

2026 EMPLOYER workshop



new
DESIGNATED
agents
&
EMPLOYER
contacts

Topics Part 1

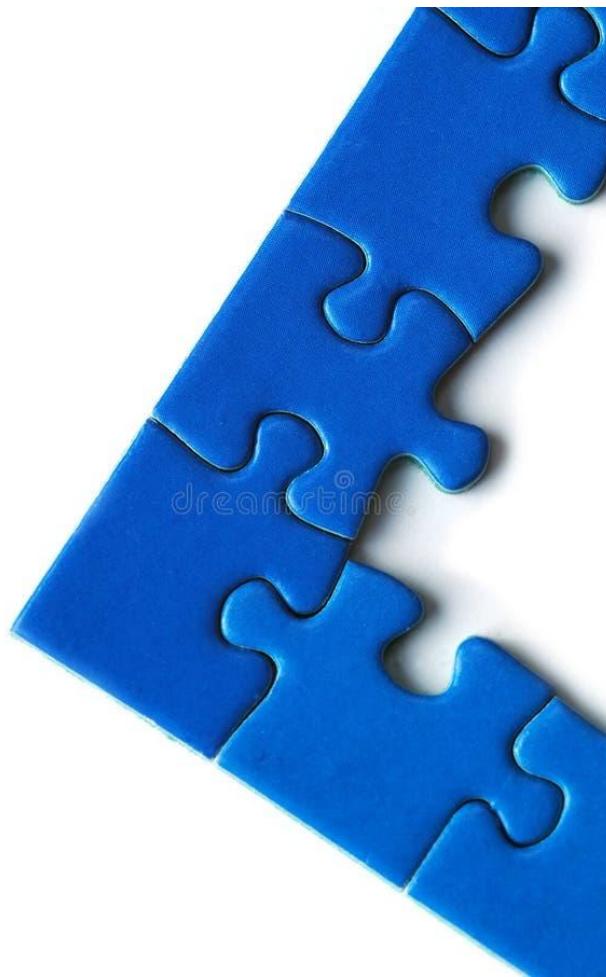
- KPERS overview
- The Employer
- Useful Tools
- Membership
- Enrollment
- Long-Term Disability
- Death Benefits
- Optional Group Life
- KPERS 457

Topics Part 2

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

Putting Together the KPERS Puzzle

- Necessary Pieces
- Building the Framework
- See the Bigger Picture



KPERS Poll

How long have you been a Designated Agent or Additional Contact in the KPERS system?

- Less than 6 months
- 6 months to a year
- Less than 2 years
- Less than 5 years
- KPERS and I go way back





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.

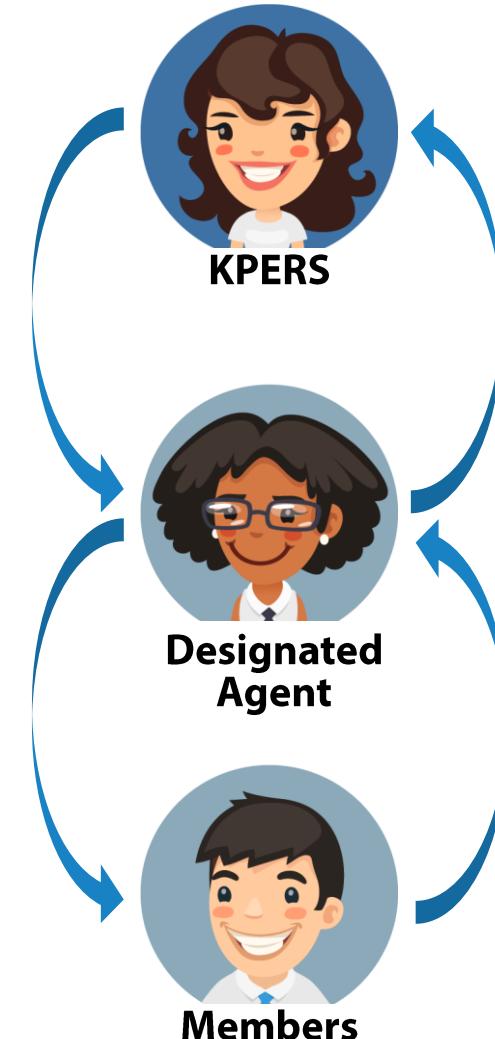


the employer

Role of a Designated Agent

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

KPERS Poll

Which One Are You?

- Designated Agent
- Additional Contact

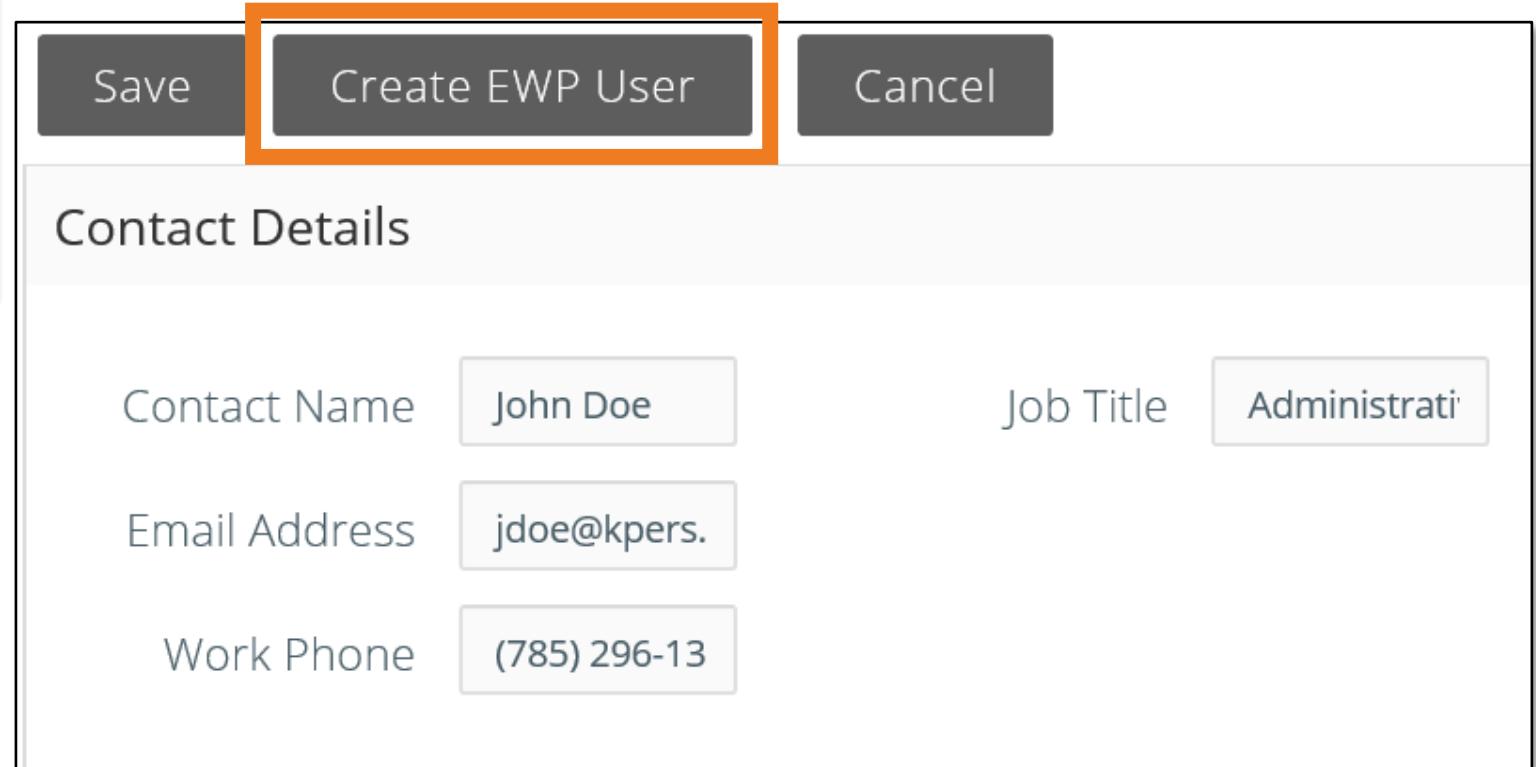
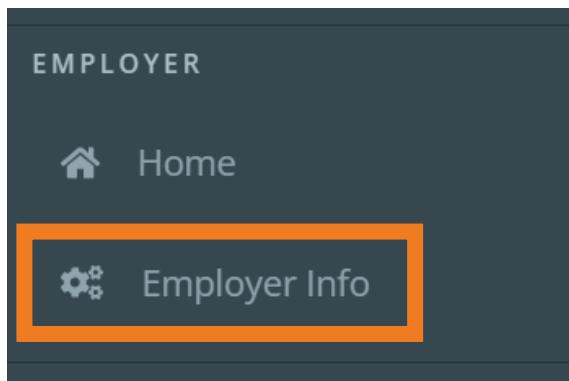




