

2025
EMPLOYER
workshop

new
DESIGNATED
agents
&
EMPLOYER
contacts



Topics Part 1

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

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

How Long Have You Been a Designated Agent or Additional Contact?

- More than 5 years
- Between 3 and 5 years
- Between 1 and 3 years
- About a year
- Less than 6 months!



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

overview

What is KPERS?

The Kansas Legislature created KPERS in 1962.

- Three statewide defined benefit retirement plans (KPERS, KP&F & Judges) overseen by a nine-member board of trustees.
- KPERS also oversees KPERS 457, a voluntary 457(b) savings plan for all State and many local employees.

What is KPERS?

401(a) Defined Benefit Plan

- Members' benefits are **guaranteed by law** and **depend on a formula**, not on member contributions or market performance.
- KPERS retiree benefits are safe and **guaranteed by Kansas law.**

How KPERS Works?

- Legislature defines benefits and funding.
- Actuary projects how much benefits will cost.
- Employers and members make contributions to KPERS.
- KPERS invests the money over time.
- KPERS pays benefits with contributions and investment earnings.

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, with the green hexagon being the largest and most prominent.

The Employer

Designated Agent Role

- By law, affiliated employers are required to name a Designated Agent.
- Distribute Retirement System information to members in a timely manner
- Perform transactions using the Employer Web Portal in a timely manner.

Only one person can be the Designated Agent.



Employer Web Portal (EWP) Additional Contacts

Designated Agents need to assign and closely maintain Additional Contact roles for the EWP.

-
- | | |
|----------------------|---------------------------------------|
| • Designated Agent | • Message Admin |
| • Bank | • OGLI (Optional Life Insurance) |
| • Death & Disability | • Pay Reports |
| • Enrollment | • Read Only |
| • Invoice | • Certify Rates and Period of Service |
-

KPER Poll

Which One Are You?

- Designated Agent
- Additional Contact

What Roles in the EWP?

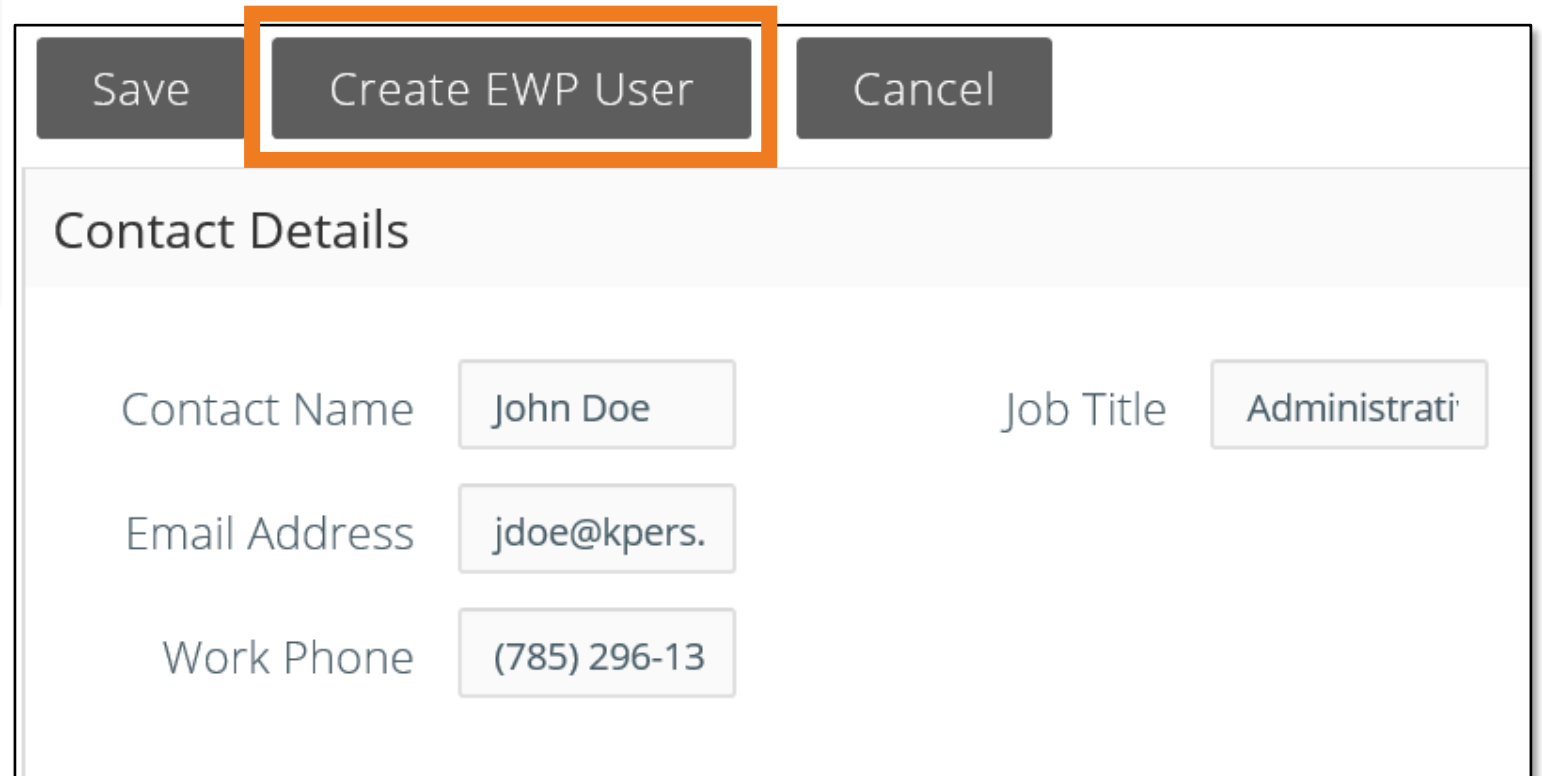
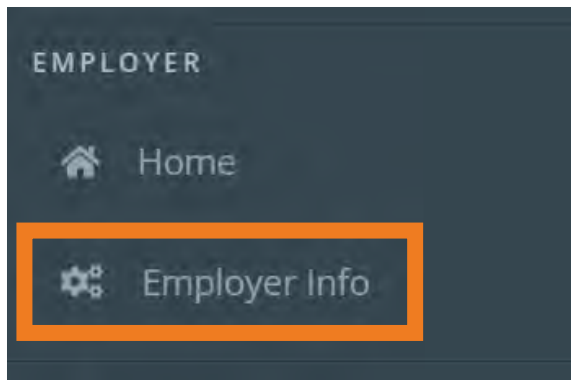
- Just One
- Multiple



Logins

- Need own email address as a login.
- Accounts deleted for inactivity after **90** days.
- Email sent to Designated Agent after 45 days of inactivity.
- Only **KPERS** can reinstate Designated Agents.
- Only **Designated Agents** can reinstate Additional Users.
- Instructions available on website

Add/Delete Additional EWP Users



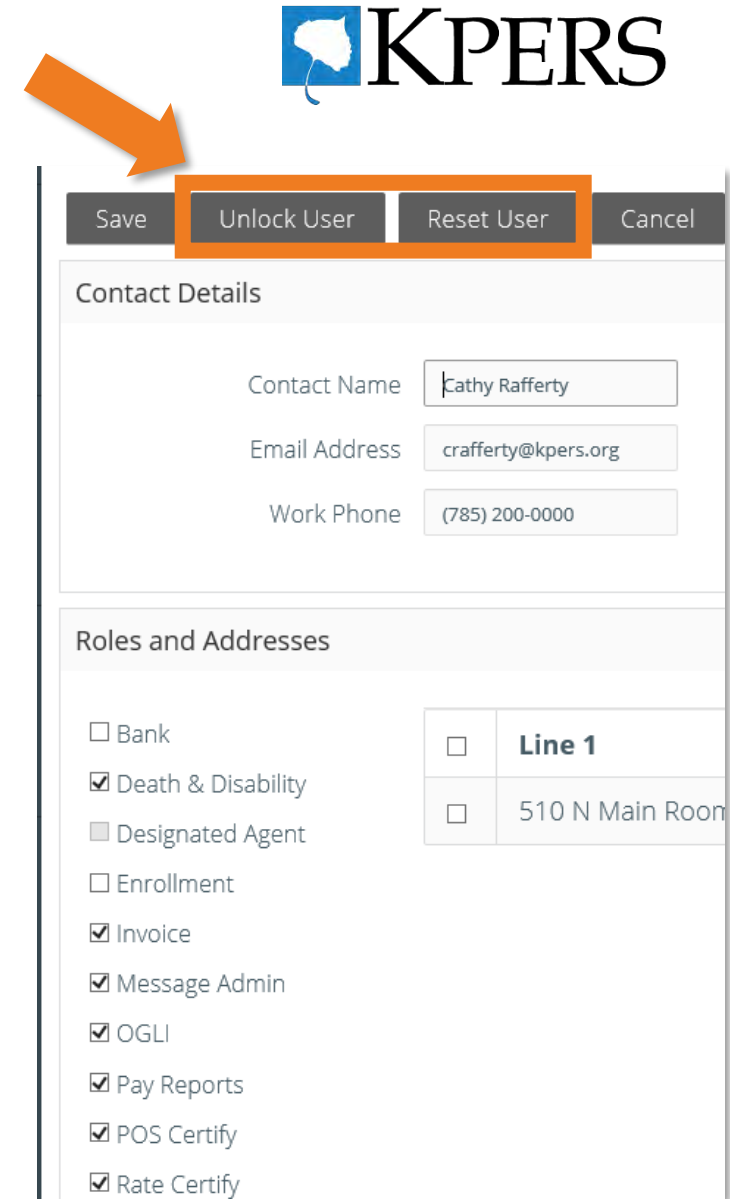
A screenshot of the 'Create EWP User' form. The form has a header bar with three buttons: 'Save', 'Create EWP User' (highlighted with an orange border), and 'Cancel'. Below the header is a section titled 'Contact Details'. The form contains four input fields: 'Contact Name' with the value 'John Doe', 'Email Address' with the value 'jdoe@kpers.', 'Work Phone' with the value '(785) 296-13', and 'Job Title' with the value 'Administrati'.

| Contact Details | |
|-----------------|--------------|
| Contact Name | John Doe |
| Email Address | jdoe@kpers. |
| Work Phone | (785) 296-13 |
| Job Title | Administrati |

Passwords

The Designated Agent can reset passwords.

