

NEBRASKA COUNTY RETIREMENT SYSTEM MANUAL FOR COUNTY CLERKS

This manual is to assist the County Clerk's Office and the City-County Health Departments with the preparation and completion of forms used in the Nebraska County Employees Retirement Plan (the "Plan") and to provide guidance on plan membership information. The provisions of the County Retirement Laws in all cases supersede the information in this manual. The statutes governing the Plan can be found in §§23-2301 through 23-2335.

The County Plan became effective January 1, 1965, and is a multi-employer plan which covers all counties in Nebraska, except Douglas and Lancaster. The Plan is designed to provide retirement benefits in recognition of a member's service and is administered by the Public Employees Retirement Board (PERB). The Plan is qualified under Internal Revenue Code 401(a) and 414(h) and is comprised of a Defined Contribution benefit and a Cash Balance (Defined Benefit) benefit. The contribution rate for members and employers is defined in state statute. The plan year is January 1 through December 31.

By law, permanent full-time employees are required to participate in the Cash Balance benefit upon hire. Before Cash Balance was implemented on January 1, 2003, members participated in a Defined Contribution benefit. Those members were given the option to remain in Defined Contribution or convert to Cash Balance. When any Defined Contribution participant terminates employment and is later reemployed with the State, his/her account will automatically be converted to Cash Balance.

Your role as a County Employer Contact is very important. Your cooperation in providing accurate and complete information is appreciated. Please submit all information in typewritten format or printed in blue or black ink. If a situation arises which you are unsure how to handle, please contact NPERS as shown below.



Nebraska Public Employees Retirement Systems (NPERS)

1526 K Street, Suite 400

P.O. Box 94816

Lincoln, NE 68509-4816

402-471-2053 or 800-245-5712, Fax 402-471-9493

npers.ne.gov

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CHAPTER 1 ELIGIBILITY AND ENROLLMENT

Eligibility Requirements

[Neb. Rev. Stat. §§23-2301(11) and 23-2306]

Each county is responsible for determining the retirement plan eligibility status of its employees. If you do not make deductions when mandatory membership applies, the member and the employer must “make-up” those contributions. Under rules and regulations adopted and promulgated by the Public Employees Retirement Board (PERB), counties must enroll, immediately upon hire, all employees authorized to participate in the Plan and make required contributions to the Plan starting with their first paycheck. *Effective October 1, 2009, only an individual who is either a United States citizen or is a qualified alien and is lawfully present in Nebraska is eligible to participate in the County Plan.* Please contact the Nebraska Public Employees Retirement Systems (NPERS) with any questions regarding enrollment eligibility.

Mandatory vs. Voluntary Membership

For both mandatory and voluntary membership, when an employee becomes a member of the Plan, he/she is subject to all provisions of the Plan and *cannot withdraw or cancel participation until ceasing employment.*

If a plan member experiences a change in employment status, i.e. from full-time to less than half-time or temporary employment, without a 120-day break in service, he/she must continue contributing to the Plan.

PERMANENT FULL-TIME EMPLOYMENT

Participation is **mandatory upon hire** for all permanent **full-time** employees. Full-time employment is considered working one-half or more of the regularly scheduled hours during each pay period.

Examples of work situations considered full-time:

- If full-time employment for your county is considered 35 hours per week, anyone that works 17.5 or more hours during that week would be considered full-time for retirement purposes.
- Continuous service with the county, not interrupted by temporary suspension that does not terminate employment, or by unpaid leaves of absence authorized by the county and due to medical, educational, or military purposes.

PERMANENT PART-TIME EMPLOYMENT

Permanent **part-time** employees are **NOT required** to participate in the Plan, but may join *voluntarily* if age 18 or older. The option to join must be exercised within the first 30 days of permanent part-time employment. Part-time employment is considered working less than one-half of the regularly scheduled hours in a pay period.

Participation becomes mandatory when an employee works one-half or more of the regularly scheduled hours in a pay period for at least 6 bi-weekly pay periods, 6 semi-monthly pay periods, or 3 monthly pay periods in a calendar year. The pay periods may or may not be consecutive. The “mandatory effective date of participation” in the plan will be the next pay period following the 6 bi-weekly/6 semi-monthly/3 monthly pay periods that the employee worked one-half or more of the regularly

scheduled hours. If the employee does not begin participation on the “mandatory effective participation date,” make-up contributions would be required going back to the “mandatory effective participation date” or two years, whichever is less.

“SEASONAL” EMPLOYMENT

Participation for **permanent full-time “seasonal”** employees is **required**. Full-time employment is considered working one-half or more of the regularly scheduled hours during each pay period.

Participation for **permanent part-time “seasonal”** employees is **voluntary**. Part-time employment is considered working less than one-half of the regularly scheduled hours during each pay period.

PERMANENT “SEASONAL” EMPLOYMENT

■ If a full-time employee is hired with the intent that he/she *will return in subsequent seasons* to complete seasonal work, he/she should be considered a **permanent** employee and should be enrolled in the Plan.

TEMPORARY “SEASONAL” EMPLOYMENT

■ If a full-time or part-time employee is hired on a *one-season basis with no agreement or understanding of returning* to employment the next season, he/she should be considered a **temporary** employee and should **not** be enrolled in the Plan.

VOLUNTARY MEMBERSHIP

Participation is **voluntary** for permanent part-time employees, age 18 or older. These employees must exercise the option to join the plan on a voluntary basis within the first 30 days of employment. *After participation in the Plan begins, whether voluntary or mandatory, a member may not stop participation until termination.* Employees are not eligible to make up contributions for time they elected not to participate.

FORM(S) TO SUBMIT



After you have determined eligibility for voluntary enrollment, you should give a “State/County Cash Balance Voluntary Enrollment Form” to the employee (see FORMS) to complete and sign. You should also sign the completed form before submitting to NPERS.

ELECTED OFFICIALS

Elected officials must join the Plan upon taking office. If appointed to fill a vacancy in an elective office, he/she is considered to be an elected official. Part-time elected officials are **NOT required** to join but may do so under voluntary membership.

WORKING AT MULTIPLE COUNTIES

For any employee who is employed by more than one county at the same time, if the employee meets membership requirements at any county and is contributing to the County Plan, the employee should be contributing at *all counties* in which he/she is employed, even if the employment at any individual county is considered less than half time or is temporary.

REEMPLOYED MEMBERS

Immediate participation is **mandatory** for permanent full-time and permanent part-time employees who are reemployed with a county within a period of time more than 120 days but less than five years of their termination. (See “Reemployment.”)

EMPLOYEES WHO CANNOT BE MEMBERS

The following employees **ARE NOT** eligible to join the County Plan because they participate in separate retirement plans:

- County judges
- Employees of a city-county local health department which has elected to either participate in the city's plan or to establish their own plan
- Persons eligible for membership in the Nebraska School or Nebraska State Employees Retirement Plans
- Employees or officials of any county having a population in excess of 200,000 and who have not previously elected coverage under the Plan.
- Employees of a county hospital operating under the provisions of section 23-343, R.R.S., 1943, whose county board elected non-coverage prior to December 31, 1977, or elected non-coverage upon becoming a participating county.
- County Extension Agents and members of their staff who are eligible for participation in either federal or the University of Nebraska retirement plan.

Vesting

Vesting allows a member to retain the employer matching contributions when he/she terminates employment. Vesting occurs after **three years** of Plan participation. A member will become vested in *less than* three years if he/she:

- attains age 55 before terminating county employment
- dies before terminating employment
- qualifies for disability benefits
- receives vesting credit

When a non-vested plan member ceases employment, he/she will retain the employee contributions, but the employer contributions are forfeited. The forfeiture funds are used to pay the Plan's pro-rata share of NPERS' administrative expenses.

VESTING CREDIT

If a newly hired full-time employee *participated* in **another** Nebraska governmental retirement plan during previous employment (see examples below), and **worked full-time during that employment**, the participation may count toward the County Plan's three years required to vest. To qualify for vesting credit, a newly hired employee must apply to NPERS **within 180 days of his/her date of hire**, per state Statutes.

Examples of Nebraska governmental employment are: municipal government, public power district, public school, law enforcement, state government, state university or state college. (Examples of employment that would **not** qualify would be federal employment, out-of-state university or college, and any non-governmental employment.)

IMPORTANT



You should give an Application for Vesting Credit (see Sample on next page and FORMS) to every employee when first employed or rehired as an employee with your county. It is the employer's responsibility to give each new employee the form upon hire and explain its purpose, it is not your responsibility to determine if a new hire has previous Nebraska governmental service that would qualify for vesting credit.

FORM(S) TO SUBMIT



After receiving the Application for Vesting Credit from the employer, the new employee must then decide if he/she should complete the form and submit it to NPERS. The Application for Vesting Credit must be received by NPERS *within 180 days of date of hire*, per state Statutes. There are no exceptions allowed! If the employee has any questions about applying for vesting credit, please have him/her contact NPERS.

