



Member & Employer Communications

PRESENTER:

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Communications Officer

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Response

For
Discussion:

6 Key Areas for Member Communications

Print Refresh

Life/Career Stage Communications/Email Subscription Series

Employer Communications

Questions/Suggestions for Improvement



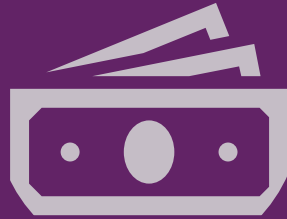
6 Key Areas of Communications Interest



Help Me
Understand How
KPERS Works



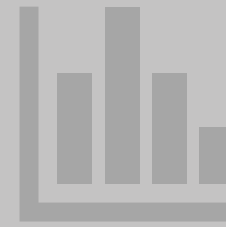
Provide Me
Simple, Brief
Annual
Statements
Without All the
Extra Stuff



Tell Me When I
Can Retire and
How Much I'll Get



Keep Funding
Secure and My
Money Safe



Tell Me a Little Bit
About Funding
Status and
Investments in a
Way I
Can Easily
Understand



Tell Me What's Going
on, What Has
Changed, What the
Legislature is Doing.
I'd Rather Hear it
From KPERS Than in
the News



KPERS Print Refresh

BENEFITS

disability & life insurance



For KPERS 3 Members
Hired January 2015 & After

KPERS is about more than just your retirement. We also provide benefits to help protect your income while you are still working. For detailed information about all your benefits, visit kpers.org.

LONG-TERM DISABILITY BENEFITS

If you become disabled, you may qualify for a disability benefit based on 60% of your annual salary. The minimum monthly benefit is \$100, and the maximum is \$5,000. You must be disabled for 180 days and no longer receive compensation from your employer.

Your employer provides this long-term disability benefit. You will continue to build your retirement benefit and have basic life insurance coverage. You can also continue any optional insurance coverage. Talk to your employer if you need to apply.

Definition of Disability

To be considered disabled:

First 24 months: You must be unable to perform the material and substantial duties of your **regular occupation**.

After 24 months: You must be unable to perform the material and substantial duties of **any occupation**.

Limited Benefit Period

A 24-month limit applies to disabilities caused by non-biologically-based mental illnesses or substance abuse.

Rehabilitative Employment

We offer rehabilitative employment programs to help you return to work. You may be required to participate if we determine it will benefit you.

LIFE INSURANCE & DEATH BENEFITS

You have basic group life insurance equal to 150% of your annual salary. Your employer pays for the cost of this benefit. We also return your contributions and interest if you die. You can name different beneficiaries for these benefits.

Job-Related Death

If you die from an on-the-job accident, there is an additional death benefit for your spouse.



Questions?

Email: kpers@kpers.org
Toll-Free: 1-888-275-5737
In Topeka: 785-296-6166
kpers.org

RETIREMENT

options



For KPERS 2 Members

Retirement is a major milestone in the lives of most adults. Hopefully you've been preparing for years, and you are ready to take the big plunge.

You now have decisions to make that will greatly impact your financial future. Among those is choosing which type of KPERS retirement option is best for you.

As a retired KPERS member, you will receive a monthly retirement benefit for the rest of your life. In addition, KPERS has retirement payment options that add financial flexibility and allow you to provide for loved ones after your death.

Your decision about which option to take is crucial, because once you make a choice, you cannot change it. Consider all of your options carefully so you can make the best decision for yourself and your loved ones.

It may be helpful to see how different options and scenarios affect your monthly benefit amount. Login to your KPERS account through kpers.org to create a personalized benefit estimate. This will help you put dollar amounts with your choices. You can also schedule a personal counseling appointment with a KPERS staff member to discuss your retirement options.

Ready, Set, Go

- ☐ Find out when you're eligible for retirement benefits
- ☐ Estimate your benefit at kpers.org or ask for an estimate from KPERS
- ☐ Evaluate payment options
- ☐ Obtain birth and name change documents needed for the retirement application
- ☐ Submit an Application for Retirement Benefits form (KPERS-15) at least 30 days before the day you want to retire
- ☐ Review your beneficiary designation
- ☐ Determine your tax withholding requirements
- ☐ Confirm your Social Security benefits
- ☐ Decide if you want to continue KPERS life insurance coverage
- ☐ Finalize any health and long-term care insurance
- ☐ Review your personal retirement savings and investments

revised 10/20

DROP BENEFIT

deferred retirement option program



For Kansas Police & Firemen's Retirement System Members

The Legislature created a program to offer a Deferred Retirement Option Program (DROP) for KP&F members. Initially a pilot program, the Legislature expanded availability to all KP&F members in 2023.