- **Unlock User** for a new password.
- **Reset User** for new security questions and password.



KPERS

Save Unlock User Reset User Cancel

Contact Details

Contact Name Kathy Rafferty

Email Address crafferty@kpers.org

Work Phone (785) 200-0000

Roles and Addresses

☐ Bank

☒ Death & Disability

☐ Designated Agent

☐ Enrollment

☒ Invoice

☒ Message Admin

☒ OGLI

☒ Pay Reports

☒ POS Certify

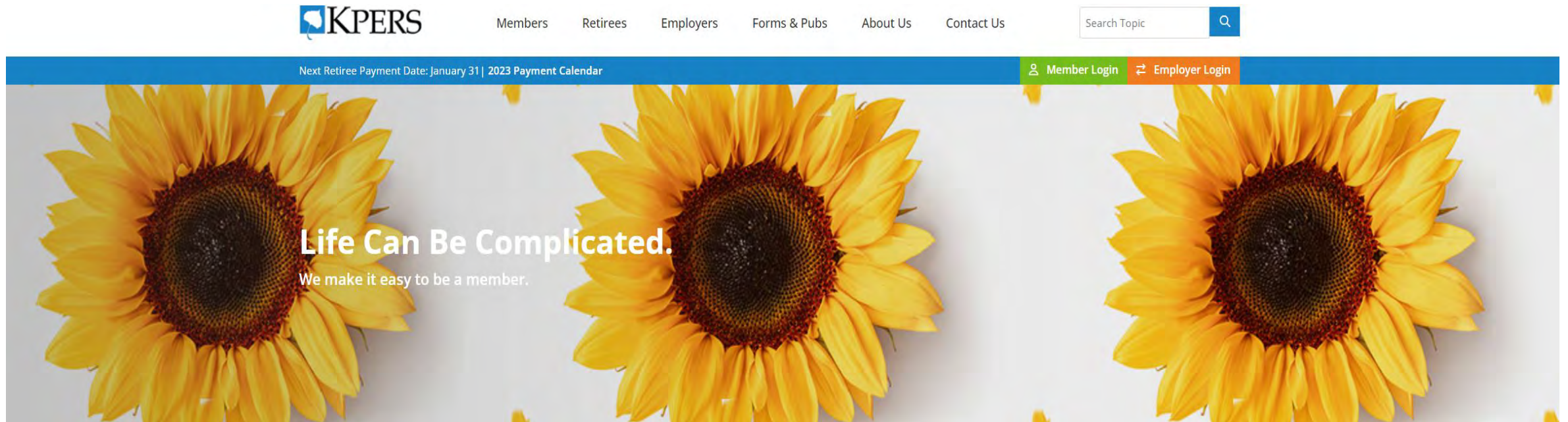
☒ Rate Certify

| | |
|--------------------------|-----------------|
| <input type="checkbox"/> | Line 1 |
| <input type="checkbox"/> | 510 N Main Room |

Three large, semi-transparent hexagons are positioned on the left side of the slide. One is blue (top left), one is orange (bottom left), and one is green (center left). They overlap each other and the white background.

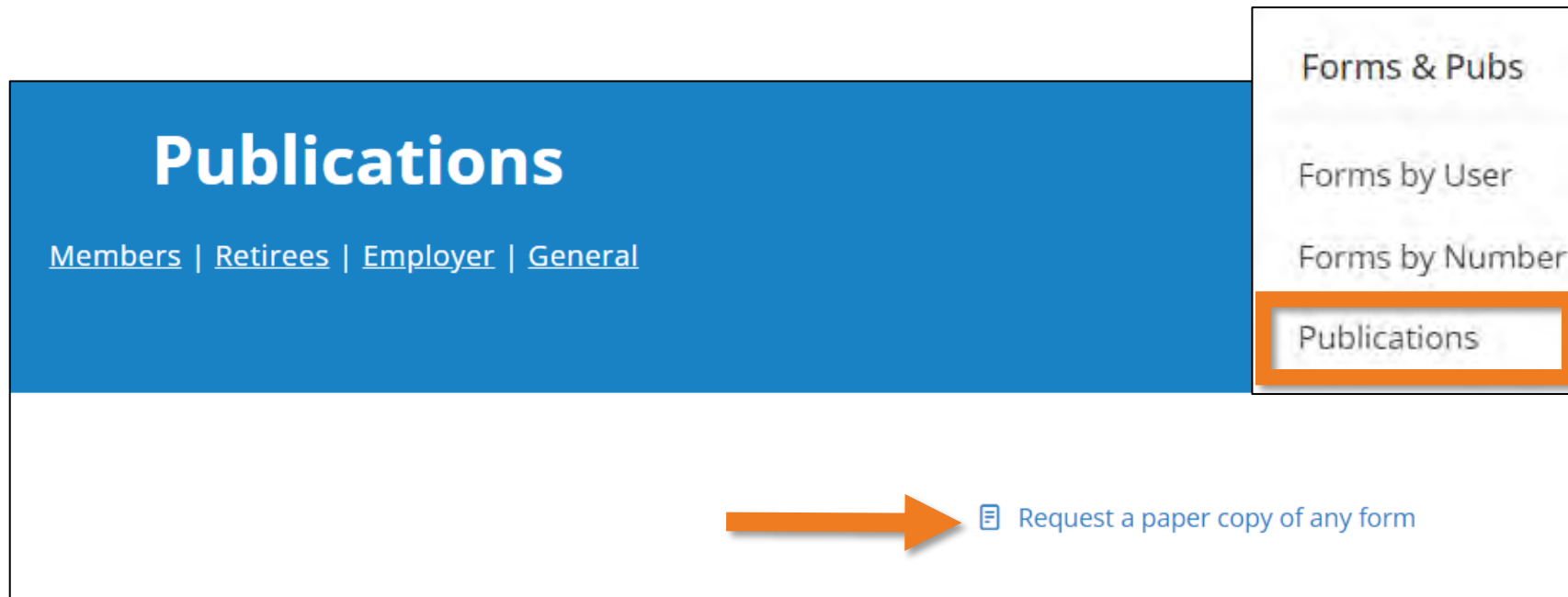
useful tools

Website (kspers.org)



Forms and Publications

- Print needed forms and publications.
- **“Request a Paper Copy”** to order multiple forms .



The screenshot shows a web interface for KPERS. On the left, a blue header bar contains the word "Publications" in white. Below it, a navigation bar has links for "Members", "Retirees", "Employer", and "General". To the right of the blue bar is a dropdown menu with four options: "Forms & Pubs", "Forms by User", "Forms by Number", and "Publications". The "Publications" option is highlighted with an orange border. Below the dropdown, a large white area contains an orange arrow pointing to the right, followed by the text "Request a paper copy of any form".

Employer Section



New Employer Contact

Webinars & Workshops

Employer Videos

Employer Manual

Employer Manual

Employer Manual

Employer Manual

Sections are listed in alphabetical order. Can't find it, try [Additional Resources](#).

About KPERS

Revised: 7/22

Adjustments

Revised: 2/22

Beneficiary

Revised: 4/19

Contact KPERS

Revised: 7/22

Contribution Rates

Revised: 6/21

Designated Agent

Revised: 4/19

Disability

Revised: 6/21

Employer Web Portal

Revised: 4/19

Kansas Board of Regents

Revised: 1/22

Leaving Employment

Revised: 2/20

Member Benefits

Revised: 4/19

Membership: Non-School

Revised: 11/21

Membership: School

Revised: 9/21

Optional Life Insurance

Revised: 7/22

Pay Reporting

Revised: 4/22

Retirement - KPERS 1

Revised: 7/22

Retirement - KPERS 2

Revised: 3/19

Retirement - KPERS 3

Revised: 3/19

Service Credit

Revised: 9/21

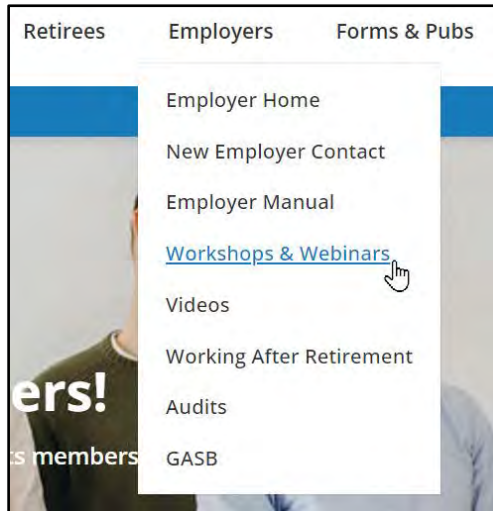
Service Quarters

Revised: 6/19

Working After Retirement

Revised: 11/20

Workshops & Webinars



Webinars & Workshops



Subject Spotlight Webinars

We host employer webinars on timely topics, specific things important to employers. "Disability" was our final Subject Spotlight for 2023, but we are planning more for 2024. Check back here and your email inbox for the latest announcements.

