

# Grateful For You!

The NPERS Education Services team is committed to providing up-to-date information to our members about their plans. One way that we are able to do this is through our newsletters! The newsletters provide members with information about retirement education opportunities, legislative changes to our plans, updates from the Public Employees Retirement Board, and other important material. Being our largest plan, with over 96,000 members in it, the best way to get our newsletters out to school members is through you, our reporting agents. For those of you who have been forwarding our newsletters to your fellow employees, thank you! We are extremely grateful for you putting in the work to make sure our members get this vital information!

## Make our Workshops Work for You!

This summer we held our Employer Reporting Workshops again! We had over 100 ER agents come out this year to our in-person workshops and over 100 of you hopped online for our webinar event. This season, we got to bring multiple members from our Accounting Team, Auditing Team, and our Education Services Team and they were able to share a lot of great information. Workshops are a great opportunity to ask NPERS staff questions that you may have about reporting, hear about plan and procedural changes, and learn about solutions to typical errors we see on both the reporting and auditing sides. During these workshops we also discuss the updates to the Employer Reporting Manual.

If you weren't able to participate in our workshops this year, we invite you to watch the recording of our webinar! At the end of the video, you get to hear all of the questions that other ER agents asked us, and some of those questions might even relate to you! You can watch the recording by visiting the School Employer Reporting Page on the NPERS website or by clicking [here](#).

Thank you to everyone who made this workshop season a successful one! We are excited to do it again next summer!



## Office Visits

We do offer office visits for our retiring plan members, **by appointment only**. There are two general misconceptions regarding office visits, so let's clear those up. The first misconception is that you **MUST** have an appointment to retire. This is not true. Most individuals will simply call, fill out and return paperwork, and they are retired. The second misconception is that during an office visit they can help me decide what is best. This is also untrue because no staff at NPERS is qualified to give financial advice to members. If this is what you seek, then consulting with a financial advisor is what you need.

These office visits can be done in person or virtually via Webex. You can call our call center with your questions at any time, but when you schedule an office visit it allows NPERS staff to be able to look at your account beforehand to calculate estimates, create your retirement packet, and answer questions specific to your account. Please make these requests no more than 6 months and no less than one month prior to your retirement.

## Double Trouble

**Unfortunately, something that we have still been seeing a lot of is members being reported with multiple social security numbers.**

**When this happens, our system creates a new account for the member, producing duplicate accounts for a single member. This, in turn, generates a lot of extra work for everyone involved! Our Data Services team has to collect documentation from you about the error in order for them to be able to delete the duplicate accounts. The best way to avoid any extra work on your end is to take an extra second and double check SSN's before sending them in. Verifying the little details might seem time consuming, but it will save you time in the long run!**

# Termination Point

Let's talk termination dates starting with this foundation: plan members **must** terminate employment to receive a monthly retirement benefit or apply for a refund. To say it another way, members must cease employment before their effective date of retirement can be generated and monthly benefits can begin.

There are two essential elements, **defined by state statute**, that should be highlighted here.



For contract employees, **the contractual end date generally determines a member's termination of employment.** For hourly employees that do not work under a contract, the last physical day of work is usually the date of termination, but not always. Additionally, when a member is receiving their full contracted salary, **the termination date cannot be adjusted** to secure an earlier effective date of retirement.

**For Example:** A member works under the terms of an extended contract (a contract with a longer service period than a standard contract). They are contracted to work 198 days from August 12 through June 10. Per statute, and the terms of their contract, June 10 is the member's date of termination.

This termination date does not change even if the member "completes" all their 198 contract days by May 31. Their contract determines the date of termination, and they cannot begin benefits prior to termination. In this example, their effective date of retirement would be July 1, provided they meet all the eligibility requirements and NPERS receives their completed application prior to July 1.



Contracts must include **both a start date and an end date.** In instances where NPERS staff identifies an inconsistency between a reported date of termination and a member's service/ salary history, we will request copies of the current and prior contracts. One specific example might include a member *building up* hours, with the goal of qualifying for an earlier effective date.

If the member fulfills the terms of their contract but provides additional service (except for intermittent substitute service) beyond that date, they are not deemed to have terminated service for retirement purposes. Terminations and effective dates of retirement **must be after ALL service** (paid or voluntary) has been rendered.

Some schools add additional duty/service requirements for certain employees at the end of the school year. Examples include, but are not limited to:

- Attending workshops/seminars, training events, or meetings whether conducted in-person or via an electronic medium.
- Participating in graduation ceremonies as part of work duty requirements.
- Completing work projects, duties, or assignments, including filing reports on behalf of the school district.
- Engaging in any other similar activity for, or on behalf of, a school district.

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# Termination Point Cont'd

A plan member who participates in these types of activities is **not** deemed terminated for retirement purposes. If this is the year they are retiring, their effective date of retirement **must** be adjusted to reflect these additional service requirements.

**For Example:** A teacher was contracted to work a standard school year of 185 days with the last day of work in May 2020. In May, teachers were encouraged to participate in remote classroom training during the month of June. If the teacher participated in this training (paid or unpaid), they will not be deemed terminated for retirement purposes and cannot have an effective date of retirement earlier than July 1. The paperwork submitted to NPERS should reflect or be updated to indicate this delayed effective date of retirement. Any hours, compensation, and contributions tied to this service must also be reported to NPERS by the school.

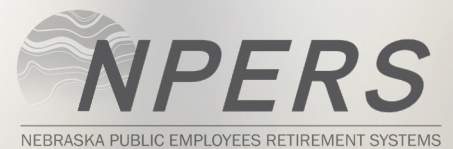
One more thing to connect on, if a termination date has been previously submitted in error, the school and the member must notify NPERS. If it is determined that any service was provided **prior** to the statutorily required 180-day break in service (other than the allotted 8 calendar days per month substitute or voluntary service), benefits will be suspended, and any benefits previously issued (including interest) must be repaid by the member.



## School Retirement Planning Seminars

The 2023 pre-retirement planning seminar season is in full force with two school webinars in the works! The webinars are planned for October 26th and December 6th. To register for one of these free 1/2 day webinars, please e-mail your name, date of birth, date of the webinar you wish to attend, and the email address you would like to have associated with the webinar to [NPERS.SEMINARS@NEBRASKA.GOV](mailto:NPERS.SEMINARS@NEBRASKA.GOV).

The 2024 pre-retirement planning seminar season is coming soon! In Spring 2024, we will be hosting 21 in-person seminars and 10 webinars, including 2 webinars that will be hosted in the evening. We are excited to host these seminars as a way to help our members begin planning for an important time in their lives. Keep your eye on our website for important updates regarding seminar season coming soon!



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