Instead of retiring, this optional benefit allows eligible members to keep working while their monthly retirement benefit accumulates in a DROP account. They receive their salary and their DROP account grows each month while they work. Members can choose to work another three, four or five years. When they retire, they receive their DROP account balance and begin receiving their monthly retirement benefit.

Steps to the DROP	Example
Member eligible for full retirement	Joe is eligible for full retirement
Member picks a DROP commitment date	Joe picks January 1, 2023
KPERS calculates retirement benefit as of the DROP commitment date	Joe's monthly benefit = \$2,580
Member picks DROP period (3, 4 or 5 years)	Joe chooses to work 3 more years
Member keeps working and receiving salary	Joe keeps working at his KP&F position
Deferred monthly retirement benefit amounts accumulate in a DROP account and may earn interest annually	\$2,580 is added to Joe's DROP account each month Depending on KPERS' investment returns, he may earn interest, too
Member retires at the end of the DROP period, begins receiving monthly benefit payments and receives DROP account balance in a lump-sum payment	Joe retires January 2026 and begins receiving his \$2,580 monthly benefit He receives a lump-sum for \$92,880 plus any interest, the amount that accumulated in his DROP account over the past three years

Who Can Participate?

- ✓ All KP&F members who are eligible for full retirement.

What You Need to Know

- You and your employer make regular contributions during the DROP period, but you don't earn additional service credit.
- You can't choose a Partial Lump-Sum Option if you participate in the DROP.
- The election to participate in DROP is irrevocable.
- DROP amounts are subject to federal taxes when you receive them. You can continue deferring taxes by rollover to another plan.
- Your employer must agree to your participation in DROP. Participation does not guarantee continued employment.
- Program ends January 1, 2031, unless legislation is passed to extend it.

Questions?

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kpers.org



KPERS Print Refresh

Leaving Employment

and Your Retirement System Benefits

If You Leave Employment, There Are a Few Things to Consider:

- What are your life insurance needs?
- Does KPERS have your contact information?
- Is your beneficiary up to date?
- What happens to your contribution account/retirement benefit?

Your Life Insurance Needs

Your life insurance ends when you leave KPERS-covered employment. You can continue some or all of your current coverage. You have 60 days to submit your form to KPERS or Standard Insurance Company.

How Much Coverage Can I Keep?

That depends on your current coverage. All KPERS members* have basic life insurance equal to 150% of their annual salary. You may also have optional life insurance. You can choose to convert or port the total amount of your combined coverage, or any lesser amount.

You Have Two Options:

1. **Convert** your coverage to an individual **whole** life policy.
2. **Port** your coverage to an individual **term** life policy.

Conversion and portability forms explain the benefits and costs for each option. You can get these forms from your employer or download them at kspers.gov.

For KPERS members moving to a Board of Regents position, please contact KPERS Optional Life Insurance Specialist (1-844-468-8929 or olife@kspers.gov) so your coverage remains active. If you move to a different KPERS plan (i.e. KPERS to KP&F), your optional coverage will automatically transfer to your new employer.

*Note: KP&F members do not have basic life insurance.

1-888-275-5737 | kspers@kspers.gov | kspers.gov



KPERS Needs Your Contact Information

While you're working, we send important information to you through your employer. When you leave employment, we need to send information directly to you. Please update your address in your online account by visiting kspers.gov, or email us at kspers@kspers.gov.

Update Your Beneficiary

It's important to keep your beneficiary designation up to date, even though you're inactive. Your beneficiary will receive your contributions and interest. Your spouse can receive a monthly benefit if you meet the criteria. You can update your beneficiaries in your online account at kspers.gov.

Need an Account?