Most Recent Spotlight

- **Disability** December 13, 2023 @ 10:00 a.m.
- [Disability Slides](#) (PDF)
- [Disability Recording](#) (leaves KPERS site)

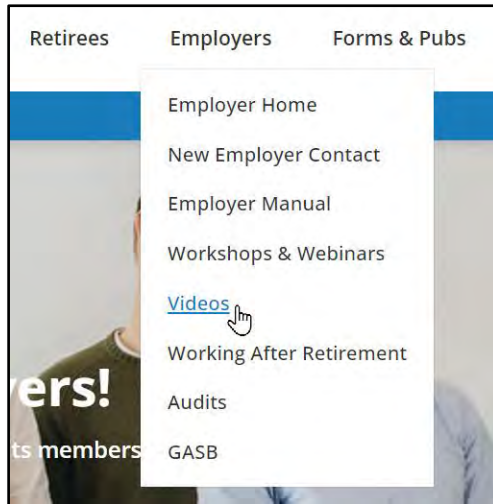
>> In Case You Missed It

Notification of Death: October 18, 2023 @ 10:00 a.m. | [Slides](#) (PDF) | [Recording](#) (leaves KPERS site)

Retirement & Summer Pay: May 17, 2023 @ 9:30 a.m. | [Slides](#) (PDF) | [Recording](#) (leaves KPERS site)

KP&F: Mar 1, 2023 @ 10 a.m. | [Slides](#) (PDF) | [Recording](#) (leaves KPERS site)

Videos

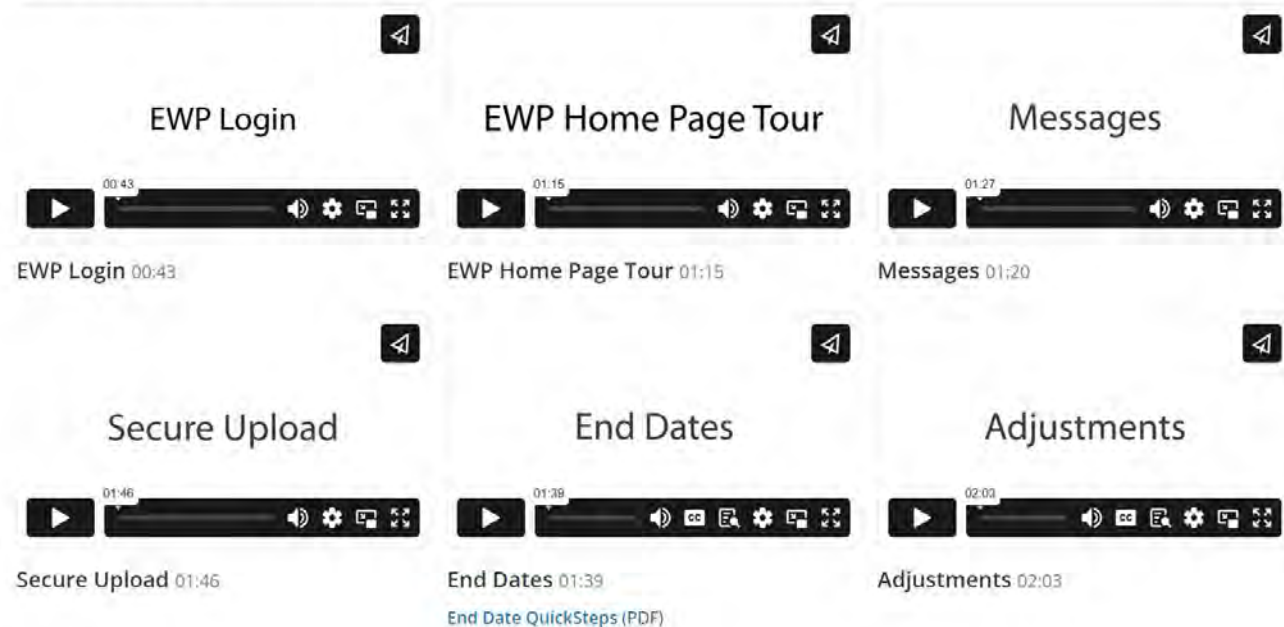


Employer Videos

The Basics



EWP QuickVids



Employer Web Portal (EWP)

EMPLOYER

- Home
- Employer Info

EMPLOYEE INFO

- Enroll
- Look Up

PAY REPORTS

- Submit Report
- Adjustment

MISC

- Invoices
- Certification
- Optional Life
- History
- Reports

Pay Reports

Enroll Employee

Optional Life

Messages

Secure Upload

Adjustment

Invoices

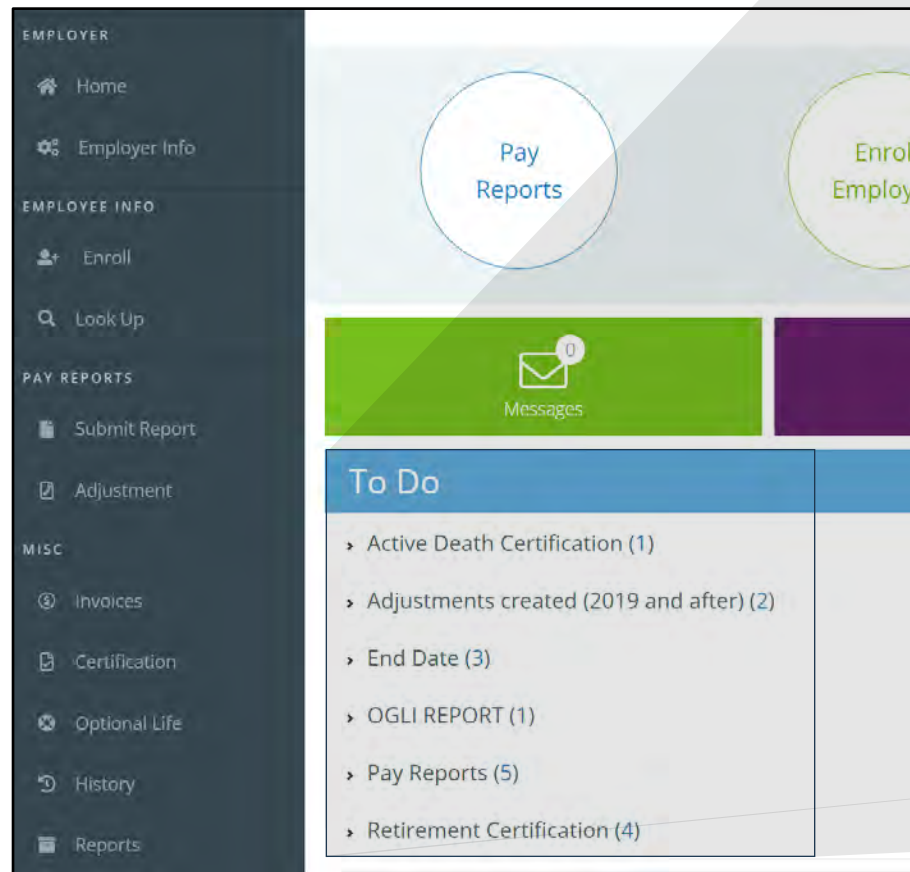
To Do

- Active Death Certification (1)
- Adjustments created (2019 and after) (2)
- End Date (3)
- OGLI REPORT (1)
- Pay Reports (5)
- Retirement Certification (4)

June 2023

| Sun | Mon | Tue | Wed | Thu | Fri | Sat |
|-----|-----|-----|-----|-----|-----|-----|
| | | | | 1 | 2 | 3 |
| 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| 11 | 12 | 13 | 14 | 15 | 16 | 17 |
| 18 | 19 | 20 | 21 | 22 | 23 | 24 |
| 25 | 26 | 27 | 28 | 29 | 30 | |

To Do List



To Do

- › Active Death Certification (1)
- › Adjustments created (2019 and after) (2)
- › End Date (3)
- › OGLI REPORT (1)
- › Pay Reports (5)
- › Retirement Certification (4)

Employee Search

EMPLOYER

Home

Employer Info

EMPLOYEE INFO

Enroll

Look Up

PAY REPORTS

Submit Report

Adjustment

MISC

Invoices

Certification

Optional Life

History

Reports

Employee Lookup

Employee Search

Employee SSN

Last Name

Member Type

Employment Status

First Name

Pay Cycle

Search

Clear

Search Result

Export To Excel

< 1 2 3 ... 344 345 > Displaying 1 - 10 of 3447

| SSN | First Name | Last Name | Member Type | Start Date | Membership Date | Pay Cycle | Years of Service |
|-----------------------------|------------|-----------|-------------|------------|-----------------|-----------|------------------|
| XXX-XX-6948 | | | KPERS 3 | 06/20/2021 | 03/04/2019 | | 2 |
| XXX-XX-1762 | | | KPERS 3 | 02/28/2022 | 02/28/2022 | | 1 |

History

EMPLOYER

[Home](#)

[Employer Info](#)

EMPLOYEE INFO

[Enroll](#)

[Look Up](#)

PAY REPORTS

[Submit Report](#)

[Adjustment](#)

MISC

[Invoices](#)

[Certification](#)

[Optional Life](#)

[History](#)

[Reports](#)

History

Pay Reports Payments & Invoices Adjustments Enrollments OGLI Service Quarters Rates