Logins

- 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



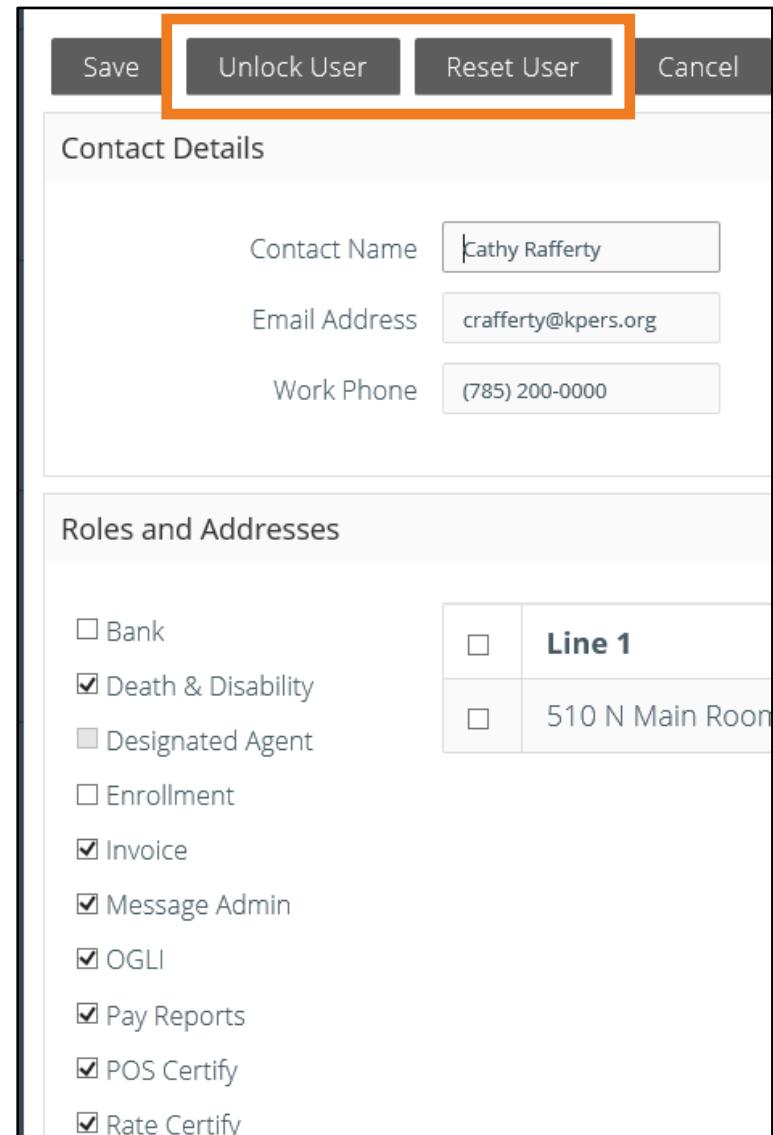
A screenshot of a 'Create EWP User' form. At the top, there are three buttons: 'Save', 'Create EWP User', and 'Cancel'. The 'Create EWP User' button is highlighted with an orange box. Below the buttons, the form is titled 'Contact Details'. It contains the following fields with their respective values:

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

Passwords

The Designated Agent can reset passwords.

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

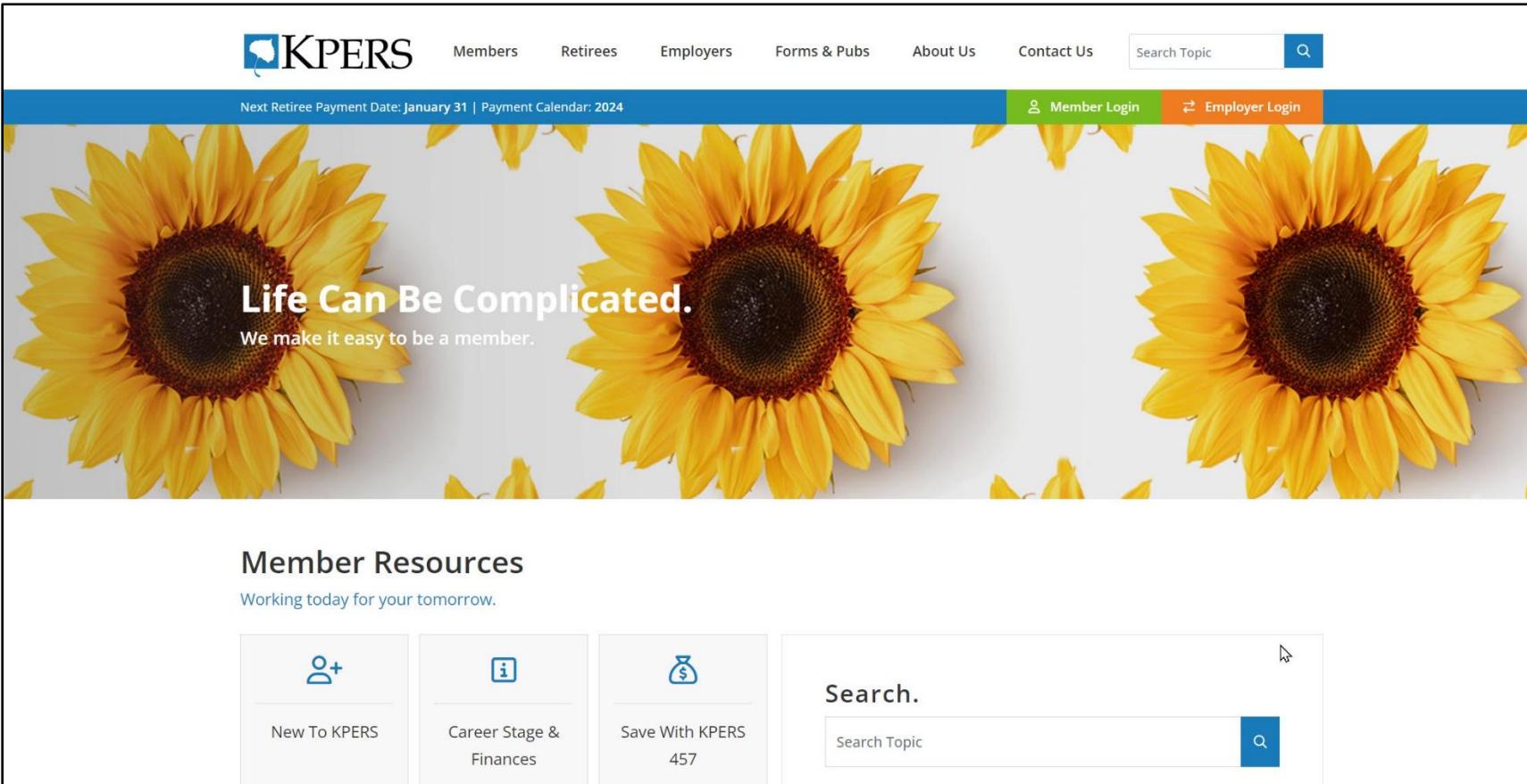


<input type="checkbox"/> Bank	<input type="checkbox"/> Line 1
<input checked="" type="checkbox"/> Death & Disability	
<input type="checkbox"/> Designated Agent	
<input type="checkbox"/> Enrollment	
<input checked="" type="checkbox"/> Invoice	
<input checked="" type="checkbox"/> Message Admin	
<input checked="" type="checkbox"/> OGLI	
<input checked="" type="checkbox"/> Pay Reports	
<input checked="" type="checkbox"/> POS Certify	
<input checked="" type="checkbox"/> Rate Certify	



useful tools

Website (kpers.gov)



The screenshot shows the KPERS website homepage. The header features the KPERS logo and navigation links for Members, Retirees, Employers, Forms & Pubs, About Us, and Contact Us. A search bar is also present. A banner at the top indicates the "Next Retiree Payment Date: January 31 | Payment Calendar: 2024" and provides links for Member Login and Employer Login. The main visual is a background image of sunflowers. Text on the page reads "Life Can Be Complicated. We make it easy to be a member." Below this, a section titled "Member Resources" includes a sub-section "Working today for your tomorrow." with three cards: "New To KPERS", "Career Stage & Finances", and "Save With KPERS" (with a count of 457). A search bar is located on the right side of the resources section.

Next Retiree Payment Date: January 31 | Payment Calendar: 2024

Members Retirees Employers Forms & Pubs About Us Contact Us

Search Topic

Member Login Employer Login

Life Can Be Complicated.
We make it easy to be a member.

Member Resources

Working today for your tomorrow.

