

STATE OF WYOMING



WYOMING RETIREMENT SYSTEM



MANUAL FOR EMPLOYER LIAISONS

May 2011

This manual is intended to provide information to participating employers of the Wyoming Retirement System. State statutes, administrative rules, and the Deferred Compensation Plan Document will govern in the event of differences with information in this manual.



Wyoming Retirement System

Partnering to Build Financial Security for Members and their Families

MATT MEAD
Governor

THOMAS WILLIAMS
Executive Director

HARRY L. WALES
Deputy Director

May 4, 2011

Dear Participating Employer,

The Wyoming Retirement System (WRS) relies heavily on a partnership with each of our participating employers to achieve sound administration of retirement benefits and to provide the best service to employees. To this end, WRS has recently updated our Employer Manual which serves as an overview of our requirements, as well as a quick reference guide.

As a designated employer liaison to WRS, we ask you to use this manual as an ongoing reference tool as you interface with WRS. This manual contains important resources, such as plan information, monthly contribution requirements, and reporting requirements for new and terminating employees. It also provides WRS staff contact information for any questions that may arise.

WRS relies on you to connect us with the employees who need our services. Please refer employees with retirement benefit questions to WRS and consider scheduling WRS educational activities at least once a year. WRS provides a range of in-person educational seminars and one-on-one counseling about retirement saving and investment issues.

WRS also sends "employer blasts," by email to transmit new information to our employer liaisons throughout the year. If you are not receiving these, or want to confirm you are on the distribution list, contact Molly Box, WRS Communications Coordinator, at molly.box@wyo.gov or 307-777-7776.

This manual will be an important guide, but we also encourage visiting the employer section of our Web site at <http://retirement.state.wy.us> for updated information and downloadable forms. All forms referenced in this manual are available there (and are updated periodically), so we ask you to use those official forms to communicate employee information.

The things we do together today will have a big impact on your employees' financial future. Thank you for partnering with us. We invite your suggestions for how to enhance this manual as we go forward.

Sincerely,

Thomas Williams
Executive Director

6101 Yellowstone Road, Suite 500, Cheyenne, WY 82002
307.777.7691 fax 307.777.5995

<http://retirement.state.wy.us>
ret-pension@wyo.gov

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WYOMING RETIREMENT SYSTEM (WRS) STAFF

Contacts for Questions Regarding Operations

The **Employer Relations/Financial Section** handles most questions regarding employer responsibilities, contribution reporting, electronic media, and account corrections. You can contact the **Employer Relations/Financial Section** by e-mail at RET-WRSChange@wyo.gov.

Renee Winfrey	Section Supervisor	307-777-6865	Renee.Winfrey@wyo.gov
Debbie Grimm	Contribution Postings	307-777-5835	Debbie.Grimm@wyo.gov
Cathy Corso	Vol. Fire & Vol. EMT	307-777-3550	Catherine.Corso@wyo.gov
Kelli Adkison	Contribution Deposits	307-777-2454	Kelli.Adkison@wyo.gov

The **Member/Agency Enrollment & Billing Section** handles most questions regarding new agency enrollment, registrations, terminations, leave of absence forms, military service purchases, billing, and name, address and beneficiary changes.

Gwynne James	Section Supervisor & Billing	307-777-6114	Gwynne.James@wyo.gov
Leslie True	Member/Agency Enrollment & Billing Specialist	307-777-6117	Leslie.True@wyo.gov

The **Member Benefits Section** handles employee's questions concerning retirement benefits, redeposits of previously withdrawn contributions, service credit purchases, splitting accounts due to divorce, retirement applications, and refunds. You can contact the **Benefits Section** by e-mail at RET-Pension@wyo.gov.

Marcy Stoinski	Benefits Supervisor	307-777-6107	Marcy.Stoinski@wyo.gov
Missie Avila	Benefit Specialist	307-777-6112	Missie.Avila@wyo.gov
Cynthia Fernandez	Benefit Specialist	307-777-5871	Cynthia.Fernandez@wyo.gov
Dove Lansden	Benefit Specialist	307-777-7149	Dove.Lansden@wyo.gov
Nadine Perkins	Member Benefit Refund Specialist	307-777-6119	Nadine.Perkins@wyo.gov
Kathrine Patton	Member Benefit Refund Specialist	307-777-7417	Kathrine.Patton@wyo.gov

Contacts for Retiree Payroll, Disability, and Retiree Account Changes

Questions regarding direct deposit of retirement benefits, deductions, disability, or 1099 forms should be directed to the **Distribution and Disability Section**.

Pamela Pendleton	Distribution and Disability Supervisor	307-777-6110	Pamela.Pendleton@wyo.gov
Beth Cecil	Distribution and Disability Specialist	307-777-6124	Beth.Cecil@wyo.gov

Contacts for Deferred Compensation Plan and Educational Seminars

The WRS **457 Deferred Compensation Section** (457 Plan) handles all questions about the 457 Plan and also provides on-site education for employees about the 457 Plan AND the Pension Plans. You can contact the **457 Plan** by e-mail at RET-457PLN@wyo.gov.

Laura Bowen	Retirement Counselor	307-777-3325	Laura.Bowen@wyo.gov
Susan Kanten	Retirement Specialist	307-777-3325	Susan.Kanten@wyo.gov
George Eason	Retirement Educator	307-777-3325	George.Eason@wyo.gov
Roy Thompson	Retirement Educator	307-777-3325	Roy.Thompson@wyo.gov

Additional WRS Contacts

You can contact the Management Team at WRS should you have any comments or concerns regarding overall operations.

Thomas Williams	Executive Director	307-777-6762
Harry Wales	Deputy Director	307-777-6109
Trent May	Chief Investment Officer	307-777-5975
Ben Brandes	Chief Legal Counsel	307-777-6108
Cathy Balser	Executive Assistant	307-777-6762
Meleny Cox	Board Administrator & HR Manager	307-777-6115
Roxane Hudson	WRS Business Integration Manager	307-777-6113
Polly Scott	Communications & Deferred Compensation Manager	307-777-3326
Rose Todd	Operations Manager	307-777-6118
Craig Kautzman	Internal Auditor	307-777-7459
Erin Gorney	Employer Compliance Auditor	307-777-7833
Jack Riley	Accounting Manager	307-777-7424
Angela Hendricks	Accountant	307-777-7693
John Johnson	Senior Investment Officer	307-777-5060
Jeffrey Straayer	Investment Analyst	307-777-7794
Michelle Ammerman	IT Manager	307-777-6436
Reno Bingham	IT Specialist	307-777-6810
Molly Box	Communications Coordinator	307-777-7776

General Contact Information

The **Reception Section** directs incoming calls to the appropriate staff, scans all incoming correspondence and forms, and inputs new employee registrations.

Lina Kramer	Receptionist	307-777-7691
Jane Kremer	Receptionist	307-777-7691

General E-mail Contacts for WRS

By sending an e-mail to one of several e-mail contacts, your questions will be answered by one of our knowledgeable staff. Don't worry if you don't get the right e-mail ... we'll forward your questions, changes or comments to the right person.

Need to make a change or inquire about making a change	RET-WRSChange@wyo.gov
Have questions about the WRS Pension Plan	RET-Pension@wyo.gov
Have questions about the WRS Deferred Compensation Plan	RET-457PLN@wyo.gov
Submission of contribution reports & electronic files	RET-Payroll@wyo.gov

WRS BOARD

WRS is administered by an eleven-member board, which includes the State Treasurer, one retired member of WRS, two public employees, two employees representing the public school system, the community colleges or the University of Wyoming, and five qualified Wyoming electors not employed by any participating employer of WRS. All Board members, with the exception of the State Treasurer, are appointed by the governor for six year terms.

The current Board members are:

Honorable Joseph B. Meyer
Wyoming State Treasurer

Stephen Sommers
Representing Retirees

Tracy Gover
Steven Wolff
Representing Public Employees

Carrie F. Johnson
Representing School Employees

Garth Shanklin
Representing Community Colleges

Rex Arney
Joseph Bluemel
Max “Tom” Chapman, III
Carl Jensen
Laura Ladd
Representing the Community at Large

The Board holds bi-monthly public meetings. The WRS Web site at <http://retirement.state.wy.us> has information about specific dates and locations. The Board establishes rules and regulations for administering seven of the nine pension plans and the deferred compensation plan. The Volunteer Emergency Medical Technician (Vol. EMT) and Volunteer Fire (Vol. Fire) pensions are administered by separate boards.

The Board employs an Executive Director, Thomas Williams, who is responsible for the day-to-day operation of WRS.

In addition to pension benefits, WRS administers a 457 Deferred Compensation Plan (457 Plan). An employer's participation in the plan allows employees to voluntarily contribute a portion of their salaries on a tax-deferred basis to a supplemental retirement plan. A plan document sets forth the policies and procedures of the 457 Plan within the bounds of applicable State and federal law. The plan document, along with more detailed information about the plan, can be viewed at <http://www.wrsdcp.com>.

EMPLOYER PARTICIPATION IN PENSION AND/OR DEFERRED COMPENSATION PLANS

Two Plans Work Together

Pension Plans

A pension plan is designed to provide a monthly income for life. WRS administers nine different defined benefit pension plans for different groups of public employees. Most public employees are members of the Public Employees Pension Plan. Some key features of a pension are:

- Automatic participation
- Growing benefit
- Lifetime benefit
- Disability provision
- Beneficiary benefit payment
- Military make-up
- No investment risk to members

WRS 457 Deferred Compensation Plan

This plan helps employees build their own supplemental retirement nest egg on a tax-deferred basis. Employees' contributions to the 457 Plan are voluntary and do not affect their pension benefit or employer contributions to the Pension System. Some key features of the 457 Plan are:

- Voluntary participation
- Payroll deduction
- Immediate eligibility – enroll anytime
- Self-directed investing
- Military make-up
- Final deferral of accrued leave (depending on employer practice)
- Catch-up provisions

Employer Participation in the Pension Plans

The WRS requires a signed agreement from each participating employer. This agreement is known as the **(WRS-32) Employer Agreement Form**.

Every employer is assigned a number by WRS and this is known as the “employer number” or “agency number”. If you are a State agency, your number for WRS is not the same as your number for the State Auditor’s Office. If you need to know what your number is, please contact WRS.

If your organization participates in the WRS pension plans, you must cover all full-time and regular part-time employees as of their employment date. Please be aware that as of July 1, 2010, you must cover all employees regardless of any probationary period you may have for other benefits. Cities, towns and counties, however, may choose to cover only their full-time employees or specific departments pursuant to W.S. § 9-3-405(a)(ii)(A).

If your organization chooses to have the employee portion of contributions submitted on a pre-tax (untaxed) basis, then you must provide WRS with a resolution from your governing body stating your intention. The resolution must state that the employer is submitting the employee contribution and that the employee does not have the option to receive the contributed amount as pay.

WRS will provide sample resolution language that meets WRS' requirements. If WRS does not have a valid resolution from your organization, the employee contributions must be reported as taxed. This requirement does not apply to State agencies. For further information please contact the WRS External Compliance Auditor.

Employer Participation in the 457 Plan

Non-state employers wishing to participate in the 457 Plan will need to sign a resolution letter adopting WRS' plan document for the 457 Plan. Please contact a Retirement Educator to obtain a resolution letter; the plan document is available on the WRS Web site.

Participating employers are responsible for sending employee and/or employer contributions to the Plan's custodian, Orchard Trust, which is a subsidiary of Great West Retirement Services, the Plan's third-party record keeper. The Plan can accept employee contributions only through payroll deduction. WRS works with participating employers in providing technical assistance with this process. Employers should submit contributions each payroll period. Please do not send 457 Plan contributions to WRS; send them to Orchard Trust.

The U.S. Department of Labor sets a standard that compensation withheld from an employee's paycheck for the employee's 457 Plan account must be remitted to the plan record keeper the same day it is withheld, if possible. Otherwise, it must be remitted as soon as reasonably practicable. The longest timeframe allowed to remit contributions is fifteen (15) business days after the end of the month in which the compensation would otherwise have been paid to the employee. Failure to remit compensation on a timely basis could create a liability for the employer.

Please be aware, all new enrollments and authorizations of deferral elections must go through WRS to ensure IRS requirements for effective dates are met. The IRS requires all deferral elections to be made prior to the beginning of the month in which the deferral is to become effective. If you have any questions about this, contact Laura Bowen at 307-777-3439.

There are annual limits on 457 contributions that are established by federal law. If a participating local government employer offers more than one 457 plan, the employer must coordinate the maximum annual contribution among all of the 457 plans. Employees should consult a Retirement Educator if they are concerned about going over those limits.

For your organization to learn more about participating in the 457 Plan, a WRS Retirement Educator will visit your location upon request. To set up an appointment with a Retirement Educator or for more information, you can contact the 457 Deferred Compensation Section at 307-777-3325.

EMPLOYERS' RESPONSIBILITIES

Employers' Role with Employee Retirement Benefits

WRS asks each participating employer to designate one or more liaisons to WRS to enhance our partnership in providing retirement benefits to your employees.

This Employer Manual was designed to guide you, the employer liaison, as you work with WRS to send information on new or terminating employees, monthly contributions, and collect accurate individual account information.

We work closely with our employer liaisons to achieve proper administration of the retirement benefits we provide to employees. You connect us to the employees who need our services.

This manual will be a guide for you, but we also encourage you to visit the employer section of our Web site or contact the WRS Employer Relations/Financial Section whenever you need assistance. We ask you to use our official forms to communicate employee information (this manual will refer to the forms by name and number). To ensure you are using the most current form, always go to our Web site at <http://retirement.state.wy.us> to download forms.

WRS sends updates, known as "employer blasts," to employer liaisons by e-mail. Be sure you are on the list to receive these updates by sending your e-mail address to RET-WRSChange@wyo.gov and requesting to be on the list for employer blasts.

Helping Employees Get Retirement Benefit Information

As the employer liaison, WRS understands retirement may not be your primary focus and we ask you to direct your employees to WRS with questions or for account-related service. Employees can contact WRS at 307-777-7691 or RET-Pension@wyo.gov. Also, our employee pension handbooks are geared toward answering employee questions about retirement benefits. To order a supply of handbooks, please call WRS at 307-777-3325.

WRS provides employer trainings and a range of in-person educational seminars and workshops for employees. WRS Retirement Educators present informational seminars and one-on-one counseling about retirement issues. These presentations offer information regarding WRS benefits and are facilitated by the employer. WRS requests employers schedule educational activities at least once a year with WRS Retirement Educators and encourage all employees to attend.

Depending on the presentation and discussion, the program's approximate length is one hour. Please go to <http://retirement.state.wy.us/schedule.htm> to learn when WRS will be in your area next and then contact a Retirement Educator at 307-777-3325 to arrange a seminar. If your organization is scheduling a benefit fair, please let WRS know well in advance to increase our ability to have a Retirement Educator present. Retirement Educators cannot give financial, investment, or tax advice.

In addition to in-person educational seminars and workshops, WRS also provides one-on-one counseling to employees. It may be beneficial for employees wanting individual benefit counseling to attend a group presentation prior to the counseling so they are more prepared to ask specific questions.

A benefit calculator is available on the WRS Web site at <http://retirement.state.wy.us> and employees can use it to approximate a future pension benefit. The calculator is designed as a tool for employees having more than three years until retirement.

WRS recommends an employee contact WRS for an estimate of pension benefits if he or she is within three years of qualifying for retirement. If an employee is considering options requiring a special consideration, such as a redeposit, service purchase, military make-up purchase, disability, or separating an account due to divorce, please direct the individual to WRS for benefits counseling.