By Pay Report By SSN

Plan

2015 & After

Pay Date From To

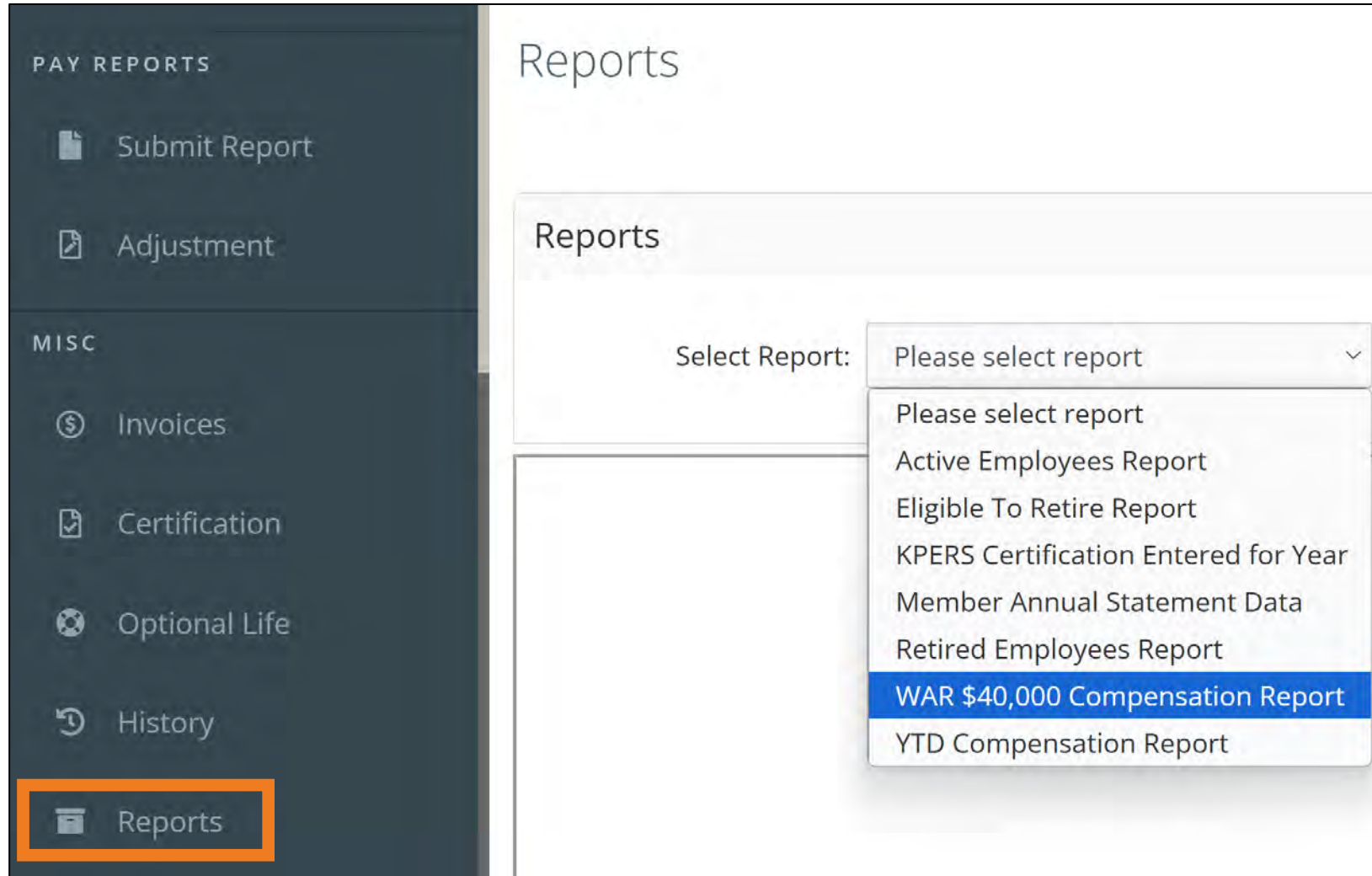
OR

2014 & Before

Payroll Year From Payroll Year To

[Search](#) [Clear](#)

Reports



The screenshot shows the KPERS web application interface. On the left is a dark sidebar with a menu. The 'Reports' option at the bottom of the sidebar is highlighted with an orange rectangle. The main content area is titled 'Reports' and contains a 'Select Report:' dropdown menu. The dropdown is open, showing a list of report options. The 'WAR \$40,000 Compensation Report' is highlighted in blue.

PAY REPORTS

- Submit Report
- Adjustment

MISC

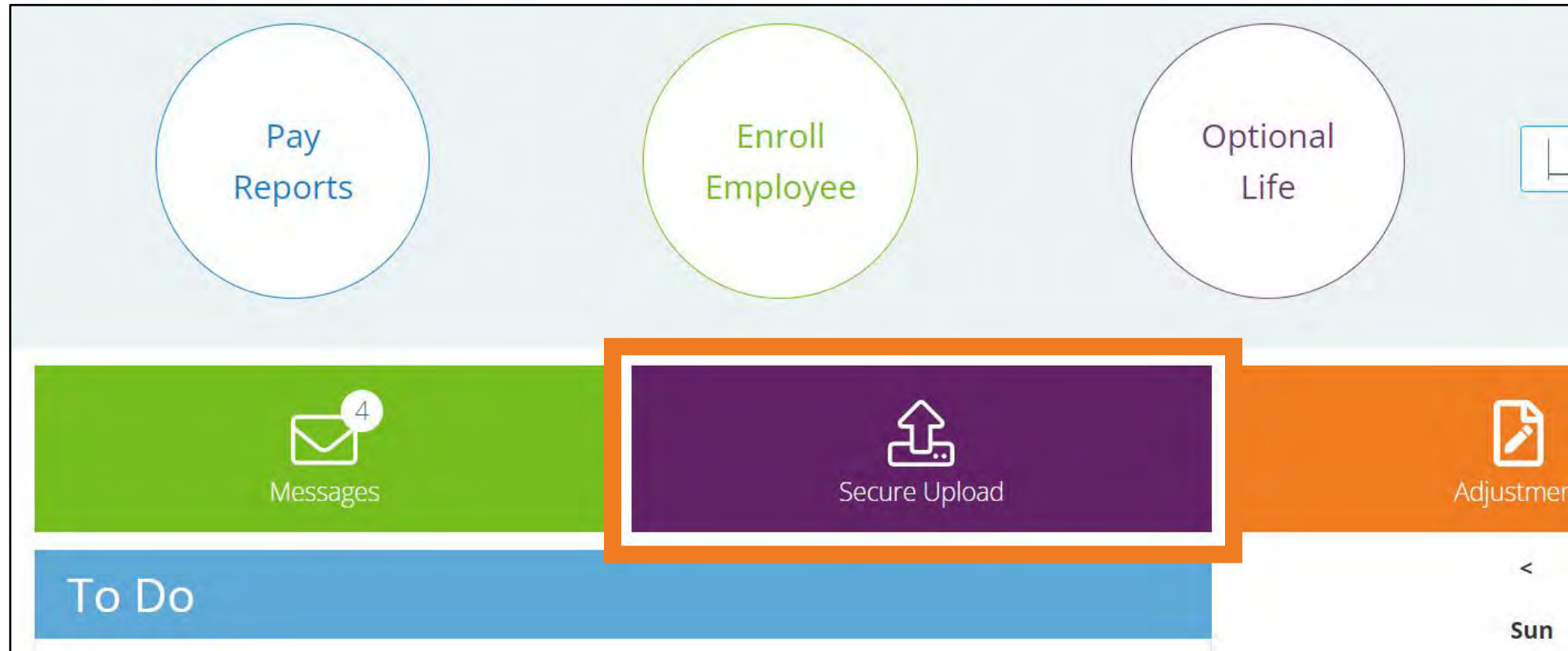
- Invoices
- Certification
- Optional Life
- History
- Reports**

Reports

Select Report: Please select report

- Please select report
- Active Employees Report
- Eligible To Retire Report
- KPERS Certification Entered for Year
- Member Annual Statement Data
- Retired Employees Report
- WAR \$40,000 Compensation Report**
- YTD Compensation Report

EWP Secure Upload



Secure way to send documents to KPERS

EWP Secure Upload

File Upload

Search

Select File Type

☐ Business

☒ Support

File Category

Retirement

▼

Comment

John Doe retirement application

Comment Limit 18

Drop your files here

Browse

Cancel

EWP Secure Upload

File Upload

File Upload
Search

Select File Type
☐ Business
☒ Support

File Category
Select

Status
Processed

Date Sent
From
To

Search


| Status | File | Comment | Reject Reason | Sent Date | Download | Delete |
|--------|------|---------|---------------|-----------|----------|--------|
|--------|------|---------|---------------|-----------|----------|--------|

EWP Messages

Home

Pay Reports

Enroll Employee



Messages

To Do

› OGLI REPORT (1)

› Pay Reports (2)

Inbox

New

Delete

Advanced Search

Export

< 1 2 3 ... 18 19 >

Displaying 1 - 10 of 185

| <input type="checkbox"/> | Subject | Category |
|--------------------------|--|------------|
| <input type="checkbox"/> | WAR | Pay Report |
| <input type="checkbox"/> | WAR | Pay Report |
| <input type="checkbox"/> | Bank Holidays for 2025 | Broadcast |
| <input type="checkbox"/> | WAR | Pay Report |
| <input type="checkbox"/> | Rate Change for All Member & Spouse Coverage | Broadcast |