New To KPERS

Career Stage & Finances

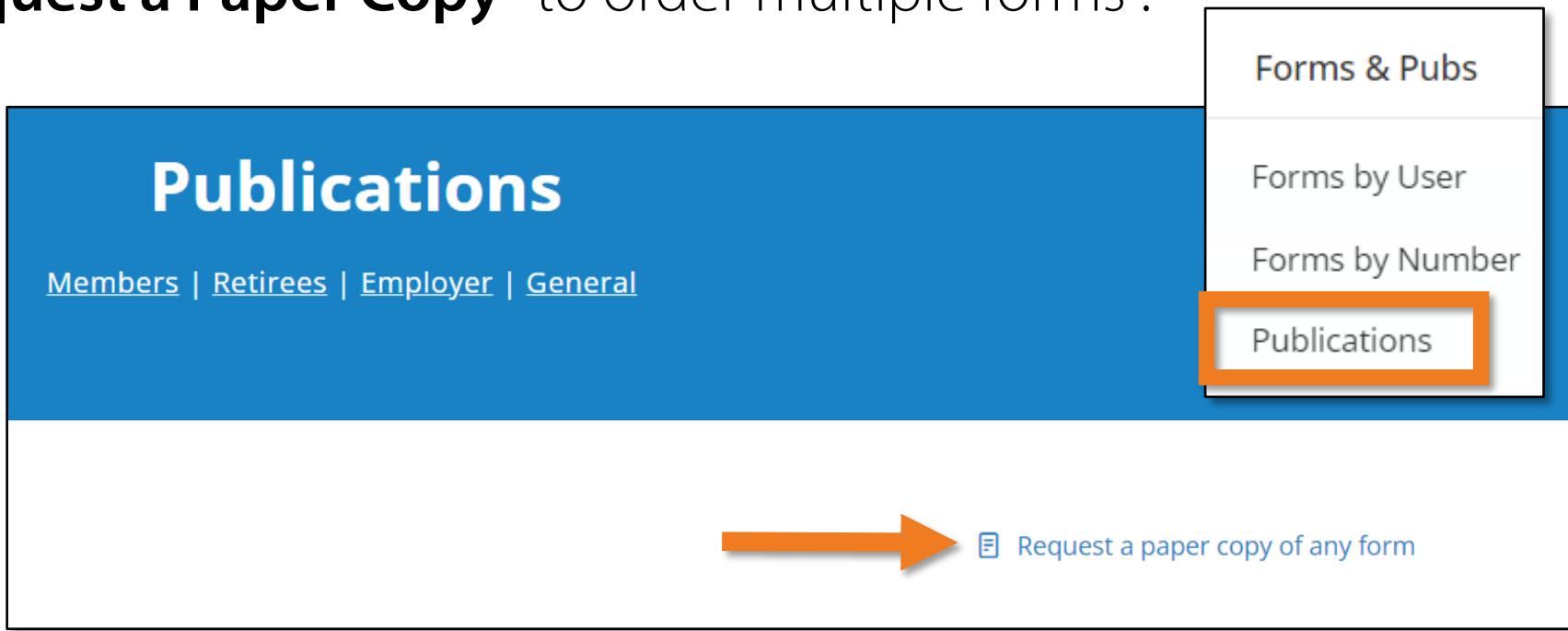
Save With KPERS 457

Search.

Search Topic

Forms and Publications

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



Publications

[Members](#) | [Retirees](#) | [Employer](#) | [General](#)

Forms & Pubs

Forms by User

Forms by Number

Publications

Request a paper copy of any form



Employer Section



Welcome Employers!

Thank you for all you do for KPERS and its members.

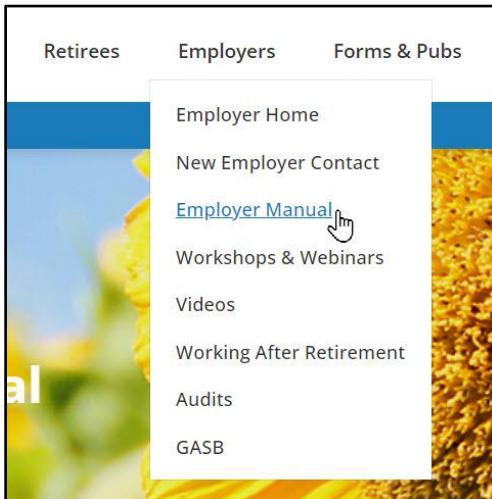
[New Employer Contact](#)

[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: 10/23

Retirement - KPERS 2

Revised: 10/23

Retirement - KPERS 3

Revised: 10/23

Service Credit

Revised: 9/21

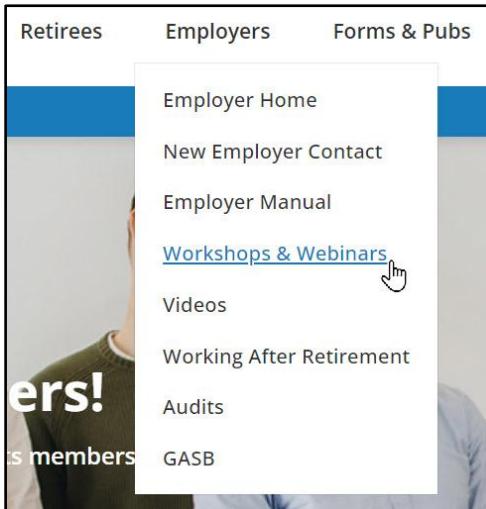
Service Quarters

Revised: 6/19

Working After Retirement

Revised: 11/20

Workshops & Webinars



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 \(leaves KPERS site\)](#)