New Employer Liaisons

Please provide the **Employer Relations/Financial Section** with the new liaison's name, phone number, e-mail address and title as soon as this change occurs. Identify if this person is the primary or secondary contact. Please e-mail this information to RET-WRSChange@wyo.gov.

WRS sends updates, known as "employer blasts," to employer liaisons by e-mail using a listserv program. Be sure you are on the list to receive these updates by sending your e-mail address to RET-WRSChange@wyo.gov and requesting to be on the list for employer blasts.

When we receive this information, one of our Retirement Educators will contact the new employer liaison to enroll them in the next employer training in your area or schedule an informal training. The employer training lasts about an hour and covers all aspects of the liaison's reporting responsibilities. These trainings also give liaisons an opportunity to ask questions and pose concerns about their duties. You can see the schedule of trainings on our Web site <http://retirement.state.wy.us> at or you can contact the educators directly.

How to Ensure Correct Information Is Sent to WRS

If you have any questions regarding the validity of your information, you will need to contact the **Member/Agency Enrollment & Billing Section**.

WRS has an Employer Compliance Auditor who will test employer compliance with Wyoming Rules and Statutes. The Employer Compliance Auditor will contact your agency prior to any audit. The auditor will be traveling to your office and will sit down with the employer liaison(s) to gather information. The auditor will also educate the agency personnel on compliance issues as needed.

Along with many other duties, the Employer Compliance Auditor will ensure the following items are correctly and consistently carried out to protect employees' retirement benefits:

- Ensure all eligible employees are enrolled in the correct retirement plan;
- Verify that agencies are complying with applicable Wyoming Rules and Statutes;
- Ensure salaries reported meet the definitions of "salary" based on the applicable rules and statutes;
- Verify employee contributions correspond with reported salaries;
- Test compliance with Internal Revenue Code 414(h)(2) regarding Employer Pick-up Contribution regulations;
- Ensure agencies have proper documentation on file to comply with Federal Social Security Administration section 218 requirements; and
- Test compliance with effective dates for the WRS 457 Plan.

NEW EMPLOYEES

Register a New Employee for the WRS Pension

As the employer liaison to WRS, you must ensure that a completed and signed **(WRS-1) Registration Form** is submitted for every new employee within 10 business days of the date of employment. This form provides basic information about the employee and is necessary for the determination of benefits. An incomplete registration form could adversely affect the employee.

Employee Transfers

When an employee transfers from one participating employer to another, the new employer should submit a new **(WRS-1) Registration Form** and the former employer should submit a **(WRS-7) Termination Form**.

For those employees transferring between State government executive branch agencies, a **(WRS-6) State Agency Transfer Form** is required in lieu of completing the WRS-1 and WRS-7 forms. The employee, former employer, and the new employer must complete the applicable section of the WRS-6 form. Once the form is completed, the new employer should submit it to WRS for processing within 10 business days of the transfer. Again, if a transfer occurs between State government agencies, the WRS-6 form replaces the WRS-1 and WRS-7 forms.

Necessary Forms

The **(WRS-1) Registration Form** provides the employee with an opportunity to designate a beneficiary. The designation is very important as it may be a disadvantage to an employee's loved ones if this information is not provided. If an employee has questions about the beneficiary designation, refer them to the handbook for the pension plan of which they are a member or have them contact WRS.

New Employee Procedures

Please take the following steps to assist your employee with regard to the **(WRS-1) Registration Form** or **(WRS-6) Transfer Form**:

1. Review all required forms for completion and accuracy of the information requested.
2. Ensure the employee's name and SSN on the registration form are the same as shown on the Social Security card.
3. On the WRS-1, complete the bottom section of the form indicating the specific pension plan in which the employee will participate. On the WRS-6, the employee, former employer, and new employer must complete the applicable section.
4. Fax the WRS-1 or the WRS-6 to our office at 307-777-5995 or mail to WRS at the main address. You are required to provide WRS with the completed WRS-1 or WRS-6 within 10 business days after the employee's date of employment. To prevent duplication, either fax or mail the forms to WRS; please do not do both. Please keep a copy for your records.

When a New Employee Starts

Please register each new employee in the correct pension plan and provide them with the **WRS Retirement Guide, “Take Charge of Your Future.”** The WRS retirement guide explains how the pension systems and 457 Plan work together along with Social Security and personal savings to help employees build a secure financial future.

The guide also has enrollment forms for the 457 Plan to allow new employees of participating employers to enroll immediately in the WRS 457 Plan. State employees can enroll online at <http://www.wrsdcp.com>.

The **WRS Pension Handbook** should be provided to all new employees. Each pension system has an associated handbook which helps employees understand their pension benefit and answers most of the questions an employee may have. Please be sure to choose the applicable handbook for the employee. (i.e. Public Employees Pension System, Law Enforcement, Warden and Patrol, Paid Fire, etc.).

Handbooks and Retirement Guides can be obtained by contacting the WRS Communications Coordinator or can be obtained on the Web site at <http://retirement.state.wy.us>. Both books are updated frequently, so please request a supply that will last approximately 90 days.

In addition to the WRS program materials listed, please distribute the WRS newsletter to your employees when it is issued, usually in May and October. If you prefer an electronic copy for distribution, please let the WRS Communications Coordinator know.

Determining the Right Pension Plan for a New Employee

Most government employees belong in the WRS Public Employees Pension Plan. However, WRS does administer several other pension plans for specific groups of employees including game wardens, highway patrol officers, DCI investigators, law enforcement personnel, correctional officers, probation & parole agents, judges, paid and volunteer firefighters, and volunteer emergency medical technicians.

It is very important an employee is enrolled in the correct plan. For example, it is particularly important to know when an employee belongs in the Law Enforcement Plan, which provides an enhanced benefit structure for certain employees whose primary duties are law enforcement.

The Law Enforcement Pension Plan includes county sheriffs, deputy county sheriffs, municipal police officers, investigators of the Wyoming livestock board meeting the specifications of W.S. § 7-2-101(a)(iv)(E), investigators employed by the Wyoming State Board of Outfitters and professional guides meeting the specifications of W.S. § 7-2-101(a)(iv)(J), correctional officers, probation and parole agents employed by the Wyoming Department of Corrections, Wyoming Law Enforcement Academy instructors, University of Wyoming campus police officers, and detention officers or dispatchers for law enforcement agencies.

If an employee performs law enforcement duties as a secondary job function or on a temporary or emergency basis, that does not necessarily equate to eligibility for the Law Enforcement Plan. If you have any questions regarding which pension plan an employee should be enrolled in, please contact WRS.

If an employee switches positions, then the employee may be required to switch pension plans. It is best if the employee understands this before making a decision to change positions. For example, a person working for a county sheriff's office with full-time duties of a dispatcher would be in the Law Enforcement Plan. If that person changes jobs and starts working for the county sheriff in a clerical position, the individual would need to be switched to the Public Employees Plan. If an employee earns service under different pension plans, he or she will have multiple accounts with WRS. Again, if you have any questions regarding the proper pension plan for an employee, please contact WRS. Remember, if an employee switches pension plans, you must submit a **(WRS-1) Registration Form** and a **(WRS-7) Termination Form**. Contribution payments must be paid to the proper plan, i.e. if an employee goes from a Law Enforcement position to a Public Employee position you must change the percentage of the contribution payment at the time the employee transfers.

Please be aware that the eight pension plans may have different benefits.

Employees Eligibility For Participation in WRS Pension Plans

If your organization participates in the WRS pension plans, you must cover all full-time and regular part-time employees as of their employment date. Please be aware that beginning July 1, 2010, you must cover all employees regardless of any probationary period you may have for other benefits. Cities, towns, and counties have additional flexibility and may elect whether or not to cover part-time employees pursuant to W.S. § 9-3-405(a)(ii)(A).

An individual hired by the State under an at-will employee contract (AWEC) may elect to participate in the WRS Public Employee Plan. If the AWEC employee elects to participate, a **(WRS-1) Registration Form** must be completed. The employee is responsible for paying both the employee and employer contributions. Once an election is made, it is irrevocable for the duration of the contract. The AWEC employee is responsible for paying the required contributions until a new contract is negotiated and signed. Calculating the actual dollar amount that would be deducted from the employee's paycheck may help them make a more informed decision.

W.S. § 9-3-402(a)(vii) specifies which employees are not eligible for participation in WRS. In general, ineligible employees are:

- Employees paid as an independent contractor, on a fee basis, or on a per diem basis;
- An employee whose term of employment is on a temporary basis for less than six (6) months;
- Members of state boards and commissions not otherwise employed by the State who elects in writing not to participate;
- Employees covered by other retirement plans of the State or a political subdivision of the State;
- Students employed by the University of Wyoming, community colleges or school districts; and
- Employees of the University of Wyoming or community colleges who earn no more than \$5,500 per year for part-time teaching and elect, in writing, not to participate.

How Months of Service Are Counted

Service is calculated monthly based on the number of hours worked according to the following schedule:

- 86 hours or more = 1 month of service credit
- Less than 86 hours but at least 40 hours = ½ month of service credit
- Less than 40 hours = ¼ month of service credit

If employees job-share, be aware that service credit will not be awarded for any month in which services are not performed. Employees can receive credit only for those months actually worked.

Eligible Compensation (Acceptable Salary For Retirement Contributions)

Determining which compensation amounts are eligible for retirement benefit purposes can be complicated. The WRS Board has defined what constitutes eligible compensation for retirement benefits, and has clarified that eligible compensation includes:

- Pay for current services rendered;
- Longevity pay;
- On-call pay;
- Pay for used administrative, sabbatical, annual, sick, vacation, or personal leave;
- Any pay for compensatory time, provided any such pay for compensatory time is earned within the last twelve months; and
- Any retroactive compensation payments pursuant to court orders, arbitration awards, or litigation and grievance settlements (These amounts are credited for the time period represented by the order, award or settlement.)

Examples of ineligible compensation would include:

- Fringe benefits, including payments for unused annual, sick, vacation, or personal leave;
- Housing allowances;
- Transportation expenses;
- Early retirement incentive pay;
- Severance pay;
- Bonuses;
- Medical insurance;
- Workers compensation benefits;
- Disability insurance premiums or benefits;
- Payments received in lieu of previously employer-provided fringe benefits under an agreement between the employee and participating employer entered into within sixty months before retirement, or any other payment which may reasonably be construed to be a fringe benefit; and
- Any payment made during any three-year period of employment which is deemed to increase highest average salary for the primary purpose of increasing a retirement benefit.

WRS will review the contributions and will limit the increases in an employee's highest average salary if it is found, after consideration of all circumstances, that the contribution is not eligible compensation. If you have questions regarding what is acceptable salary, please contact the **Employer Relations/Financial Section** prior to sending the contribution payment.

When a Retired WRS Member Is Rehired (Rehired Retiree)

Members of the Public Employee Plan, Law Enforcement Plan, and Air Guard Firefighter Plan have a provision allowing retirees to return to employment with a participating agency. If your organization seeks to hire a retired member of one of these plans, the retiree must have at least a 30-day break in service from all WRS participating employers prior to returning to work. If a member retires from a plan not listed above and returns to work in either the Public Employee Plan, Law Enforcement Plan, or Air Guard Firefighter Plan, they would not be considered a rehired retiree. They would be considered a new hire and would be treated as such. They would not have the 30-day waiting period.

The Rehired Retiree provision is available only to members of the following plans:

- Public Employee Plan
- Law Enforcement Plan
- Air Guard Firefighter Plan

There are no provisions for a member to return to work in the other plans.

Rehired Retirees Eligibility

First, the member must be eligible to retire. The eligibility requirements are as follows:

- The member must terminate employment with all covered employers of WRS, even if they are working in a non-benefitted position for an employer
- The member must submit a retirement application
- The employer must submit a WRS-7 Notice of Termination with the member's actual last day of employment or the last day the member used sick and annual leave
- The employer must submit the member's final contributions, and they must be posted to the member's account

If a member retires and wants to return to work, he will be considered a rehired retiree (unless he moves to another retirement plan).

Member's requirements -

- Even if the member is not yet retired, he must be eligible to retire (see above)
- To comply with State law, the member must have at least a 30-day break in service from their last working day or the last day they used sick or annual leave. This is true even if the member wants to retire and then return to work for a few hours/days to train his replacement
- The member cannot return to work before his retirement date
- The member must complete the **(WRS-9) Rehired Retiree Form** and elect to either -
 - continue to receive benefits and not contribute to WRS; or
 - stop receiving benefits and begin contributing to WRS again

Employer's requirements -

- The employer must finalize and submit the **(WRS-9) Rehired Retiree Form for all Employees in this category**
- If the member elects to stop receiving benefits and begin contributing to WRS again -
 - the employer must have the member complete a new WRS-1 Registration form
 - contributions must be made to WRS just like any other member
- If the member elects to continue receiving benefits and not contribute to WRS the following applies:

- If the member is filling a VACANT FULL-TIME POSITION, the employer must pay a rehired retiree payment to WRS equal to both the member and employer's contributions required by law, based on the member's salary each month. **The member does not receive additional service credit or a benefit for this payment.**
 - WRS defines full-time as 86 hours or more per month
 - A position that has fluctuating hours from month to month will be considered full-time if the normal hours are expected to be 86 or more and the position is usually considered benefitted; bus drivers might fall into this category
- If the member will not be filling a vacant full-time position, the employer is not required to pay the rehired retiree payment, but must still submit the WRS-9.
- When a rehired retiree terminates, the employee must submit the WRS-7 termination form.

Again, if a member retires from one plan and returns to work in another plan, he or she would not be considered a rehired retiree; the member would be considered a new hire and would be treated as such. The 30-day waiting period would not be applicable in this situation.

Prior to making this complex decision, we recommend the retiree contact WRS for one-on-one counseling. Once the retiree is employed by your organization and has elected to continue to receive retirement benefits, your organization will be required to send WRS a rehired retiree payment if the retiree is filling a vacant full-time position of a permanent contributing employee in any capacity. Your organization will be required to pay WRS a payment equal to the employee's and employer's retirement contributions based on the retiree's salary.

If you have any questions about the Rehired Retiree's rules and procedures, please contact a WRS Benefit Specialist.

Reporting Employee Information to WRS

Each employee must have a retirement number prior to contributions being reported to WRS. Upon receipt of the **(WRS-1) Registration Form**, WRS will assign a retirement number to the individual and then provide the assigned retirement number to your office. This retirement number is to be used when reporting contributions. Allow approximately five business days for processing the WRS-1. If you have not received the retirement account number by the time you are preparing the contribution report, contact the Member/Agency Enrollment & Billing Section. **Please ensure you are using the correct retirement number as shown on the current registration form. If you are unsure as to which retirement number to use, please contact the Member/Agency Enrollment & Billing Section. Incorrect reporting will delay the posting of contributions to the employee's account.**

TEMPORARY EMPLOYEES

The statutes state that an employee whose term of employment is on a temporary basis for less than six (6) months is not considered a member. Please note, however, that if an employee - hired in a temporary capacity - works for a duration of six (6) months or longer, that employee would then be considered a member for retirement purposes and contributions and interest would be due from the original date of employment.

CURRENT EMPLOYEES

Changing An Employee's Personal Information

An employee is responsible for keeping WRS advised of name, address, and beneficiary changes.

To **change a beneficiary designation**, the employee must complete the **(WRS-2) Beneficiary Information Form**, which includes a notary acknowledgment. To change a beneficiary, we require a spouse's signature. A separate form is needed to change beneficiaries for the 457 Plan. Beneficiary changes will not be accepted via e-mail. An employee having a username and PIN can change 457 Plan account information online at <http://www.wrsdcp.com>.

