (tax deferred)
Accrual Rate	3% for each year of service credit
Retirement Eligibility	7 years of service credit at age 67 10 years of service credit at age 62 30 years of service credit at age 55 25 years of service credit at any age actuarially reduced
Disability Eligibility	5 years of service credit at any age
Survivor Eligibility	5 or more years of service credit with legal spouse for at least last 12 months before death - 40% at age 60 or minimum of 20% immediately (actuarially calculated) 5 or more years of service credit with minor children with no legal spouse - 30% to each child, not to exceed 60% 5 or more years of service credit with minor children and legal spouse - 60% until youngest child reaches the age of 18, then legal spouse decides on immediate (not less than 20%) or deferred benefit (40% at age 60) Eligible for retirement with legal spouse for at least last 12 months before death - automatic Option 2
Drop Eligibility	7 years of service credit at age 67 10 years of service credit at age 62 30 years of service credit at age 55
Vested	7 years of service credit (may receive benefit at 67 yrs. of age)
Refund	Must be terminated for 30 days and all contributions received by system. Subject to 20% Federal withholding and possible 10% penalty when taxes are filed with IRS.

**PLAN B
TIER I**

HIRE DATE BEFORE 01/01/2013

Employee Contribution Rate	5.00% (tax deferred)
Accrual Rate	2% for each year of service credit or 2.5% for elected officials.
Retirement Eligibility	30 years of service credit at any age 10 years (minimum) of service credit at 60 yrs. of age
Disability Eligibility	10 years of service credit at any age
Survivor Eligibility	5 or more years of service credit with legal spouse for at least last 12 months before death - 30% at age 60 or minimum of 15% immediately Eligible for retirement with legal spouse for at least last 12 months before death - automatic Option 2
Drop Eligibility	30 Years of service credit at any age 10 years (minimum) of service credit at 60 yrs. of age
Vested	10 years of service credit (may receive benefit at 60 yrs. of age)
Refund	Must be terminated for 30 days and all contributions received by system. Subject to 20% Federal withholding and possible 10% penalty when taxes are filed with IRS.

**PLAN B
TIER II**

HIRE DATE ON OR AFTER 01/01/2013

Employee Contribution Rate	5.00% (tax deferred)
Accrual Rate	2% for each year of service credit
Retirement Eligibility	7 years of service credit at age 67 10 years of service credit at age 62 30 years of service credit at age 55 25 years of service credit at any age actuarially reduced
Disability Eligibility	10 years of service credit at any age
Survivor Eligibility	5 or more years of service credit with legal spouse for at least last 12 months before death - 30% at age 60 or minimum of 15% immediately Eligible for retirement with legal spouse for at least last 12 months before death - automatic Option 2
Drop Eligibility	7 years of service credit at age 67 10 years of service credit at age 62 30 years of service credit at age 55
Vested	7 years of service credit (may receive benefit at 67 yrs. of age)
Refund	Must be terminated for 30 days and all contributions received by system. Subject to 20% Federal withholding and possible 10% penalty when taxes are filed with IRS.

MERS LIST OF FEES

	First Request	2 nd Request
Repayment of Refund Invoice	50.00	100.00 thereafter
Transfer Calculation	50.00	50.00 thereafter
Military Purchase	N/C	N/C
Estimate (Must be submitted 2 months prior to effective date)	N/C	50.00 – 2 nd Request 100.00 thereafter
Estimate Expedited (calculated within 30 days)	50.00	50.00 additional
Purchase of Prior Service	N/C	N/C
Service Credit – Act 59 Curran bills MERS this price	150.00	100.00

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CONTACT INFORMATION

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