It's easy to set up. Find tips at kspers.gov/howto

Benefits at a Glance

Throughout your career, you make contributions to the Retirement System. We invest the money and pay you interest. Your employer also contributes to help fund the system. When you retire, you'll receive a guaranteed monthly benefit for life. You also have disability and death benefits while you're working.

Your Contributions

You contribute 7.15% of your salary from each paycheck. It's automatic and pretax. Your contributions earn a guaranteed 4% annual interest, unless you became a member before July 1993. You can withdraw your account balance if you leave employment.

You'll Need More Than KP&F

KP&F may not be enough for a sound retirement. **You need to save on your own, too!** The easiest way to save is through a tax-sheltered employer plan. Check with your employer about options where you work.

The State of Kansas and many local employers offer KPERS 457, deferred compensation savings plan. Contributions are automatically deducted from your pay, and you can get started with as little as \$12 per pay period. Visit kspers457.org to learn more.

However you choose to save, the important thing is to start. The sooner you begin, the more time your money has to grow. Socking away even a sliver of your salary could have a big impact on your retirement.

Disability Benefits

If disabled, you receive an annual benefit of 50% of your final average salary. There is no waiting period.

1-888-275-5737 | kspers@kspers.gov | kspers.gov



KP&F Members

DROP Benefit

If you're eligible for full retirement, this Deferred Retirement Option Program lets you keep working while an amount equal to your monthly retirement benefit accumulates in the DROP account. You receive your salary and your DROP account grows each month while you work. You can choose to work and then three, four or five years. When you retire, you'll receive your DROP account with interest, and begin receiving your monthly retirement benefit.

Participation & Eligibility

The DROP is available to KP&F members who are eligible for full retirement. You can keep working and receive a salary while your retirement benefits grow in a DROP account. Your employer must agree to your participation in the DROP. Participation does not guarantee continued employment. Both you and your employer will continue making regular contributions during the DROP period. But you won't earn any additional service.

Is the DROP Right for You?

Deciding whether to participate in DROP is an important decision. To help you decide, you should request retirement estimates from KPERS to compare your options. You can create a retirement estimate in your online account at kspers.gov. Be sure to consider:

- The benefits you could receive under DROP without earning more service.
- The benefits you would receive if you continue working and earning service in the same time period, then retire without participating in DROP.

Keep in mind, the election to participate in the DROP is irrevocable. The Program ends on January 1, 2031, unless the Legislature extends it.

1-888-275-5737 | kspers@kspers.gov | kspers.gov



Full Retirement Benefits

KP&F Tier I

- Age 55 w/20 years
- Any age w/32 years

KP&F Tier II

- Age 50 w/25 years
- Age 55 w/20 years
- Age 60 w/15 years

Online Account Access

Sign up to manage your retirement and track your DROP balance in your online KPERS account at kspers.gov.


Questions?
drop.kspers.gov

Long-Term Disability Benefits

Summary Plan Description
GLD 2006



Pre-Retirement Info

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Retire Ready

Know what you need to know when it's time to go.

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What To Do and When

2-5 Years

Pre-Retirement Help


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- [Webinars](#)
- [Working After Retirement](#)
- [Pre-Retirement Guides KPERS 1 & 2](#) | [KP&F](#)

**Pre-Retirement Email
Subscription Launched in
November 2024**

**Sign Up for 12-month
Email Series on kspers.gov
in Retire Ready**



New Hire/KPERS 3 Info




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New to KPERS?

We're here to help you get the most from your benefits.



At KPERS, We Help You Secure Today and Plan For Tomorrow.

We know you're just starting your new job. So we created this hub just for you. There are a few key things you'll want to do in the next 60 days. Be sure to bookmark this page and come back to it when you have questions. You can also call or email us Monday - Friday, 8 am to 4 pm (KPERS is closed in observation of State holidays).

With benefits like life insurance, disability and death benefits, you're protecting your financial future for you and your loved ones. Even more, you're saving with each paycheck for your future retirement.