To **change account information**, such as name or address, an employee should complete the **(WRS-3) Personal Information Change Request Form**. All changes must be made in writing and require the employee's signature, social security number, and date. This form may be used to change information on Pension and 457 Plan accounts. Employees and employers can send address changes via e-mail to RET-WRSChange@wyo.gov.

Some personal information changes require additional documentation. Please see individual forms for specific requirements.

If an employee also participates in the Prudential Life Insurance program and is changing personal information, the employee should contact the administrator of Prudential Life Insurance, NCPERS at 1-800-525-8056 or nichelle_wall@aagco.com to make these changes.

When An Employee Is Out For An Extended Period

If an employee is on military leave, workers' compensation, FMLA, or any other type of extended leave without pay and a contribution will not be submitted for at least one month, please submit a **(WRS-13) Notice of Unpaid Leave of Absence Form** to WRS. For example, if an employee is on military leave, workers' compensation, FMLA, or any other type of extended leave without pay, complete section 1 on the **(WRS-13) Notice of Unpaid Leave of Absence Form** and fax it to WRS retaining the original in your files. When the employee returns, please complete section 2 and fax it to WRS. If an employee is on leave without pay for less than one month (and contributions will be submitted for that individual during that month) then the WRS-13 form is not required.

If an employee is participating in Prudential Life Insurance program, payments must be continued by the employee for coverage to continue. The employee should contact the administrator of Prudential, NCPERS, to make these arrangements. Please call 800-525-8600 or for more information.

Military Service Credit

Please submit a **(WRS-13) Notice of Unpaid Leave of Absence Form** to WRS when an employee is deployed (for more than one month) and then returns from active duty. If an employee is on leave without pay for less than one month (and contributions will be submitted for that individual during that month) then the WRS-13 form is not required.

An employee who has been deployed may receive retirement credit pursuant to the Uniformed Service Employment and Reemployment Rights Act (USERRA), as long as the following requirements are met:

- 1) The employee was employed by a participating employer of WRS immediately prior to entering the armed forces.
- 2) The employee returned to employment with a qualifying employer of WRS within the timeframe specified by USERRA.
- 3) The employee received an honorable discharge.
- 4) The employee meets any other requirement under USERRA.

Employers shall provide WRS with written notice of reemployment within 30 days following the individual's reemployment. The 30-day period does not begin until the employer has knowledge of an employee's reemployment. Submitting the WRS-13 is sufficient written notification.

If the employee would have been responsible for the employee portion of the contribution, the employee is required to pay his/her share of the contribution on the service missed and the employer is required to pay the employer contributions only after the employee has paid his/her contribution. At times, the Legislature appropriates funding to assist with military make-up payments for employees. Any employee payments must be made within five years of the employee's reemployment date.

If the employee would not have been responsible for the employee portion of the contribution, then the employer is responsible for paying both the employee and the employer contributions. These payments are due to WRS within ninety (90) days of the employee's reemployment date with the employer. WRS may charge interest on any late payments by the employer.

If military service credit applies to one of your employees, call the WRS Member/Agency Enrollment & Billing Section at 307-777-6114 to obtain the amount of contributions due for the employee. The employee must provide a DD214 form or an NGB Form 22 (Report of Separation and Record of Service). These documents verify types of discharge and dates of deployment. There may be other documentation that is acceptable, so please contact WRS Member/Agency Enrollment & Billing at 307-777-6114 with any questions.

Additionally, qualifying employees must be given the opportunity to make additional deferrals to the 457 Plan within five years of reemployment and the employer shall make any matching contributions which would have been required had such deferral actually been made during the period of qualified military service. Contact the 457 Plan at 307-777-3325 with any questions.

TERMINATED EMPLOYEES

When an employee terminates his employment, for any reason, the employer **must** complete a **(WRS-7) Notice of Termination Form** prior to the employee's last working day or as soon as possible thereafter. WRS **must** receive the WRS-7 form no later than 10 business days after the employee terminates.

The WRS-7 form details the terminating employee's last working day and when WRS will receive the final contributions. This information is needed to determine when the employee can access retirement benefits or a refund. The employer should fax or mail the WRS-7 form and a current mailing address for the employee to our office.

For those employees transferring between State government executive branch agencies, a **(WRS-6) State Agency Transfer Form** is required. The employee, former employer, and the new employer must complete their section of the WRS-6 form. Once the form is completed, the new employer should submit it to WRS for processing within 10 business days of the transfer. If a transfer occurs between State government agencies, the WRS-6 form replaces the WRS-1 and WRS-7 forms. Again, this form must be completed within 10 business days of the transfer.

WRS regularly reviews inactive employee accounts. WRS will send the employer liaison a computer generated list of employees for which WRS has not received contributions for over 60 days. Either a **(WRS-7) Notice of Termination Form** or a detailed explanation of the employee's status is required. Please inform WRS if the employee works on an intermittent basis. The account will be flagged so that it will not remain on the inactive list.

In order to establish greater system efficiency and economy, WRS requires a non-vested employee who has terminated employment to withdraw his account balance if it is less than \$1,000. The account balance is the employee share of contributions plus interest. If the employee does not make the withdrawal within three years, he may forfeit his account balance. Forfeited amounts and service credit will be restored to an employee's account if that individual comes back to service.

Monthly Retirement Benefit

To receive a monthly retirement benefit, the member must be a vested member of the system and be retirement age as required by the specific plan. The member should contact the Benefit Section for an estimate of retirement benefits approximately 3-6 months prior to the retirement date. A completed retirement application packet must be submitted. WRS cannot process a retirement request until the final contributions have been received from the employer and the individual is no longer reported on the current payroll report.

Refund

If an employee has terminated and would like a refund, please direct the employee to WRS for refund counseling. If the employee decides to take a refund of employee contributions and accrued interest, he or she must submit a completed and notarized **(WRS-8a) Withdrawal of Member Contributions Form**. To withdraw employee contributions and interest, the employee must sever the employee/employer relationship. An employee cannot receive a refund until employment with **all employers** covered by WRS has ended.

WRS cannot process a refund requested by the terminated employee until final contributions have been received from the employer and the individual is no longer reported on the current payroll report. Please allow approximately 6-8 weeks processing time following the receipt of the completed WRS-8a form and receipt of the final contributions. Untimely contributions will delay the refund process. All forms should be accessed from our Web site to ensure the most current form is being used. If the employee is vested, additional paperwork is required and will be forwarded from our office; additional processing time may also be required.

Leave On Deposit

If a terminated employee is not vested, his/her account balance must be greater than \$1,000 to leave it on deposit. Should the employee subsequently return to work for any participating employer covered by WRS within the same pension plan, contributions would resume. The individual is responsible for notifying WRS of address changes so an annual statement can be sent.

Unknown

If the box labeled “unknown” is selected on the (WRS-7) Notice of Termination Form, employees should contact WRS for their available options.

Deceased

Please provide WRS with the employee’s date of death and any contact information that will assist us in processing the death benefit. Please add the contact information in the “comments” section at the bottom of the WRS-7.

After First Contribution Has Been Withheld But Not Submitted

If the employee has worked any hours, the agency must submit the contribution to WRS. Complete and submit the **(WRS-7) Notice of Termination Form**. If the employee wants a refund, he must complete the **(WRS-8a) Withdrawal of Member Contributions Form**.

If the employee is not vested and the account balance is less than \$1,000, he or she will be required to take a refund of the account or roll it over to another qualified plan such as a 401(a), 401(k), 403(b), 457 deferred compensation plan, or an IRA.

For non-vested individuals, if the account balance is less than \$1,000 and a refund is not taken after a three-year period, the individual may forfeit his or her account to the system. Only if the individual is re-employed with a covered employer will the contributions and interest be reinstated to the account and service credit restored.

A Registered Employee Never Shows Up for Work

A **(WRS-7) Notice of Termination Form** must be submitted. Please indicate that the employee never came to work after employed and will not be receiving any contributions. If an employee has no reportable hours, the employee cannot have a retirement contribution.

MONTHLY CONTRIBUTION PAYMENTS AND REPORTING PROCESS

457 Plan Contribution Process

When you deduct contributions for deferred compensation, you are withholding compensation from your employees' paychecks. It is very important to process the contribution deduction, for the benefit of the employee, in a timely manner. Contributions should be sent to the Plan's custodian, Orchard Trust, with each pay period. In any event, all amounts of Compensation deferred under the Plan shall be transferred to a Trust established under the Plan not later than fifteen (15) business days after the end of the month in which the Compensation would otherwise have been paid to the Employee.

Employers may submit the contributions electronically or manually. Electronic transmission ensures timely processing and eliminates paper work. Contact Laura Bowen or Susan Kanten for more information, and to obtain necessary paperwork, to establish user log in for electronic transmission.

Manual processing entails sending a detailed contribution report which includes the employee participant names, social security numbers and contribution amounts, along with one check. The check, representing the total of employee contribution deductions, is payable to Orchard Trust. With each manual contribution transmission, you will receive a turnaround document, which is a confirmation report of the transmittal, as well as your next pay period transmittal form. If you do not receive a timely turnaround document, do not delay sending your next pay period contribution deductions. Instead submit an excel sheet with participant and contribution information. Notify the Plan, by contacting Laura Bowen or Susan Kanten, of any missing reports.

Monthly Pension Processes

The remainder of this section is about the monthly reporting process and contribution process for the WRS pension plans.

Monthly Reporting Process

Each month, the employer liaison is required to send contributions along with a contribution report for each WRS pension plan. Contributions and the required reports are due by the 12th of each month for the preceding month. WRS may charge agencies interest at the statutory rate of 8% for contribution remittances that do not meet the deadline for reporting.

The report details the **gross acceptable salary** (page 15) paid to each qualified employee during the pay period, the employees' contributions, and the hours worked. WRS needs this information to update the employee's records and it is critical the information is accurate and legible. Even minor errors can affect an employee's account balance or service credit.

Pension Monthly Contribution Process

WRS must receive payment for contributions for the preceding month's payroll by the 12th day of each month. Please mail a check to WRS for the total amount of contributions your organization is sending and attach a hard copy of the monthly contribution report; the summary pages must also be included and balanced to your payment.

The totals in your reports must balance to the amount of the check. It is the employer liaison's responsibility to ensure contribution reporting is completed properly.

If your organization is an agency of the State of Wyoming and submits contributions through the State Auditor's Office (SAO), the SAO sends your contributions through WOLFS. Please work with the SAO to ensure the payroll screens are set up correctly.

Calculating Employee Pension Contributions ... Taxed and Untaxed

Contributions required of the employer are always untaxed; however, the tax treatment of the employee contribution is determined by the employer. WRS accepts contributions as "taxed", "untaxed", or a combination of the two; "both". Participating employers must be consistent with all employees.

The employer must make a decision if the employee's contributions are to be "taxed", "untaxed", or "both". In order for an employer to report employee contributions as "untaxed", the employer must have formal documentation from its governing board stating the employer has elected to "pick-up" the employee portion of the contribution in lieu of contributions from the employee, and the employee does not have the ability to opt out of the election or receive the contributions directly rather than having them paid to WRS. Employers may elect to "pick-up" the employee contribution as "untaxed" even if the contributions are being paid through a reduction in the employee's salary.

WRS has available a draft form of resolution for employers to allow the employee portion of the contribution to be reported as "untaxed". If WRS does not have this formal documentation from the employer on file, then you will not be able to report your employee contributions as "untaxed". WRS is required to track whether employee contributions were sent "taxed" or "untaxed".

"Taxed": If contributions are deducted from the employee's check after federal income taxes are computed, the contribution is reported to WRS as "taxed". Taxes have been paid on this amount, and federal income taxes will not be due on this amount upon termination or retirement.

"Untaxed": Contributions are either paid by the employer, without the employee recognizing any income for the amounts paid by the employer, or contributions are deducted from the employee's salary and federal income tax is computed on the employee's salary less the contribution amount. No taxes have been paid on this amount, and federal income taxes will be due on this amount upon termination or retirement. Please be aware if you are a non-state agency, you must have the formal documentation listed above on file with WRS to report contributions as "untaxed".

Combination of the two - "Both": A portion of the employee contribution is either taken from the employee's salary untaxed, or is paid by the employer, without being reported as income to the employee and a portion of the employee contribution is being taken from the employee's salary after federal income tax has been withheld and is considered income to the employee.

The tax method by which the employee's contributions were calculated by the employer will determine whether the future retirement benefit received by the employee is taxable or not.

In the majority of cases, employees benefit from untaxed contributions because most employees will be in either the same or a lower tax bracket after retirement.

The following shows the difference in pay to an employee between taxed contributions and untaxed contributions.

Example of Taxed Contribution paid by employee:

Gross Salary	\$1,000.00
Federal Income Tax	\$ 120.00
Contributions	<u>\$ 70.00</u>
Net Pay	\$ 810.00

Example of Untaxed Contribution paid by employee:

Gross Salary	\$1,000.00
Contributions	<u>\$ 70.00</u>
Adjusted Gross Salary	\$ 930.00
Federal Income Tax	<u>\$ 111.60</u>
Net Pay	\$ 818.40

Contribution Reports Specifications

Regardless of the type of reporting method used, the following detailed contribution information **MUST BE** reported for each employee. More detail is provided in this manual under “Excel Contribution Reports Specifications (Preferred Method)” and “Electronic ASCII Contribution Reports Specifications.”

- Employee number
- Employee name
- Social Security Number
- Salary
- Employee’s contribution
- Hours worked

Effective with the March 2010 Payroll Contribution Report, any reports or files not adhering to these specifications will be returned to the agency for correction.

Excel Contribution Reports Specifications (Preferred Method)

There are two Excel Contribution Report templates. The 97-2003 Excel Contribution Report template will be used by agencies with older versions of Excel. The Excel Contribution Report template will be used by agencies using Excel 2007.

The Excel Contribution Report templates have three tabs:

- Payroll and Contribution Summary Report or Summary Report (Tab 1)
- Itemized Report (Tab 2)
- Formatting Details (Tab 3)

The “Payroll Contribution Summary Report” (Tab 1) includes the breakdown of the total employee count, salaries, and contributions for the month. The “Itemized Report” (Tab 2) includes an example spreadsheet so you can see how the spreadsheet should be formatted, and gives you an example of what should be placed in each field. By clicking on the cell in each column you will see an explanation of what is to be placed in that column. It is very important that you do not include any titles, headers or totals. The format must be the same as shown on this tab. Please contact WRS for an emailed copy of the Excel template. Please note that the “match”

or employer contributions are not included on the Excel report at this time. The “Formatting Details” (Tab 3) provides a more detailed explanation of how each cell is to be formatted.

SUMMARY REPORT (TAB 1)

A hard copy of the Summary Report (Tab 1) will be mailed with the payment; it is required to correctly deposit funds. What follows is a detailed description of what is on every line of the Summary Report and screen-prints of the Excel spreadsheet.

Line 1 – Number of Employees Reported: Enter the total number of employees with contributions reported in the detailed report.

Line 2 – Total Salary: Enter the grand total of all salaries, subject to contributions, paid during the reporting period. This amount must equal the page totals of the detailed reports.

Line 3 – Total of Taxed Contributions: Enter the total of the employees’ contributions that are reported as taxed.

Line 4 – Total of Untaxed Contributions: Enter the total of the employees’ contributions that are reported as untaxed.

Line 5 – Matching Funds Due: Multiply Line 2 by the employer’s percent for each plan to obtain the amount due for employer matching funds. For example, multiply the Total Salary by 7.12% for the Public Employees Pension Plan; the matching contribution is 8.60% for Law Enforcement Plan. Please refer to page 25 for contribution percentages/rates.