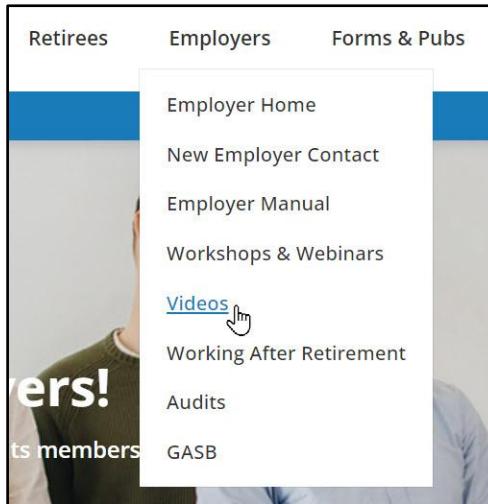
» In Case You Missed It

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



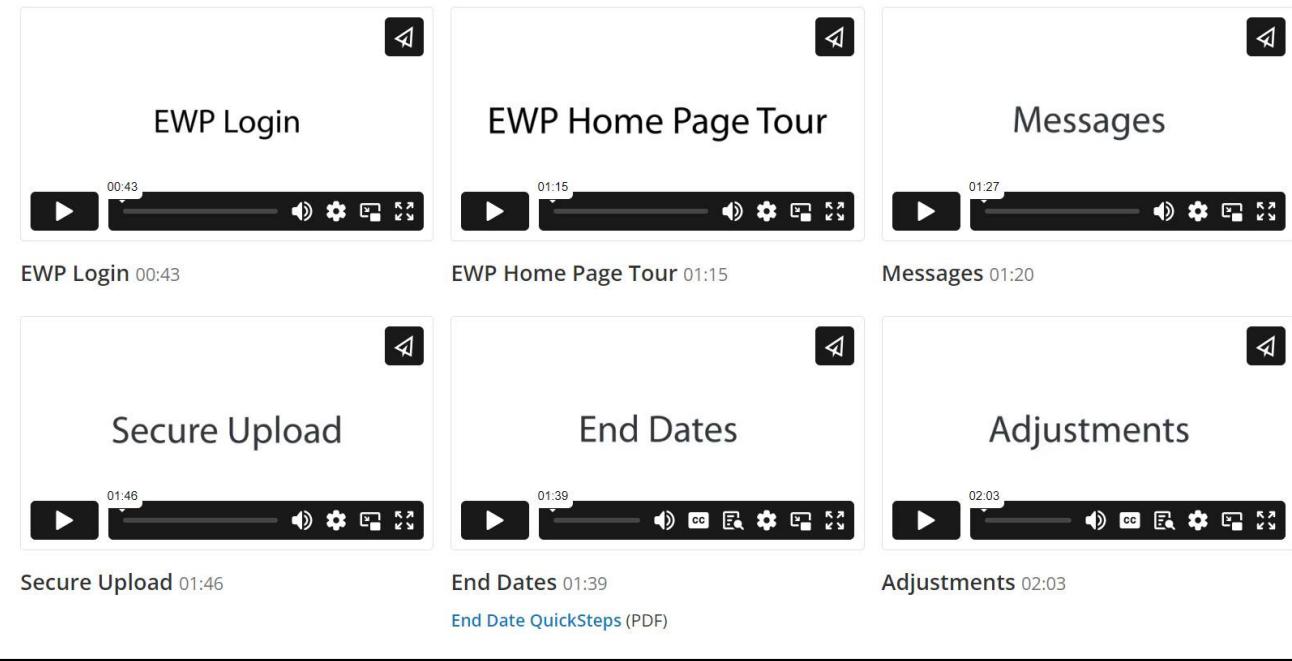
Employer Videos

The Basics



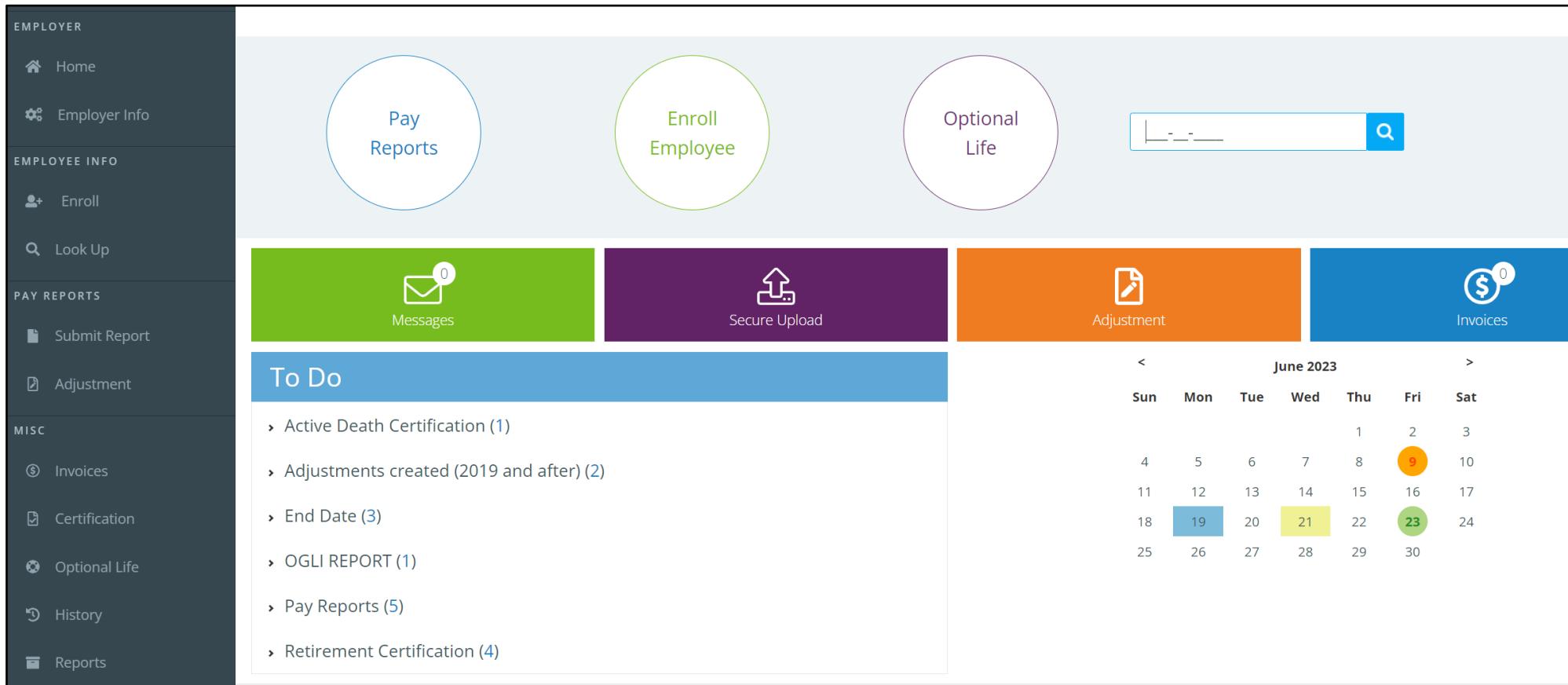
Three video thumbnails are displayed in a row. The first thumbnail is titled 'PAY PERIOD REPORTING' with a duration of 01:08. The second is titled 'working AFTER retirement' with a duration of 01:40. The third is titled 'leave of ABSENCE (LOA)' with a duration of 00:58. Each thumbnail has a play button, a progress bar, and standard video control icons.

EWP QuickVids



Six video thumbnails are arranged in a 2x3 grid. The top row contains 'EWP Login' (00:43), 'EWP Home Page Tour' (01:15), and 'Messages' (01:20). The bottom row contains 'Secure Upload' (01:46), 'End Dates' (01:39), and 'Adjustments' (02:03). Each thumbnail includes a play button, a progress bar, and video control icons. A note at the bottom of the grid states 'End Date QuickSteps (PDF)'.

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

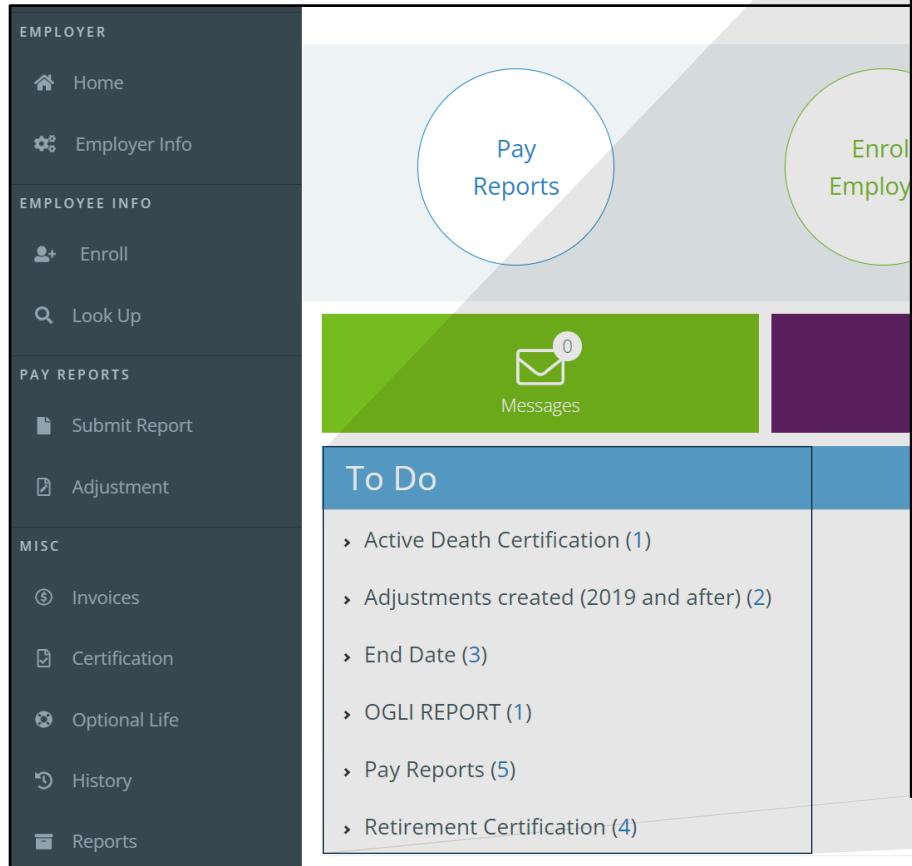
Invoices

To Do

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

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



EMPLOYER

- Home
- Employer Info

EMPLOYEE INFO

- Enroll
- Look Up

PAY REPORTS

- Submit Report
- Adjustment

MISC

- Invoices
- Certification
- Optional Life
- History
- Reports

Pay Reports

Enrol Employ

Messages (0)

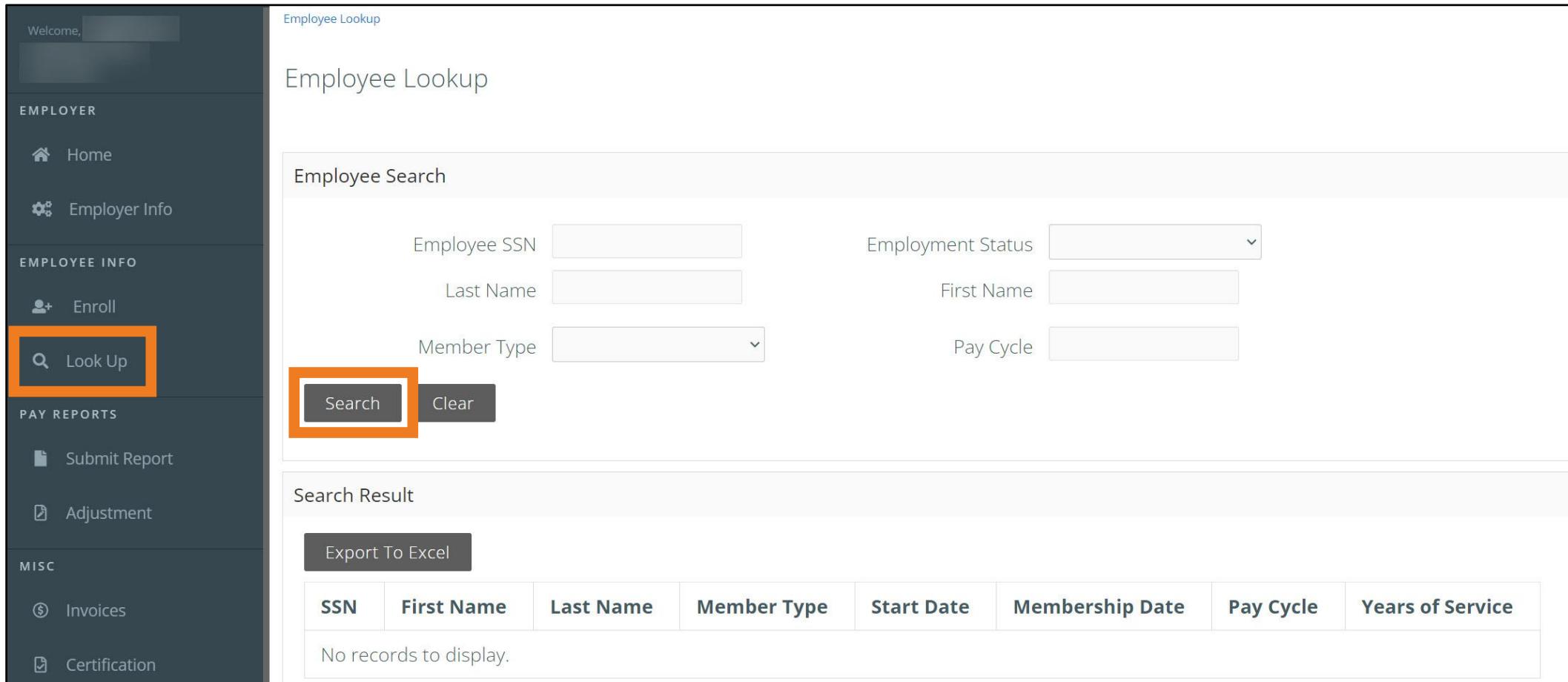
To Do

- Active Death Certification (1)
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- OGLI REPORT (1)
- Pay Reports (5)
- Retirement Certification (4)

