Wyoming
RETIREMENT SYSTEM

Judicial Pension Plan Handbook

Introduction

This handbook is designed for members of the Judicial Pension Plan. As one of the specialized plans administered by the Wyoming Retirement System (WRS), the Judicial Pension Plan operates alongside seven other distinct pension plans and the supplemental 457(b) Deferred Compensation Plan. This plan is governed by state laws W.S. 9-3-701 through W.S. 9-3-713, alongside incorporated portions of the Wyoming Retirement Act and the Uniform Management of Public Employees Retirement Systems Act W.S. 9-3-401 through 9-3-454, as well as the rules established by the WRS Retirement Board.

WRS administers specialized plans for specific groups, including civil servants, educators, game wardens, highway patrol officers, DCI investigators, law enforcement personnel, corrections officers, firefighters, Emergency Medical Technicians, and Search and Rescue personnel. To verify your specific plan, please consult your employer or contact WRS directly.

Important Note: Service credits and contributions do not transfer between plans.

Board Members and Governance

WRS is governed by an 11-member Board tasked with acting in the best interest of all system members. The Board consists of the State Treasurer, two public employees, two representatives from the public school system or higher education, one retired WRS member, and five qualified Wyoming electors who are not employed by a participating WRS organization. With the exception of the State Treasurer, members are appointed by the Governor to six-year terms.

Board Responsibilities

The Board holds quarterly public meetings to establish policies and regulations for administering the pension and 457(b) Deferred Compensation plans. Key responsibilities include:

- **Management & Operations:** The Board employs an Executive Director to manage WRS staff and daily operations.
- **Investment Oversight:** In coordination with the Executive Director and Chief Investment Officer, the Board oversees the investment of all retirement funds and monitors the performance of external investment managers.
- **Actuarial Review:** The Board contracts with an actuarial firm to assess the funding levels of each plan and analyze long-term trends.
- **Administrative Decisions:** The Board renders final decisions on benefit appeals filed by members.

Please visit our website at retirement.wyo.gov for a list of current board members.

Pension Plan Basics

This pension is a defined benefit-401(a) plan. A 401(a) is a specific type of employer-sponsored retirement account governed by IRS code. This provides a guaranteed monthly payment for life, based on a formula. This is distinct from "defined contribution" plans, like 401(k)s or the supplemental 457(b) Deferred Compensation Plan, where you choose your investments and your retirement income depends entirely on your account balance.

Key features of the WRS pension plan include:

- **Mandatory Participation:** If your employer is a member of WRS, you are required to contribute. Please see Plan Opt-Out Election below.
- **Automatic Growth:** Your future payout grows with your years of service and increases in your highest average salary with a WRS-participating employer.
- **No Investment Risk:** Unlike self-directed plans (457(b), 403(b), or 401(k)), WRS manages the funds and investment management, assuming the responsibility for funding your pension.
- **Lifetime Income:** Your benefit is guaranteed for life. Even after your personal contributions are depleted, WRS investment earnings continue your payments, ensuring you never outlive your benefit.

Employers Who Participate in the Judicial Pension Plan

Wyoming Circuit Court, District Court and the State of Wyoming Supreme Court participate in the Judicial Pension Plan. This network provides portability, meaning you can typically change jobs between participating employers without losing progress toward your pension. If you have questions about whether an employer participates in WRS, please call us at (307) 777-7691.

Enrolling in the Judicial Pension Plan

If your employer participates in the Judicial Pension Plan, enrollment is **mandatory** for all eligible employees upon hiring after July 1, 1998. Your employer will manage the enrollment process using the information you provide at the time of hire.

The Judicial Pension Plan is specifically designed to include the following roles:

- **Circuit Court Judges**
- **District Court Judges**
- **Supreme Court Justices**

Plan Opt-Out Election:

If you were appointed prior to **July 1, 1998**, and subsequently elected to participate in the Judicial Pension Plan, you may retain a one-time structural option to formally opt out of the plan prior to your official retirement date.

Because this election involves complex statutory rules and permanently alters your retirement structure, please contact WRS directly to discuss your specific account details and eligibility requirements.