Line 6 – Amount Due for this Period: Add the total taxed, untaxed, and matching contributions reported on lines 3, 4, and 5.

Line 7 – Underpayment from Previous Report: This line should only be used with prior approval from WRS for adjustments that are not shown on the detail contribution report. The **(WRS-11) Payroll Adjustment Form** is required.

Line 8 – Overpayment from Previous Report: This line should only be used with prior approval from WRS for adjustments that are not shown on the detail contribution report. The **(WRS-11) Payroll Adjustment Form** is required.

Amount Paid: Enter the total of the Amount Due for this Period, Underpayment from Previous Report, and Overpayment from Previous Report if applicable (lines 6, plus 7, minus line 8). This amount should equal the amount paid.

Date Paid: Enter the date the report is mailed to WRS.

Check Number: Enter the check number submitted with the Payroll Contribution Summary Report form.

The following slides represent the information shown on the Excel Contribution Report templates.

Payroll Contribution Summary Report (Tab 1): 2007 Version

PAYROLL CONTRIBUTION SUMMARY REPORT	
1	State of Wyoming Retirement System
2	6101 Yellowstone Road, Suite 500
3	Cheyenne, WY 82002
4	(307) 777-5835
5	
6	
7	
8	
9	
10	Regular Employees
11	Law Employees (if applicable)
12	
13	
14	Column 1 (Regular)
15	Column 2 (Law)
16	1) Total Number of Employees Reported
17	2) Total Salary
18	3) Total Taxed Contributions (Line 2 x 7.00%)
19	4) Total of Untaxed Contributions (Line 2 x 7.00%)
20	5) Matching Funds Due (Line 2 x 7.12%)
21	6) Amount Due for This Period (3 + 4 + 5)
22	7) Plus Underpayment From Previous Report
23	8) Less Overpayment from previous report(s) which you have been authorized to deduct
24	
25	
26	
27	Note: Any underpayments or overpayments must be pre-approved by the Employer Relations/Financial Section. A payroll adjustment form (WRS-11) must be included with explanation.
28	Amount Paid
29	Date Paid
30	Check or Authorization Number
31	
32	
33	
34	Comments:
35	
36	
37	
38	
39	Completed By:
40	
41	Phone Number:
42	

Payroll Contribution Summary Report (Tab 1): 2003 Version

Microsoft Excel - Excel 97-2003 Payroll Contribution Reporting

File Edit View Insert Format Tools Data Window Help

Type a question for help

11 Arial

AJ89

Column	Row	Content
1	A	State of Wyoming Retirement System
2	B	6101 Yellowstone Road, Suite 500
3	C	Cheyenne, WY 82002
4	D	(307) 777-5835
5	E	For Month Ending:
6	F	Agency Name:
7	G	Agency Number:
8	H	
9	I	
10	J	Regular Employees
11	K	Law Employees (if applicable)
12	L	Column 1 (Regular)
13	M	Column 2 (Law)
14	N	1) Total Number of Employees Reported
15	O	2) Total Salary
16	P	3) Total Taxed Contributions (Line 2 x 7.00%)
17	Q	4) Total of Untaxed Contributions (Line 2 x 7.00%)
18	R	5) Matching Funds Due (Line 2 x 7.12%)
19	S	6) Amount Due for This Period (3 + 4 + 5)
20	T	
21	U	7) Plus Underpayment From Previous Report
22	V	
23	W	8) Less Overpayment from previous report(s) which you have been authorized to deduct
24	X	
25	Y	
26	Z	
27	AA	Note: Any underpayments or overpayments must be pre-approved by the Employer Relations/Financial Section. A payroll adjustment form (WRS-11) must be included with explanation.
28	AB	Amount Paid
29	AC	Date Paid
30	AD	Check or Authorization Number
31	AE	
32	AF	
33	AG	Comments:
34	AH	
35	AI	
36	AJ	
37	AK	
38	AL	
39	AM	Completed By:
40	AN	
41	AO	Phone Number:
42	AP	

Ready

Itemized Report (Tab 2) Specifications

The password-protected and encrypted Itemized Report (tab 2) will be emailed to RET-Payroll@wyo.gov. Password protecting and encryption instructions are provided in and appendix at the end of this manual. The subject line of your email should include your 3 digit agency number, the month, two digit year and the word Excel. Example (001JUL09EXCEL)

It is very important that only tab 2 is emailed and that it does not include any titles, headers or totals.

Please protect your Excel spreadsheet before emailing the file. Please contact the Employer Relations/Financial Section for your password.

If you have any questions, please contact the Employer Relations/Financial Section.

1. Employee number – Enter the retirement number for the employee. The number should match the number issued by WRS on the employee’s **(WRS-1) Registration Form**. If the employee number is not available, contact WRS. A valid WRS issued retirement number must be entered in this field or the entire file submission will be rejected by the WRS database. **Please remember WRS must receive the completed (WRS-1) Registration Form within 10 business days from the date of employment.**
2. Employee name – Enter last name, first name, middle name or initial with a comma separating the last name and the first name and a space separating the first name and the middle name. The employees are listed in alphabetical order by last name, then first name. The name should match the one used on the **(WRS-1) Registration Form** and should be the same as the name on the employee’s Social Security card. Before changing an employee’s name on the contribution report, please ensure the employee submits a completed **(WRS-3) Personal Information Change Request Form**.
3. Social Security Number – Enter the SSN of the employee. It should match the one used on the **(WRS-1) Registration Form** and the employee’s Social Security card.
4. Salary – Enter each employee’s gross acceptable salary earned during the payroll period. Please refer to “Acceptable Salary For Retirement Contributions” on page 16 for more information on what is considered “salary.” When entering salary, round to 2 decimal places and make sure the salary is not truncated or cut off at 2 decimal places.

5. Employee’s Contribution – This amount is based on each WRS pension plan. The employee’s contribution is calculated based on the gross acceptable salary received, multiplied by the appropriate percentage as shown below.

Contribution Rates:

Pension Plan	Employee Rate	Employer Rate
Public Employee	7.00%	7.12%
Law Enforcement Officers	8.60%	8.60%
Judges (State Agencies Only)	9.22%	14.50%
Warden, Patrol, DCI Agents	11.02%	11.33%
At Will Employees (State Agencies Only)	14.12%	0.00%
Guard Firefighters (State Agencies Only)	16.65%	7.12%
Paid Fire Plan B (Hired after July 1, 1981)	8.50%	12.00%
Paid Fire Plan A (Hired before July 1, 1981)	0.00%*	0.00%*

* Contributions were suspended in 1997.

6. Hours – All hours, full-time or part-time, should be reported in this column. Report hours in whole numbers only, rounding up to the next whole number.
- Exempt salaried employees who do not receive overtime hours should report 174 hours.
 - Salaried employees who do receive overtime should report 174 hours, plus any overtime hours when applicable.
 - All other employees should be reported as actual hours worked.

The contents of the Itemized Report (Tab 2) are specified on page 24 and screen prints of it are below.

Excel File Record Layout Example (Tab 2): 2007 Version

Excel Payroll Contribution Reporting.xlsx - Microsoft Excel

	A	B	C	D	E	F	G	H	I	J	K	L	M	N
1	1	123		2/28/2009	123456	Apple	Jim	Conner	123456789	125.00	0.00	8.90	21	
2	2	123 O		2/28/2009	234567	Brown	John	Quency	111223333	1145.56	0.00	98.52	88	
3	3	123		2/28/2009	345678	Brown	Warren	Wayne	555667777	150.88	0.00	10.74	25	
4	4	123 O		2/28/2009	456789	Smith	Tom	Allen	888889999	2299.98	0.00	197.80	100	
5	5	123		2/28/2009	567890	Smith	Wade	Craig	012345678	3000.00	0.00	213.60	173	
6														
7														
8														
9														
10														
11														
12														
13														
14														
15														
16														
17														

Employee Count
Sequentially number your employees

Excel File Record Layout Example (Tab 2): 2003 Version

Microsoft Excel - Excel 97-2003 Payroll Contribution Reporting

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
1	1	123		2/28/2009	123456	Apple	Jim	Conner	123456789	125.00		8.75	21		
2	2	123 O		2/28/2009	234567	Brown	John	Quency	111223333	1145.56		98.52	88		
3	3	123		2/28/2009	345678	Brown	Warren	Wayne	555667777	150.88		10.56	25		
4	4	123 O		2/28/2009	456789	Smith	Tom	Allen	888889999	2299.98		197.80	100		
5	5	123		2/28/2009	567890	Smith	Wade	Craig	012345678	3000.00		210.00	173		
6															
7															
8															
9															
10															
11															
12															
13															
14															
15															
16															
17															
18															

Employee Count
Sequentially number your employees

FORMATTING DETAILS (TAB 3)

The "Formatting Details" (Tab 3) provides a more detailed explanation of how each cell is to be formatted. What follows are screen prints of the Excel spreadsheet.

Excel File Format (Tab 3): 2007 Version

	A	B	C	D	E	F	G	H	I	J	K	L	M
	RECORD AGENCY NUMBER	GROUP CODE	PAY PERIOD END DATE	RETIREMENT NUMBER	EMPLOYEE LAST NAME	EMPLOYEE FIRST NAME	EMPLOYEE MIDDLE INITIAL	SOCIAL SECURITY NUMBER	SALARY AMOUNT	TAXED CONTRIBUTION AMOUNT	UNTAXED CONTRIBUTION AMOUNT	HOURS WORKED	
1													
2													
3													
4													
5													
6													
7													
8													
9													
10													
11													
12													
13													
14													
15													
16													
17													

Excel File Format (Tab 3): 2003 Version

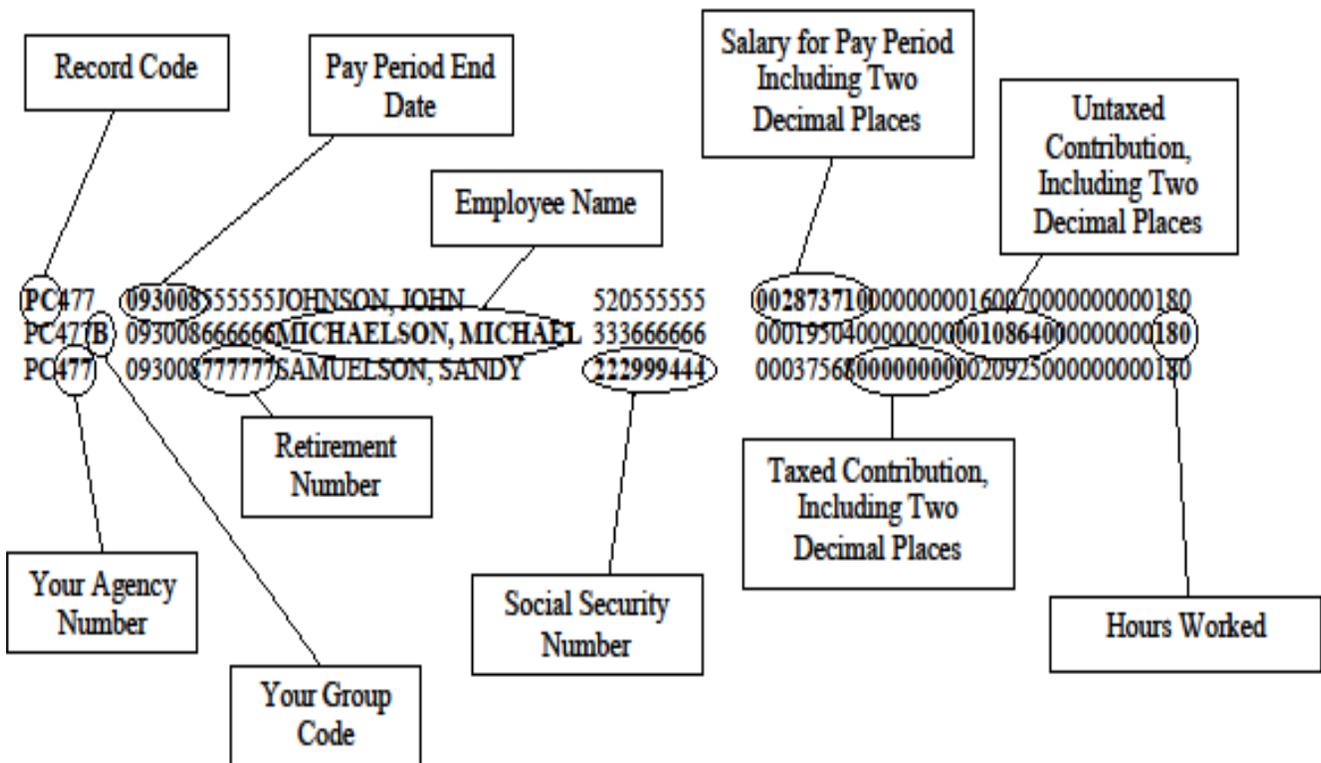
	A	B	C	D	E	F	G	H	I	J	K	L	M	N
	RECORD CODE	AGENCY NUMBER	GROUP CODE	PAY PERIOD END DATE	RETIREMENT NUMBER	EMPLOYEE LAST NAME	EMPLOYEE FIRST NAME	EMPLOYEE MIDDLE INITIAL	SOCIAL SECURITY NUMBER	SALARY AMOUNT	TAXED CONTRIBUTION AMOUNT	UNTAXED CONTRIBUTION AMOUNT	HOURS WORKED	
1														
2	A	B	C	D	E	F	G	H	I	J	K	L	M	
3	3	3	1	10	6	30	30	15	9					
4														
5														
6														
7														
8														
9														
10														
11														
12														
13														
14														
15														
16														

Electronic ASCII Contribution Reports Specifications

Employers submitting a monthly contribution report in an American Standard Code for Information Interchanged (ASCII) (pronounced askey) format should e-mail their report to RET-Payroll@wyo.gov. A summary page must be sent along with the payment.

You must transmit employee information to WRS in a very specific format. There are 14 fields of data required for each employee record. The length of each field is predetermined according to requirements of the WRS database. Here is a short example to show how information is displayed. Please note that the “match” or employer contribution is not included on this report at this time.

Employers having technical difficulties can get a sample contribution report for your organization to use as a pattern. Contact the WRS Employer Relations/Financial Section for a sample report.



ASCII File Record Layout

The programming specifications shown on the following chart are required for your file to be processed by WRS' database. We cannot accept computer files that do not meet these specifications. The record formats must be followed precisely. It will be helpful to provide these specifications to your programmer when making payroll system changes.

	Record Code	Agency Number	Group Code	Pay Period End Date	Retirement Number	Employee Name	Social Security Number	Months of Service	Salary	Taxed Contribution	Untaxed Contribution	Filler	Hours Worked	Filler
Field	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Start Position	1	3	6	7	13	19	49	59	63	72	79	86	92	95
Characters	2	3	1	6	6	30	10	4	9	7	7	6	3	26
Bytes	2	3	1	6	6	30	10	4	9	7	7	6	3	26
File Type	AN*	ZD**	AN	ZD	ZD	AN	AN	AN	ZD	ZD	ZD	ZD	ZD	AN
Decimals	No	No	No	No	No	No	No	No	2	2	2	No	No	No
Notes	This is always "PC"		Space bar for public employees, "O" for Law Enforcement, "B" for Paid Fire B, and M for	MMDDYY		Last, First Middle Up to 30 characters	Left Justified	This is for WRS use only, type in four spaces or leave blank	Includes two decimal places. Be sure to add zeroes if this is an even dollar amount.			Include six blank spaces.	Be sure to use all three spaces.	Remainder of 120 spaces in the format.