Hired January 1, 2015 or after?
[KPERS 3 Benefits](#)

Elected or Appointed Judge?
[Judges Benefits](#)

Kansas Police, Firefighter or EMT?
[KP&F Benefits](#)

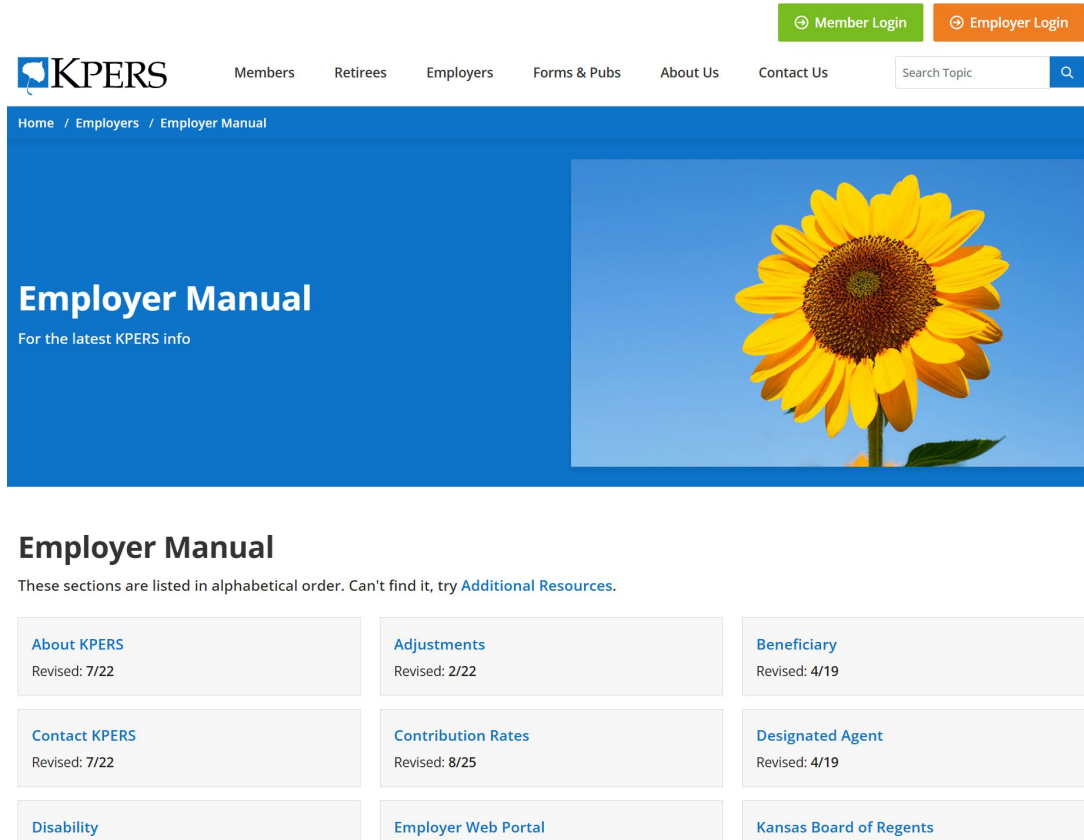
Are you a returning member?
[Learn more, returning members](#)

**New Hire Web Page
Revamped Spring 2025**

**New Hire Email
Subscription Launching in
2026**



Employer Communications/Training Needs



The screenshot shows the KPERS website's 'Employer Manual' page. At the top, there are navigation links for 'Members', 'Retirees', 'Employers', 'Forms & Pubs', 'About Us', and 'Contact Us'. To the right of these links are two buttons: 'Member Login' (green) and 'Employer Login' (orange). Below the navigation bar is a search bar labeled 'Search Topic'. The main content area has a blue header with the text 'Employer Manual' and 'For the latest KPERS info'. To the right of this text is a large image of a yellow sunflower. Below the header, there is a section titled 'Employer Manual' with a note: 'These sections are listed in alphabetical order. Can't find it, try [Additional Resources](#).' Below this note is a grid of nine links, each with a title and a revision date:

About KPERS Revised: 7/22	Adjustments Revised: 2/22	Beneficiary Revised: 4/19
Contact KPERS Revised: 7/22	Contribution Rates Revised: 8/25	Designated Agent Revised: 4/19
Disability	Employer Web Portal	Kansas Board of Regents

- Does the Employer Manual/KPERS emails meet your needs?
- What's missing?
- What do you like/disklike?
- How does your employer use the publications?
- What would help you better communicate with members about their benefits?



Questions? Suggestions for Improvement?