Retirement Planning Resources

Estimating Retirement Income Needs

WRS pension benefits are a foundational retirement asset rather than a total income replacement. Because cost-of-living adjustments (COLAs) are not automatic, you can use the WRS 457(b) Deferred Compensation Plan or personal savings to supplement your WRS pension benefit to build a more secure retirement.

WRS Retirement Planning Resources

WRS Website: Visit retirement.wyo.gov to manage your pension and 457(b) Deferred Compensation accounts online. You will find educational videos, resource links, and benefit calculators to help project your future retirement income.

Retirement Educators: WRS has dedicated retirement educators available to help you learn about your benefits and retirement planning.

We offer informational seminars and individual counseling meetings. You can view the educator travel schedule on our website or contact an educator to book an appointment directly by calling us at (307) 777-3314.

- **Local Seminars:** WRS educators regularly travel across the state to host informational workshops. To find out when an educator will be conducting a seminar in your area, visit retirement.wyo.gov to view our current travel schedule and consult your agency's HR department about scheduling a workplace visit.

- **Personal Consultations:** You can contact WRS to schedule individual counseling regarding your account timeline and options.

Professional Advice Disclaimer: While WRS staff are experts on system rules and benefit calculations, they cannot provide personal financial, tax, or legal advice. For specific tax implications or investment strategies, please consult a certified financial planner, CPA, or legal professional.

Pension Contributions & Account

The WRS investment team manages all pension contributions. State law establishes contribution rates for the Judicial Pension Plan; please visit retirement.wyo.gov for the most current rate information. Employers may opt to pay a portion or all of your required employee contribution, in addition to their own mandatory share. Please contact your organization's human resources or payroll department for specific details regarding your employer's contribution coverage.

Your Pension Account

WRS maintains a separate account for every member, tracking contributions and accrued interest. For vested employees, the account balance includes only the employees' required contributions and associated interest; it does not include required employer contributions. While an account balance is used to determine refund amounts and death benefits, it is not directly linked to the calculation of your final retirement benefit. At retirement, your benefit is initially paid from your account balance; once exhausted, benefits are paid from WRS investment earnings.

For non-vested members hired on or after July 1, 2018, the refundable balance consists only of out-of-pocket member contributions plus interest (employer-paid portions are excluded). Once vested, or for death benefit purposes, the balance includes the entire employee required contribution and interest.

Important Note: Additional funds beyond the set contribution rate **cannot** be accepted, except via a Service Purchase (outlined later in this handbook).

Account Management and Information

- **Interest:** Interest is calculated at a rate set by the WRS Board and compounded monthly.
- **Loans and Garnishment:** WRS does not permit loans against pension accounts. Furthermore, your account cannot be garnished until you take a refund or begin drawing a pension benefit.
- **Confidentiality:** Your records are strictly confidential and will not be released to any third party—including employers—without written authorization or a court order.
- **Online Access:** Manage your account at pension.wyo.gov. You can download statements, update personal information, change beneficiaries, estimate future benefits, request refunds, or submit retirement requests.
- **Statements:** Annual statements are posted to your online account during your birth month. You may opt out of electronic delivery by contacting WRS. Statements include information on interest accrued during the year and your earliest anticipated retirement date. *Benefit estimates are based on assumptions and may vary.*

Keeping Contact Information & Beneficiaries Up to Date

Keeping your contact details current is critical. We recommend using a personal email address to ensure you never miss official statements or communications. You can manage your contact information and beneficiary designations through your online account. Alternatively, you may submit the required forms which can be found on our website or by contacting us directly.

Designating Your Beneficiary

At the start of your employment, you must log in to your online pension account and your 457(b) Deferred Compensation account to designate your beneficiary. You must make **separate** beneficiary designations for your Pension Plan and your WRS 457(b) Deferred Compensation Plan. Designating a beneficiary for one plan does not automatically apply to the other.

Important Note for Married Members: If you are married, **spousal consent is legally required** to make subsequent changes to your beneficiary designations. *Pension accounts are considered a marital asset in the State of Wyoming.*

Your Benefit Amount

Your retirement benefit is calculated using a formula based on your **months of service, highest average salary, tiered multiplier** and **age at retirement.**

Highest Average Salary

Your Highest Average Salary (HAS) is a core component of the benefit formula and is calculated by averaging your highest **36 months** of continuous acceptable salary.