*AN indicates an alpha-numeric field.
 **ZD indicates a zero denominated field.

Changing Data In The ASCII Contribution Report

Using software such as Notepad, you can open the ASCII file and make changes before sending it to WRS. However, it is critical that the spacing remains intact, as changing the spacing by even one character will cause the entire report to reject.

Correcting a Previously Filed Contribution Report (Excel or ASCII)

To make an adjustment to a previously filed contribution report, please submit to WRS the **(WRS-11) Payroll Adjustment Form**. Any adjustments must be authorized by the Employer Relations/Financial Section before submitting.

If you detect an error after you have submitted your report, please call the WRS Employer Relations/Financial Section so an adjustment may be made before the wrong information is posted to the employee's account.

Please review the reported information carefully before sending it to WRS. The totals in your reports must balance to the amount for which the check is made. It is the employer liaison's responsibility to ensure contribution reporting is completed properly.

Password Protecting and Encrypting the Excel or ASCII File

Please remember to password protect your file (as shown in the Appendix on Zip Genius) and e-mail the attachment to RET-Payroll@wyo.gov. The same process is used whether the file was created in Excel 2003, Excel 2007, or ASCII.

Sending The Excel File

E-mail the password protected Excel file to RET-Payroll@wyo.gov and label the file with your organization's three-digit agency/employer number, the appropriate month abbreviation and year, and the word "Excel". For example, the file for Agency 22 for August 2011 would be as follows: 022Aug11EXCEL.

Sending the Payment and Summary Page

Mail to:

Wyoming Retirement System
6101 Yellowstone Road
Suite 500
Cheyenne, WY 82002

Sending the ASCII File

E-mail the ASCII file to RET-Payroll@wyo.gov and label the file with your organization's three-digit agency/employer number and the appropriate month abbreviation and year. For example, the file for Agency 22 for August 2011 would be as follows: 022Aug11.

Sending the Payment and Hardcopy Report

Mail to:

Wyoming Retirement System
6101 Yellowstone Road
Suite 500
Cheyenne, WY 82002

Sending the Rehired Retiree Payment

The rehired retiree payment must be reported separately from other employee contributions using the **(WRS-12) Rehired Retiree Payment Report** and a separate check is required. The totals in the report must balance to the amount for which the check is made. Rehired retiree salaries should not be included with the monthly Payroll Contribution Summary Report, or with the Excel or ASCII files.

This payment is not applied or tied to an employee's record. Please indicate the rehired retiree's name (last name first), Social Security number, pension plan, salary and payment amount. If your organization is an agency of the State of Wyoming, work with the State Auditor's Office to complete the **(WRS-12) Rehired Retiree Payment Report**; the State Auditor's Office will transfer the money.

If we are unable to process the files due to format errors or balancing errors, they will be returned for correction.

FORMS

Forms You Will Need

WRS has a number of forms for various functions. Please note that the Pension system often has different forms than the 457 Plan.

Employer Forms for Pension Plans

(found at <http://retirement.state.wy.us/employerforms.asp>)

- **(WRS-1) Registration Form for All Agencies for Pension Plans**
- **(WRS-6) State Agency Transfer Form** - This form replaces the Notice of Termination and Registration forms for employees transferring to a different agency within the State of Wyoming Executive Branch.
- **(WRS-7) Notice of Termination Form** - Notice of Termination of Employment.
- **(WRS-9) Rehired Retiree Form** - Complete when you rehire any person currently drawing a monthly retirement benefit from WRS.
- **(WRS-11) Payroll Adjustment Form** - All adjustments must be pre-approved by the WRS Employer Relations/Financial Section PRIOR to sending to WRS.
- **(WRS-12) Rehired Retiree Payment Report** - Payment report for employers
- **(WRS-13) Notice of Unpaid Leave of Absence** - If an employee is on Military Leave, Workers' Compensation, Disability, FMLA, or any other type of extended leave, please submit this form.

Employee Pension Forms

(found at <http://retirement.state.wy.us/forms.asp>)

Change Forms for Active Employees

- **(WRS-2) Beneficiary Information** – This is for an employee to request changes to the beneficiary on their Pension account only. (The 457 Plan has its own Beneficiary Change Form.)
- **(WRS-3) Personal Information Change Request** – This is for the employee to change their name, address, or other personal information on their Pension and/or 457 Plan account.

Account Refund Forms for Non-Vested Employees

- **(WRS-8a) Withdrawal of Member Contributions** - An employee may select this form if they have less than 48 months of service in WRS.
- **(WRS-8b) Rollover Acceptance Form** - This must accompany the above form (WRS-8a) if the employee is rolling their funds into an IRA or another qualified retirement plan.

Vested Employees

- **Account Refund: Vested Member** – When an employee is vested and chooses to get a refund, he/she will forfeit the right to a monthly benefit at retirement. To fully understand this, the employee will receive a benefit estimate from WRS before taking a refund. Have the employee contact WRS directly at 307-777-7691 to obtain the forms required.

- **(WRS-B1) Retirement Estimate Request** - Employees can use our On-line Benefits Calculator for a faster estimate of their pension benefits.

Retirement Packets

When an employee intends to retire, they should request a retirement benefit estimate approximately six months prior to their expected retirement date. Once they have received their estimate, they can download the application packet for the appropriate retirement plan (which can be found at <http://retirement.state.wy.us/forms.asp>).

Retiree Forms

- **(WRS-3) Personal Information Change Request** - This is for retirees to request changes on their account including name, address, and beneficiary information if applicable.
- **(WRS-A8) Automatic Payroll Deposit** - This form is for a retiree to initiate the electronic deposit of retirement benefits or change financial institutions.
- **(WRS-A9) Income Tax Withholding Request** - This form is for a retiree to request a change in the amount of Federal Income Tax withheld from their benefits.

Employee Deferred Compensation 457 Plan Forms

(found at <http://retirement.state.wy.us>)

New Employees

(Please note, State employees can now enroll online at www.wrsdcp.com)

- **Retirement Guide** - The WRS Retirement Guide is an employee's "instruction manual" to retirement benefits provided by the Pension and the 457 Plan.
- **457 Plan Enrollment Form** - Use this to enroll employees in the WRS 457 Plan.
- **Investment Options at a Glance** - This is a four-page document containing a short description of each investment option with current and historical return information.
- **Fund Overview** - This booklet contains an information sheet for each fund in the 457 Plan.

Current Employees

(Please note, State employees can now make account information changes on-line at www.wrsdcp.com)

- **Incoming Transfer/Direct Rollover Form** - This form is for an employee to consolidate other accounts such as IRA's and retirement plans from previous employers into their current WRS 457 Plan account. This can also be given to a new employee who wants to rollover their existing accounts as well.
- **Beneficiary Change Form** - This is for an employee to request changes to the beneficiary on a 457 Plan account.
- **(WRS-3) Personal Information Change Request** - This is for the employee to change their name, address, or other personal information on their Pension and/or 457 Plan account.
- **Salary Deferral Agreement** - This is for an employee to request an increase or decrease to the amount they are currently contributing to the WRS 457 Plan account.
- **Distribution Form** - This form is only available to employees who contact the 457 Deferred Compensation Section by phone or via email at RET-457PLN@wyo.gov so required disclosures regarding taxes and/or rollovers can be provided.

APPENDIX ON ZIP GENIUS

Using ZipGenius

ZipGenius is a freeware file archiving and compression tool. It is widely used in the Information Technology community because of its ability to compress (zip) files, password protect files, and encrypt files. ZipGenius can be downloaded for free from: http://download.cnet.com/ZipGenius-Standard-Edition/3000-2250_4-10179818.html

This tutorial will be using ZipGenius Standard Edition 6.3.0.2400

Download and install ZipGenius using the default installation. You do not have to change any settings during the installation process.

NOTE – For these instructions, the files that are being zipped, the folder that the information is being saved in, etc. is for demonstration purposes only. This will NOT be the same file that is zipped when the file is transferred to WRS with live data.

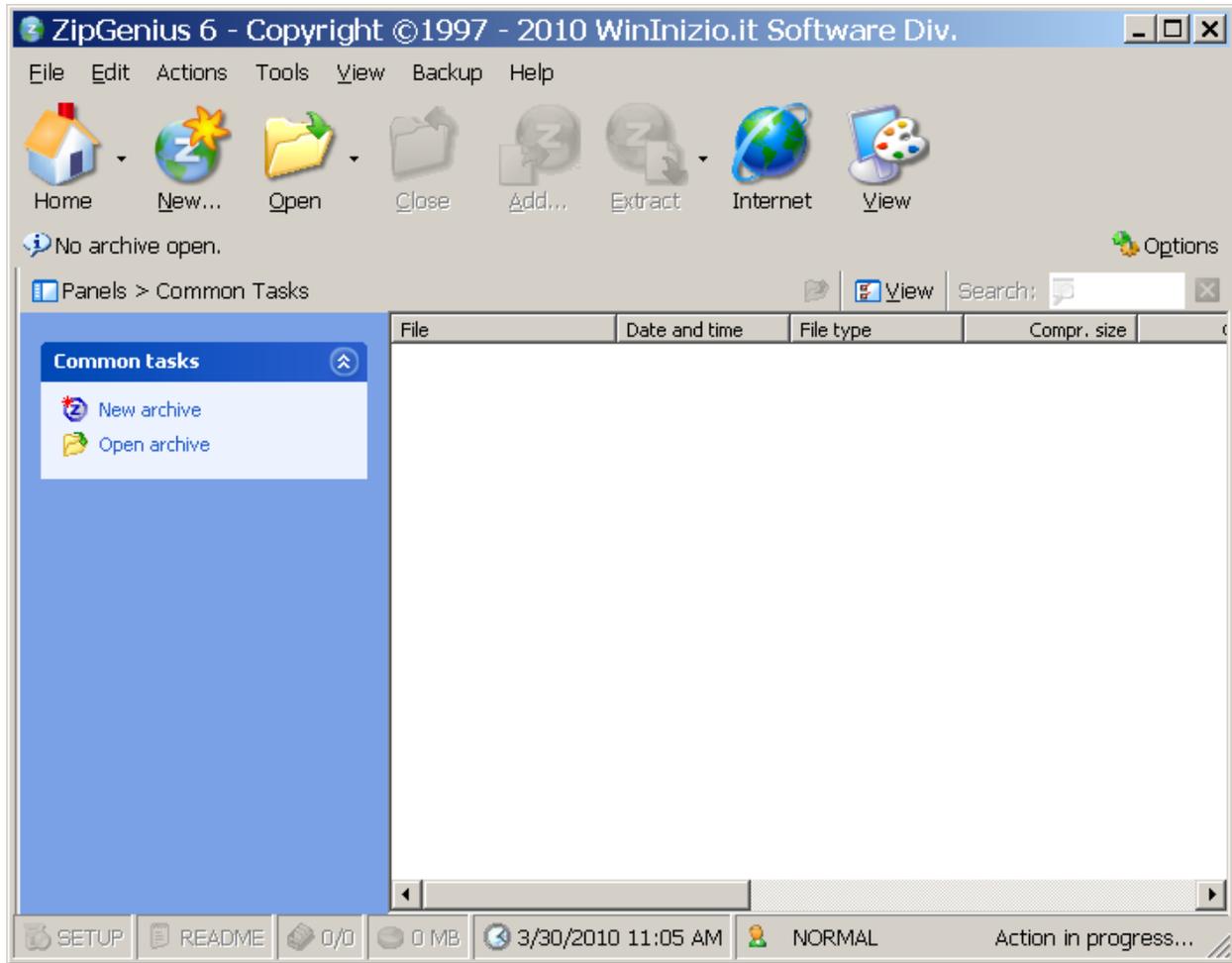
CREATING A ZIPPED FILE

Download the ZipGenius program

Install ZipGenius

Open the ZipGenius Program

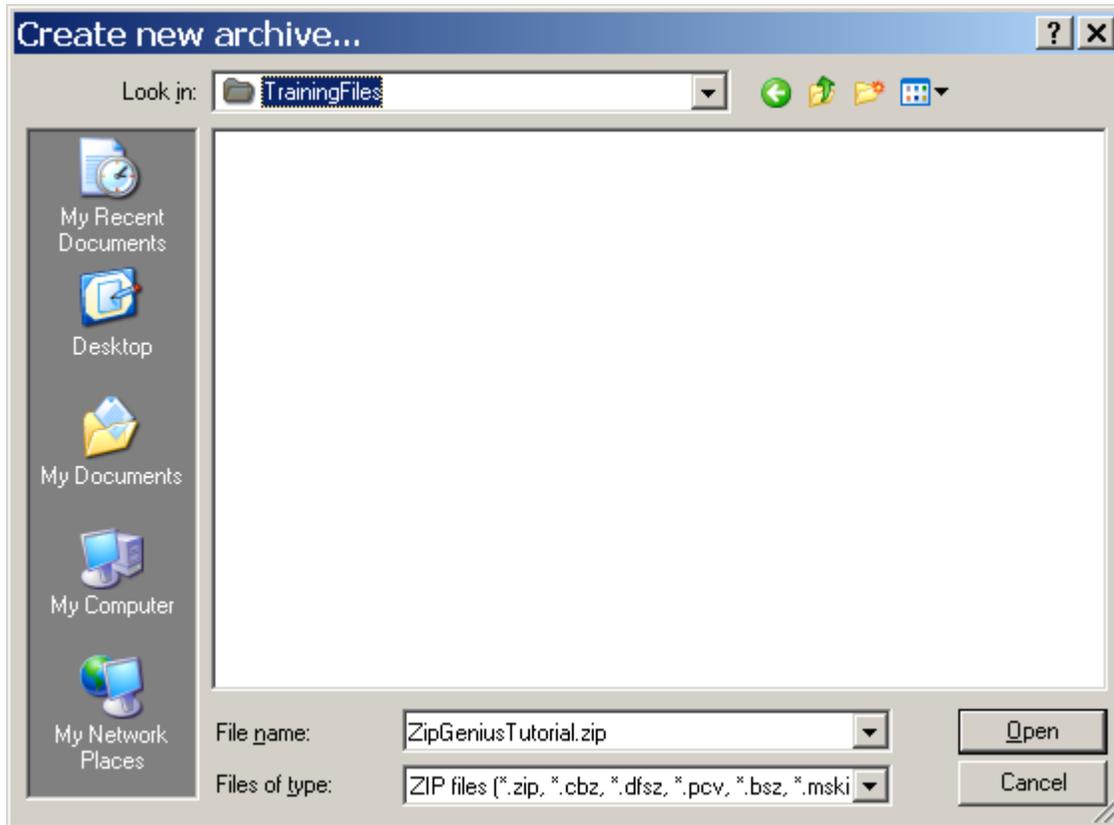
ZipGenius main screen:



