



Retirement Times Employer Newsletter

February 2009
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Tips, Tricks, and News for Our Public School Employers

[Newsletter Archives](#) | [Newsletter Feedback](#) | [Contact Us](#)

In This Issue...

- [Implementation of Missing/Late Retirement Reporting Fee](#)
- [Update Your Beneficiary in miAccount](#)
- [Reminder - Payments and the *Remittance Advice Form \(RAF\)*](#)
- [Reporting Instruction Manual Updates](#)
- [ORS Restructures Detroit Office](#)

Implementation of Missing/Late Retirement Reporting Fee

Effective January 1, 2009, ORS implemented the fee process for missing or late retirement reports. Any retirement reports missing or submitted late (even if originally due prior to January 1, 2009) will be charged a \$50 fee. This fee will be charged again if not submitted by the next retirement reporting cycle. For more information on the report due dates or details on the missing report fee, see Section 9.3.3 Missing/Late Reports in the [Reporting Instruction Manual](#).

Please know that the goal is not to penalize employers, but to ensure that the data used to provide services for our members is submitted by the required due date. Many of the services provided by the Office of Retirement Services (ORS) rely on the reporting units providing timely wage, hour, and contribution data. These services include member billings, member statement of accounts, pension payments, and actuarial projections. With the implementation of [miAccount](#) (online member self-service), it is even more critical that ORS has the most up-to-date, timely information available for members.

Although the fee did not go into effect until January 1, 2009, reporting units have made outstanding progress bringing their report loading up-to-date since the first communication of the intended fees was sent in October 2008. The implications of having the data submitted timely by reporting units will have a tremendous impact on processing here at ORS. Thank you for your cooperation and your continued partnership with ORS.

[Top](#)

Update Your Beneficiary in miAccount

Did you know that school employees can update their pension beneficiary



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How to Contact ORS

Email:

ORS_Web_Reporting@michigan.gov

Telephone:

Employer Reporting Call Center
(517) 636-0166

Quicklinks

- [Employer Website](#)
- [Employer Self-Service Website](#)
- [Member Website](#)

in seconds through miAccount? miAccount is the best way for an employee, new or old, to establish or update their pension beneficiary information.

To nominate (or update) a pension beneficiary, go to www.michigan.gov/orsschools and click the miAccount button on the right of the page. Established users can login and click Beneficiaries & Dependents on the left. Then click the Add button under the Pension Beneficiary section.

New employees need their member ID to register with miAccount. The member ID is in the welcome letter that new employees receive from ORS about 1 week after you report the employee for the first time. Encourage your new employees to register in miAccount and nominate their pension beneficiary as soon as they receive their welcome letter.

Some employers have expressed concern that your employees might not name a beneficiary and risk losing out on a benefit. The law contains a *default provision* that states: While you are actively employed, if a survivor pension benefit is payable upon your death, the retirement act automatically provides a lifetime monthly survivor benefit to your spouse, or if not married, in equal payments to your unmarried children until they reach age 18.

One place that employers can really help is with members who are leaving public school service but who are not retiring (becoming a *deferred* member). Members who have named their beneficiary while actively employed can update that beneficiary whenever they need to, even after leaving public school service. Members who do NOT name a beneficiary while actively employed are unable to name a beneficiary after leaving public school service. If you have employees who are leaving the retirement system, encourage them to go online and name their beneficiary while they are still actively employed.



Reminder - Payments and the Remittance Advice Form (RAF)

The [Remittance Advice for Public School Contributions and TDP Deductions \(R0669C\)](#) was updated to include late fees. Remember, when submitting your RAF, you must identify the **retirement reporting period end date of each report** for the payment you are remitting. In addition, fill in contribution sections on the RAF for each retirement report period. ORS requires all of the information on the RAF be complete.



Reporting Instruction Manual Updates

The online Reporting Instruction Manual has been updated. Go to the RIM Changes page at www.michigan.gov/psru for a listing of all RIM changes since the last newsletter in October 2008. Changes were made to the following sections:

- **5.3.1—Types of Nonreportable Compensation - Member Investment Plan (MIP) Reimbursement**
This section has been revised to clarify the description of nonreportable MIP reimbursement payments.
- **7.3.6—Scheduled deductions must be made each retirement reporting period**
This section has been revised as indicated by P.A. 617, changing "maternity/paternity/childrearing" to "parental".
- **9.2—Completing the Remittance Advice Form**
The link to the Remittance Advice for Public School Contributions and TDP Deductions form (R0669C) has been updated.
- **9.3.2—Late Payments**
Language added to clarify how penalty and interest fees are calculated on late payments.
- **9.3.3—Missing/Late Reports**
Example modified for clarification.
- **Appendix G.3—Explanation of Normal Salary Increases**
This section has been revised to clarify positions in a reporting unit that have less than three members in a job classification
- **Appendix G.3.3—Normal Salary Increases (NSI) - Administrative Assistants**
This is a new table showing normal salary increases for administrative assistants.

The online Reporting Instruction Manual (RIM) is your resource for detailed information about retirement reporting. You may also contact the Employer Reporting Call Center at (517) 636-0166 or ORS_Web_Reporting@michigan.gov with any questions.



ORS Restructures Detroit Office

Effective February 1, the ORS Detroit office will begin to shift its focus from being a service center toward becoming an education center.

Now that we've delivered on our vision, ORS customers have an arsenal of tools—publications, websites, miAccount, secure message board, exceptional services provided by our call center—that empower them to successfully manage their retirement. Because of this, ORS has the opportunity to introduce more group workshops and life stage training, and to strengthen

About the Retirement Times

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partnerships developed with Detroit area employers and unions.

While developing and implementing these great new strategies, ORS will continue to meet our customers' present needs by modifying the Detroit office hours. Though the office will be open for walk-ins, we encourage customers to make an appointment by contacting the Customer Service Center at (800) 381-5111 to ensure the best possible service.



Lansing, Michigan 48909



Thanks for reading!