Name	Last Banana	First Anna	Middle A.	Date of Birth	01 - 19 - 1967	Plan Type (Check One)	
Social Security Number	001 - 00 - 0003		Retirement Number		<input type="checkbox"/> State		
Address	2 Farway Dr.		City	Niceville	State	NE	
				Zip	68500		
Home Phone	555-1111	Work Phone	555-0000	Employer			<input checked="" type="checkbox"/> County
			Gage County				

Application For Vesting Credit/Prior Service Credit

SEE REVERSE SIDE FOR COMPLETE INSTRUCTIONS

State Agency/County Currently Employed By: Gage County	03 / 01 / 2013	<input checked="" type="checkbox"/> FT <input type="checkbox"/> PT
	DATE OF HIRE	

LIST ALL NEBRASKA PUBLIC EMPLOYMENT

The following should be completed by you.

Please include all past participation with another Nebraska Governmental Entity as well as any past participation with your current employer.

BELOW SHOULD REFLECT DATES YOU PARTICIPATED IN ANOTHER NEBRASKA GOVERNMENTAL PENSION PLAN.

PLACE OF EMPLOYMENT	(CHECK ONE)	DATES OF PARTICIPATION	
		FROM	TO
State of Nebraska Dept. of Roads	<input checked="" type="checkbox"/> Full Time <input type="checkbox"/> Part Time	06 / 01 / 1995	02 / 01 / 2008
	<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time	/ /	/ /
	<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time	/ /	/ /
	<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time	/ /	/ /
	<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time	/ /	/ /

IDENTIFY CONTACT PERSON FOR PREVIOUS GOVERNMENT PLAN:

Name: Judy Jetson	Dept.: Dept. of Roads
Address: 123 Spacely St.	Phone: (402) 555 - 9999

This form must be completed and received by NPERS within 180 days of your date of hire.

I hereby certify and warrant that, to the best of my knowledge and belief, the foregoing is true and correct.

Signature of Member: Anna Banana Date: 10, 3, 2013



Enrollment Procedures

Counties must enroll all employees authorized to participate in the Plan and make required contributions to the Plan under rules and regulations adopted and promulgated by the Public Employees Retirement Board (PERB). Please contact NPERS with any questions regarding enrollment eligibility.

MANDATORY MEMBERSHIP

New Member Packet: When an employee who meets mandatory participation requirements is hired, you should give him/her a “new plan member packet” containing the following:

- NPERS’ handout “Welcome New County Plan Member” (see sample on the following page) (Provide paper copy or refer member to npers.ne.gov. Under “Member Info,” click on “County,” then scroll down to “New Member Information Packet.”)
- County Employees Retirement System plan booklet (contact NPERS to request a supply)
- Beneficiary Designation Form (see FORMS)
- Application for Vesting Credit (see previous page and FORMS)
- Your county’s deferred compensation plan information (if applicable)

FORM(S) TO SUBMIT



The new plan member should complete the Beneficiary Designation Form in full and have his/her signature notarized by a Notary Public before submitting to NPERS. (Refer the member to “Beneficiary Designation” in the County Plan booklet.)

IMPORTANT



When a new employee is entered into NPERS’ technology system through payroll reporting, our recordkeeper (Ameritas), will send him/her a registration letter with a certificate number to be used in registering for online account access. PIN Request Forms are obsolete and should no longer be given to employees.

Re-Hired Employee: You should also give a new plan member packet to each re-hired employee who was/is a member of the Plan from previous employment with the state, so he/she has the current plan information. It is important a re-hired employee completes and submits a new Beneficiary Designation Form to NPERS to be sure we have current information on file.

VOLUNTARY MEMBERSHIP

New Plan Member Packet: You should give an employee who qualifies for voluntary membership a “new plan member packet,” as described in “Mandatory Membership,” together with a State/County Cash Balance Voluntary Enrollment Form.

FORM(S) TO SUBMIT



If the employee decides to voluntarily join the Plan, he/she should complete and sign the Voluntary Enrollment form, which you should also sign and then submit to NPERS. This form must be submitted *within the first 30 days of employment*. The employee should complete a Beneficiary Designation Form in full and have it notarized by a Notary Public before submitting to NPERS. Be sure you give the employee an Application for Vesting Credit. If he/she decides it is applicable, the member should complete, sign and submit the Application for Vesting Credit to NPERS *within 180 days of employment*.

WHEN DEDUCTIONS SHOULD BEGIN

You are required to start retirement deductions for a new plan member with his/her first paycheck.

Welcome, New County Plan Member!



Welcome to the Nebraska Public Employees Retirement Systems (NPERs). Whether you are beginning your career or you previously worked for the County, we welcome your membership and the opportunity to help you with your retirement plan.

We have created this document to provide new members with important information regarding the retirement benefits offered to County employees. Click on the links or visit our [website](#) to obtain copies. **If you do not have internet access, your employer should provide these documents.** If you have questions about the materials, please feel free to contact us.

- [County Retirement Plan Handbook](#)
- [Beneficiary Designation Form](#)
- [Application for Vesting Credit](#)

Seminar Registration Brochures:

- [Financial Management \(UNDER AGE 50\)](#)
- [Retirement Planning \(AGE 50 AND OVER\)](#)



Nebraska Public Employees Retirement Systems

1526 K Street, Suite 400 or P.O. Box 94816 Lincoln, NE 68509-4816
402-471-2053 or 800-245-5712 Fax: 402-471-9493

npers.ne.gov

The Basics

County Retirement Plan

All new employees participate in the *mandatory* **Cash Balance** benefit immediately upon employment.

Participation is voluntary for permanent, part-time employees age 18 or older and permanent part-time seasonal employees age 18 or older. To enroll, employees must submit a Cash Balance Voluntary Enrollment Form to NPERS within their first 30 days of employment.

- Members contribute 4.5% of salary pre-tax and the County matches contributions at 150%.
- Members are “vested” after three years.
- Member accounts receive an “interest credit rate” (rate of return) based on the federal mid-term rate plus 1.5% and are *guaranteed* a minimum annual rate of return of 5%.
- Members may choose to retire at age 55.
- Members have multiple payment options of their account at retirement.
- For more information, please refer to the [plan handbook](#).

Deferred Compensation Plan (DCP)

All County employees may participate in their County’s tax-sheltered, *voluntary* retirement plan even if employed on a temporary or part-time basis.

- Participants may set and change contribution amounts, or cease and resume contributions at any time. (A County that does not offer a 457 Plan may participate in the plan offered to State of Nebraska employees.)
- Taxes on the contributions and earnings are deferred until disbursement.
- Plan participants choose their own investments from multiple funds.
- This is a *long-term* retirement plan, **not** a short-term savings plan. Members cannot remove funds until they cease employment.
- For more information, please contact your employer.

Have you done your homework?

NPERS Financial Management Seminars

How much time have you spent learning how to manage your finances? Do you know the basics of investing and how to use savings plans that offer significant tax advantages? Have you ever sat down with a professional financial advisor to answer these questions and develop a strategy that will put more money in your pocket? If you are like most of us, the answer is “NO,” but as a Nebraska County Employee you have an excellent “perk” available to help you—NPERS’ Financial Management Seminars.

As part of your benefit package, all employees **under age 50** are eligible to attend *up to two* of these full-day seminars. These seminars provide a wealth of information and are conducted by NPERS staff and a licensed financial planner. The cost is \$20 per member and for an additional \$20 you may bring a guest. Food and materials are provided and your employer allows you a day off *with pay* to attend.

Seminars are held each year starting in September and ending in November. Registration brochures are mailed to all eligible members at least four weeks in advance—or members may print the [brochure](#) from npers.ne.gov. Seminar schedules and maps are also available on our website.

For those closer to retirement!

NPERS Retirement Planning Seminars

All employees **age 50 and over** are eligible to attend *up to two* of these full-day seminars. The focus is on your County Plan and your options at retirement. The cost is \$20 per member and for an additional \$20 you may bring a guest. Food and materials are provided and your employer allows you a day off *with pay* to attend. View a registration brochure by clicking [here](#).

Forms, Forms, Forms...

Beneficiary Designation Form—Upon the death of a plan member, NPERS needs to know who should receive the funds remaining in his/her retirement account. **Complete this form and be sure to update as needed. Please be aware that selecting beneficiaries for your retirement account is separate from selecting beneficiaries during “open enrollment” for insurance purposes through your employer. Additional beneficiary forms may be printed from our website.**

Application for Vesting Credit—If you have participated in another Nebraska governmental plan, that participation may count toward the three years required to vest in the County Plan. **To qualify, you must complete this form and submit to NPERS within 180 days of your date of hire.**

DATE OF HIRE

Each employee's date of hire that you report to NPERS through our recordkeeper is **VERY IMPORTANT** data because it determines the beginning timeframe for calculating vesting.

The date of hire is the **date the employee commences work** with the county **for which he/she will receive pay**. (It is not the date the county and the individual reach agreement of employment, but the actual day the work begins for which the employee will be paid.)