Select "NEW" from the Menu Bar



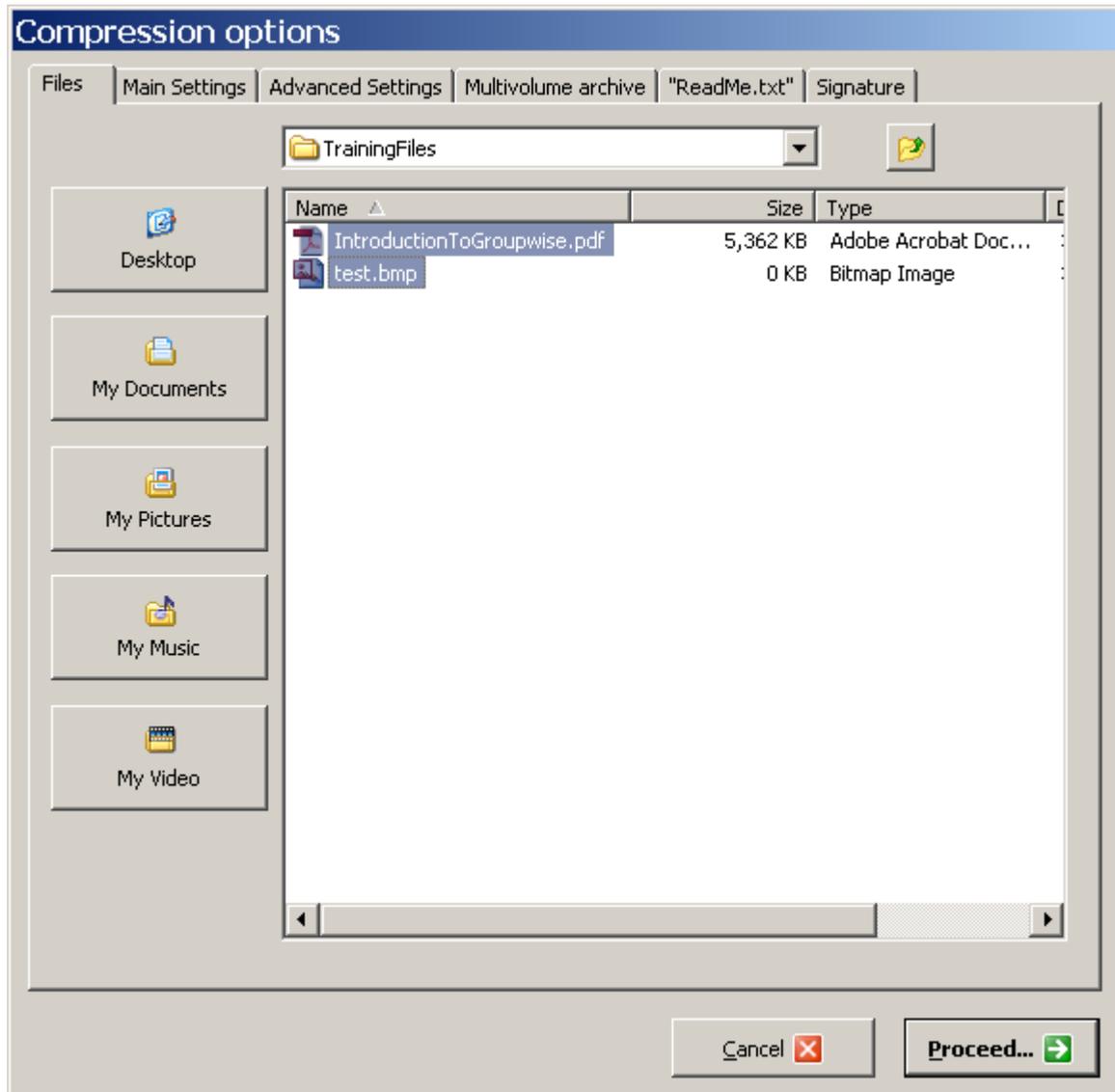
Select the folder for the information to be saved in and select the file name. For this example, the file is being saved to the new zipped file in a folder called “TrainingFiles” and the file is being named “ZipGeniusTutorial.zip”.



After the applicable folder has been located, click “Open”.

After selecting “Open”, add the files to be zipped. For this example, two files will be selected in the TrainingFiles folder; “IntroductionToGroupwise.pdf” and “test.bmp”. Select both files by clicking on them WHILE holding down the CTRL button on the keyboard.

Do not click on “Proceed”

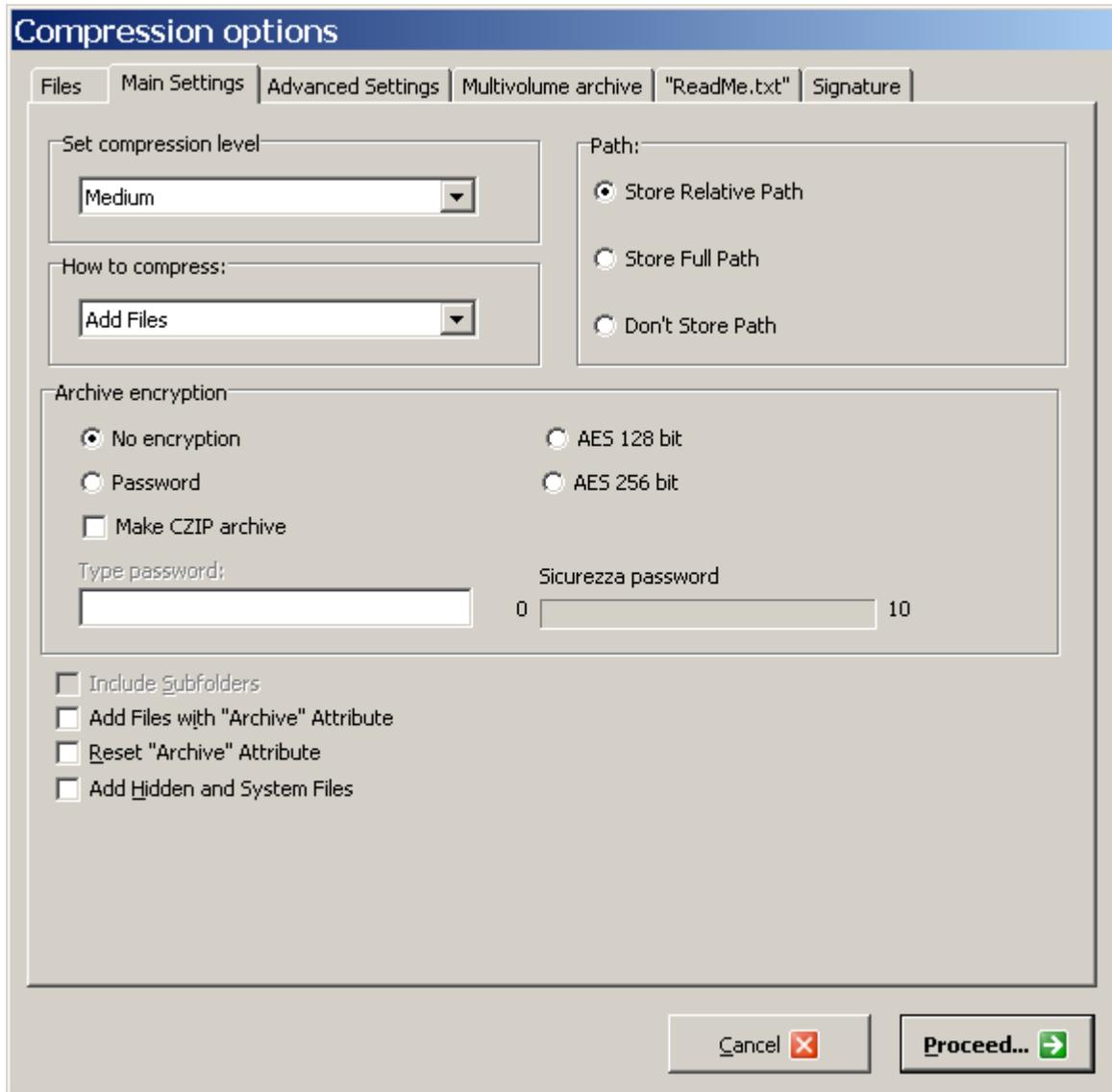


Now assign a password and encryption to the new Zip file.

Click on the tab that says “Main Settings”.



In the Window that appears, select the options for the newly created Zip File.



Choose the following settings:

Set compression level: Medium



Path: Store Relative Path

Path:

Store Relative Path

Store Full Path

Don't Store Path

How to compress: Add Files

How to compress:

Add Files

Archive encryption: AES 256 bit

Archive encryption

No encryption

Password

AES 128 bit

AES 256 bit

In the Archive encryption box, enter the password provided by WRS. Please note, the password will appear as asterisks when it is typed into the password box.

Archive encryption

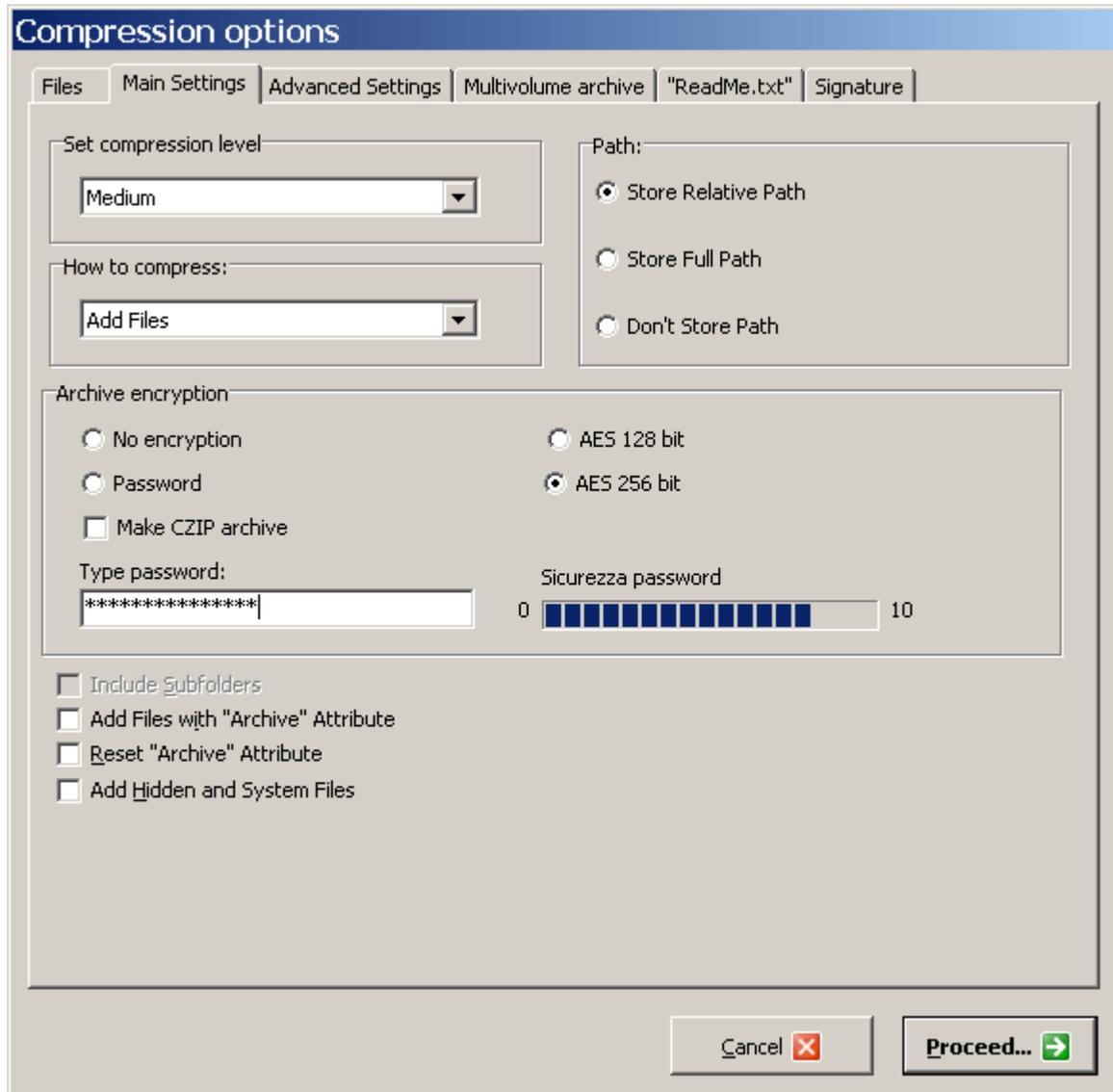
No encryption

Password

Make CZIP archive

Type password:

With these options all selected, the screen should now look like the following: (Please note, the information in the “Type password:” box may look different.)



After this information is all entered, hit the “Proceed” Button.

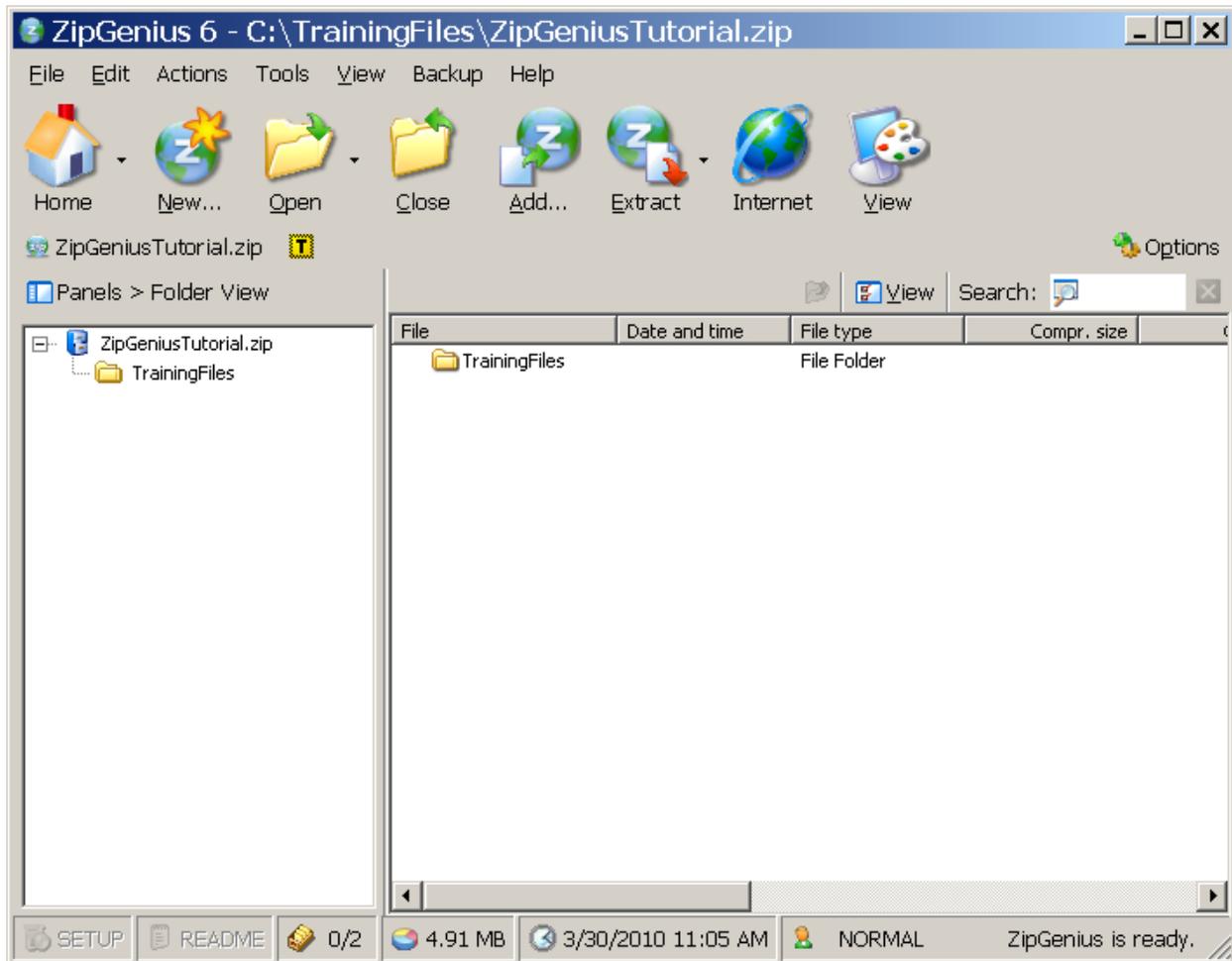


After the “Proceed” button is pressed, a password confirmation screen will appear. Type in the password again and click OK. (The password must match the password that was entered the first time exactly.)