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



Welcome, [REDACTED]

EMPLOYER

- Home
- Employer Info

EMPLOYEE INFO

- Enroll
- Look Up

PAY REPORTS

- Submit Report
- Adjustment

MISC

- Invoices
- Certification

Employee Lookup

Employee Search

Employee SSN	Employment Status
[REDACTED]	[REDACTED]

Last Name	First Name
[REDACTED]	[REDACTED]

Member Type	Pay Cycle
[REDACTED]	[REDACTED]

Search Clear

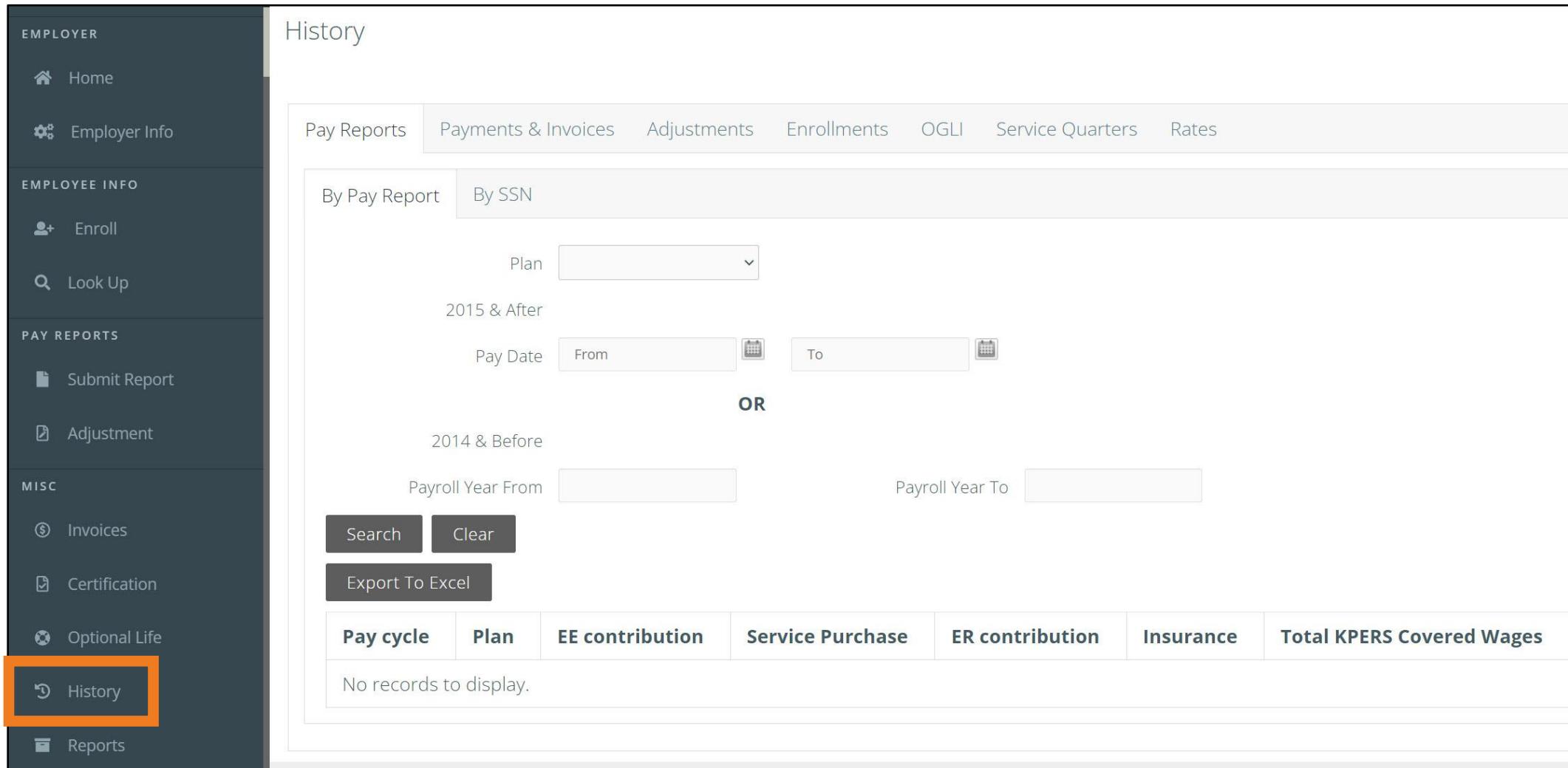
Search Result

Export To Excel

SSN	First Name	Last Name	Member Type	Start Date	Membership Date	Pay Cycle	Years of Service
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

No records to display.

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 OGII 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

Export To Excel

Pay cycle	Plan	EE contribution	Service Purchase	ER contribution	Insurance	Total KPERS Covered Wages
No records to display.						



useful tools

Reports



PAY REPORTS

- Submit Report
- Adjustment

MISC

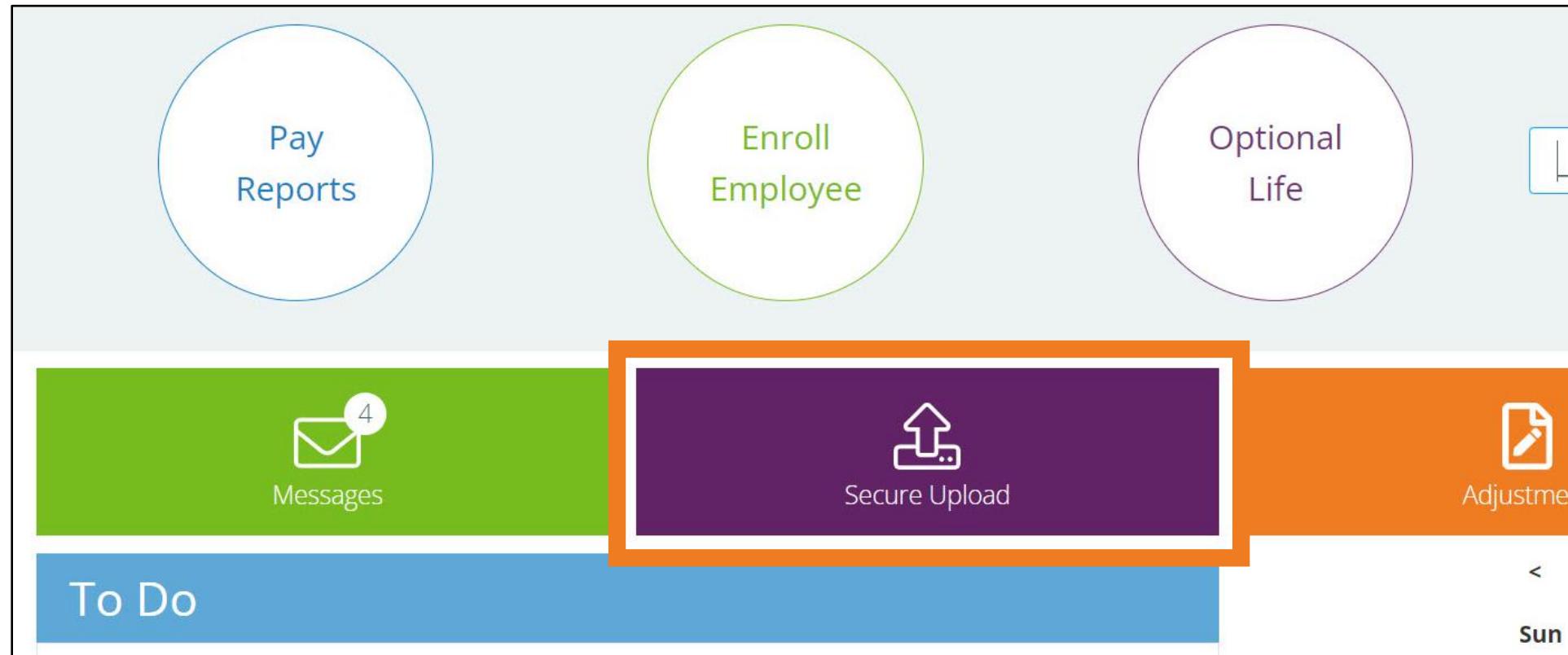
- Invoices
- Certification
- Optional Life
- History

Reports

Select Report:

