

# EMPLOYER Outreach



OHIO PUBLIC EMPLOYEES RETIREMENT SYSTEM

www.opers.org

## Going paperless for payments

It just makes sense. According to an American Bankers Association report, more and more consumers are decreasing the use of paper checks. It's estimated that more than 23% of all consumers will have adopted the paperless approach within the next two years. OPERS-contributing employers are encouraged to think about adopting the paperless trend when making retirement contributions.

Many employers, even those who report electronically, see bill payment as the last stronghold of paper. Currently, paper checks continue to be the most commonly used payment method for employers, but the winds of change are blowing.

### ➤ Paperless provides better security

Paper checks have a strong traditional following for many employers because the paper check provides physical evidence—something you must sign and, therefore, something you can control. But how much do you really control?

Let's face it, paper checks can be lost, altered, or duplicated. In addition, the potential liability employers face with blank checks is significant. Although you have the illusion of security and control; in reality you have significant risk.

### ➤ Paperless gives you controlled delivery

The fact of the matter is that checks really do get lost in the mail (there's a reason for all those jokes). Paperless gives employers the ability to determine exactly how much OPERS can remove from your account and when the funds can be released. And, using the U.S. Mail has always created a float time where funds are truly neither here nor there—a negative that could result in a late payment penalty. Electronic delivery gives you the advantage of telling OPERS exactly when to access your funds and that is the only day we can do it. You control the timing...and the funds stay in your account until you release the amount to OPERS. The result? Funds are transferred on time.

### ➤ Paperless saves money

Going paperless for payment is practically the same thing as giving your organization a savings coupon. Recent studies show the cost of writing an actual check (and this varies greatly by organization) ranges from 43 cents to \$20...per check. The cost of ACH transfer...well, not priceless exactly, but significantly; less the per-transfer cost is usually about 2 cents. Looking to save money in your operation? That difference makes a pretty compelling argument for going paperless.

### Looking out of the box...

As with all ACH transfers, we'll need some information. But not as much as you might think. The screen shot below outlines the information you'll need to provide to OPERS so that electronic transfers can be set up. After that, you authorize the date, the account and amount of transfer each month...at your control.

### Sound good? Why wait!

More information will be released in the coming months, encouraging employers to sign up for electronic payments. Some will be eager to sign up now...and we encourage you to do so. Contact your Employer Outreach representative as soon as possible...make sure the only check you're writing is one to your organization—representing the cost savings you can start accruing now!

THIRD  
QUARTER  
2008

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# Helping employees retire

Most employers want the best for their employees. That's especially true when it's time for loyal employees to retire.

How can you help? Well there are some things employers can do and some things employers should not do. Take a look at these common myths and make sure you have the facts so your employees' retirements go as smoothly as possible.

**Myth # 1:** Setting up a retirement for soon-to-be retirees is as easy as flipping a switch.

**FACT:** One of the most helpful ways an employer can assist employees is to set realistic expectations of the retirement process. Setting up their OPERS retirement takes a little more time than most people realize. As a rule of thumb, employees thinking about retiring should submit their retirement application no more than six months in advance and no less than 60 days prior to their intended retirement date.

**Myth #2:** The employer starts the retirement process once the employee informs the employer of the intent to retire.

**FACT:** Of course employees need to inform their employer about their plans to retire, but that notification by itself does not start the OPERS retirement process. It's critical for employees to realize they must complete the retirement application and necessary forms to start the process. It's appropriate that this is their responsibility—after all, it's their retirement.

Employees initiate service retirement by completing the appropriate retirement application. There are three different retirement plans at OPERS, and each retirement plan has its own application. Even if employers wanted to start the paperwork, employers simply do not know which retirement plan an employee has selected—and OPERS cannot release that information to them.

Any employee who is not certain which plan they have should contact the Member Services Center to determine retirement plan and retirement eligibility.

**Myth #3:** With the employee's permission, employers can handle the details.

**FACT:** Employers can be helpful to employees in terms of assisting them with information and completing the employer portion of some forms but ultimately, it is the employees' responsibility to:

- Obtain the correct forms,
- Fill out the forms accurately,
- Submit the forms along with required documents, and
- Schedule an appointment to speak to a counselor, if desired.

Please note: OPERS will not process a retirement application until all requested documents and information (birth certificate, beneficiary information, healthcare dependents, etc.) are received.