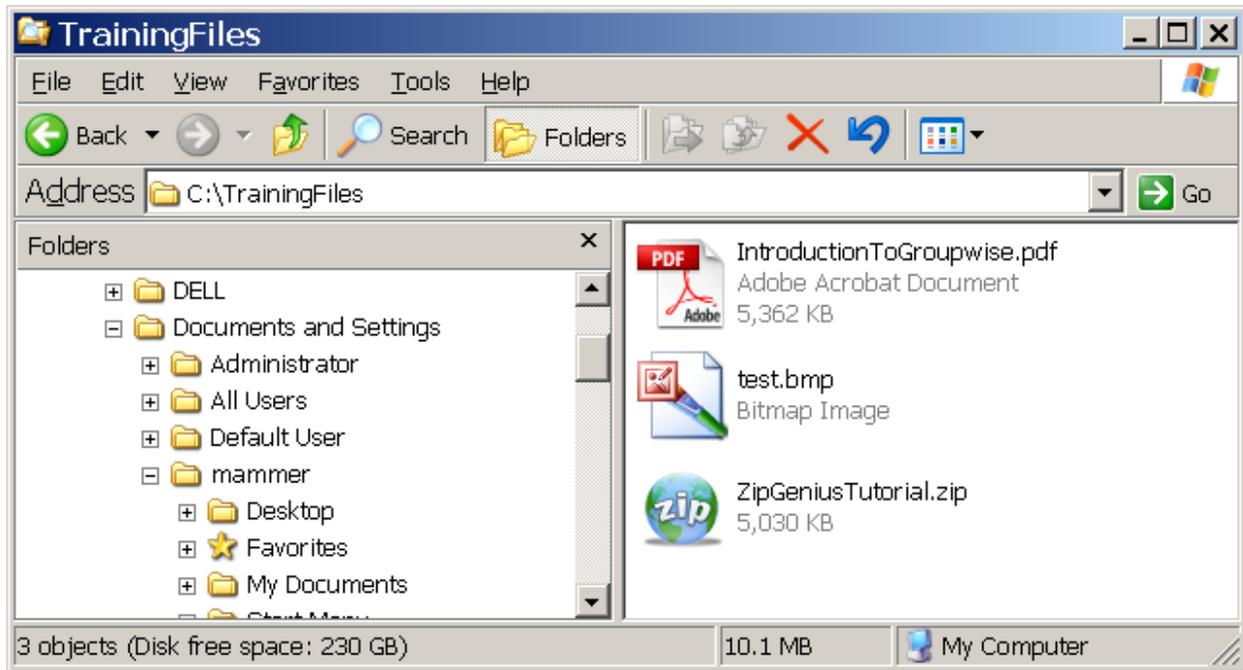
ZipGenius will now zip the file. While this is occurring, a progress bar will appear on the screen. It may disappear very quickly depending on the size of the Zip file that was created.

After the zip file is created, the screen should look like the following:



The newly created zip file can now be attached to an email, sent through a file transfer server, etc.

Close the ZipGenius program. Open the folder where the zipped information was saved. The new file that was created will appear.

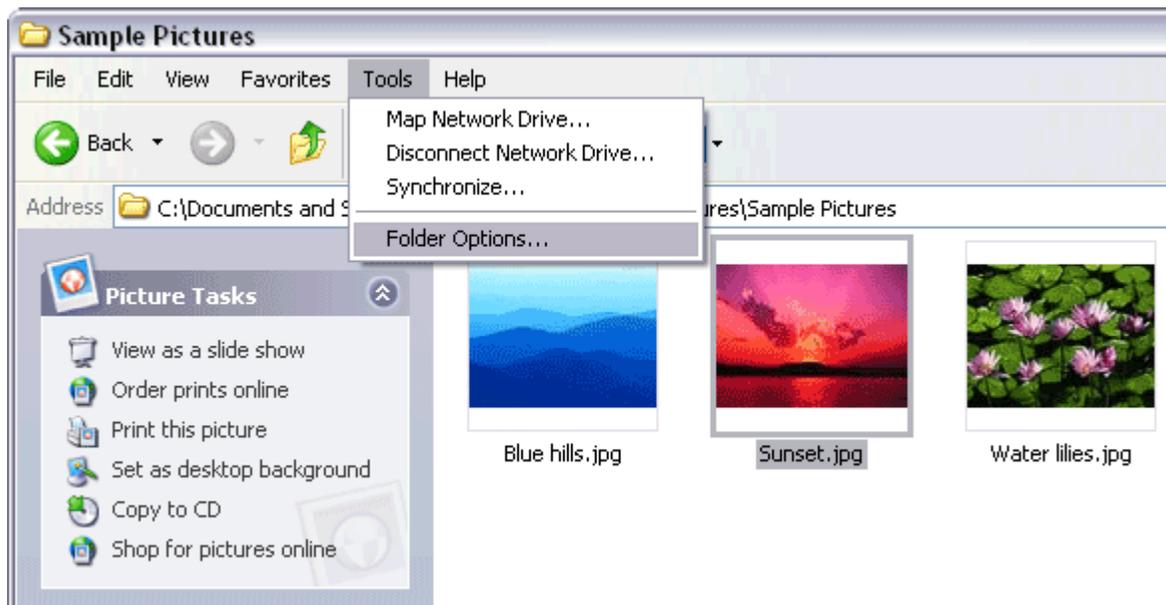


Renaming The Zipped File So It Can Be Emailed To The State

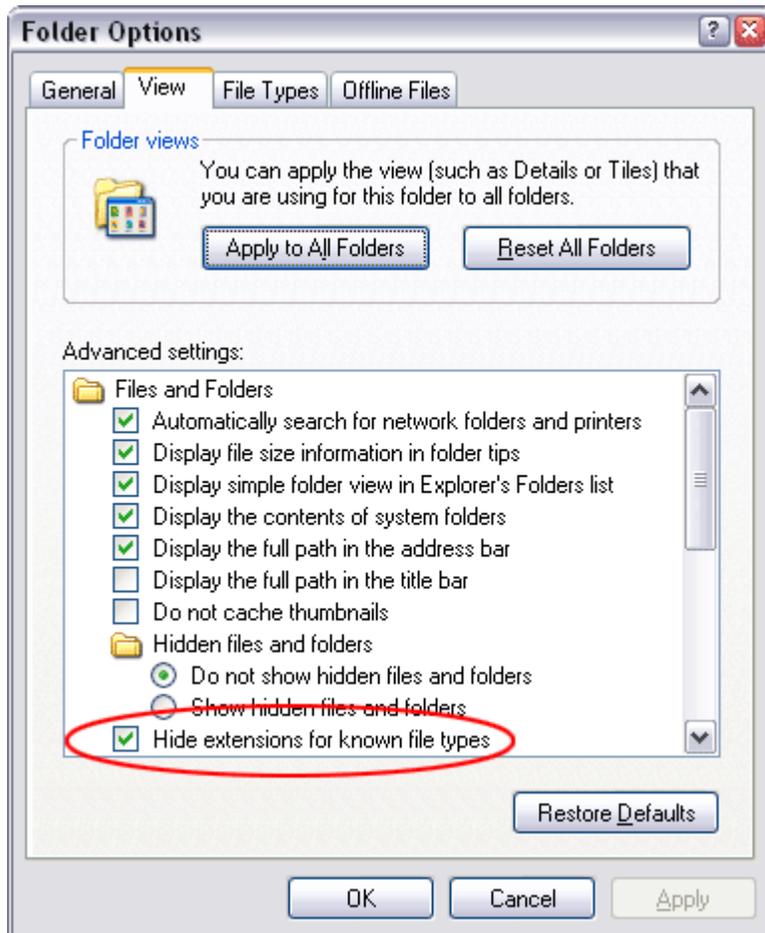
NOTE – The folder must be set up to view the file extension in order to complete this process.

By default, file extensions for known file types are hidden in Windows. However, this setting can be changed so that file extensions are shown for files in a certain folder or for all files on the hard disk.

To show file extensions, first open any folder on the hard drive, such as "My Computer" or "My Documents." Then select "Folder Options..." from the Tools menu as shown below.



When the “Folder Options” window opens, click the “View” tab. This will show the file and folder view settings.

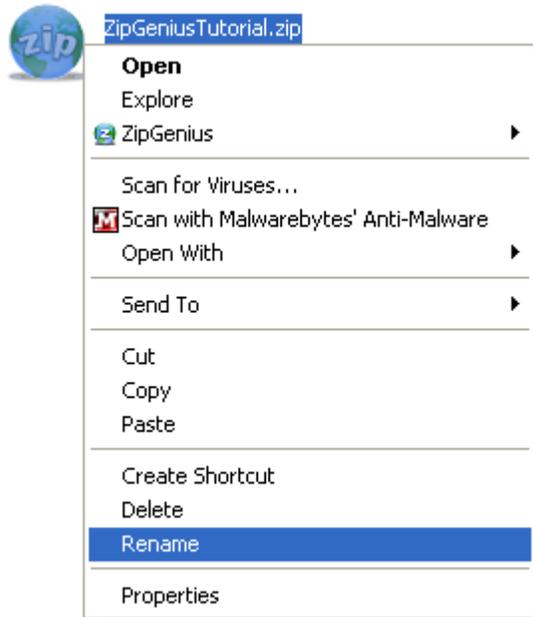


One of the options under “Advanced settings” is "Hide extensions for known file types." **If this option is checked, uncheck the checkbox and click Apply or OK.**

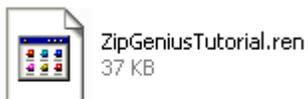
NOTE – The Wyoming State Firewall BLOCKS files with a .zip extension. In order to email the files, the zipped file needs to be renamed to a different file extension. For example, this file is named “ZipGeniusTutorial.zip”



To change the file extension, Right Click on the file, then select “Rename”



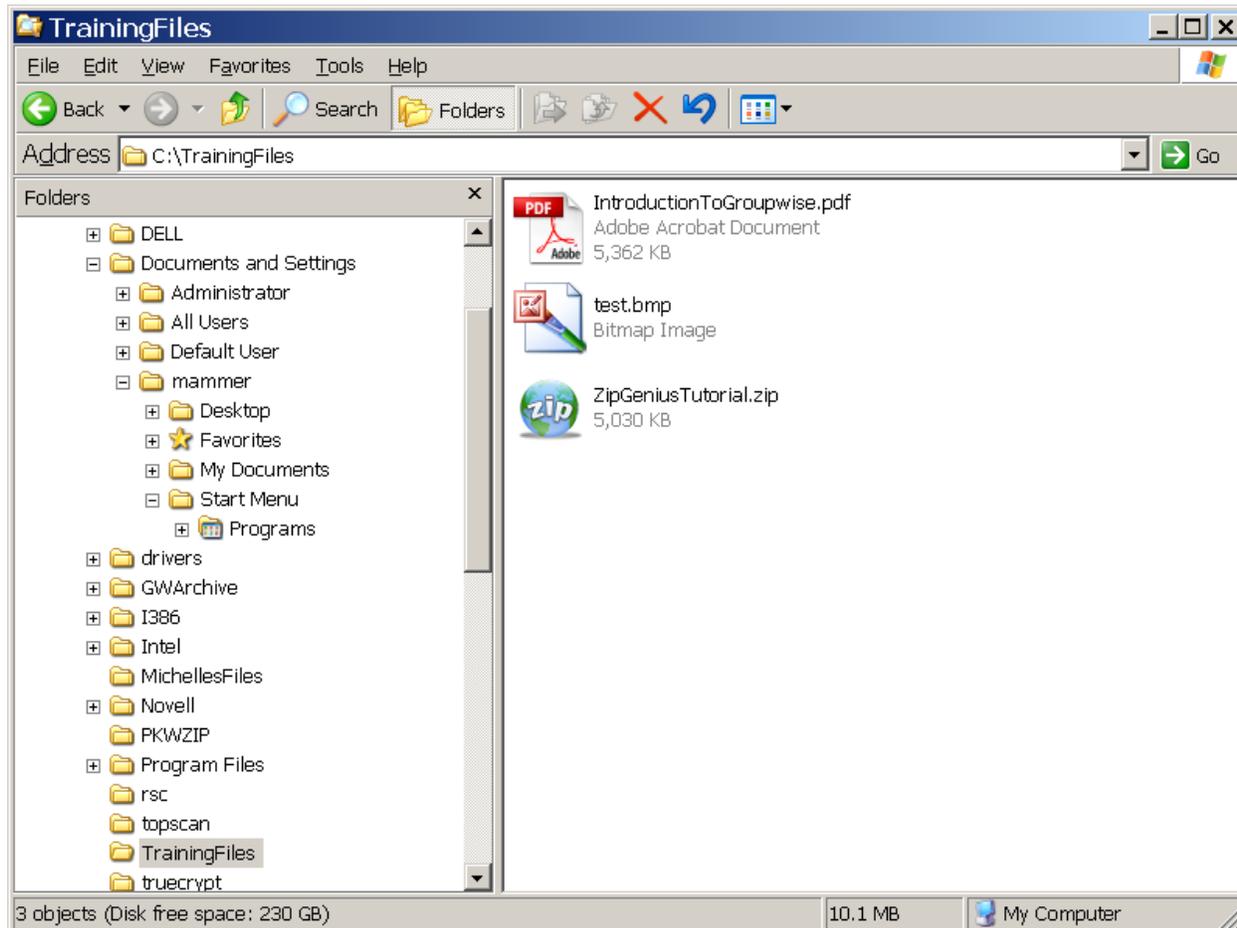
Replace .zip with .ren



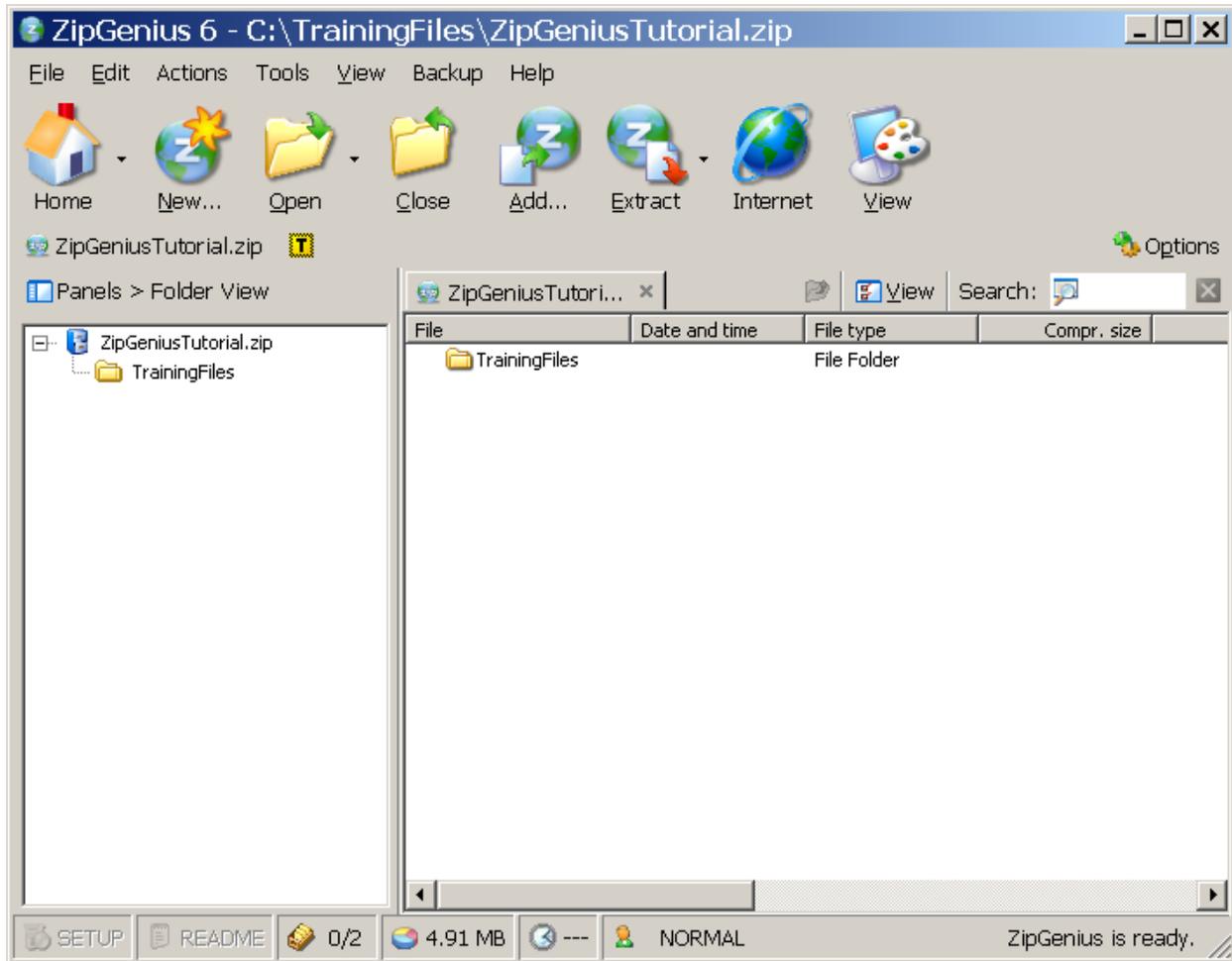
This file should now be able to pass through the State firewall.