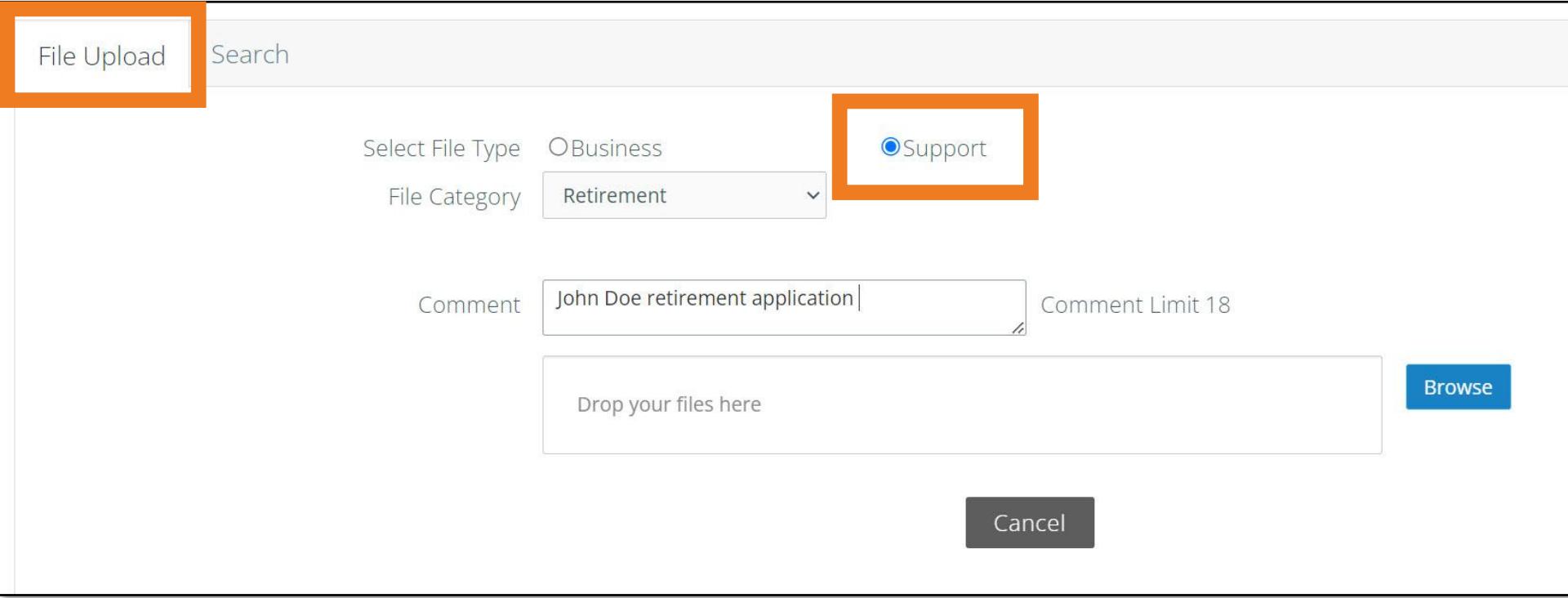
- Please select report
- Active Employees Report
- Eligible To Retire Report
- KPERS Certification Entered for Year
- Member Annual Statement Data
- Retired Employees Report
- WAR \$40,000 Compensation Report**
- YTD Compensation Report

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

Secure way to send documents to KPERS

EWP Secure Upload

File Upload

File Upload

Select File Type Business Support

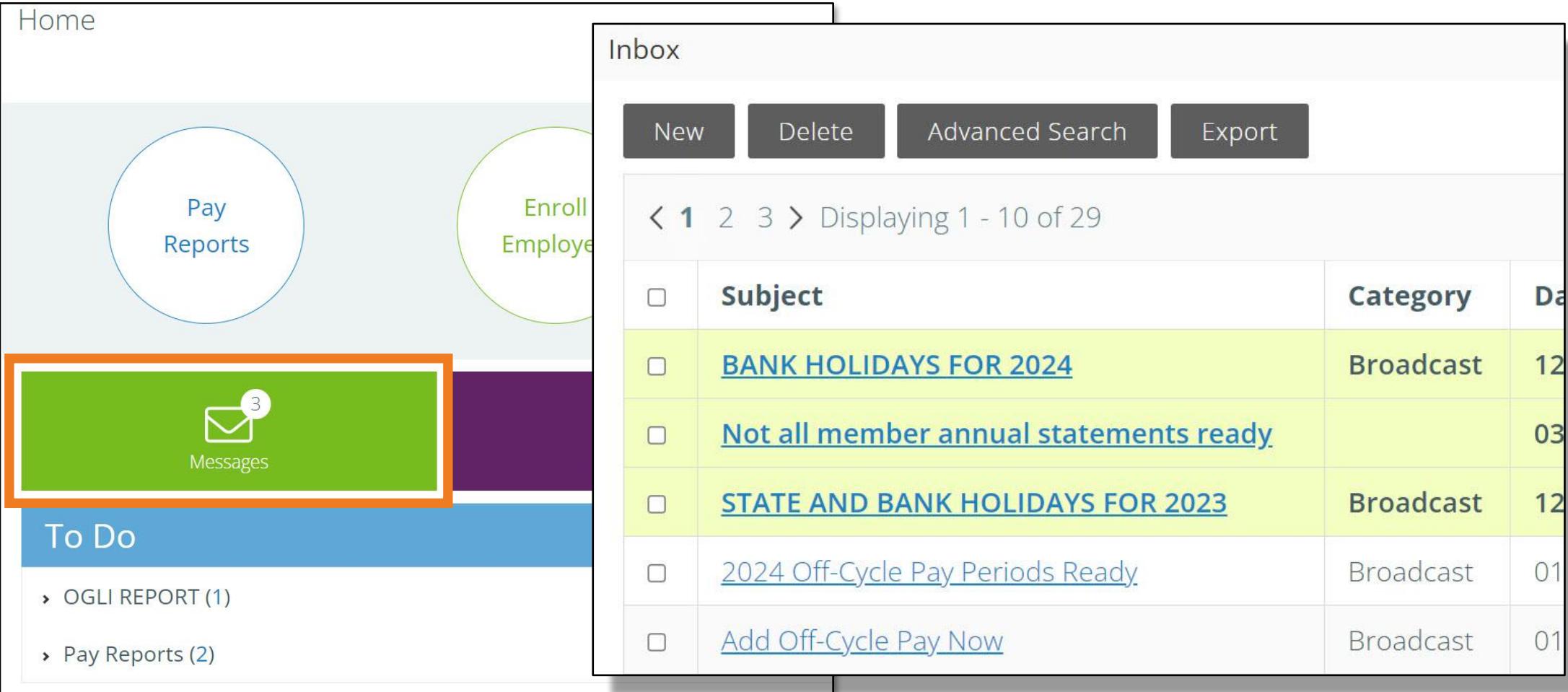
File Category

Status

Date Sent

Status	File	Comment	Reject Reason	Sent Date	Download	Delete
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EWP Messages



Home

Pay Reports

Enroll Employee

Messages 3

To Do

- › OGLI REPORT (1)
- › Pay Reports (2)

Inbox

New Delete Advanced Search Export

< 1 2 3 > Displaying 1 - 10 of 29

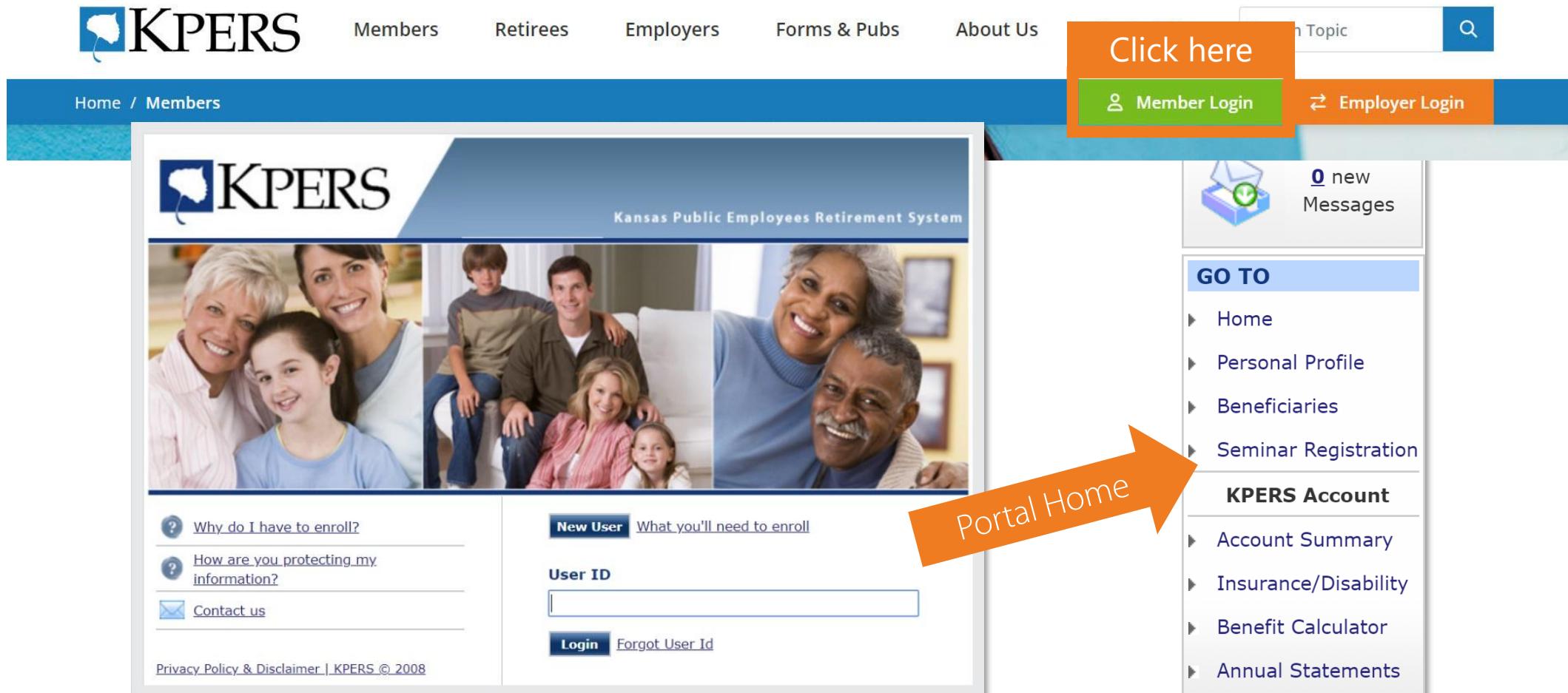
<input type="checkbox"/>	Subject	Category	Date
<input type="checkbox"/>	<u>BANK HOLIDAYS FOR 2024</u>	Broadcast	12/01/2023
<input type="checkbox"/>	<u>Not all member annual statements ready</u>		03/01/2023
<input type="checkbox"/>	<u>STATE AND BANK HOLIDAYS FOR 2023</u>	Broadcast	12/01/2023
<input type="checkbox"/>	<u>2024 Off-Cycle Pay Periods Ready</u>	Broadcast	01/01/2024
<input type="checkbox"/>	<u>Add Off-Cycle Pay Now</u>	Broadcast	01/01/2024