Employers should remember that if an employee changes the last working day, employers will need to certify the new information to OPERS.

**Myth # 4:** Employers should encourage employees to retire in a month with three pay periods to maximize benefit amounts.

**FACT:** There's simply no hard-and-fast rule for what month is best for employees to retire. Indicating there is can cause your employee confusion—and cost them money. An employee's monthly retirement benefit is determined by a variety of factors. Retiring during a month with three pay periods (called a blue moon month) does not automatically translate to a higher benefit—in some cases the three pay periods could actually result in a lower benefit. Employers can best help by encouraging employees to determine all likely retirement scenarios by registering for the OPERS Member Benefit System (MBS) (located on [www.opers.org](http://www.opers.org)). MBS provides your employees with personal account information and the tools needed to run retirement estimates.

## More information is always available

Employers should encourage their employees to access the OPERS Web site at [www.opers.org](http://www.opers.org) where they'll find a wealth of information. (Click on the member site and then the Ready to Retire link to see what is available to help your employees.)

In addition, employers can suggest to employees considering retirement to contact OPERS to arrange for a one-on-one counseling session (via phone or in person) to ensure the process goes as smoothly as possible. ▲

## Employer Honor Roll

### Electronic Distribution of Employer Communications (EDEC)

**Thank you, employers:** The response to the EDEC program has been so great from June through August that the listing of honor roll employers is too long to be accommodated here. Look for a special insert of EDEC honor roll employers in the Fourth Quarter 2008 edition of *Employer Outreach*.

*Will you be listed? Make sure your organization is on the upcoming honor roll by signing up for EDEC today—see inserts in this newsletter.* ▲

# Employer Feedback

Ever wonder if your opinion counts? It does! Here's an overview of the employer input gathered from recent focus groups, phone surveys and written questionnaires.

## Topic: Employer Reporting Seminars

**Employer opinion:** Overall, very favorable about seminars and training experiences.

**Analysis:** A surprising number of employers are not aware of all seminar opportunities. Unexpectedly, many employers didn't realize that on-site, one-on-one training was available to them. In fact, it's just a phone call away

**Action plan:** More information about availability of seminars will be available throughout the year in your employer publications.

## Topic: Site visits for training

**Employer opinion:** Overwhelmingly positive from those who have had site visits within the last year.

**Analysis:** Those who have taken advantage of this option have a variety of goals to address including new staff training and adoption of ECS. Most visits were triggered by those who supervise employees responsible for retirement reporting or payroll functions, although the fiscal officers themselves triggered many site visits.

**Action plan:** As above, more information about availability of site visits will be added to regular publications.

## Topic: Electronic Payments

**Employer opinion:** Those who have signed up for electronic payment of retirement contributions (currently available via ECS) give the function high marks for ease of use, timeliness and control. However, many employer representatives are either not aware of the function on ECS or felt they were not the decision maker to implement the program. Intellectually, those polled saw the merit of electronic payments in terms of enhanced security, employer control and timely delivery.

**Analysis:** The program is a good one, just not very visible to decision makers.

**Action plan:** More and better information needs to be placed in the hands of employer decision makers so that the merits of electronic payments are understood.

## Topic: Electronic Distribution of Employer Communications (EDEC)

**Employer opinion:** Those who are signed up for EDEC really like it. However, about 60% of employer representatives polled knew little-to-nothing about the program.

**Analysis:** At the first announcement, almost a year ago, the early adaptors signed up for EDEC and have been enjoying the benefits of speedy delivery, turnkey distribution, archiving and, of course, the intangible of a positive environmental impact. However, the middle-to-late adaptors to receiving electronic communications have delayed response and, subsequently, forgotten about the program with the day-to-day activity of business.

**Action plan:** OPERS will be calling employers identified as having a significant gain by signing up for the EDEC program (usually medium to large employers with a longer distribution list). Other employers will get ongoing information about the program to raise the visibility and the priority of the decision.

## Topic: Timeliness/accuracy of communications

**Employer opinion:** In general, participants felt Employer Reporting gave sufficient time to make necessary or required changes to business processes.

**Analysis:** A majority of employers indicated that their top resource for information was *Employer Notices*. A significant factor in the information flow being considered timely was the fact that when information is received from Employer Reporting it has a high accuracy rating. Employers feel comfortable knowing the information can be acted upon based on Employer Reporting's history of accuracy, resulting in timely change management activity.