What Counts as Acceptable Salary?

The WRS Board defines acceptable "cash remuneration" in Chapter Eight of its administrative rules.

Included as Acceptable Salary	Excluded (Fringe Benefits & Special Payments)
Pay for services rendered	Unused leave payouts (administrative, sabbatical, annual, sick, vacation or personal)
Used leave (administrative, sabbatical, annual, sick, vacation, or personal)	Housing allowances & transportation expenses
Compensatory time (if earned during the last 12 months)	Early retirement incentives & severance pay
Retroactive payments (court orders, arbitration, litigation/grievance settlements)	Bonuses
National Board Certification Compensation for Educators	Medical insurance & disability premiums/benefits
Overtime Pay	Workers' compensation (except for state agencies and UW)
Court Reporter transcript compensation paid by the State	Salary spikes that are designed primarily to increase retirement benefits

Anti-Spiking Review: The WRS Board utilizes a mechanism to review and limit unusual increases in a member's HAS if it is determined that the primary purpose of the compensation increase was to artificially inflate the retirement benefit.

Months of Service

One month of service credit is based on the number of hours reported to WRS per month. You must have 48 months of service credits to be considered a vested member:

- **Full Credit:** Working **86 hours or more** in a month.
- **Partial Credit:** Working **fewer than 86 hours** in a month.
- **Multiple Positions:** If you work part-time in two or more contributing positions, your combined hours will determine your service credit (up to one full credit).

Estimating Your Benefit

Your monthly retirement benefit is determined by a specific formula that applies a benefit multiplier that is tiered. The total benefit is determined by multiplying your Highest Average Salary (HAS) by a percentage that increases based on your total years of credited service:

- **Years 1 through 5: 4.0%** of HAS per year of service credit
- **Years 6 through 15: 3.0%** of HAS per year of service credit
- **Years 16 through 20: 2.0%** of HAS per year of service credit
- **Years 21 and above: 1.0%** of HAS per year of service credit

JUDICIAL PENSION BENEFIT TABLE	
Years of Service	Salary Replacement Ratio
4	16.00%
5	20.00%
10	35.00%
12	41.00%
15	50.00%
20	60.00%
25	65.00%
30	70.00%
Ceiling	None

Get an Estimate

- **Vested Members:** Log into your personal online pension account for an official estimate.
- **Non-Vested Members:** Use the public benefit estimate calculator available on the WRS website at retirement.wyo.gov.

Potential Benefit Adjustments

- **Domestic Situations:** Certain circumstances, such as a divorce, can alter your monthly benefit amount.
- **Garnishments:** Once you begin drawing a retirement benefit or elect to take a refund, disbursements are considered income and may be subject to attachment or garnishment.

Increasing Your Pension Benefit via a Service Purchase

If you are an active, vested member you may make a one-time purchase of up to five years of service credit. Honorably discharged active duty U.S. military veterans may purchase additional service, for a combined total not to exceed eight years. A service purchase is a voluntary, lump-sum transaction that counts as service credit, potentially accelerating eligibility for unreduced retirement. You may fund this purchase using a non-taxable rollover from qualified pre-tax retirement vehicles (e.g., 401(k), 403(b), 401(a), 457(b), traditional IRA plans or personal funds). Please note that after-tax or Roth assets cannot be used. If you are interested in pursuing a service purchase, please contact WRS directly to obtain a specific cost calculation and discuss your options.

Retirement Eligibility

Vesting Requirements

You are considered vested and eligible to elect a monthly retirement benefit at your full retirement age after accumulating 48 months of service credit.

Retirement Eligibility Ages

You are eligible for an unreduced retirement benefit when you meet one of the following criteria:

- **Age 65 Milestone:** You reach age 65 and are fully vested.
- **Age 60 Milestone:** You reach age 60 and have accumulated at least **20 years** of service credit.
- **Age 70 Continuous Service Provision:** You reach age 70 and have served continuously on the bench from your initial date of appointment up to your 70th birthday.

Taking a Reduced Retirement Benefit

Under the Judicial Plan you are eligible to retire early with a reduced benefit when you reach the age of 55 and are vested.