The date of hire for a previous county employee who is **rehired** will be the **new** date the rehired employee begins employment for which he/she will receive pay. (The timeframe of the previous employment is not considered when identifying the **new** date of hire.)

WHEN TO SUBMIT CONTRIBUTIONS/DATA

Remittances for employee and employer contributions must be submitted no later than ten (10) calendar days following the pay date for which the remittances are due.

County employers shall also submit to NPERS a report detailing pay period beginning and ending dates for the upcoming year, and payroll payment dates for the upcoming year, no later than December 31st of each year

NPERS' goal is to have contributions posted to a member's account **the day the employee is paid**.

AVOID LATE FEE CHARGES

By law, NPERS may charge a **\$25 late fee** to employers whose retirement contributions and data are not received within ten (10) calendar days following the pay date for which the remittances are due. NPERS may charge the county an **additional** late fee of thirty-eight thousandths of one percent of the amount required to be submitted for each day the amount has not been received, or in an amount equal to the amount of any costs incurred by the member due to the late receipt of contributions, whichever is greater. NPERS may use the late fee to make a member's account whole for any costs that may have been incurred by the member due to the late receipt of contributions.

HOW TO REPORT DEDUCTIONS

There are three methods available for you to report retirement deductions to NPERS. Each method is explained as follows:

- 1. Internet through the NPERS website linked to the NPERS Recordkeeper**
Ameritas provides an "On-Line Deposit Process" guide.
- 2. MIPS (Multi-County Information Processing Services) using the AS400**
MIPS provides its own "Retirement System Operating Guide." If you have questions or would like a copy of the guide, please contact the MIPS office at NACO.
- 3. File layout sent directly to the NPERS Recordkeeper**
Ameritas provides "Retirement Plans Deposit Processing via the Internet" instructions.

QUESTIONS

You may call NPERS for assistance at any time at **800-245-5712** or **402-471-2053**.

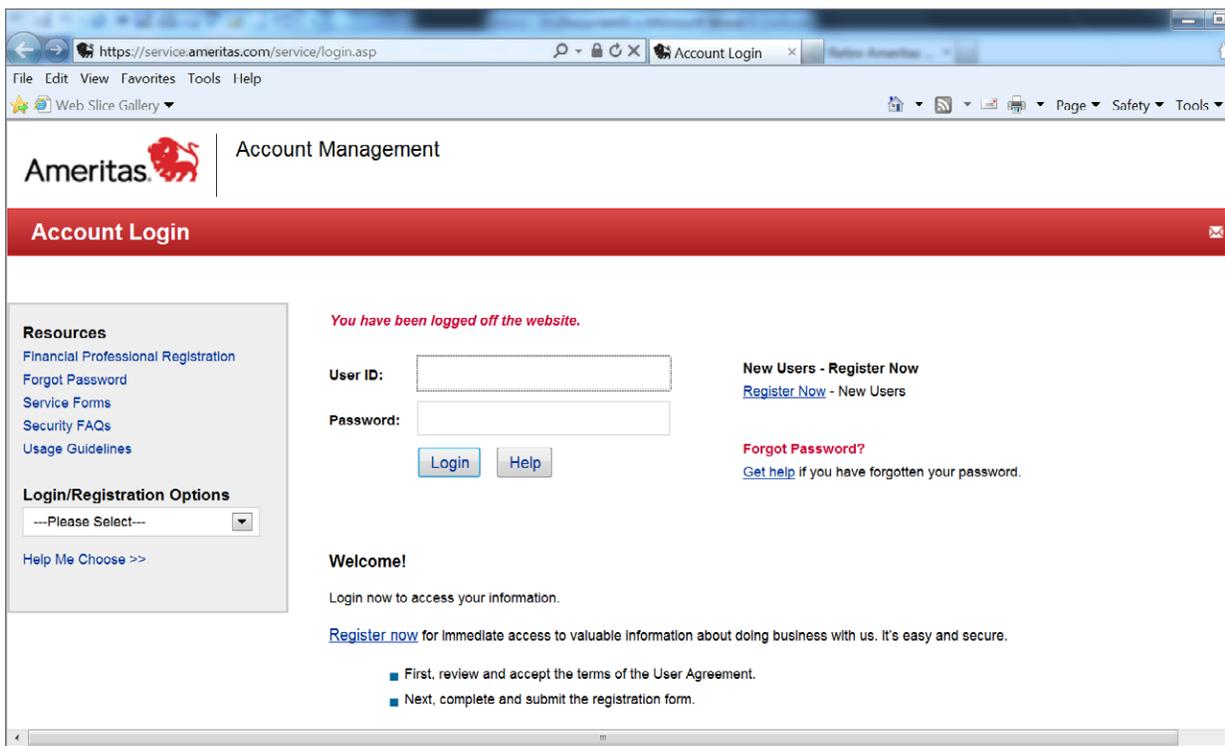
CHAPTER 2

ONLINE DEPOSIT PROCESS

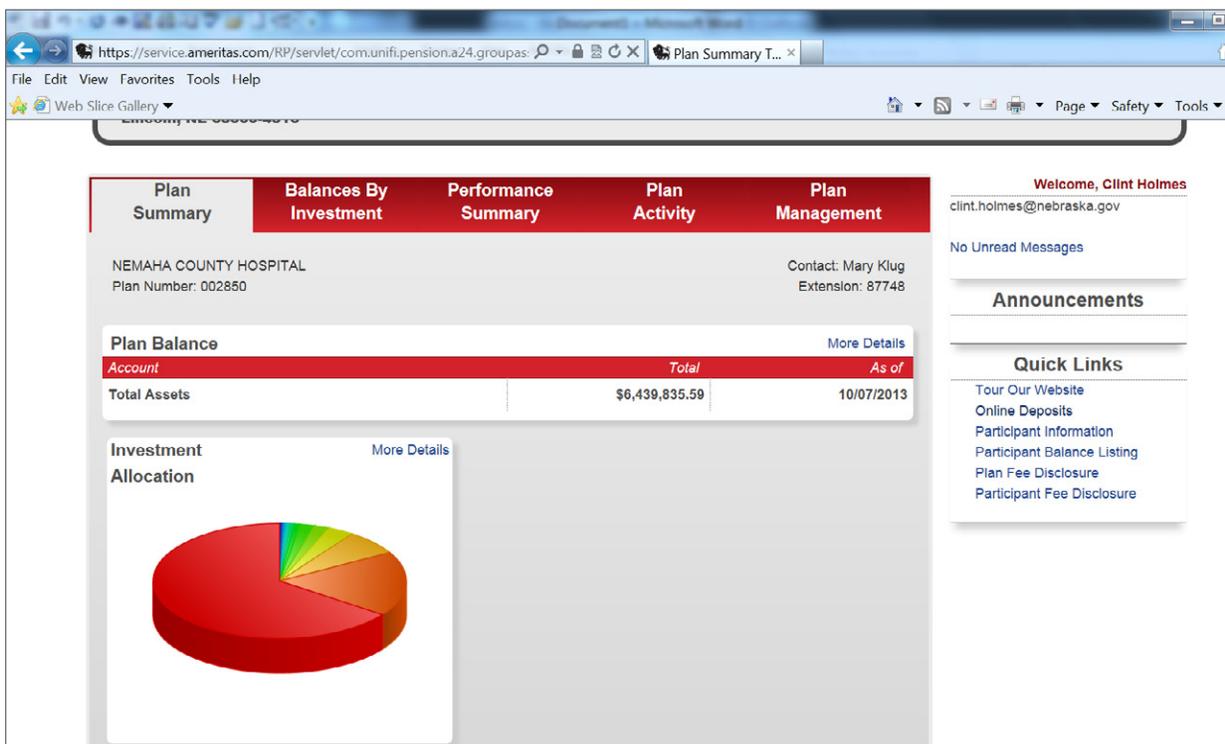
1. Go to <http://retire.ameritas.com/index.htm>
2. Click on **Account Access** and **Plan Sponsors**.



- Enter your **User ID** and **Password** and click on **Login**.
If you have not previously registered, please click on **Register Now**.



- Click on **Online Deposits** under *Quick Links*.



5. Choose method for **Process Deposit**.

- a) Prior Contribution Date
- b) Saved Work
- c) Input from Scratch
- d) Upload File

6. Click **Continue**.

NEMAHA COUNTY HOSPITAL
Plan Number: 002850
Contact: Mary Klug
Extension: 87748

Deposit/Annual Reporting Main Menu

Plan Location Selection
Please select the location for which you want to process a Deposit/Annual Reporting or edit a participant: ALL

Process Deposit

I want to make a Deposit/Contribution:

- Prior Contribution Date
- Saved Work
- Input From Scratch
- Upload File

If you would like information on authorizing Retirement Plans to initiate debit entries to your account (ACH), download our [ACH Form](#).

Edit Participant Information

I want to :

- Add a Participant
- Edit current Participant(s)
- Edit Specific Participant (input SSN): SSN here

Continue

7. Enter **Payroll Date** – the date the employees are paid.

8. Enter the **Payroll Period Dates** – the beginning and ending dates of the pay periods the employees are being paid for.