**Action plan:** All efforts will continue to ensure timely and accurate information is sent to public employers.

**Additional comments captured from employers:** In the what's-keeping-you-awake-at-night category, here's what employers shared with us in open forum.

- Would prefer receiving information regarding warnings directly as an email. Strong dislike for self-trigger of looking back to ECS to look for warnings.
- Request that any correspondence that goes to the employee that cites an employer request or action that hasn't been completed is also sent to the employer as a courtesy.
- Overwhelmingly, employer representatives voiced that, "the Employer Call Center is the best thing that ever happened to us." ▲



## Exploring the world of Employer Reporting

OPERS Board of Trustees member, Eddie Parks, representative for state employees, made a recent visit to Employer Reporting—and rang the bell to announce another employer had signed up for ECS. ▲



# Conversion Plans: Six Simple Facts

Does your organization have a conversion plan for vacation and/or sick leave? If yes, taking a moment to review these simple facts may save you a bundle of work and eliminate problems for your employees in the long run.

## **FACT 1: Defining a conversion plan**

A conversion plan is a plan that provides for employees to take a payout of unused sick leave and vacation time.

## **FACT 2: Why does OPERS need to know?**

OPERS collects and invests retirement contributions on earnable salary to provide for your employees' secure retirement. However, from OPERS' perspective and as defined by law, not all conversion payments are considered to be earnable salary.

## **FACT 3: When is a conversion payment considered to be earnable salary?**

For retirement contribution purposes, to be considered earnable salary, a conversion payment must be:

- At a minimum made as an annual periodic payout, and
- Made on sick leave or vacation time earned during the year *of* or in the year *prior* to the conversion payment (in other words, if the payout occurs in 2008, it is not earnable salary if the sick leave or vacation time was accrued in 2006 or prior years).

- Offered to, at the minimum, all employees with 25 years or more of service, not just those in their last three years of service.
- Paid according to your regular schedule and during the month the employee retires, in order to be included in the employee's Final Average Salary (FAS) retirement calculation. In other words, you can't pay out one employee early just to get it included in their FAS.

## **FACT 4: This is important because...**

In total, more than 300 Ohio public employers have conversion plans—because conversion plans are usually found in the large employer population (but not always)—that means that more than 73,000 OPERS members, your employees, are potentially impacted by conversion plans.


On an individual level, proper accounting of conversion plan payments is extremely important to your retiring employees. If a conversion plan payment is inaccurately factored in as earnable salary when OPERS determines the Final Average Salary (FAS) for the retirement benefit calculation, the FAS could be overstated—resulting in an inflated retirement benefit. This could be a huge problem to your employee if

the monthly retirement benefit is recalculated at a lower amount after retirement decisions have been made.

## **FACT 5: How errors are found**

Typically, inaccurate coding or reporting of conversion payments is caught during the Large Earnings report process—but not always. Mistakes can ripple through the System and cause your employees significant problems. Employers who use ECS for contribution reporting are much less likely to have an error slip through because the automatic edits will catch this (another excellent reason to sign up for ECS).

## **FACT 6: What you need to do to be sure**

All employer conversion plans must be approved by OPERS prior to the conversion plan being instituted, changed or invoked. If you have a current, approved conversion plan on file with OPERS, when a large earning is reported, OPERS will confirm the status of the payment (earnable salary or not earnable salary). However, we're only as good as the information we have—if you're not certain if your conversion plan on file with OPERS is current or complies with current legislation, contact your Employer Outreach representative to submit your conversion plan for review. 

## Mailbox

### **Q: Why did my call get transferred to the Member Services Center?**

A: First, thanks for recognizing the Employer Call Center as a reliable go-to resource. Although the Employer Call Center would like to be your one stop shop for all questions, the reality is they are the experts to support you with employer processes. Whenever it becomes apparent that an employee is directing member-specific questions through the employer, the call needs to be transferred to the team of experts who handle member-specific issues. The Employer Call Center transfers employers to the Member Services Center for the employer's protection. Here's why:

- Legally, sometimes there is information about an employee that an employer really shouldn't have because the information may compromise later decisions the employer makes.
- Some employee information simply isn't available to the Employer Call Center and we don't want to provide bad information.