Opening The Zipped File

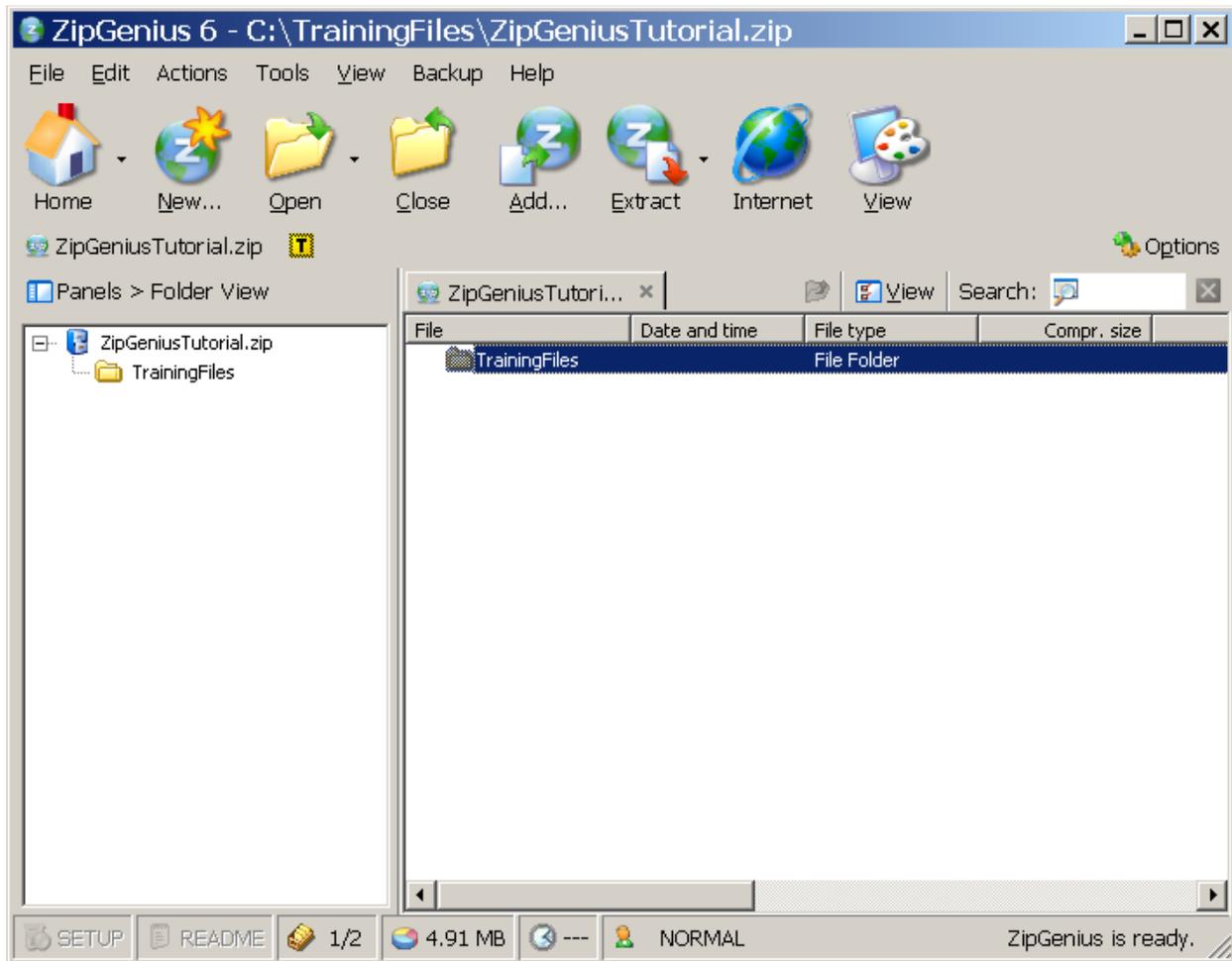
Browse to the location of the Zipped file to open. For this tutorial, the zipped file is named “ZipGeniusTutorial.zip” and is located in the “Training Files” folder. (Open the folder named “TrainingFiles” and double click on the file named “ZipGeniusTutorial.zip”.)



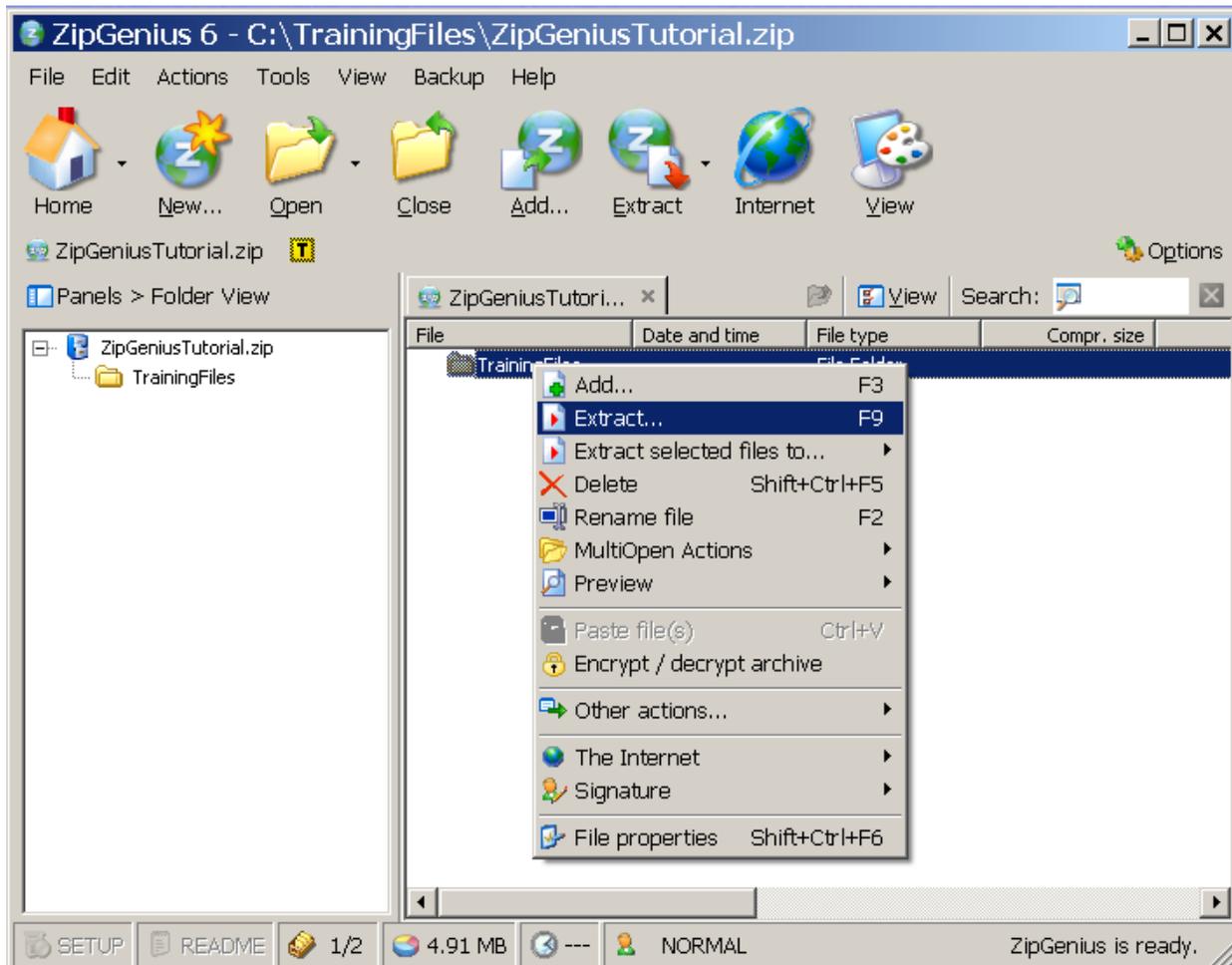
The ZipGenius window will open. The window that appears indicates that ZipGeniusTutorial.zip contains a folder called TrainingFiles.



Right Click on the “TrainingFiles” folder.



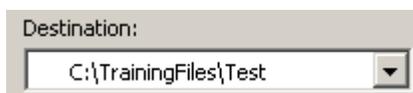
From the menu that appears, select “Extract...”



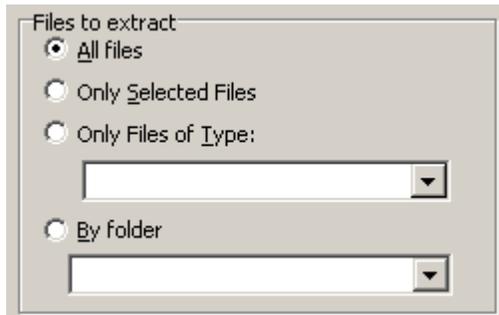
The screen that appears will ask for the location to save the extracted files, which files to extract, and for the password.

Please select the following options:

Destination: C:\TrainingFiles\Test **NOTE – THIS IS THE LOCATION FOR THE TUTORIAL. PLEASE SELECT THE APPROPRIATE DESTINATION TO SAVE THE FILES IN.**



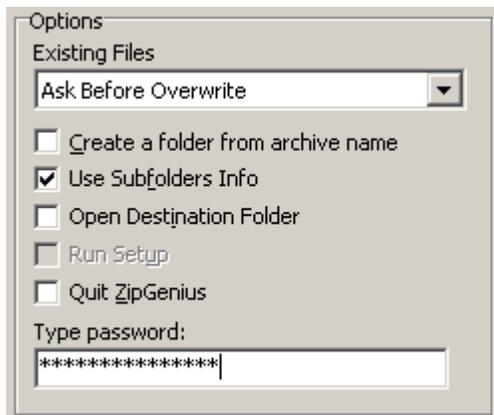
Files to Extract: All Files



Options:

Existing Files: Ask Before Overwrite (This will protect the file from inadvertently being overwritten.)

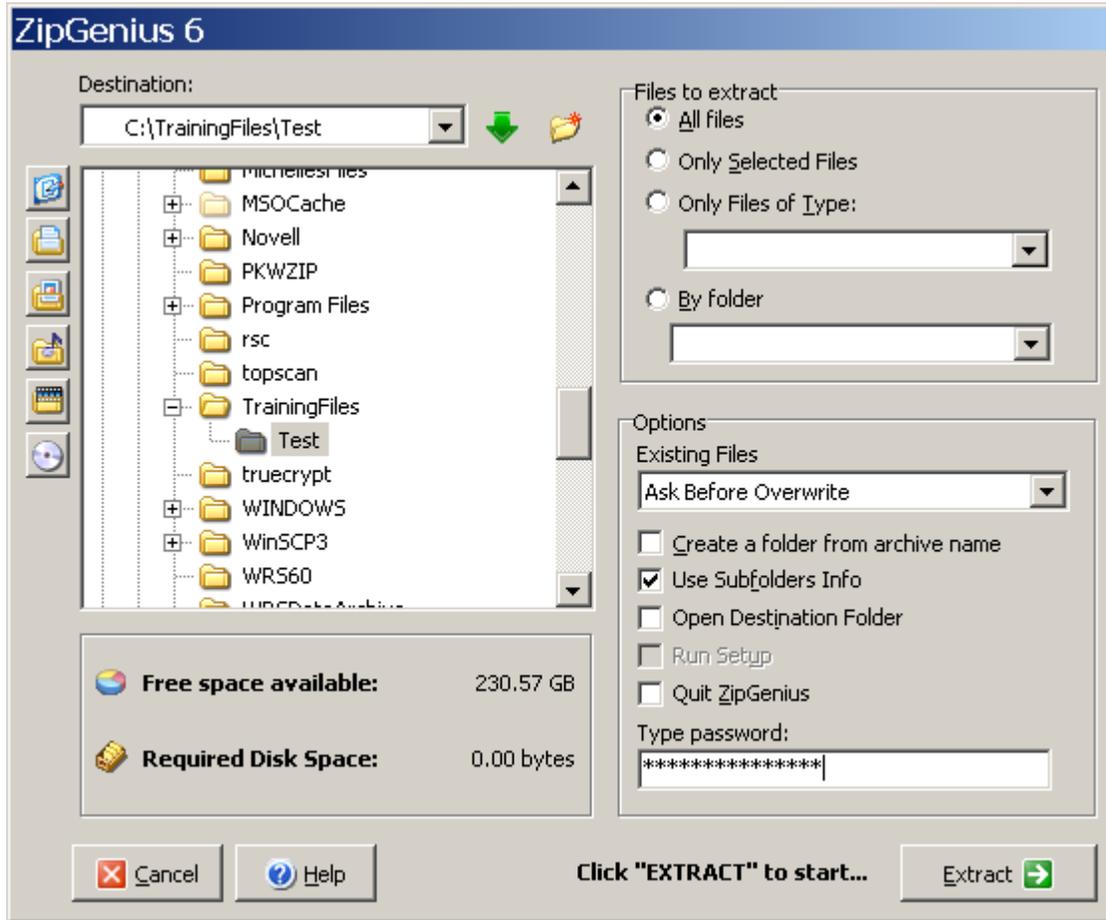
Type password: Enter the password assigned by WRS; this password must be known before the zip file will open.



Press "Extract"



Based upon the options selected, the screen should look like the following. Please note, the screen may look different depending on the location the files were saved, if all of the files were extracted, etc.



ZipGenius will now extract the files to the location indicated. The files can be viewed and worked as needed.