9. Click **Continue**.

Ameritas. 
fulfilling life.

Summary Documents Client Search

NEMAHA COUNTY HOSPITAL
Plan Number: 002850
Contact: Mary Klug
Extension: 87748

Input From Scratch

Location: ALL

Please select the payroll date and period. The payroll date is the date the wages are released to the employee.

Payroll Date: MM/DD/YYYY

Payroll Period From: MM/DD/YYYY To: MM/DD/YYYY

Continue **Cancel**

10. If you want to sort the listing by anything other than Name, select category from the dropdown field and click **Sort**.
11. Enter **Member (employee) Contribution Amount, Employer Match** (employer), and the **Year-To-Date Compensation**.
12. Click **Continue** when done.

13. Payment Information – click **Check** if paying by check or click **ACH** if paying by ACH transaction.
14. Click **Continue**.
15. Print Deposit Confirmation screen.
16. If paying by check, send the original checks and a copy of the Deposit Confirmation to Ameritas. Send a copy of the Deposit Confirmation to NPERS.
17. If paying by ACH, send a copy of the Deposit Confirmation to NPERS.

File Format for Contributions

A contribution file in the below format should be transmitted to MIPS, or sent directly to Ameritas if MIPS is not used, for each payroll period. Please also send or fax a page with your totals for the report to NPERs including the following:

- Contract or plan number that is assigned by Ameritas (*for example, Hall County is 002034*)
- Contribution pay period
- Payroll check date
- Total dollar amount remitted (*Copies of your checks are no longer required*)

The data may be sent electronically via a modem. There should be multiple records in the file, one record for each plan participant. The record for each participant making a contribution to the plan should contain the below data and format. Note: The data must be in the positions stated, even if one or more preceding fields are blank.

PARTICIPANT RECORDS

FIELD	COLUMN POSITION	LENGTH	
Contract or Plan Number (6 digits)	1	6	
Social Security Number	7	9	9(9)
Name field (comma separating last & first name)	16	35	X(35)
(Not used)	51	4	X(4)
Agency Number, if applicable	55	9	9(9)
Address Line 1	64	30	X(30)
Address Line 2	94	30	X(30)
City	124	18	X(18)
State Abbreviation	142	2	X(2)
Zip (no dash for Zip+4)	144	9	X(9)
(Not used)	153	1	X
(Not used)	154	4	9(4)
Date of Birth (CCYYMMDD)	158	8	9(8)
Date of Hire (CCYYMMDD)	166	8	9(8)
Date of Termination, if applicable (CCYYMMDD)	174	8	9(8)
Member Pre-Tax Contribution	182	9	9(7)V99*
(Not used)	191	9	9(7)V99*

FIELD	COLUMN POSITION	LENGTH	
County Match Contribution	200	9	9(7)V99*
(Not used)	209	9	9(7)V99*
Member Make-up Contribution	218	9	9(7)V99*
County Match Make-up Contribution	227	9	9(7)V99*
(Not used)	236	9	9(7)V99*
Gross Year-to-Date Compensation	272	9	9(7)V99*
(Not used)	281	18	9(7)V99*
Period Gross Compensation (used to calculate contribution)	299	9	9(7)V99*
(Not used)	308	18	9(7)V99*
Plan Participation Date (CCYYMMDD)	326	8	9(8)
Sex	334	1	X
(Not used)	335	4	99V99*
(Not used)	339	7	X(7)
(Not used)	346	1	9
(Not used)	347	24	9(8)
Elected Official (Y/N)	371	1	X

***Zero fill these fields and do not include a decimal (e.g. fill with zeroes even if the contribution amount is zero. For example, a 25.18 contribution should display as 00002518).**

Frequently Asked Question (FAQ)

GENERAL INFORMATION/INTRODUCTION

Why should I use the web site to remit contribution data?

Automating a routine, time-consuming task like the delivery of your retirement plan's payroll information accomplishes two important goals:

- It assures that your data is received and processed quicker.
- It reduces the handling of data. This helps to minimize data entry error. Your money and your plan participant's contributions are invested sooner – something that is extremely important in today's volatile market.

PAYMENT SUBMISSION

When will deposits be credited to plan participant's accounts?

The effective date of any deposit will fall only on a business day. A business day is defined as a day when both the New York Stock Exchange (NYSE) and the Ameritas Home Office are open for regular business. Deposits are considered "received" when both the contribution data and payment arrive at Ameritas. Contribution data or payments received on or after the NYSE close of trading will be considered "received" the following business day. Contribution data or payments arriving on a non-business day will be considered "received" the following business day.

When should my payment be remitted to Ameritas?

We recommend you send your payment as soon as possible after submitting your data. This ensures that contributions are credited to participants' accounts in a timely manner.

What methods of payment are accepted for my contribution data?

1. Check – Mail after submitting your data.
2. Wire Transfer – For more information about remitting payments by wire transfer, download our wire transfer instructions from the "Deposit Verification" screen.

CONTACT INFORMATION

Why do you require my email address?

Your email address is necessary in the event that there are questions or problems concerning the data you submit.

Who can I call for help? What are the hours?

Contact Nebraska Public Employees Retirement Systems during regular business hours (8:00 a.m. – 5:00 p.m. Central Standard Time) for assistance.

EMPLOYEE CENSUS DATA

How do I add a new participant?

From the "Main Menu" screen, select "Add New Participant."

How do I edit census information for an employee?

From the "Main Menu" screen, select one of the following:

- "Edit Current Participant(s) – Edit census data from a list.
- "Edit Specific Participant" – Edit census information if you know the employee's Social Security Number.

What should I do if I have an employee who is rehired?

For information and rules regarding eligibility requirements for rehired employees, contact Nebraska Public Employees Retirement Systems during regular business hours (8:00 a.m. – 5:00 p.m. Central Standard Time).

CONTRIBUTION DATA

When should I submit my contribution data file to Ameritas?

Submit your contribution data file after all of your payroll data has been input.

Why should I use a prior contribution date for inputting contribution data?

A prior contribution date can be used if your data is consistent with each payroll. This can reduce the time required to input your data.

How do I sort employee information for inputting contribution data?

On the "Main Menu" screen, choose the method for inputting contribution data. You can sort by Name, Social Security Number, Employee Number or Location.

Which prior contribution date should I use?

Use the prior contribution date that most resembles your current payroll information.

INFORMATION TRANSFER/CONFIRMATION

How do I upload a contribution data file to Ameritas?

This function is for Ameritas approved text files only!

From the "Main Menu" screen, select "Upload File" from the menu of methods for remitting contribution data. You will be prompted to enter the total contribution amount for each source on the "Upload File" screen. Select the file that you wish to upload by using the "Browse" button on the "Select File to Upload" screen.

How do I know my contribution data was successfully transferred to Ameritas?

A confirmation number is displayed on the "Deposit Confirmed" screen when your contribution data has been submitted successfully. This confirmation number can be used for reference regarding your contribution data.

SAVING CONTRIBUTION DATA

How do I save my contribution data for later completion?

From the "Edit Contribution Data" screen, select "Save for Later Completion."

If I saved my contribution data for later completion, how do I edit it?

From the "Main Menu" screen, select "Saved Work" from the menu of methods for remitting contribution data. The employee information will need to be sorted again by Name, Social Security Number, Employee Number or Location.

How do I make changes to my contribution data after it has been submitted for

processing?

Contact Nebraska Public Employees Retirement System during regular business hours (8:00 a.m. – 5:00 p.m. Central Time) for assistance.

What is the cutoff time for inputting contribution data?

Contribution data may be input 24 hours a day using the web site. However, the effective date of any deposit will fall only on a business day. A business day is defined as a day when both the New York Stock Exchange (NYSE) and the Ameritas Home Office are open for regular business. Deposits are considered "received" when both the contribution data and payment arrive at Ameritas. Contribution data or payments received on or after the NYSE close of trading will be considered "received" the following business day. Contribution data or payments arriving on a non-business day will be considered "received" the following business day.

FEES/CHARGES

Do I have to pay a fee for using this service?

No. The web site deposit system is a free service.

Pre-Authorized Debits Agreement (ACH Debit)

KEY OF INFORMATION NEEDED FOR ACH AUTHORIZATION AGREEMENT

Be sure to check the box for "Add new ACH account" or "Replace existing ACH account."		
1	COMPANY NAME	(Your Business Name)
2	CONTRACT #	(Ameritas Retirement Plan Contract Number)
3	DEPOSITORY NAME	(Plan Sponsor's Financial Institution Name)
4	CITY	(City of Financial Institution)
5	STATE/ZIP	(State and Zip of Financial Institution)
6	BRANCH	(if applicable)
7	TRANSIT/ABA #	(9 digit Check Routing Number)
8	ACCOUNT #	(Checking Account Number)
9	COMPANY NAME	(Company Name on Financial Institution Account)
10	FED ID #	(Federal Employer Identification Number)
11	DATE	(Today's Date)
12	PLAN ADMINISTRATOR	(Plan Administrator Signature)
13	AUTHORIZED ACCT SIGNER	(Authorized Account Signer Signature)

ACH debitAuthorization agreement for
pre-authorized debits
 Add new ACH account Replace existing ACH account

Company Name _____ Your Business Name _____ Contract # _____ Home Office Use Only

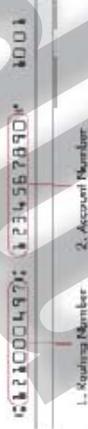
I (we) authorize The Ameritas Life Insurance Corp., hereinafter called **ORIGINATOR**, to initiate debit entries to my (our) checking account indicated below and the depository named below, hereinafter called **DEPOSITORY**, to debit the same to such account shown below for the amount indicated on written transmittal from Company, to be withdrawn on the first working day following receipt.

