PSERS Class T-G Enrollment Guide

ENROLLING EMPLOYEES WHO BEGIN EMPLOYMENT 7/1/2019 OR AFTER

Member Demographic and Contract Records Needed!

- **Member demographic and Contract Record information must be submitted to PSERS <u>by the employee's start date</u>.**

- WHY??

  - Class T-G is a membership class with two components

Defined Benefit (DB)	Defined Contribution (DC)
Reported to PSERS on monthly work reports	Reported to Voya on pay cycle pay dates

- Reporting must be submitted to Voya before and more frequently than reporting will be submitted to PSERS for the same employee.

How does Voya learn about participants?

- ▶ A participant record is created by Voya when a demographic file feed is exchanged between PSERS and Voya each week.

- ▶ New school employee hired on or after July 1, 2019 will default into Class T-G

- ▶ **Member Demographic Record and Contract Record information MUST be entered into ESS as soon as new hire begins working so reporting information can be accepted by the Sponsor Web.**
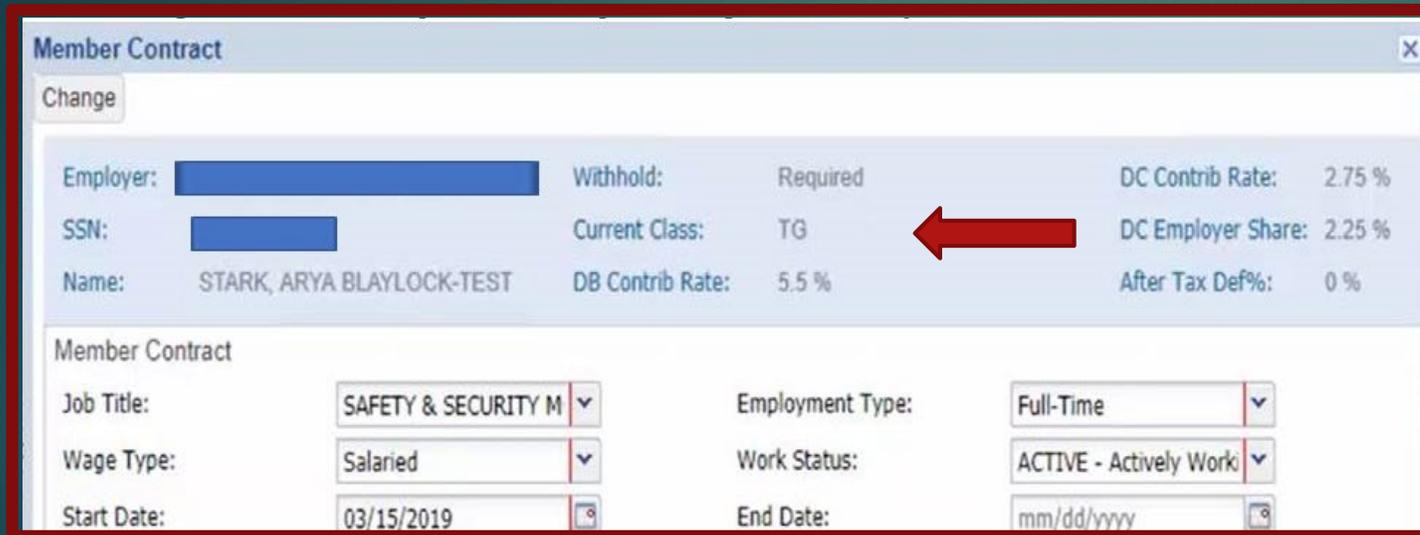
Identify Correct Membership Class

▶ What should I be asking someone newly hired for our school?

  ▶ Are you currently a PSERS member?

  ▶ Have you worked at other public schools previously and were a PSERS member?

▶ View membership class on contract record file for each employee by scrolling the whole way to the right:

BOC/Svc End Date	DB Contrib Rate	DC Contrib Rate	DC Employer Share	After Tax Def%	Current Class	Withhold
	7.5	0	0	0	TE	
	5.5	2.75	2.25	0	TG	Required
	7.5	0	0	0	TE	Required
	7.5	0	0	0	TE	Optional DB/No DC
	7.5	0	0	0	TE	
	7.5	0	0	0	TE	
	5.5	2.75	2.25	0	TG	Optional DB/No DC

View Membership Class and Qualification

- **Another way to verify membership class, rate and qualification:**
- Go to the Roster Tab and put the full SSN in the Search Field.
- Click Actions and View/Edit Member Contract beside the open contract.

Voya Reporting Errors—No Participant Record on File

If at first you don't **succeed** try, try again.

- Error records must be moved to a "Child Work Order", if not immediately able to be resolved.
  - Was demo info submitting to PSERS?
  - Does this person belong to Class T-G, Class T-H, or Class DC?
- If yes for both questions, try resubmitting the Child Work Order the following week.
- Submitting a Child Work Order is the same as submitting your regularly scheduled work orders.

Voya Reporting Errors—Reported Classes T-D, T-E, T-F member

- Only membership classes with a DC component can be reported to Voya.

- If you report a member that does not have a DC component, this will need to be deleted from the work order file submitted.

- If this error is the only error on your Child Work Order, you should delete the entire file.

- If there are additional types of errors on your Child Work Order, only the records for this type of error should be deleted.

Voya Reporting Errors—Changing Contract Record Dates

- The start date of a contract record is one factor that determines which membership class an employee will be assigned to.

- A contract record start date represents the first day of work in that position.

- Termination records will naturally end date Active records—please do not manually enter end dates to contract records.

- If you created a contract record in error, please void the record by entering an end date that is the same as the start date for that record.

- If you need assistance, please speak to your ESC Representative

- Phone: 1.866.353.1844

Membership Qualification

THE DIFFERENCE BETWEEN FULL-TIME AND PART-TIME EMPLOYEES AND WHEN CONTRIBUTIONS MUST BE WITHHELD

Full-Time (FT) and Salaried Employees

- Salaried and full-time employees <u>qualify from day 1</u>

- **Must enter demographic and contract information by the employee's start date.**

- Enroll into Class T-G
  - DB member contributions withheld at 5.50%
  - DC participant contributions withheld at 2.75%

- These employees will actually be on your payroll file for Voya <u>before</u> you will submit a monthly work report to PSERS.

- Contributions must be withheld at the correct rate.

Part Time (PT) Employees

- PT hourly and per diem employees must qualify for membership before becoming a member
  - PT hourly must render 500 hours to qualify
  - PT per diem must render 80 days to qualify
- PT employees will enroll into class T-G
  - DB contributions should be withheld at 5.50%
  - **NO DC contributions should be withheld <u>until the member qualifies</u>**
- DC contributions should begin to be withheld at 2.75% after you are notified they have reached qualification.
- Employers will be notified of qualification and election changes through the CROQ Report

What is the CROQ Report?

- Change in Member **C**lass/**R**ate or **O**btaining **Q**ualification
- What notifications does the CROQ report provide?
    - Employees who have met membership qualification
    - Employees who have made a class election (T-H or DC)
    - Employees who have waived membership
    - Participants who have elected or changed an After Tax contribution percentage
- CROQ Report is generated every Monday
- Where can I find the CROQ Report?
    - Under Documents Tab in ESS
    - Use Generate Reports link on ESS Home page