KPERS Website (active member section)


Choose Your Group To Learn More

| | | |
|---|--|---|
| KPERS 1 Hired Before July 1, 2009 | KPERS 2 Hired July 1, 2009 - December 31, 2014 | KPERS 3 Hired January 1, 2015 and After |
| KP&F Kansas Police & Fire, EMTs | Judges Elected & Appointed Judges | Not Sure? We'll help you find your group! |

Member Web Portal

The screenshot shows the KPERS Member Web Portal. At the top, there is a navigation bar with the KPERS logo and links for Members, Retirees, Employers, Forms & Pubs, and About Us. A search bar is located on the right. Below the navigation bar, there is a blue banner with the text "Home / Members". On the right side of the banner, there are two buttons: "Member Login" (highlighted with an orange box and the text "Click here") and "Employer Login". The main content area features a large banner with the KPERS logo and the text "Kansas Public Employees Retirement System". Below the banner, there are three photographs of diverse families. To the right of the photographs, there is a "GO TO" section with links to Home, Personal Profile, Beneficiaries, and Seminar Registration. Below this, there is a "KPERS Account" section with links to Account Summary, Insurance/Disability, Benefit Calculator, and Annual Statements. On the left side of the main content area, there are links for "Why do I have to enroll?", "How are you protecting my information?", and "Contact us". In the center, there is a "New User" section with a link to "What you'll need to enroll" and a "User ID" input field. Below the input field, there is a "Login" button and a link to "Forgot User Id". At the bottom left, there is a link to "Privacy Policy & Disclaimer | KPERS © 2008". An orange arrow points from the text "Portal Home" to the "Home" link in the "GO TO" section.

Contact KPERs

| |  KPERs GENERAL QUESTIONS |  KPERs REPORTING |  KPERs OPTIONAL LIFE |  kpers457 ALL QUESTIONS |
|-----------|---|---|---|--|
| Toll-Free | 1-888-275-5737 | 1-844-468-8929 | 1-844-468-8929 | 1-800-232-0024 participants/employees |
| Topeka | 785-296-6166 | 785-268-6886 | 785-268-6886 | 1-833-232-0024 employers only |
| Email | employers@kpers.org | kpersFS@kpers.org | ogli_fs@kpers.org | kpers457@kpers.org |
| Fax | 1-785-296-6638 | 1-785-256-9503 | 1-785-256-9503 | n/a |
| Mail | 611 S. Kansas Ave Suite 100 Topeka, KS 66603 | 611 S. Kansas Ave Suite 100 Topeka, KS 66603 | 611 S. Kansas Ave Suite 100 Topeka, KS 66603 | P.O. Box 173764 Denver, CO 80217-3764 |
| Web | kpers.org | kpers.org | kpers.org/optionallife | kpers457.org |

Helping KPERS

Include **agency ID number**

Include member's name and last 4 of SSN

Contact the correct department the first time.

- **Fiscal Services-** pay reporting and optional life
- **Member Services-** everything else.

Refer to the **Employer Manual**.

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, with the green hexagon being the largest and most prominent.

membership

Covered Position

Based on the Job Description

Non-School

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?

School

Is this position eligible?

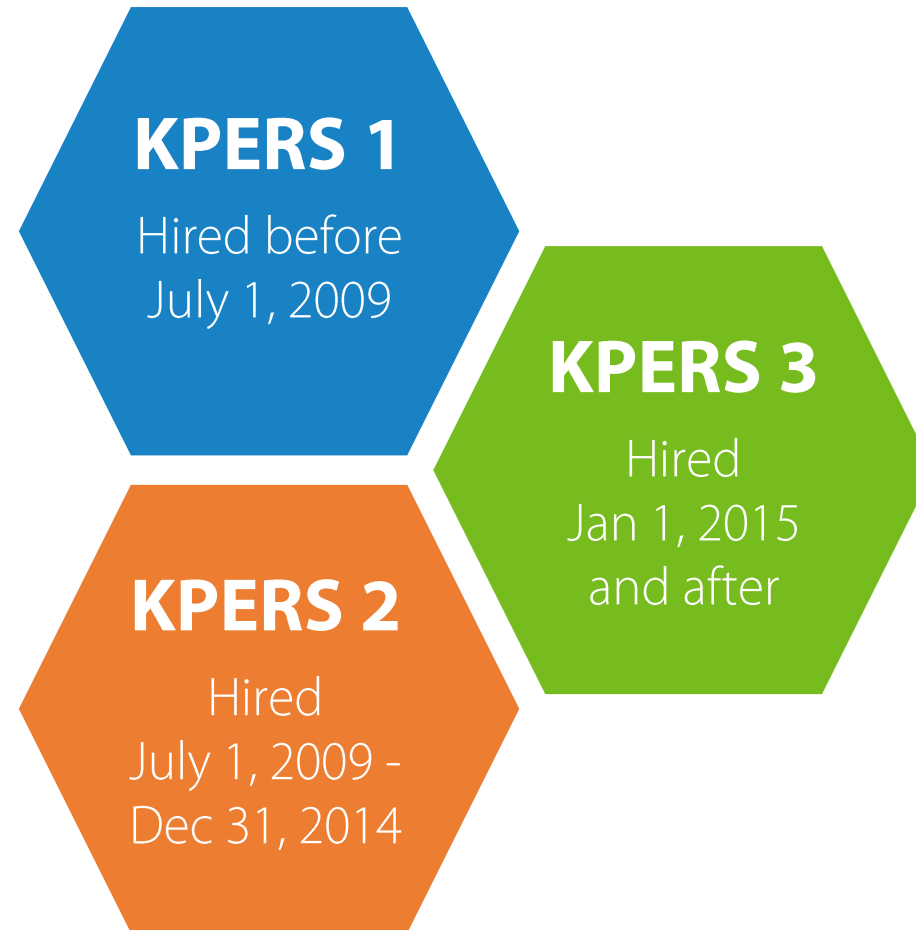
- Covered by Social Security?
- At least 630 hours of paid work per year?
- Continuously or consistently employed?
- Not temporary or seasonal?
- Working directly for the affiliated employer?

Membership Is Mandatory

- Can't opt out
- Can't withdraw while working
- Can't borrow from account
- Can't contribute more

Membership starts the first day of employment

Membership Groups



Vesting

Vested Members

Vest with 5 years of service
(18 quarters rounds to five years)

Lifetime monthly benefit

Earn interest, even after leaving
employment

Non-vested Members

Withdraw within 5 years after leaving
employment (unless working for
another KPERS employer)

Withdrawn members return as a KPERS 3
member

End Dates

Start dates & end dates are very important:

- To track service credit accurately.
- To report wages accurately.
- For the withdrawal process.

| Start Date | End Date |
|------------|-----------------------------------|
| 06/15/1998 | <u>Enter Date</u> |

(in employee record)

Employee Contributions & Interest

- Employees contribute **6%**
- Contributions based on employee gross wages
- Contributions are **pretax**

KPERS 1 and KPERS 2 members credited interest each
June 30 for balance in account on previous Dec 31

KPERS 3 Retirement Plan

Defined Benefit With a Twist

Contribution Account and Retirement Credits

- Kept separate
- Grow over time

KPERS 3 retirement benefit based on amount in
contribution account and retirement credits

Employee Contributions (KPERS 3)

- Employees contribute **6%**
- Contributions are based on employee gross wages
- Contributions are **pretax**

KPERS 3 members will be credited interest quarterly for the balance in the account on the previous quarter (4% annually).

KPERS 3 Retirement Credits

- Credits earned quarterly based on **length of service**

| Years Worked | Annual Rate |
|--------------|-------------|
| Less than 5 | 3% |
| 5 – 11 | 4% |
| 12 - 23 | 5% |
| 24 or more | 6% |

- Represented as **dollar amounts**
- Build in value over time and **only available at retirement**