Remember, the Employer Call Center is staffed with experts who will help you with employer-oriented issues such as reporting questions, process changes, employer account


information and legal updates. The Member Services Center has experts on retiree health care, retirement and member account questions. We'd like to help you get to the right expert.

### **Q: Is there a faster way to learn about errors on my retirement contribution report?**

A: Although you don't specify how you handle retirement reporting, we're assuming from your question that you're an employer reporting via paper. To add it up, the paper-based method:

- Adds a minimum of four days U.S. Mail transit, and
- Requires manual checking and verification once information arrives at OPERS.

Both add up to significantly more processing time—and that doesn't factor in the security issue of transferring employee-sensitive information via paper.

So, the simple answer is...yes, the fastest way to learn about report errors is by using electronic reporting via ECS. ECS gives employers instant feedback on reports—virtually guaranteeing error-free, on-time (more secure) reports. 

# Employer Spotlight:

## Public libraries bring the world to Ohio.

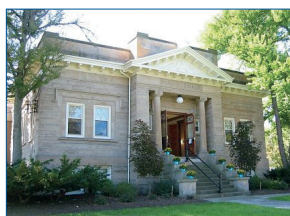
Total number of OPERS-reporting library employers: 254

Total number of library employees who are OPERS members: 14,109

All libraries shown here have been OPERS-reporting employers since 1940.

**Open a book and discover the world;  
open the library to discover the world of books.  
Here are just a few of the stories you'll find...**

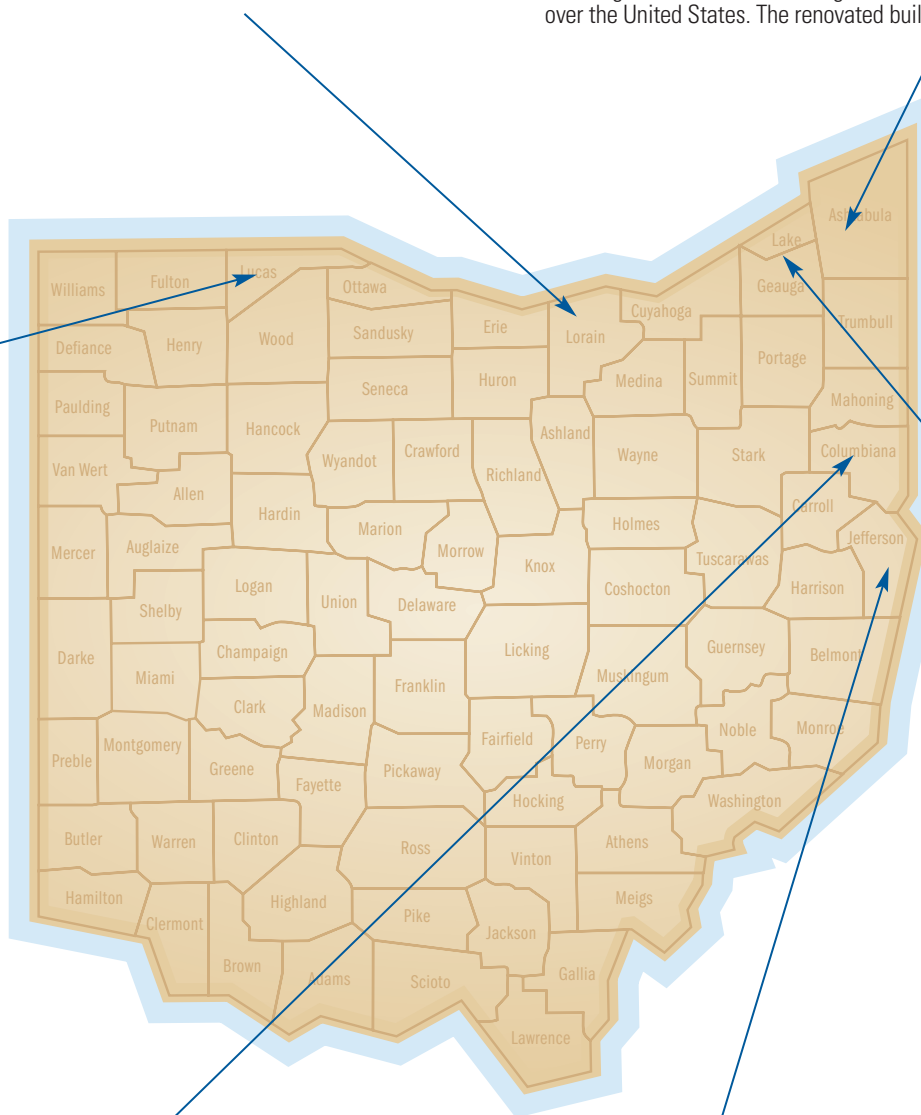
**Amherst Public Library** —APL provides free access to the universe of information and ideas through books, technology, programs, services, and support, in order to inform, enlighten and entertain people of all ages. The library was established in the early 1900s as several prominent citizens raised funds and obtained a grant from Andrew Carnegie to build the sandstone building, still an integral part of the library. Currently, more than 5,000 patrons visit each month; with 300,000 items borrowed each year.