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



Click here

Member Login Employer Login

0 new Messages

GO TO

- Home
- Personal Profile
- Beneficiaries
- Seminar Registration

KPERS Account

- Account Summary
- Insurance/Disability
- Benefit Calculator
- Annual Statements

Portal Home

Members Retirees Employers Forms & Pubs About Us

Home / Members

KPERS

Kansas Public Employees Retirement System

Why do I have to enroll?
How are you protecting my information?
Contact us

New User What you'll need to enroll

User ID

Login Forgot User Id

Privacy Policy & Disclaimer | KPERS © 2008

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@kspers.gov	kpersFS@kspers.gov	ogli_fs@kspers.gov	kpers457@kspers.gov
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	kspers.gov	kspers.gov	kspers.gov/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**.



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

KPERS 1

Hired before
July 1, 2009

KPERS 2

Hired
July 1, 2009 -
Dec 31, 2014

KPERS 3

Hired on
or after
Jan 1, 2015



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



KPERS 3 Retirement Plan

KPERS 3 is a **“Cash Balance” Plan**



Contribution Account



Retirement Credit Account



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**

KPERS 3 Retirement Plan

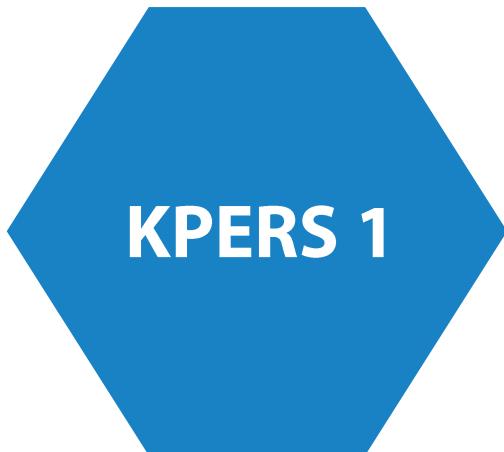
- Interest compounded **quarterly**
- Beneficial for **early to mid-career** members
- Possibility of **additional** interest earned





Similarities and Differences

- Age 62 with 10 years
- 85-Point Rule



Benefit based on
Final Average Salary and
Years of Service

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



Benefit based on
Final Average Salary and
Years of Service



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



**Benefit based on
Contribution Account and
Retirement Credit Value**

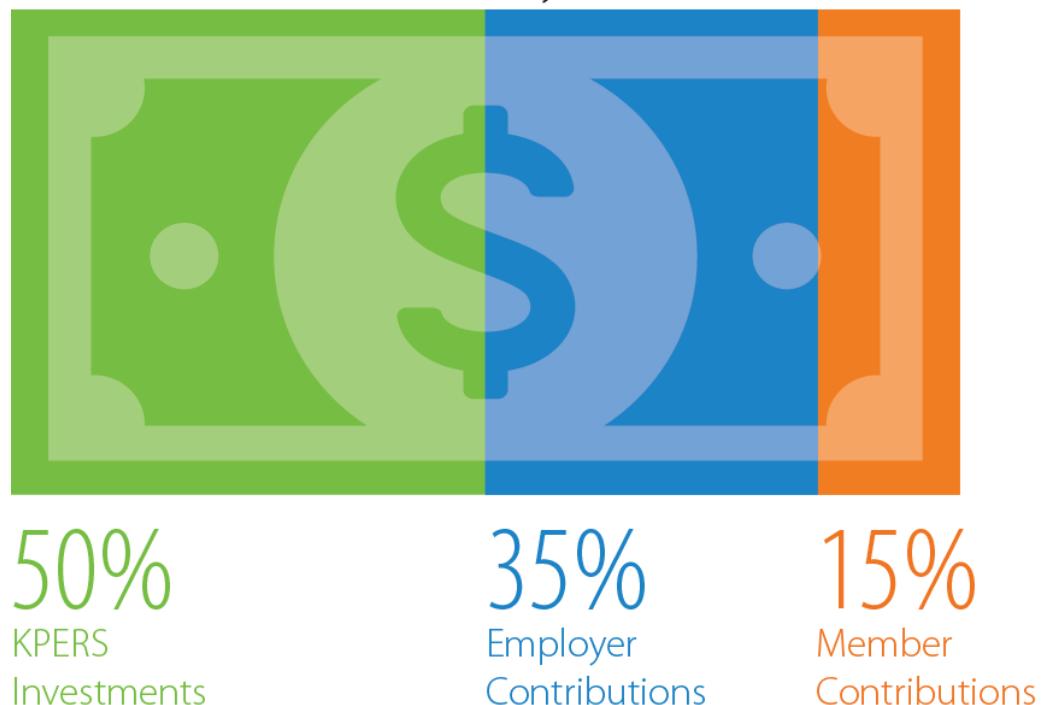


Employer Contributions

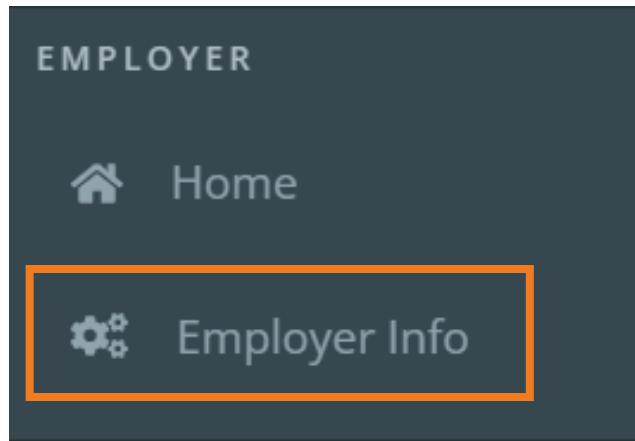
- Not deposited into the member's account
- Deposited into the KPERS trust fund for
 - **Death** benefits
 - **Future** retirement benefits

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
WAR	Non-covered	01/01/2024	0.0000	0.0000
WAR	After Retirement 2018	01/01/2024	0.0000	0.0926
WAR	State Legislator or Elected Official After Retirement	01/01/2024	0.0000	0.0000
Previous EE/ER Rates				
Plan Name	Member Type	Effective Date	Employee Rate	Employer Rate
KPERS	KPERS 1	01/01/2023	0.0600	0.0843



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 workMay work 630 hours or more per year but not requiredMay 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 districtIf 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 returnsTemporary teacher does not meet membership requirementsIf 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 yearBecomes KPERS member when permanently assigned to positionIf 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 employersPositions don't stand alone as a KPERS-covered positionPositions are not seasonal or temporaryCombined 630 hours/school year or 3.5 hours/day for at least 180 daysIf hiring a KPERS retiree, working-after-retirement rules apply	Yes