Depository Name _____ Plan Sponsor's Financial Institution Name _____

City _____ State _____ City of Financial Institution _____ State of Financial Institution _____ ZIP _____

Branch # (if applicable) _____

Bank Routing # _____ (1) 9 digit Check Routing Number _____ Account # _____ (2) Checking Account Number _____



1. Routing Number 2. Account Number

This is to remain in full force and effect until **ORIGINATOR** and **DEPOSITORY** have received written notification from me (or either of us) of its termination in such time and in such manner as to afford **ORIGINATOR** and **DEPOSITORY** a reasonable opportunity to act on it.

Company Name _____ Company Name on Financial Institution Account _____

Employer's Tax Identification Number (EIN) _____ Federal Employer Identification Number _____

Date _____

AUTHORIZED SIGNATURE(S):

Plan Administrator _____ Signature _____

Authorized Account Signer _____ Signature _____

**PLEASE ATTACH A COPY OF A VOIDED CHECK.**
 Ameritas Life Insurance Corp.
 Retirement Plans Division
 5900 O Street
 Lincoln, NE 68510
 800-923-2732
 retire.ameritas.com

This information is provided by Ameritas®, which is a marketing name for subsidiaries of Ameritas Mutual Holding Company, including but not limited to: Ameritas Life Insurance Corp., Ameritas Life Insurance Corp. of New York, The Union Central Life Insurance Company, and Ameritas Investment Corp., member FINRA/SIPC. Ameritas Life Insurance Corp. is not licensed in New York. Each company is solely responsible for its own financial condition and contractual obligations. For more information about Ameritas®, visit ameritas.com.

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RP 1549 Ed. 2-13

Please mail the original copy of these authorized signatures to:

NPERS
1526 K St., Ste 400
PO Box 94816
Lincoln, NE 68509-4816

CHAPTER 3 CONTRIBUTION INFORMATION

Contribution Rates

County Plan members contribute **4.5%** of **gross compensation** (definition provided below) each payroll period. The county matches the member's contributions each payroll period at the rate of **150%**. To be eligible to receive the employer matching contributions at termination or retirement, a member must be vested (see Vesting, Chapter 1).

- In counties **under 85,000 in population**, certified law enforcement officers who possess a valid law enforcement officer certificate or diploma have an *additional, supplemental* contribution of **1%** of compensation each payroll period, which the county matches at **100%**.
- In counties with **over 85,000 in population**, the additional, supplemental rates for law enforcement officials is **2%** of compensation, matched at **100%**.

Law enforcement officers must be certified by the Nebraska Commission for Law Enforcement in order to contribute the additional 1% or 2%.

If a member is on leave and is receiving sick or vacation pay, he/she **must continue** to make contributions to the Plan.

When a member terminates employment, you must take retirement deductions out of any pay for unused sick and vacation leave and contribute the employer matching amount.

The law does not allow a member to contribute more than the amount specified in the Plan. For additional, voluntary retirement contributions, see Deferred Compensation below.

DEFINITION OF GROSS COMPENSATION

“Compensation means gross wages or salaries payable to the member for personal services performed during the plan year.” —Neb. Rev. Stat. §23-2301(5)(a)

COMPENSATION INCLUDES:	COMPENSATION DOES NOT INCLUDE:
<ul style="list-style-type: none">■ Overtime pay■ Retirement contributions■ Any amounts contributed by the member to plans under sections 125, 403(b), and 457 of the Internal Revenue Code or any other section of the code which defers or excludes such amounts from income.	<ul style="list-style-type: none">■ Insurance premiums converted into cash payments.■ Reimbursement for expenses incurred or per diems paid for expenses including such items as uniforms or cell phones.■ Fringe benefits, or bonuses for services not actually rendered, including, but not limited to, early retirement inducements, cash awards, and severance pay, except for retroactive salary payments paid pursuant to court order, arbitration, or litigation and grievance settlements.

Deferred Compensation

Most Nebraska counties offer a deferred compensation plan for their employees to *voluntarily* defer an elected amount from compensation, thereby reducing their current federal and state income taxes. As the employer, please be sure your employees are informed about the deferred compensation plan offered by your county. If your county does not offer its own deferred compensation plan, your county may participate in the Deferred Compensation Plan offered by the State of Nebraska for its employees. Contact NPERs for more information.

Make-Up Contributions

If retirement contributions under mandatory membership are not started on time, the member and the employer must “make up” those contributions. As the employer, you must contact the employee informing him/her of the need for make-up contributions. You must also coordinate the make-up terms with NPERS.

FORM(S) TO SUBMIT



You must complete a Make-up Contribution Agreement form (see FORMS and the example on the following page stating the deduction amount and terms in which the contributions will be repaid. After both you and the employee have signed the form, you should submit the form to NPERS together with supporting documentation. If you cannot obtain the employee’s signature on the agreement form within 15 calendar days, you must sign it as a representative of the county and send to NPERS. You must inform the employee of the terms and the date the make-up deductions will begin.

INFORMATION TO SUBMIT



You are responsible for calculating the number of missed payroll periods and the contribution amount based upon the Gross Salary for the time period missed. When calculating the contributions, you must use the correct contribution rate (**4.5% of gross compensation** each payroll period) applicable for the salary during the period of missed contributions. Please submit your supporting documentation on the prorated percentages to NPERS together with the Make-up Contribution Agreement.

MAKE-UP RULES/TERMS

The following rules/terms apply for all make-up contributions as defined in NPERS’ Rule and Regulation Chapter 18:

1. The maximum payment period for make-up contributions is four times the number of missed payroll periods, not to exceed a five year period.
Example: An employee missed four monthly payroll periods. The maximum number of periods to make up contributions is 16. If the employee is paid bi-weekly, the same rule applies. The employee can elect to make up contributions within a fewer number of pay periods if he/she desires.
2. The employer contributions must be paid in proportion to the employee’s payment election to avoid overpayment of employer contributions in the event of the employee’s termination before the employee has completed his/her portion of the make-up payments.
3. If you have notified the member of a mandatory make-up obligation and he/she does not inform you or agree to terms in which the payments will be made within 15 calendar days of his/her notification, you should implement an automatic payroll deduction for the maximum number of payments allowed.
In the event you can not obtain the employee’s signature, you should send a copy of the agreement signed by you to NPERS. You must inform the employee of the terms and the date the make-up deductions will begin.
4. In addition, NPERS requests that for voluntary repayments, each county provide NPERS, on a quarterly basis, a list of members making installment payments together with payment amounts. For your convenience, this information may be provided via fax (402-471-9493) or e-mail (npers.ne.gov) to NPERS.

Please contact NPERS if you have questions regarding make-ups or have a situation where you are unsure if an employee needs to complete make-up contributions.

CHAPTER 4 TERMINATION AND LEAVE

Termination of Employment

If a member ceases working for the county *before* age 55, he/she is considered to have “terminated” for plan purposes. If a member ceases working for the county on or *after* age 55, they are considered “retired” for plan purposes. At age 55, a member who is actively employed by a participating county is automatically “vested” (see “Vesting,” Chapter 1), and eligible for the employer matching contributions, even if he/she has not been a member of the Plan for three years, which is the minimum number of years required to vest.

IMPORTANT



It is the employer’s responsibility to notify NPERS of all terminations.

FORM(S) TO SUBMIT



To notify NPERS of the employment termination date, you must complete the State/County Non-Contributing Member Form (see FORMS) and submit to NPERS. Please submit the form to NPERS *within 20 days* of the termination.

After NPERS receives a “Non-Con” form, we will send the member (regardless of age) a memo describing the options available regarding their retirement account. The options include deferring his/her account to a later date. In other words, *a member does **not** have to take money out of or “cash in” their account because they terminate employment with the county* and may leave their account invested with NPERS until a later date. When a member wishes to have his/her account distributed, they must request the necessary forms from NPERS.

Any late contributions or dividends (See “Cash Balance Trust Fund/Dividends in the member handbook.”) received after a Cash Balance member has taken distribution of their account will be placed in a non-interest bearing account. These funds will be distributed to the member upon request.