If you choose to take an early retirement benefit, the full benefit amount is **permanently reduced** for each year you retire prior to your standard retirement age.

- **Reduction Rate:** 5% per year below age 65
- **Partial Years:** Prorated on a monthly basis.

Previous Employment with WRS Employer

If you return to work for a WRS-participating employer after a break in service, your pension benefit path depends on what you did with your account balance when you left:

- **No Refund Taken:** If you left your account balance on deposit with WRS, your pension benefit will simply begin accruing right where you left off.
- **Refund Taken:** If you took a refund of your account balance, you forfeited that service credit. However, you have the opportunity to regain those years of service through a **redeposit.**

Redeposits

A redeposit allows you to re-establish the service credit you forfeited when you previously terminated employment and took a refund.

Rules and Timelines

- **2-Year Waiting Period:** You must complete a two-year waiting period from your official date of re-employment before you are eligible to execute a redeposit.
- **10-Year Deadline:** Once eligible, you have a maximum of ten years from your date of re-employment to complete the redeposit.
- **Payment Method:** A redeposit must be paid in a **single lump-sum** amount determined by WRS.
- **Eligible Funding Sources:** You can fund your redeposit using a non-taxable rollover from assets you hold in another qualified pre-tax retirement vehicle (e.g., 401(k), 403(b), 401(a), 457(b), traditional IRA plans or personal funds)

If you are interested in pursuing a redeposit, please contact WRS directly to obtain a specific cost calculation and discuss your options.

Retirement Accounts with Non-WRS Employers

The Wyoming Retirement System (WRS) is a localized state program and is legally unable to accept direct service credit transfers or absorb pension benefits earned through an out-of-state or non-participating employer.

However, you may still be able to consolidate your retirement savings. Subject to IRS guidelines, members are often permitted to execute a tax-free rollover of eligible balances from former employer plans (such as a traditional 401(k), 403(b), or another 457(b) account) directly into the **WRS 457(b) Deferred Compensation Plan.** To initiate a rollover please call WRS for assistance.

Leaving Employment Before Retirement Age

If you stop working for a WRS-participating employer before reaching retirement age, you have two primary options regarding your pension account balance:

Option 1: Leave Your Funds with WRS

If your account balance is **at least $1,000**, you can choose to leave your money on deposit with WRS.

- **Vested Accounts:** If you are vested, your account balance will continue to accrue interest at the rate established by the WRS Board. You will remain eligible to elect a monthly retirement benefit once you reach full retirement age.

- **Non-Vested Accounts:** If you are not vested, you may still leave your funds on deposit, but the account will no longer accrue interest.

Option 2: Take a Refund or Rollover

You can choose to withdraw your account balance as a cash refund or roll it over into an eligible retirement account (such as an IRA or a 401(k).

Important Considerations Before Taking a Refund or Rollover:

- **Employer Contributions Forfeited:** Your refund or rollover consists only of your required employee contributions and accumulated interest. **The employer's share of required contributions remains in the pension plan and is not paid out to you.**

- **Loss of Benefits:** Taking a refund completely terminates your membership. If you were vested, you permanently forfeit your service credit and your right to a lifetime monthly retirement benefit.

- **Irreversible Decision:** Once a refund is processed, the transaction is final and irreversible.

Death Claims & Beneficiaries

Reporting a Death

We understand that losing a loved one is an incredibly difficult and busy time. As soon as you are able, please contact WRS to notify us of the members' passing by calling **(307) 777-7691.**

Important Note on Confidentiality: To protect member privacy, WRS staff can only disclose beneficiary information to individuals who are explicitly designated as beneficiaries on the deceased member's account.

To help us process the claim as smoothly as possible, please have the following information ready when you call:

Information Needed for the Deceased Member

- Full name, address, and date of birth
- Date of death
- RAIN ID or Social Security number
- Death Certificate

Information Needed for the Contact Person

- Your name and relationship to the deceased member
- Primary contact details (if different from the person calling), including:
  - Name, mailing address, and telephone number
  - Relationship to the deceased member

If Death Occurs Before Retirement

If you pass away prior to retirement, the benefit payout depends on your vesting status and employment history at the time of death:

Non-Vested Death Benefits

• **Active Members:** If you are actively employed and contributing to the plan at the time of death, your designated beneficiary is entitled to receive a single lump-sum payment equal to **twice the total account balance** (contributions and interest).