Retirement Age

- Age 62 with 10 years
- 85 Point Rule

KPERS 1

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

KPERS 2

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

KPERS 3

Benefit based on
Final Average Salary and
Years of Service

Benefit based on
Final Average Salary and
Years of Service

Benefit based on
Contribution Account
and Retirement Credit
Value

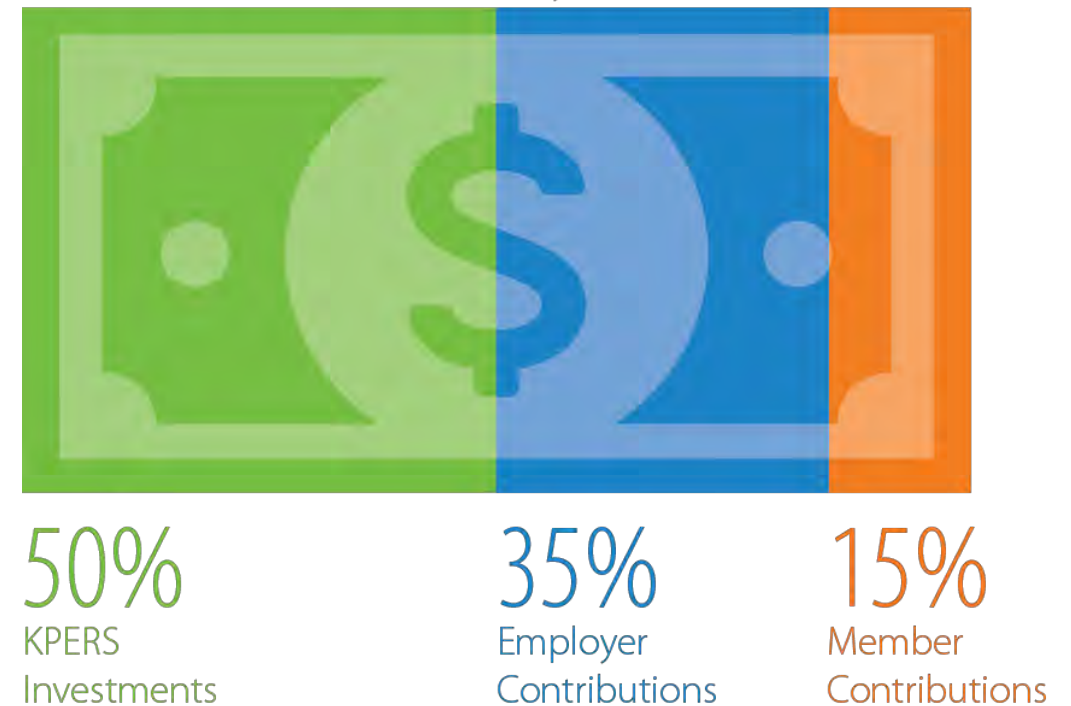
Benefit Calculation

Employer Contributions

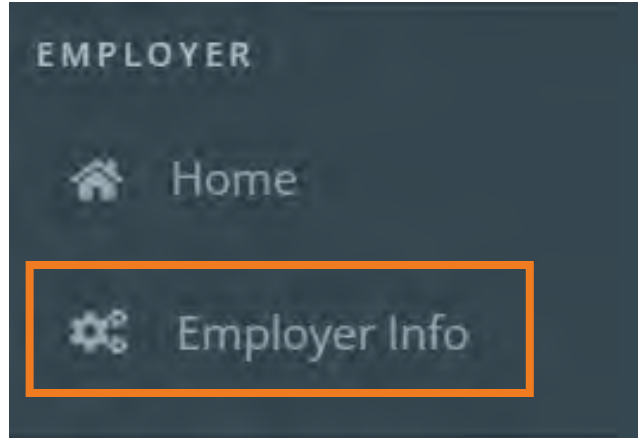
- Not deposited into the member's account
- Deposited into the KPERS trust fund for
 - **Death** benefits
 - **Future** retirement benefits

Revenues by Source

Percent of total revenue over 20 years, as of 6/30/2023



Contribution Rates



| Details | EE/ER Rate | Pay Cycles | Education | New EE/ER Rate |
|---------------------|--|----------------|---------------|----------------|
| Current EE/ER Rates | | | | |
| Plan Name | Member Type | Effective Date | Employee Rate | Employer Rate |
| KPERS | KPERS 1 | 01/01/2024 | 0.0600 | 0.0926 |
| KPERS | KPERS 2 | 01/01/2024 | 0.0600 | 0.0926 |
| KPERS | KPERS 3 | 01/01/2024 | 0.0600 | 0.0926 |
| WAR | Working After Retirement-3rd Party or Independent Contractor | 01/01/2024 | 0.0000 | 0.0926 |

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enrollments

Who?

- All covered employees
- Those moving from a covered position to a non-covered position if staying with the same employer.
- Working-after-retirement employees (exceptions may apply)

Timely Enrollment is Important!

Enroll all covered members before the next pay period report is generated.

- Member information needs to be entered correctly.
- Members can't sign-on to the Member Web Portal until they are enrolled.
- Members' beneficiaries can't be added until they are enrolled.

Dual Employment

Two or More Employers

- All positions must be KPERS-covered
- All employers withhold both employee and employer contributions
- All employers withhold any service purchase contributions

Dual employment does **not** give extra years of service
but does increase member's salary

Dual Employment

Verify Member is still employed.

- If not, enter an end date for the member.
- If still employed, inform KPERS.

To Do

- › Adjustments created (2019 and after)
- › End Date (1)
- › Invoice (1)
- › Pay Reports (4)
- › Retirement Certification (2)

Totality of Employment

- Works one covered position and other jobs with same employer.
- Deduct KPERS contributions from all compensation

Totality of employment does **not** add years to service credit but
does increase member's salary

Elected Officials

- At least 1,000 hours or \$5,000 per year
- Elect membership within 90 days of taking oath of office
 - 14 days, membership immediate
 - 15-90 days, membership starts next quarter



Must fill out "Election of Membership" form
Membership is irrevocable

On-Call Employee

- Works at least **20 hours/week** continuously for 52 weeks/year
- 20-hours includes only time spent **responding to calls**
- Do not count hours waiting to respond

| Enrollment for School Positions | | |
|---------------------------------|--|---------|
| Position | Description | Enroll? |
| Daily-Call Substitute | <ul style="list-style-type: none"> Can decide yes or no to work May work 630 hours or more per year but not required May be asked to substitute teach at different schools | No |
| Long-Term Sub Teacher | <ul style="list-style-type: none"> Hired to sub every day in same school district If hiring a KPERS retiree, working-after-retirement rules apply | Yes |
| Temporary Teacher | <ul style="list-style-type: none"> Hired for a period of time until regular teacher returns Temporary teacher does not meet membership requirements If regular teacher does not return, temporary teacher may be assigned as Replacement Teacher (see below) If hiring a KPERS retiree, working-after-retirement rules apply | No |
| Replacement Teacher | <ul style="list-style-type: none"> Can be hired and assigned to position if regular teacher can't complete school year Becomes KPERS member when permanently assigned to position If hiring a KPERS retiree, working-after-retirement rules apply | Yes |
| Concurrent Employment | <ul style="list-style-type: none"> Member that works for two or more school employers Positions don't stand alone as a KPERS-covered position Positions are not seasonal or temporary Combined 630 hours/school year or 3.5 hours/day for at least 180 days If hiring a KPERS retiree, working-after-retirement rules apply | Yes |

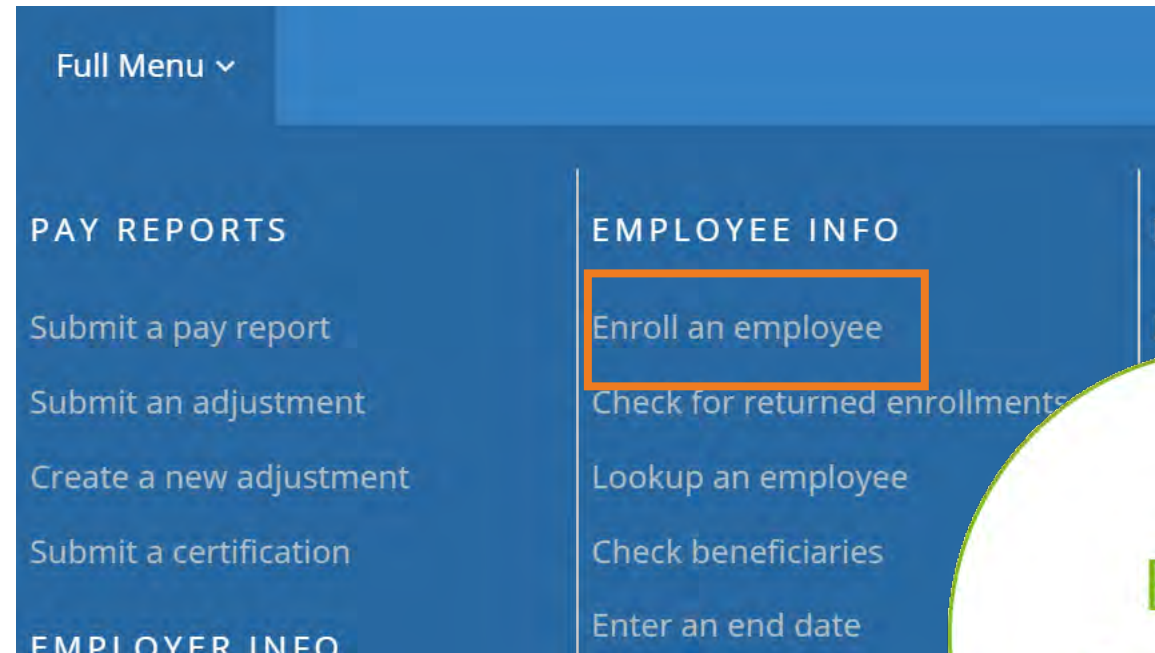
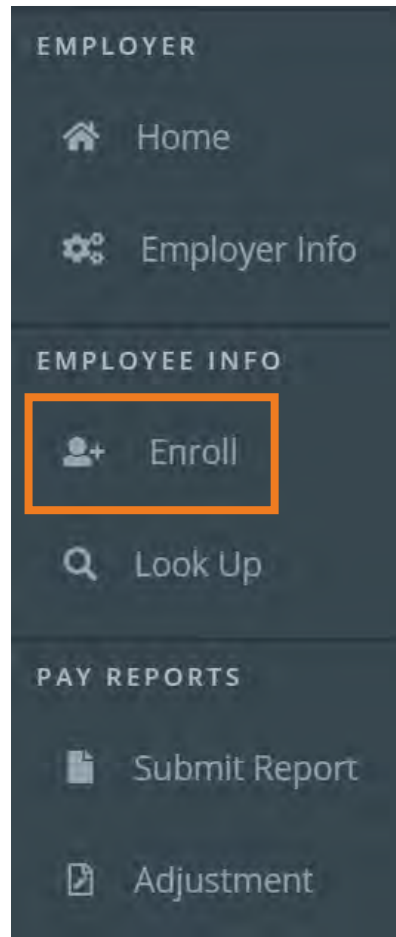
Concurrent Employment – **School only**

Two or more school employers

- Positions don't stand alone as KPERS-covered positions
- Positions are not seasonal
- Positions are not temporary
- Combined 630 hrs/school yr or 3.5 hrs/day for at least 180 days

Concurrent employment does not add years to service credit
but does increase member's salary

Enrollments on the new EWP



Enroll Employee

Start New Enrollment

Step 1

Enter SSN

Step 2

Enter Data

Step 3

Review & Submit

Step 4

Confirmation

Enter SSN

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

Step 1
Enter SSN

Step 2
Enter Data

Step 3
Review & Submit

Step 4
Confirmation

Member's Begin or Return Date

Employee Information

SSN

First Name

Middle Name

Last Name

Suffix

D.O.B

Gender

KPERS Information

Member Group ☒ KPERS ☐ KP&F

Member category ☐ Elected Official

Job Details

Position

Pay Cycle

Cancel

Next

John Doe

Step 1
Enter SSN

Step 2
Enter Data

Step 3
Review & Submit

Step 4
Confirmation

010-10-1010

John Doe

D.O.B 01/01/1995

Gender M

Membership Date 06/21/2018

Position Clerk

Pay Cycle 01

Employee Rate 0.06

Employer Rate 0.0839

Rate displayed is only as of Start of employment and may change going forward.