WARNING



If a member returns to work with the county *in any capacity* **before 120 days** have elapsed from his/her termination/retirement, he/she is not entitled to receive any funds and must repay any funds distributed to them. You should **notify NPERS immediately** if this situation occurs with a member. NPERS will contact the member as soon as possible to discuss repayment options if a withdrawal has occurred or stop a withdrawal from being taken from their account if one is in progress. (See Reemployment.)

Definition of Termination of Employment, as defined by law:

“Termination of employment occurs on the date on which the county which employs the member determines that the member’s employer-employee relationship with the county is dissolved. The county which employs the member shall notify the Public Employees Retirement Board (PERB) of the date on which such a termination has occurred. Termination of employment does not occur if an employee whose employer-employee relationship with the county is dissolved enters into an employer-employee relationship with the same or another county in the State of Nebraska and there are less than 120 days between the date when the employee’s employer-employee relationship ceased with the county and the date when the employer-employee relationship commenced with the same or another county. The current

employer is responsible for notifying the PERB of such change in employment and providing them such information as they deem necessary. If the board determines that termination of employment has not occurred and a termination benefit has been paid to a member of the retirement system pursuant to section 23-2319, the board shall require the member who has received such benefit to repay the benefit to the retirement system.”

Leave or Intermittent Status

FORM(S) TO SUBMIT



To notify NPERS of a member who is currently *not contributing* to the Plan but *has not terminated* his/her employment, you should complete a State/County Non-Contributing Member Form (see FORMS), specifically the “Intermittent Status” section, and submit to NPERS. For a member whose employment is **seasonal**, you only need to submit this form once during his/her employment to indicate their status.

Submitting a Non-Contributing Member Form advises our office of why an active member is not contributing to the Plan for a specific period of time. Reasons listed on the form are: Military Leave, Disability, Family Medical, Seasonal/Intermittent, Suspension, or Other (explain).

Please list the last pay date for the member and the Anticipated Date of Return (if known). If NPERS does not have this information on file, we will contact you and request you send a form for the member’s file.

When the member returns to work and begins contributing to the Plan, you should submit another Non-Contributing Member Form to NPERS listing his/her return date at the bottom of the form, or email our office using the “Contact Us” tool on our website at **npers.ne.gov**.

IMPORTANT



If a member eventually terminates his/her employment due to one of the above reasons, you should send NPERS an updated Non-Contributing Member Form with actual termination date and gross final pay information.

Military Leave

VESTING CREDIT

If an employee is on Military Leave and returns to active employment with the county **within 90 days** after honorable discharge or honorable separation from active duty, he/she is eligible to receive vesting credit for the period of military service, *even if he/she does not make employee contributions for that period*. The employee must provide to NPERS a copy of the DD214 discharge documents to show he/she had an “honorable” discharge and to show the start and stop dates of active duty in the military. If the Military Leave is less than 90 days, a copy of the employee’s orders will do in place of the DD214.

EMPLOYER MATCH

If an employee makes up the employee contribution missed because of Military Leave, he/she will receive the employer match. Within one year of return to county employment, the employee must contact NPERS in writing of his/her intent to repay missed contributions. The employee will make employee contributions through payroll deductions during a timeframe that is no greater than three times the military leave but not to exceed five years. The employer will match the member’s contribution month by month for the time period the member chooses. By law, there will be *no interest earned or fees charged* for the military service credit.

FORM(S) TO SUBMIT



To notify NPERS when a member has a military leave assignment, please submit a Non-Contributing Member Form (see Appendix A) for the anticipated period the member will be gone.

It is the *responsibility of the county* to calculate the total contributions due, advise the employee of the amount and the maximum number of payments allowed, and to remit the information to NPERS. The employee's payments will be based on his/her average compensation rate during the 12-month period immediately before the military service. The employer must complete, have the member sign, and submit to NPERS a Make-up Contribution Agreement (see Appendix A). A spreadsheet on how the amount of retirement was calculated should also be submitted.

DEFERRED COMPENSATION PARTICIPANTS

DCP participants should be notified and offered the opportunity to make-up contributions missed due to qualified military service, as required by the Uniformed Services Employment and Re-employment Rights Act (USERRA).

CHAPTER 5 DEATH & DISABILITY

Death Benefits

FORM(S) TO SUBMIT



Upon the death of an actively working plan member, the County should immediately contact NPERS using a Non-Contributing Member form or Notification of Death form (see FORMS). We will then contact the member's named beneficiary of the retirement account regarding his/her options.

IMPORTANT



For the spouse to receive the 100% Joint and Survivor Annuity, he/she must file an application (that we provide to the spouse) with NPERS within 180 days of the death of the member. Therefore, if you have contact with the surviving spouse, NPERS requests you provide to him/her a copy of the County Plan booklet for his/her information about this stipulation.

The following rules on death benefits apply:

- If a member dies without a designated beneficiary on file, payment will be made to his/her estate.
- Proof of Death must be provided to NPERS before any payments will be distributed. (See Proof of Death, below.)
- If an employee has retired, chosen an annuity and started receiving annuity payments before his/her death, death benefits to the beneficiary(s) will depend on the annuity option selected.

PROOF OF DEATH

NPERS requires proof of death before payment can be made. You are *not* responsible for providing proof of death to NPERS. The following is given for information only. Preferred proof of death may be one of these:

- A certified copy of or extract from the public record of death, or verdict of the coroner's jury of the state or community where the death occurred; or a certificate or statement of death issued by a local registrar or public health official.
- A signed statement of the funeral director, attending physician, or official of an institution where the death occurred.
- A certified copy of, or extract from, an official report or finding of death made by an agency or department of the United States or any state.
- If the death occurred outside the United States, an official report of death by a United States Consul or other authorized employee of the United States Department of State, or a certified copy of the public record of death in a foreign country.
- Other evidence of death may be used if a preferred method of proof cannot be obtained. The individual who must furnish evidence of death will be asked to explain the reason thereof and to submit other convincing evidence, such as sworn statements of at least two persons who have personal knowledge of the death. These persons must be able to swear to the date, time, place and cause of death.

Disability Benefits

A plan member may become eligible to receive benefits as a result of a disability, regardless of his/her age. Disability is defined as an *“inability to engage in a substantially gainful activity by reason of any medically determinable physical or mental impairment which can be expected to result in death or be of a long-continued and indefinite duration.”*

FORM(S) TO SUBMIT



If you are aware an employee is ceasing employment for reasons of health or disability, please indicate this information on the State/County Non-Contributing Member form (see FORMS) under the “Reason for Termination” section, and submit to NPERS. When this information is indicated on the form, NPERS will provide to the member information regarding disability retirement.

To qualify for disability benefits, an employee must:

- Be under age 55
- Have incurred the disability while a member of the plan
- Cease employment for reasons of physical or mental impairment
- Apply for benefits with NPERS within **one year** of the date he/she ceased employment
- Provide a brief description of his/her illness, the name of the personal physician, and any other physicians or specialists seen regarding the illness
- Submit to a medical examination by a physician selected by NPERS and at the expense of the Plan

Disability payment options **are the same** as regular termination/retirement payments under the Plan. However, if the member qualifies for disability benefits and is not already vested, he/she will automatically become vested in the employer matching contributions. If the member receives payments paid directly to him/her, the early withdrawal penalty will be waived.

If the member is approved for disability, NPERS will notify the member and the member’s county of employment. If the county pays out any accumulated leave to the employee, the county must report the pay out information to NPERS. NPERS will inform the member of the additional contribution posting to his/her account.

A disability retirement benefit is NOT long-term disability insurance. If an employee is receiving disability insurance benefits in addition to retirement benefits, the insurance company may reduce payment to the member by the amount the member receives from the County Plan.

IMPORTANT



Qualifying for disability retirement benefits through NPERS will also qualify the employee for continuation of health insurance coverage through NACO Group 3100, provided coverage was elected at termination and/or before the deadline specified by NACO. (Please have the employee check with NACO or his/her payroll personnel regarding deadlines and premium rates.)