**Ashtabula County District Library**—This system began as a subscription library association in Ashtabula City in 1813 and was incorporated in 1896 as the Ashtabula Free Public Library. The library evolved and grew. In the 1990s, during a million-dollar remodeling project, a fire destroyed the second floor. The resulting national attention brought in more than 30,000 donated books from all over the United States. The renovated building was reopened in March of 1992.



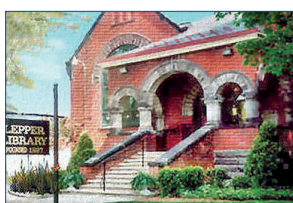
**Toledo-Lucas County Public Library** — A public library serves as a source of information, as well as a community resource for the collection and preservation of rare and valuable pieces. This system has 20 locations to provide library services throughout its service area. Of special note, thanks to generous community support and the tremendous contributions of the Blade Foundation, Main Library is fortunate to be home to the Blade Rare Book Room—a climate-controlled room for rare, precious and fragile materials. The value, condition, and format of the materials housed in The Blade Rare Book Room require certain security procedures be followed when using the collection.



**Morley Public Library, Painesville, OH**—The nucleus of the Morley Library on Phelps Street was provided by the local Women's Christian Temperance Union, which established a temperance library and reading room in 1878. In 1899, a public-private collaboration led to the opening of the Morley Library. Additions to the building were made in 1937 and 1978; the last major renovation of the library occurred in 2004.



**Lepper Public Library**—founded in 1897 by Virginia Lepper. It is one of seven independent libraries serving Columbiana County. The library provides outreach services to schools and public facilities via a bookmobile.



**Stuebville Jefferson County Public Library** — Opened in 1902 with a grant from Andrew Carnegie, this library system now encompasses a main library and six branches to provide a variety of library services to the people of the Ohio Valley.



# Health Care Update

## Demystifying Medicare—Medicare Part B

Following is the second in a series of articles designed to give you factual information about all the elements of Medicare—giving you at-a-glance, accurate information to share with employees. (If you missed it, don't forget to review the Medicare Part A article found in the 2008 second quarter edition of *Employer Outreach*.)

### Part B overview

Medicare Part B is intended to fill some of the gaps in medical insurance coverage left under Part A. It covers certain medical and outpatient services, including physician care. Some examples are:

- Physicians' services
- Home health care
- Some medicines under certain circumstances
- Diabetic supplies
- Diagnostic tests, such as x-ray and laboratory
- Some therapies, such as radioactive isotope and x-ray
- Surgical dressings and splints
- Prosthetic devices, braces, artificial limbs and eyes
- Ambulance services
- Some outpatient services
- Influenza, pneumonia and Hepatitis B vaccines
- Some preventative services for certain populations including mammography, colorectal cancer screening, bone mass measurements, cervical and prostate cancer screening.

Please be aware this is not a complete list of items that Medicare Part B covers.

### The cost

A retiree must actively complete enrollment in Medicare Part B to receive coverage. No one is automatically enrolled due to age. Medicare Part B is optional and requires a monthly premium be paid. The premium amount varies and there is also an annual deductible. Once the deductible is met, Medicare B will pay, in general, 80% of Medicare-approved charges for covered services. The individual is responsible for payment of the remaining 20% of the approved charges.