You submitted it, but we need more info from you.

| SSN | First Name | Last Name | Member Type | Reject Reason | Delete |
|------------------------|------------|-----------|-------------|---------------|--------|
| No records to display. | | | | | |

You haven't submitted it yet

| SSN | First Name | Last Name | Member Type | Delete |
|------------------------|------------|-----------|-------------|--------|
| No records to display. | | | | |

We're still working on it.

| SSN | First Name | Last Name | Member Type |
|------------------------|------------|-----------|-------------|
| No records to display. | | | |

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, with the green hexagon being the largest and most prominent.

Benefits of KPERS membership

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long-term disability benefit

Employee Benefits While on Disability

- Continue to earn **service credit**.
- Continue to have **basic life** insurance coverage
- If participating in **optional life** insurance, may continue group rate (member pays premium directly)

Definition

- Be under regular care of physician
- Disability must begin while an active member
- Must meet the following definition of disability
 - Disabled from own occupation for **24 months**
 - After benefits have been paid for 24 months, employee is unable to perform any occupation

KPER disability is independent of getting Social Security disability.

Disability Payments

- 60% of current pay
- Minus Workers' Compensation, Social Security or any employer provided disability benefit.
- Minimum monthly benefit is \$100
- Maximum monthly benefit is \$5,000
- Confirmed each year to continue receiving benefits

180-Day Waiting Period

Important Note:

If employee attempts to return to work for up to **30 working days** during waiting period and again becomes disabled from same cause, waiting period will be **extended** by the number of days worked.

Employer Actions

Waiting period begins **first day** employee is **no longer at work**.

Fill out Disability section on the EWP as soon as employee **STOPS** working.

Leave of Absence and End Date is not used until employee is earning less than 50% of full pay for **10 consecutive days**.

- Regular pay
- Sick and vacation leave

Employee Info

First, Last M.I.

000-00-0000

10/26/1993

[Report Death](#)

[Report Disability](#)

Member Type

EWP (Employee Record)

Leave of Absence

| Situation | Employer Checklist |
|--|--|
| Member on leave of absence is earning less than 50% of full pay for 10 consecutive days. | <ul style="list-style-type: none"><input type="checkbox"/> Give member Leaving Employment Flyer<input type="checkbox"/> Login to employer web portal (EWP)<input type="checkbox"/> Report disability in portal<input type="checkbox"/> Enter end date and select “Leave of Absence” as reason when member is no longer receiving compensation Quick Vid: End Dates<input type="checkbox"/> Give member Optional Life Insurance Continuation form (KPERS-79C)** |
| Member returns to work after a leave of absence. | <ul style="list-style-type: none"><input type="checkbox"/> Login to EWP<input type="checkbox"/> Enter end date and select “Return to Payroll” as reason – The system auto-enrolls Quick Vid: End Dates |

*Full pay is based on regular pay, accumulated sick leave, accumulated vacation, or any combination. Full pay does not include workers’ compensation.



Benefits Begin

Once approved, benefits won't begin until:

- The employee completes 180 continuous days of total disability.

AND

- The date employee stops receiving any pay from KPER employer.

Maximum Benefit Period

Disability Began

Max Benefit Period

Before age 60

Whichever comes first:

- (A) 65th birthday
- (B) Chosen retirement date

On or after age 60

Whichever comes first:

- (A) Period of 5 years
- (B) Chosen retirement date

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.

death benefits

Basic Life Insurance

- Active KPER members covered at employer's expense
- Covered at 150% of current salary




Beneficiary Forms

Up-to-Date?

- Member Web Portal
- Annual Statement
- Employer Web Portal

On File with KPERS?

- Check with KPERS



KPERS-7/99 Rev. 11/16

DESIGNATION OF BENEFICIARY
For security reasons, do not submit form by e-mail.

SAVE

RESET

PRINT

■ **Important** – You have the option to make beneficiary changes in your online account at kpers.org. *Changes online or with this form replace all previous designations.* Read instructions on page 3. If you have more beneficiaries than spaces in any category, please use an Additional Beneficiaries page. Do not attach plain paper or continue on the back of this form. Additional pages must be attached to this completed form to be valid.

☐ Mark this box if you are using additional pages.

■ **Contact Us** – toll free: 1-888-275-5737 • phone: 785-296-6166 • fax: 785-296-6638
email: kpers@kpers.org • web site: www.kpers.org • mail: 611 S. Kansas Ave., Suite 100, Topeka, KS 66603

■ **Part A – Member Information**

| | |
|----------------------------|----------------------------|
| 1. Social Security Number: | 2. Name (First, MI, Last): |
| 3. Telephone Number: | 4. Mailing Address: |
| 5. Employer: | City, State, Zip: |

■ **Part B – Primary Beneficiary for KPERS Retirement Benefits** – Includes accumulated contributions and interest. Each beneficiary will share your benefit equally. *You must name a primary beneficiary in this section.*

Members can name different beneficiaries for retirement benefits and group life insurance benefits.

Additional Death Benefits

- Surviving Spouse Option
- On-the-Job Death Benefit
- Accelerated Death Benefit
- Accidental Death and Dismemberment Benefit

Active Member Death

Paid to employee's beneficiaries:

- Basic life Insurance
- Return of contributions and interest
- Optional life insurance

Report death in
employee record on EWP

Employee Info

First, Last M.I.

000-00-0000

10/26/1993

[Report Death](#)

[Report Disability](#)

Member Type



Employer Action Steps

- Get as much contact information from the family as possible.
 - Best Contact Person
 - Address
 - Phone Number
- Check beneficiaries on file in the Employer Web Portal.

Three large, overlapping hexagonal shapes in blue, orange, and green are positioned on the left side of the slide. The green hexagon is the largest and is in the center, with the blue and orange ones partially overlapping it.

optional life insurance

What Is It?

Optional life insurance (OGLI) is **additional coverage** beyond basic life insurance.

- Employer **must affiliate** to offer optional life.
- Coverage for **member, spouse, child**
- Member **decides how much coverage.**
- Member **pays premium** through payroll deduction.



Want to Affiliate?

| Affiliation Date | Enrollment Period | Coverage Effective Date |
|------------------|-------------------|----------------------------|
| January 1 | April | July 1 (same year) |
| July 1 | October | January 1 (following year) |

Contact KPERS to affiliate

Who Is It?



The Standard Life Insurance

National company with offices across U.S.

Kansas office w/3 dedicated account specialists

Coverage at a Glance


| | Enrollment Period | Employee | Spouse | Child |
|---|---------------------------------------|--|---|---|
| Anytime Coverage health questions | n/a | Up to \$400,000 | Up to \$100,000 | Only available with new hire, open enrollment or family status change |
| Guaranteed Coverage no health questions | New employee (within 31 days) | Up to \$250,000 | Up to \$25,000 | \$10,000 \$20,000 |
| | Family Status Change (within 31 days) | New or increase up to \$50,000 (\$250,000 max) | New or increase up to \$25,000 (\$25,000 max) | \$10,000 \$20,000 |
| | Annual Open Enrollment | New or increase up to \$50,000 (\$250,000 max) | New or increase up to \$25,000 (\$25,000 max) | \$10,000 \$20,000 |

Cancel coverage anytime

New Employee

- Have 31 days from date of hire to enroll in Optional Group Life Insurance.
- Give all new hires a paper enrollment form.