CHAPTER 6 REEMPLOYMENT

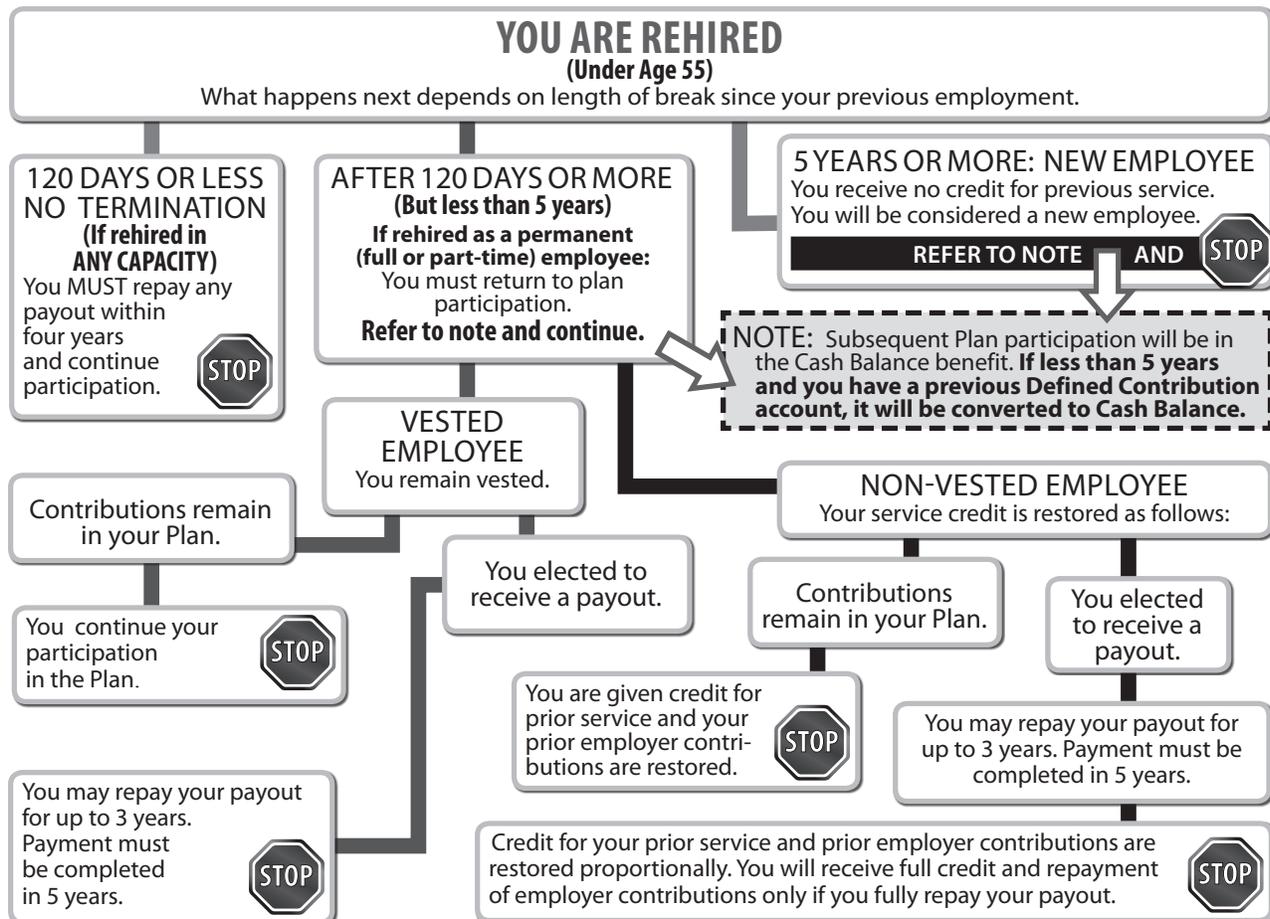
Reemployment

Reemployment is defined as severing service as a county employee, then returning to work at the same or another county participating in the retirement plan.

Members must incur a 120 calendar day break in service prior to reemployment. During the 120-day break, absolutely no service, paid or unpaid, temporary or permanent, may be provided. If a member returns to work *before* 120 days have elapsed from his/her termination/retirement, it will be considered as if no termination had occurred. He/she would not be entitled to receive any funds and would be required to repay any funds distributed to them. You should notify NPERS immediately if this situation occurs with a member. NPERS will contact the member as soon as possible to discuss repayment options, if necessary, or stop a withdrawal from being taken from their account if one is in progress. The member would be required to continue plan participation in the same option (Cash Balance or Defined Contribution) prior to the separation from service.

Immediate participation in the Cash Balance benefit is *mandatory* for permanent full-time and permanent part-time employees who are reemployed with the County within a period of more than 120 days but less than five years.

PLAN PARTICIPATION RULES FOR RETURNING MEMBERS



Reemployment Checklist

- Have employee/member complete an Application for Vesting Credit form (see FORMS) and submit to NPERS within 180 days of employment. NPERS will determine if the employee/member should receive vesting credit from another outside governmental entity since he/she last left employment with the county.
- Give employee/member a Beneficiary Designation Form (see FORMS) to use in updating his/her account information. In addition, give the employee/member a County Plan booklet so he/she is aware of any changes to the Plan since they last participated.
- If you are unsure of an employee's/member's eligibility to rejoin the Plan, please call NPERS to receive verification of when he/she should resume contributions to the Plan.
- Provide the employee/member with information on enrolling or reentering the Deferred Compensation plan offered by the county.

Repayment of Refund

MANDATORY REPAYMENT OF REFUND

(Return of Ineligible Distributions)

If a member returns to work with the county *in any capacity* **before 120 days** have elapsed from his/her termination/retirement, he/she is not entitled to receive any funds and must repay any funds distributed to him/her. You should **notify NPERS immediately** if this situation occurs with a member. NPERS will contact the member as soon as possible to discuss repayment options if a distribution has occurred or stop a withdrawal from being taken from the account if one is in progress.

If a member returns to employment and is subject to participation in the plan from which the member has taken a refund or termination benefit within 120 days of the date of termination, then the member shall repay the entire gross amount of the refund or termination benefit received. Payment shall be made as soon after returning to work as is practicable and within two years of returning to employment. If the Director determines repayment within two years will create a hardship for the member, then such repayment shall be completed within four years of returning to employment.

FORM(S) TO SUBMIT



If such a mandatory repayment is required, **NPERS will provide** a Mandatory Repayment of Ineligible Distribution form *to the member* (and a copy to the county) to complete and return to the county. The county should then forward the completed form to NPERS. On this form, the member will indicate the method of repayment (direct after-tax payment, qualified pre-tax rollover, or installment payments). If installment payments are selected, the member will also indicate a number of months over which the repayment will take place, *up to 24 months*, unless the deduction exceeds 25% of the employee's pay. If this occurs, please contact NPERS regarding alternate arrangements.

WARNING



For mandatory repayments, the repayment must be completed **within 24 months of the member's re-employment**; therefore, the maximum repayment period will actually be less than 24 months.

If a member does not complete the required paperwork to repay the refund within 30 days of notice being provided to him/her, the county should set up an installment repayment utilizing the maximum time allowed to the member. (When calculating the maximum repayment period, please remember the repayment must be completed by the 24th month after reemployment.)

VOLUNTARY REPAYMENT OF REFUND

If a member returns to work **after 120 days, but less than five years** from his/her termination, he/she will have the option to voluntarily repay a refund that was taken after they terminated. A member must make an election to repay within three years of reemployment, and the repayment must be completed within five years of reemployment.

FORM(S) TO SUBMIT



If the reemployed member requests to voluntarily repay the refund, NPERS will provide a Voluntary Repayment of Refund -- Method of Payment form **to the member** (and a copy to the county) for him/her to complete and return to the county. The county should then forward the completed form to NPERS. This form appears the same as that used for mandatory repayments, with the exception of the installment payments section. This section lists up to five years from date of reemployment to repay, rather than the two years that is allowed for mandatory repayments.

INFORMATION TO SUBMIT



In addition, NPERS requests that for voluntary repayments, each county provide NPERS, *on a quarterly basis*, a list of members making installment payments together with payment amounts. For your convenience, this information may be provided to NPERS via fax (402-471-9493) or e-mail at **npers.ne.gov**.

IMPORTANT



If a member is reemployed after five years, there is no option to repay a past refund. There is no credit for previous service in the County Plan, and the member becomes a new employee.

CHAPTER 7 MISCELLANEOUS

Address Changes

The county reports the member's address to NPERS through payroll reporting. Therefore, **it is important that the county continually reminds their employees to keep their address current with the county.**

If a member has terminated employment and has an address change, he/she should report those address changes, *in writing*, directly to NPERS to ensure he/she receives quarterly statements and other items mailed concerning their account with NPERS.

Retirement Planning Program

Every fall NPERS conducts seminars statewide for members and spouses or guests. Registration brochures are mailed to all eligible members, and the schedules and maps to locations are posted on the website at npers.ne.gov.

By law, each eligible member is entitled to receive **leave with pay** to attend **up to two** Financial Management and **up to two** Retirement Planning seminars. Leave with pay means a day off paid by the employer and does not mean vacation, sick, personal, or compensatory time. The member may attend a seminar more than twice, but such leave will be at his/her expense and will be at the discretion of the employer. The law limiting attendance to twice is not retroactive and therefore will not include attendances prior to September 9, 1995. Members may not attend more than one seminar per fiscal year (July 1—June 30).

FINANCIAL MANAGEMENT PROGRAM

(For Members Under Age 50)

State law in 1991 authorized NPERS to conduct Financial Management seminars for County Plan members **under age 50** and their spouses or guests. Information is provided on personal financial planning, the County Plan, and general estate planning.

RETIREMENT PLANNING SEMINARS

(For Members Age 50 and Over)

State law in 1987 authorized NPERS to conduct Retirement Planning seminars statewide for members **age 50 and over** and their spouses or guests. Information is provided on the County Plan, payment options, Social Security benefits, Medicare, health insurance, healthy lifestyles, social and psychological adjustments to retirement, financial planning and estate planning.