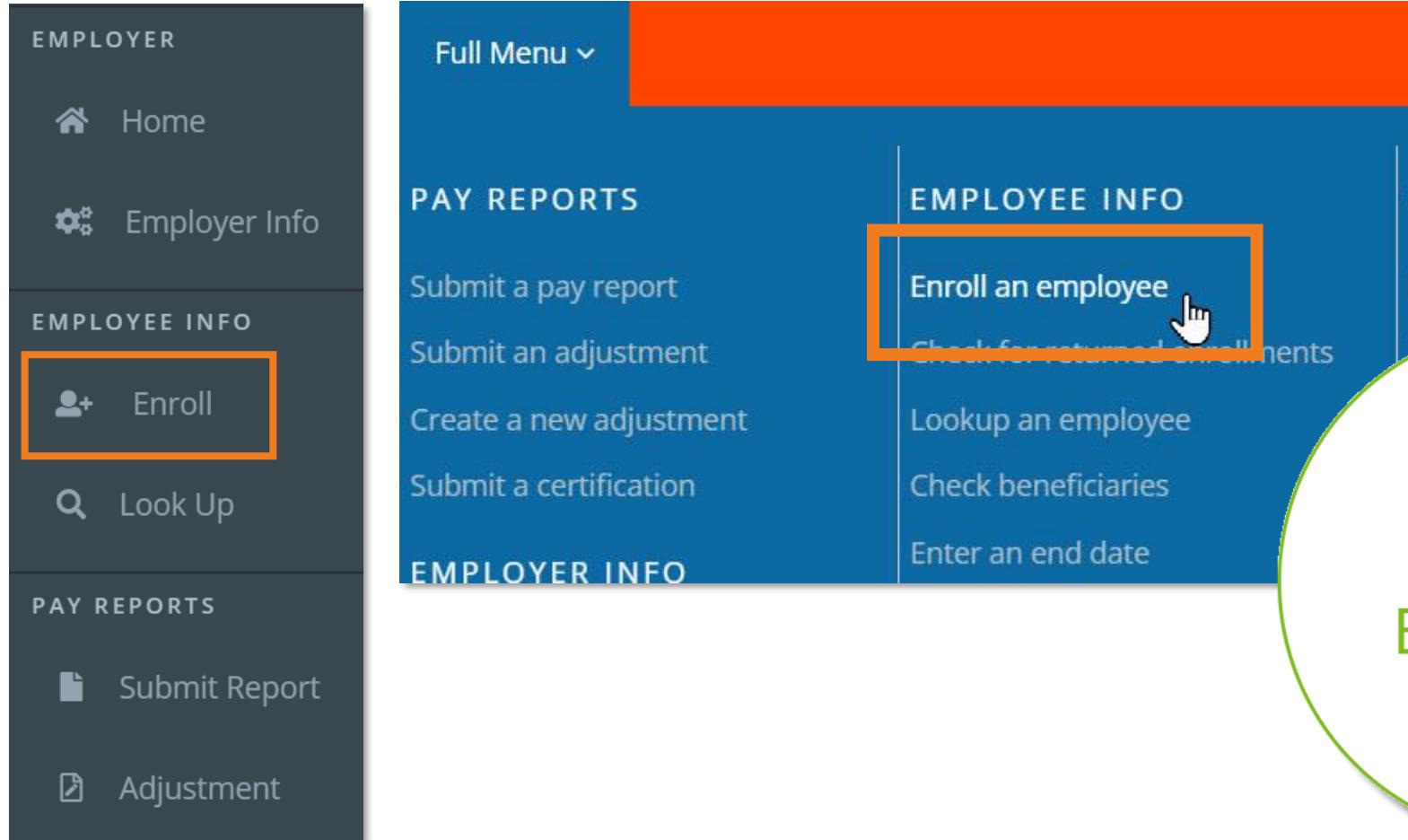
Concurrent Employment – **School only**

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



The screenshot shows the navigation menu of the new EWP. The 'EMPLOYER' section includes 'Home' and 'Employer Info'. The 'EMPLOYEE INFO' section has 'Enroll' (highlighted with an orange box) and 'Look Up'. The 'PAY REPORTS' section includes 'Submit Report' and 'Adjustment'. A 'Full Menu' dropdown is open, showing 'PAY REPORTS' (with 'Submit a pay report', 'Submit an adjustment', 'Create a new adjustment', and 'Submit a certification'), 'EMPLOYEE INFO' (with 'Enroll an employee' selected and highlighted with an orange box, and 'Lookup an employee', 'Check beneficiaries', and 'Enter an end date'), and 'EMPLOYER INFO'.

Enroll
Employee



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 010-10-1010

First Name Middle Name Last Name Suffix

D.O.B.  Gender

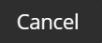
KPERS Information

Member Group KPERS KP&F

Member category Elected Official

Job Details

Position Pay Cycle

John Doe

Step 1 Step 2 Step 3 Step 4

Enter SSN Enter Data Review & Submit 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.			



Benefits of KPERS membership



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

KPERS 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% based on a standard two-week period.

- 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 KPERS employer.



Maximum Benefit Period

Disability Began

Before age 60

On or after age 60

Max Benefit Period

Whichever comes first:

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

Whichever comes first:

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



death benefits

Basic Life Insurance

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



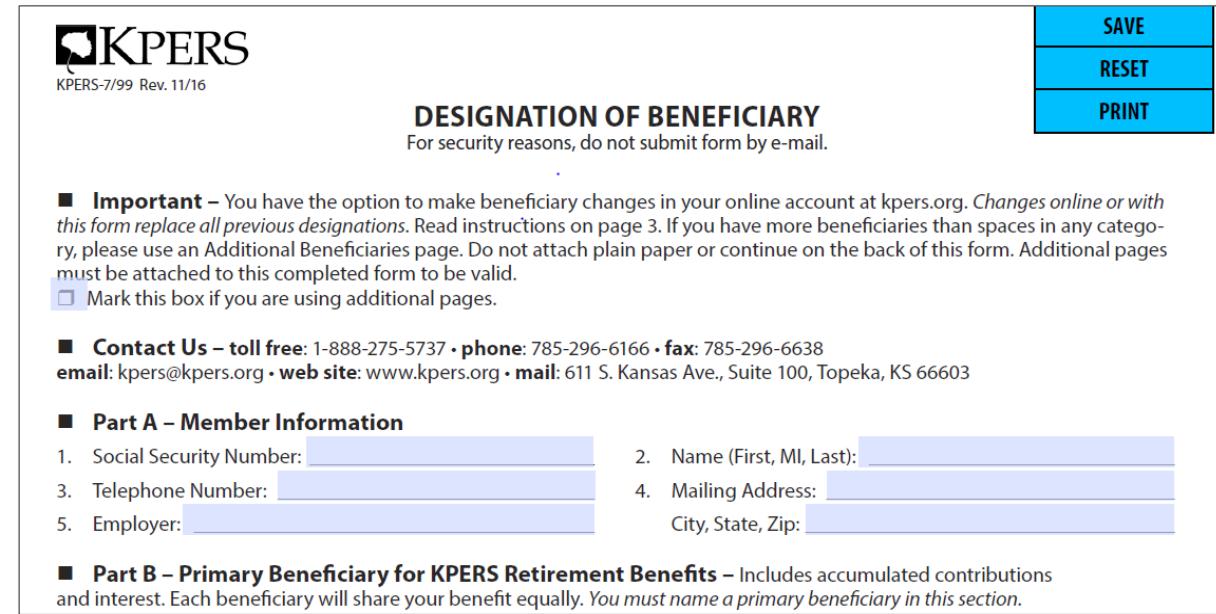
Beneficiary Forms

Up-to-Date?

- Member Web Portal
- Annual Statement
- Employer Web Portal

On File with KPERS?

- Check with KPERS



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

■ **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.



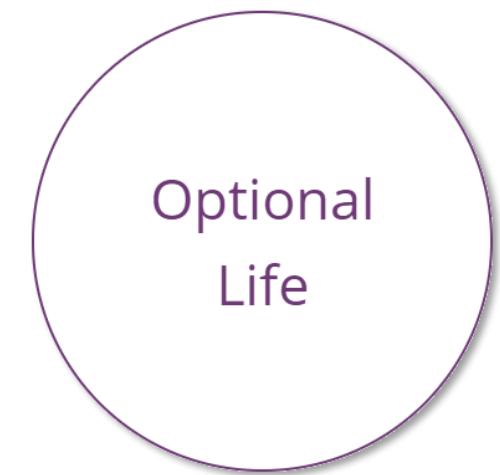
optional
life insurance



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



optional life



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

Anytime Coverage - Requires Health Questions			
Can enroll...	Employee	Spouse	Child
Anytime	Up to \$400,000 (in \$5,000 increments)	Up to \$100,000 (in \$5,000 increments)	Only available with new hire, open enrollment or family status change
Guaranteed Coverage - No Health Questions			
Can enroll...	Employee	Spouse	Child
New hire (within 31 days)	Up to \$250,000 (in \$5,000 increments)	Up to \$25,000 (in \$5,000 increments)	\$10,000 \$20,000
Family status change (within 31 days)	New or increase up to \$250,000 (in \$5,000 increments) \$250,000 max	New or increase up to \$25,000 (in \$5,000 increments) \$25,000 max	\$10,000 \$20,000
Annual open enrollment	New or increase up to \$50,000 (in \$5,000 increments) \$250,000 max	New or increase up to \$25,000 (in \$5,000 increments) \$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
Group Number 753781 Standard Insurance Company
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) *Complete only if you've had a name change*

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) *Complete only if you've had a name change*

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

[Premium Calculator](#)

Changes since last report

< 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@kspers.gov

Toll-free, 1-844-468-8929

In Topeka, 268-6886



Employee Resource





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.



Employers without KPERS 457

- State benefit available at **NO COST** to the employer
- **Pre-tax and Roth** contributions
- Even if you already have a voluntary plan (schools) **KPERS 457** might be a good fit.
- Employees **do not** need to be KPERS eligible (part-time, seasonal)
- KPERS oversight
- **Goodwill** of adding a new benefit
- Thinking about an employer contribution/match? **KPERS 401(a)**



Current KPERS 457 Employers

- **Thank you!**
- Make sure contact information is **up-to-date**
- Make sure you know **KPERS 457 Counselor**
- **Register** for quarterly education webinars
- **Education AND advice** available for employees
- Thinking about an employer contribution/match? **KPERS 401(a)**

**Not sure?
Have More Questions?**

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

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

Overview

- You are an important piece!
- The User Manual is an important reference.
- Timely Enrollments and End Dates are vital.
- Membership has its perks.





education & training

Presentations

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

Contact us

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

Contact us

General Questions:

employers@kpers.gov

1.888.275.5737



Pay Period Reporting and OGLI:

kpersfs@kpers.gov

1.844.468.8929





Thank you!