Optional Life Insurance Enrollment Form Reset

 **KPERS**
Standard Insurance Company

Group Number 753781 844-289-2306
800 SW Jackson, Ste 1110, Topeka, KS 66612

Applicant Information

| | |
|--|---|
| Your Social Security Number | Your Name (First, MI, Last) |
| Mailing Address | Telephone Number |
| City, State, Zip | Email Address |
| Date of Birth | Gender <input type="checkbox"/> Male <input type="checkbox"/> Female |
| Former Name (First, MI, Last) <i>Complete only if you've had a name change</i> | |

Coverage Information
Please refer to your Optional Life Booklet for detailed information about the coverage available to you:
https://www.standard.com/eforms/10391d_753781b.pdf

Member Life Insurance
In \$5,000 increments up to plan max \$400,000
Member may not be insured as both a member and a dependent.

| Current Coverage | + | Coverage Increase | = | Total New Coverage Amount |
|------------------|---|-------------------|---|---------------------------|
| | + | | = | |

Spouse Life Insurance
In \$5,000 increments up to plan max \$100,000
Spouse Life requested amount \$

| | |
|---|---|
| Spouse Social Security Number | Spouse Name (First, MI, Last) |
| Spouse Date of Birth | Gender <input type="checkbox"/> Male <input type="checkbox"/> Female |
| Spouse Former Name (First, MI, Last) <i>Complete only if you've had a name change</i> | |

Continuing Coverage When Leaving Employment

Within 60 days of last day on payroll

Can convert full amount with no health questions

- Portability Option – Term Policy
- Conversion Option – Whole Life Policy

Employee Record

KPERS Data **Employee Elections** Notes Retirement Help

Address Email employee@employer.govt
Phone
DOB 01/01/1966

Beneficiaries

| Name | Relationship | Type | Benefit | Date |
|-----------|--------------|------------|------------------------|------------|
| John Doe | Husband | Primary | Retirement & Insurance | 01/01/1965 |
| Jimmy Doe | Son | Contingent | Retirement & Insurance | 01/01/1990 |

[About Surviving Spouse Benefit Option](#)

Insurance details

| Coverage Type | Coverage Amount | Effective Date | Premium Amount |
|---------------|-----------------|----------------|----------------|
| Member | \$250,000.00 | 07/01/2021 | \$9.45 |

Previous optional life membership will automatically transfer during enrollment if new employer is affiliated for optional life.

Paying the Premium

Coverage Lookup, Enter SSN

GO

[Premium Calculator](#)

Export All

Changes since last report

Export

< 1 2 > Displaying 1 - 10 of 13

| SSN | First Name | Last Name | New Premium | Effective Date | Change |
|------------|------------|------------|-------------|----------------|--------------------|
| [REDACTED] | [REDACTED] | [REDACTED] | \$51.60 | 03/01/2018 | Increase Requested |
| [REDACTED] | [REDACTED] | [REDACTED] | \$29.50 | 04/01/2018 | New Enrollment |
| [REDACTED] | [REDACTED] | [REDACTED] | \$0.00 | 01/04/2018 | Termination |

Contact OGLI

KPERS OGLI Contact

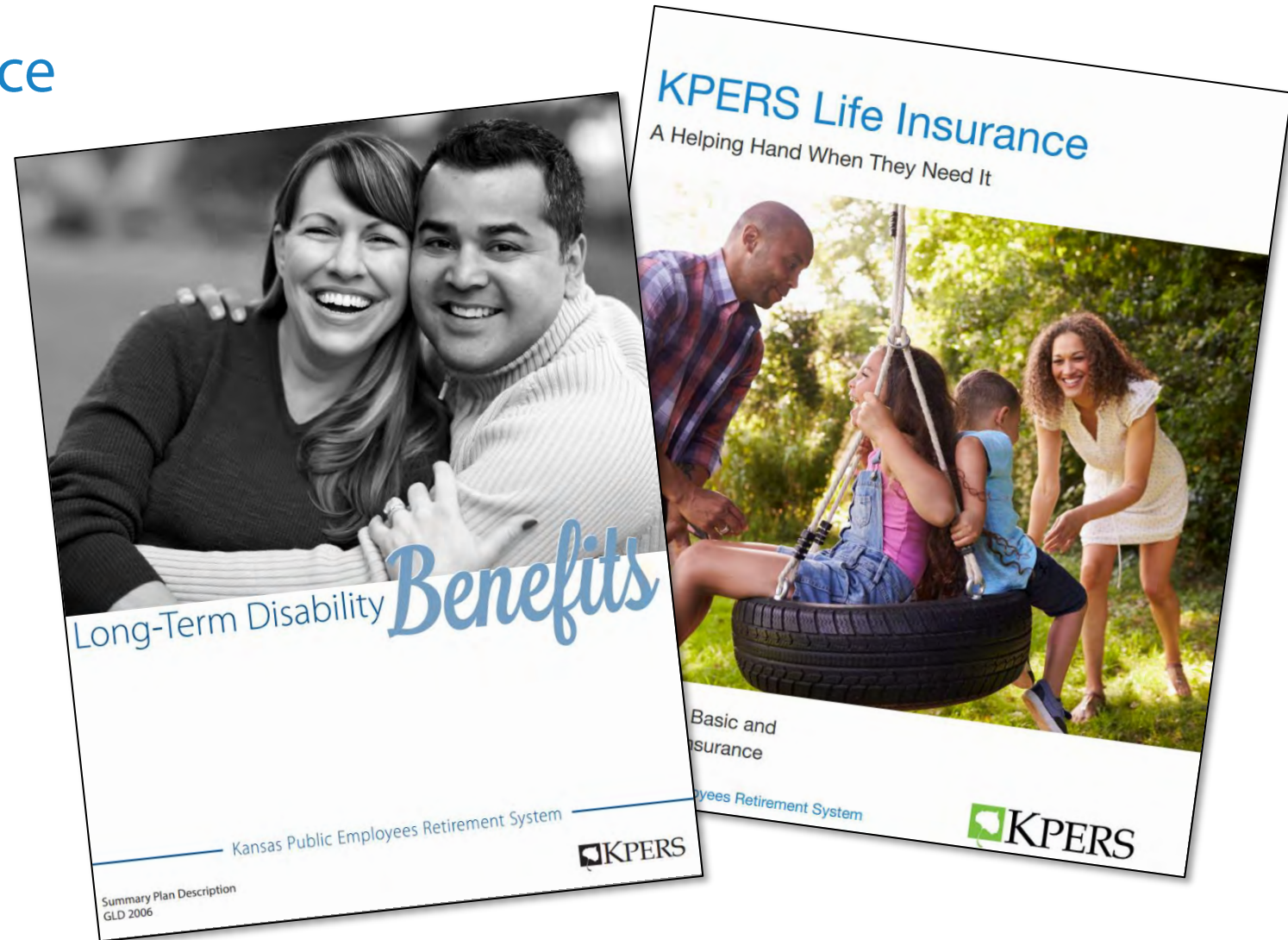
Ogli_FS@kpers.org

Toll-free, 1-844-468-8929

In Topeka, 268-6886



Employee Resource



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, with the green hexagon being the largest and most prominent.

KPERS 457

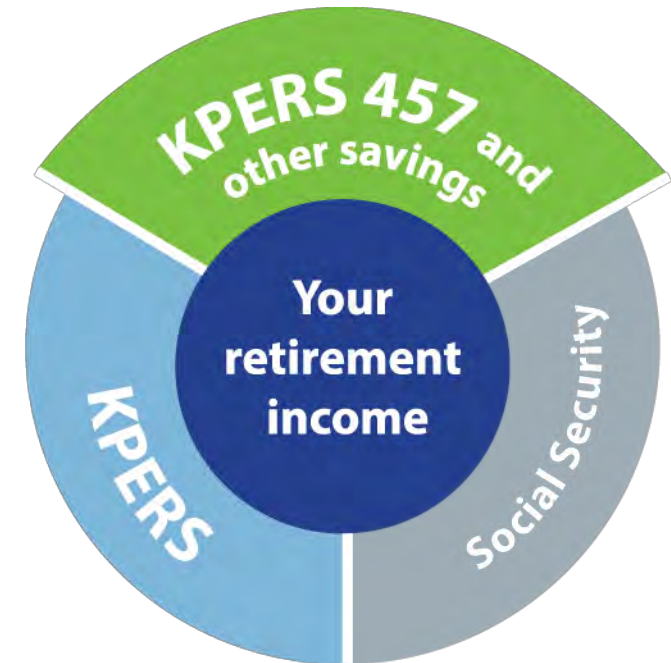
What is KPERS 457?

KPERS 457 is the State of Kansas Public Employees 457(b) Deferred Compensation Plan.

It's an optional savings plan to help employees supplement their KPERS or KP&F pension for better financial security in retirement.

KPERS and Social Security Are Not Enough

- Personal Savings important, **especially for KPERS 3**
 - Rising Healthcare Costs
 - Costs of Living Longer
 - Standard of Living in Retirement
- Ability to make pre-tax and/or Roth contributions





Employers without KPERS 457

- State benefit available at NO COST to the employer
- Goodwill of adding a new benefit
- Even if you already have a voluntary plan (schools) KPERS 457 might be a good fit.
- KPERS handles fiduciary duties
- Thinking about an employer contribution/match? KPERS 401(a)
- NOW AVAILABLE: Fiduciary advice for participants, including Managed Accounts!



Current KPERS 457 Employers

- Thank you!
- NOW AVAILABLE: Fiduciary advice for participants, including Managed Accounts
- Make sure contact information is up-to-date
- Make sure you know your KPERS 457 Counselor or Advisor
- Roth 457: Older plans may not have it, BUT YOU NEED TO OPT IN (1/1/26)
- Employer Education webinars: ~Quarterly, information you NEED to know

Not sure? Have More Questions

Len Lehmann, CRC© : KPERS 457
Senior Specialist Relationship Development

816-783-7049 | len.lehmann@empower.com

Three large, semi-transparent hexagons are positioned on the left side of the slide. The top-left hexagon is blue, the bottom-left hexagon is orange, and a central green hexagon overlaps the other two. They have a slightly distressed or textured appearance.

education & training

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

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, orange, and green are located in the top-left corner of the slide.

Contact us

To arrange educational opportunities, email us
employers@kspers.org

Contact us

General Questions:

employers@kspers.org

1.888.275.5737

Pay Period Reporting and OGLI:

kpersfs@kspers.org

1.844.468.8929



Overview

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



Thank you!