Administration of the Retirement Plan

The **Public Employees Retirement Board (PERB)** consists of eight members appointed by the Governor for five-year terms. Six members are participants in the retirement systems administered by the PERB. Two are at-large members and are not employees of the State of Nebraska or any of its political subdivisions. The State Investment Officer is also a member of the PERB in a non-voting, ex-officio capacity.

The PERB is responsible for the administration of the Judges, State Patrol, School Employees, State Employees and County Employees Retirement Systems and the Deferred Compensation Plan for

State of Nebraska employees. The PERB meets regularly and meeting dates are posted on NPERS' website at npers.ne.gov.

The **Nebraska Public Employees Retirement Systems (NPERS)** is the agency responsible for the administration of the County Plan.

A **Director** is hired by the PERB and directs NPERS in its administration of the various systems. The Director is subject to the approval of the Governor and a majority vote of the Legislature.

The **State Treasurer** is the custodian of the funds and securities of the retirement systems.

The **Nebraska Investment Council** is responsible for the investment and management of the system's assets. The Council contracts with outside managers to invest the various funds.

The **Recordkeeper** is a company under contract with the PERB to maintain individual member accounts, provide quarterly statements and allow for changes in investment allocations where applicable.

Release of Information

Member account information including name, address, account balances, beneficiaries, or payment options, will only be released to a member under the following conditions:

CONDITIONS FOR RELEASE OF INFORMATION

- | | |
|---|--|
| ■ A member's personal visit to NPERS with adequate proof of identity | ■ Request from guardian or conservator accompanied by a certified copy of letters of guardianship or conservatorship. |
| ■ Adequate proof of identity provided over the phone (excluding beneficiary information) | ■ Request from individual holding power of attorney with authorization to receive confidential information |
| ■ Written requests | ■ Request from a personal representative of a deceased member accompanied by a certified copy of letters of appointment which was certified no more than three months prior to the date of receipt |
| ■ Written release signed and dated by member (release date must be less than 12 months old) | |
| ■ Court ordered release | |

Beneficiary designation(s) are only provided to members upon receiving his/her signed, written request or personal visit to NPERS.

Account information may be released to the employer for verification of necessary information. The Internal Revenue Service may receive account information to comply with federal tax laws. Account information may be released as necessary under a qualified domestic relations order.

FAX POLICY

FAXABLE DOCUMENTS

The following will be honored via facsimile (fax) if signed by the member:

- | | |
|-------------------------------------|--|
| ■ Requests for account information | ■ Changes in direct deposit or ReliaCard |
| ■ Requests for beneficiary listings | ■ DCP changes and enrollment forms |
| ■ Requests for benefit estimates | ■ Investment election forms |
| ■ Changes in tax withholding | |

Original, signed NPERS forms are required to process annuities or payments, or to change beneficiaries, or change of address for payment requests. However, faxed applications for a retirement benefit will be accepted to determine effective date of processing of benefit **if the original, signed form is received within five working days**. Faxed Beneficiary Designation forms shall also be accepted with timely receipt of the original form.

E-MAIL POLICY

General questions about the County Plan and requests for forms may be communicated through e-mail. **At the present time, NPERS does not answer individual account questions by e-mail; such questions must be submitted as a signed, written request.**

Prior Service Benefit

The county should pay a “*prior service benefit*” to any employee who was at least age 25 and employed by the county for one full year prior to the date the county joined the County Employees Retirement System and has since been employed continuously with the county. (See Neb. Rev. Stat. §§23-2333, 23-2334 and 23-2320.) *NPERS is not responsible for enforcing this law. **The Prior Service Benefit is the direct responsibility of the county and shall be paid directly to the retired employee by the county.***

The 1965 County Employees Retirement Act covered county employees not already covered by retirement plans. The 1973 Legislature brought the Retirement System for Nebraska Counties under the Public Employees Retirement Board’s (PERB) administration. By 1987, all counties, except for Douglas and Lancaster, were required to belong to the County Retirement System. *Each county will need to ascertain the exact year it joined the County Retirement System.*

DETERMINING ELIGIBILITY

1. The member must have been employed continuously for at least one year prior to the adoption of the Plan, and have been at least 25 years old at that time.
2. For the majority of counties, the date of adoption will be January 1, 1987.
3. For those counties who became members of the Plan before January 1, 1987, the date of adoption will be the date your County Board formally adopted the plan.
4. The maximum monthly benefit payable is \$25, even if the employee has more than 25 years of prior service.
5. An employee who meets the eligibility requirements must cease employment and have attained age 65 before receiving payment of a Prior Service Benefit.
6. A Prior Service Benefit has no effect on a regular retirement benefit (at age 55 or older having ceased employment with the county), and an employee may receive his/her regular retirement benefit and not be entitled to payment of the Prior Service Benefit.

DETERMINING THE BENEFIT AMOUNT

Each county must identify those employees entitled to a Prior Service Benefit and calculate the amount of the benefit due.

The actual amount of the benefit due is determined by dividing the employee’s compensation for the last completed 12 months of employment (prior to date of Plan adoption) by 2400. If the result is 1.0 or more, the benefit will be \$1.00 x the number of completed years of continuous prior service with the county. Only full, calendar years may be used (January through December).

When the monthly Prior Service Benefit is less than \$10, payments shall be made annually (in advance) with each annual payment equal to the monthly benefit multiplied by 11.54.

EXAMPLE #1

County adopts Plan:
01/01/1987

Employee's date of birth:
07/03/1941

Employee has been
continuously employed since:
09/01/1966

Period of Prior Service = 09/01/1966 to 12/31/1986 (a total of 20 whole years)

Employee's Compensation from 1/1/1986 to 12/31/1986 = **\$9,650.32**
Divided by 2400 = **\$4.02**

Prior Service Benefit = \$1* x 20, or \$20.00 per month**

*Factor is *smaller* of \$1 compared to \$4.02. See 23-2333.

**Payable only when employee becomes age 65 (7/3/2006) and has ceased employment with county.

EXAMPLE #2

County adopts Plan:
01/01/1987

Official's date of birth:
12/02/1940

Official has been in office since:
01/01/1983

Period of Prior Service = 01/01/1983 to 12/31/1986 (a total of 4 whole years)

Official's Compensation from 1/1/1986 to 12/31/1986 = **\$2,340.00**
Divided by 2400 = **\$0.98**

Prior Service Benefit = \$.98 x 4 = \$3.92 or \$45.24 paid once per year*

*Monthly payment less than \$10, or \$3.92 x 11.54, or \$45.24 payable annually in advance, beginning after the official has ceased employment with the county. See 23-2334.

EXAMPLE #3

County adopts Plan:
01/01/1987

Official's date of birth:
08/30/1938

Official has been in office since:
01/01/1961

Period of Prior Service = 01/01/1961 to 12/31/1986 (a total of 26 whole years)

Official's Compensation from 1/1/1986 to 12/31/1986 = **\$11,383.20**
Divided by 2400 = **\$4.74**

Prior Service Benefit = \$1 x 25* or \$25.00 per month**

*Maximum number of years is 25. See 23-2333.

**Payable only when employee is age 65 (2003) and has ceased employment with the county.

PAYING/REPORTING PRIOR SERVICE BENEFIT

1. The county is required to report all Prior Service Benefit payments to the Internal Revenue Service and the retiree using IRS Form #1099R.
2. The amount paid is fully taxable to the retiree receiving the benefit. Therefore, the county must give the retiree the option of having federal and state income tax withheld by him/her filing an IRS Form W-4P. If the retiree does not file a W4-P, the county must withhold taxes as directed by current federal and state regulations.
3. The Prior Service Benefit is not subject to Social Security withholding.
4. When a retiree returns to employment with the county, he/she should continue to receive the Prior Service Benefit.
5. The Prior Service Benefit ends at the death of the member.

BENEFITS DUE TO TERMINATED EMPLOYEES

If an employee ceases employment before attaining age 55, he/she must have ten continuous years of employment immediately prior to his/her termination to be entitled to the Prior Service Benefit when he/she reaches age 65.

TRANSFER BETWEEN COUNTIES

An employee entitled to a Prior Service Benefit from one county **will not** lose that benefit if he/she transfers employment from that county to another county with no break in service. The new county of employment will then be responsible for the Prior Service Benefit.

APPENDIX A NPERS FORMS

NPERS Forms for County Employer Contacts

Forms are subject to updates throughout the year. Please refer to the NPERS website at npers.ne.gov for current versions.

FORM NAME	FORM NUMBER
Application for Vesting Credit	NPERS2100
Beneficiary Designation Form (and supplemental)	NPERS1300
Investment Election Form	NPERS2500
Make-Up Contribution Agreement	NPERS5350
Notification of Death	NPERS4030
Order Form	NPERS0205
State/County Cash Balance Voluntary Enrollment Form	NPERS1040
State/County Non-Contributing Member Form	NPERS2430
Voluntary Repayment of Refund—Method of Payment	NPERS5430