In general, OPERS retirees will receive reimbursement of the full cost of the basic Medicare B premium, currently \$96.40. (This reimbursement is for the OPERS retiree only—not the retiree's spouse.) To receive this reimbursement, the retiree must submit proof of Medicare B coverage to OPERS in addition to signing a statement that he or she is not receiving reimbursement from any other source. OPERS will begin reimbursing an eligible retiree for his or her basic Medicare B premium the month after both of these documents are received.

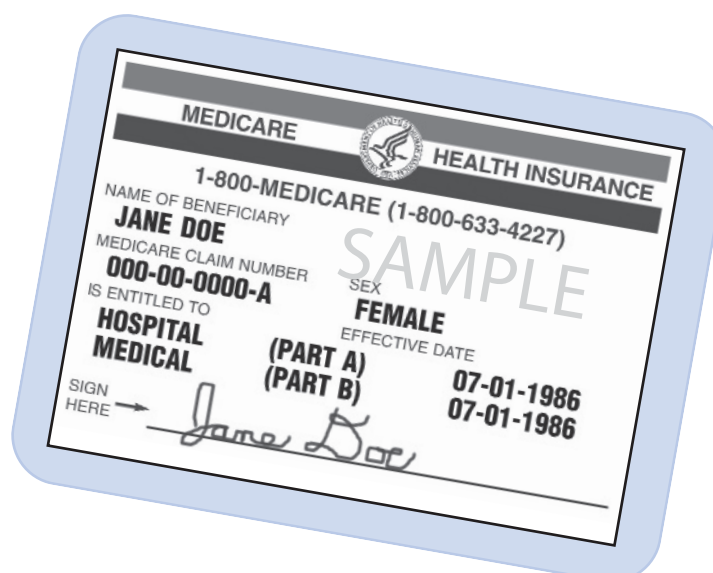
### Fact finding prior to eligibility

The information provided in this article is intended as a general overview. Employees who are nearing retirement should learn all the facts about Medicare and how Medicare provisions will impact their retirement finances. A retiree can call Social Security Administration at 1-800-772-1213 to enroll or visit [www.medicare.gov](http://www.medicare.gov) for more information and enrollment instructions. OPERS encourages retirees to contact Social Security at least three months prior to their 65th birthday to enroll in Medicare Part A and B coverage.

Remember, any retiree who does not enroll in Medicare when first eligible needs to know that the OPERS health care plan will not make up the difference of what Medicare would have paid had they been enrolled. That means the individual would be uninsured for a large portion of medical expenses.

Each year, open enrollment for Medicare is from January 1 through March 31. Employers may want to encourage employees to contact OPERS at 1-800-222-7377 with specific questions.

*Next Quarter...Prescriptions*





# Talking to future retirees?

## Avoid misconceptions; discuss these health care considerations

When talking to soon-to-be retirees, it's important they understand the eligibility requirements and coverage options available under the OPERS retiree health care plan—good information now will help them make sound decisions.

*A few tips to keep in mind:*

- Encourage your employee to call OPERS and request a *Health Care Coverage Guide*. Of course, any questions can be answered by calling OPERS' Member Services Center at 1-800-222-7377.
- Eligibility requirements can be different under the OPERS retirement plan than under the medical coverage as an active employee. In general,
  - Future retirees must have at least 10 years of qualifying service to be eligible for OPERS health care coverage.
  - To qualify for disability health care, an active employee must have at least five years of qualifying service.
- The OPERS health care plan uses a calendar year (January through December) for annual deductibles. Employees should consider this when selecting a retirement date so that they don't end up paying an annual deductible under both plans.
- The network of approved physicians and medical facilities under the OPERS health care plan may be different than the employee's current physicians under their medical plan as an active working employee. Again, planning ahead can make a big difference in your employee's lifestyle in retirement.
- OPERS has three different groups of retirees, based on years of service.
  - Group 1 Retirees—hired before January 1, 2003 and eligible to retire with health care coverage *on or before* January 1, 2007.
  - Group 2 Retirees—hired before January 1, 2003 and eligible to retire with health care coverage *after* January 1, 2007.
  - Group 3 Retirees—hired after January 1, 2003 and eligible to retire with health care *after* January 1, 2007.
- OPERS has three different levels of health care coverage from which retirees can choose:
  - Enhanced—highest level of benefits with the lowest out-of-pocket costs,
  - Intermediate—offers benefits between the Enhanced and the Basic Plan, or
  - Basic—offers the lowest cost plan to retirees, with the highest out-of-pocket costs.
- At retirement, a retiree has the option of waiving OPERS health care and electing coverage in the future without penalty.
- Once a retiree makes a health care plan selection (Enhanced, Intermediate or Basic), that plan level is locked in for two years. (Except for when a retiree becomes eligible for Medicare, usually at age 65.)
- An employee who retires and returns to work (a re-employed retiree) *must take* the health care coverage offered by the employer, if healthcare insurance is offered to other employees in a similar paying position. ◀

## Health care coverage for re-employed retirees

Employers must provide health care coverage for OPERS age-and-service retirees who are re-employed in an OPERS-covered position if the coverage is available to other employees in comparable positions.

The re-employed retiree *may not* waive the employer health care coverage. OPERS health care coverage is not provided during a retiree's suspension or forfeiture of a retirement benefit as a result of re-employment.

The employer's health care coverage will likely be primary over Medicare and OPERS coverage. If the retiree is participating in the OPERS health care program, OPERS coverage usually is accessed only after the employer coverage, which is primary and then Medicare coverage, which is secondary. The primary, secondary, tertiary lineup is in effect for the duration of re-employment.

Additional note: If a re-employed retiree elects not to take Medicare coverage during employment, there will be a gap between the employer's coverage and the OPERS coverage, created by what Medicare would have paid (as a secondary payer). ▲

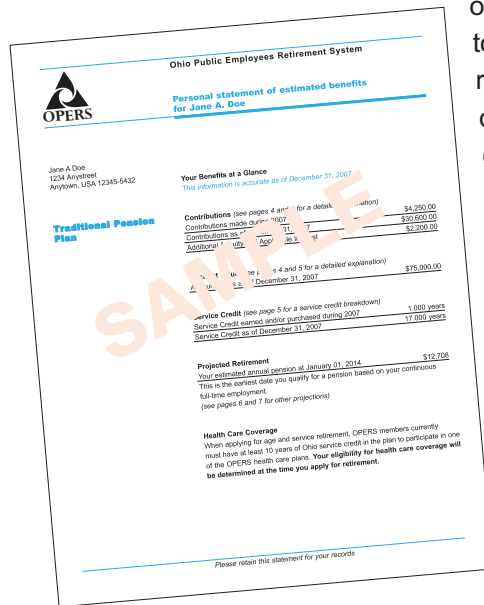
## Info to Go...

### Seminar reminder

Focus groups and survey results show the majority of employers are pleased overall with Employer Reporting-sponsored seminars. However, in general, you just don't think you get enough information about the seminar schedule (See related article on employer input, page 3). Sign up for the Employer Reporting-sponsored seminars scheduled through the year-end via the OPERS Web site at [www.opers.org](http://www.opers.org).

### Coming up:

- **ECS seminar in Columbus**
  - November 13
- **Village Clerk Trainings**
  - Columbus, October 8
  - Hudson, October 15
  - Cincinnati, October 20
  - Athens, October 23
  - Perrysburg, October 23



### Ripple effect impact of late reports

Employers are reminded that late contribution reports can have a negative impact on their employees, sometimes, in very surprising ways. As an example, most employers don't realize that if reports are received late at year-end, each employee's *OPERS Annual Statement* (generated early the next year) will be inaccurate. OPERS uses the entire year's worth of contribution data to project pension benefits. Inaccurate *Annual Statements* give your employees—especially those considering retirement—misinformation

on which to make retirement decisions. To ensure your employees will receive accurate statements, be certain to send all contribution reports in by their due date.

### EDEC gives employers multiple-contact option

Of course, Electronic Distribution for Employer Communications (EDEC) is an environmentally sound decision (less paper, carbon-free distribution), but did you realize it's also an organizationally sound decision? Here's how: When you sign up for EDEC, employers have the option of indicating a variety of contacts within the organization. No more lag time due to long distribution channels as Employer Reporting will deliver routine communications (*Employer Outreach Newsletter, Employer Notices*) to as many individuals in your organization that need the information. Additionally, the contact information you provide lets us send confidential correspondence directly to the person within your entity that handles specific processes, such as disability or service retirement.

Save time (your time and your employees) by signing up for EDEC today...then create a delivery list that suits your needs. Call the Employer Call Center to receive the sign-up information.


Coming Soon... Revised Employer Payment Remittance Advice form


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