• **Inactive Members:** If you are no longer actively employed within the plan at the time of death, your beneficiary will receive only the standard account balance; the payout **will not be doubled**.

Vested Death Benefits

If you are fully vested at the time of death, a designated single primary beneficiary may choose between a lump-sum death benefit or a lifetime monthly benefit. The lifetime monthly benefit calculation is based on the beneficiary's age, alongside your Highest Average Salary (HAS) and accumulated months of service credit.

- **Spousal Beneficiaries:** To elect the lifetime monthly benefit, a surviving spouse must be of retirement age. Additionally, spousal beneficiaries must officially begin drawing this benefit by the time the beneficiary **reaches 72 years of age**.
- **Non-Spousal Beneficiaries:** To elect a lifetime monthly benefit instead of a lump sum, a non-spousal beneficiary must be of retirement age and prepared to begin receiving the benefit **within one year** of your date of death. Otherwise, they are restricted solely to the lump-sum option.
- **Five-Year Rule:** Any lump-sum distributions paid out to non-spousal beneficiaries or your estate must be fully disbursed **within five years** of your date of death.

If Death Occurs After Retirement

Automatic 50% Survivor Benefit: Upon your death as a retired member, your designated beneficiary will automatically receive a continuing, monthly lifetime benefit equal to **50% of your retirement benefit** until his or her own death.

Important Notice Regarding Bank Accounts: WRS is required to stop pension payments immediately upon notification of a member's death. WRS will automatically recover any electronic payments issued to the deceased's account for the month following their date of death. **Please do not close the deceased member's bank account until these funds have been successfully recovered by WRS.**

Applying for Retirement

Choosing a Retirement Date

You can find your earliest possible date for an unreduced retirement benefit on your member statement—available through your online pension account—or by calling WRS.

- **Maximizing Your Benefit:** Keep in mind that your retirement benefit increases with every additional month of service credit you complete.
- **Establishing Your Date:** Your official retirement date will be any day following your last working day.

Application Process

Logging into your online pension account is the quickest way to apply for and receive your retirement benefits. While online applications ensure the fastest processing times, you may download, print, and mail a paper retirement application from the WRS website.

• **When to Apply:** You should submit your application **no more than 30 days before your last day of work.**

• **If Your Last Day Changes:** If your final working day changes after you have already submitted your retirement application, you must **cancel and resubmit** a new application online with the correct date.

JUDICIAL PENSION BENEFIT OPTION	
OPTION 1:	50% Joint and Survivor Benefit. This is a lifetime benefit for the member and includes a provision for a 50 percent lifetime benefit to a beneficiary upon the member's death. **Only one primary beneficiary is allowed.**

Important Plan Restriction: Please note that this automatic 50% survivor benefit is the **only benefit option available** under the Judicial Pension Plan. Unlike other WRS plans, there are no alternative payout structures or custom survivor percentages to choose from at retirement.

Legislatively Approved (COLAs)

Any future across-the-board COLA increases depend entirely on state legislation.

- **Not Automatic:** General COLAs are not automatic and require approval from the Wyoming Legislature.
- **The 100% Rule:** By law, lawmakers cannot grant a COLA unless the pension fund is 100% funded.

Retirement Payments

Timing of Your First Payment

Your first pension payment is issued retroactively back to your official retirement date. However, processing relies on documentation from your former employer.

- **The Timeline:** You can generally expect your first payment the month *following* the month WRS receives both your final payroll contributions and a formal termination notice from your employer.
- **Proactive Planning:** It is highly recommended that you speak with your employer before retiring to confirm exactly when they will submit these final items to WRS. This will help you anticipate and budget for your first deposit date.

Direct Deposit and Payment Schedule

WRS asks for direct deposit information during the retirement application process.

- **Monthly Schedule:** All ongoing pension benefits are deposited directly into your designated financial institution on the **last business day of each month.**

- **Arrears Payout:** Each monthly deposit represents your retirement benefit for that preceding month (paid in arrears).

Income Tax Withholdings

Monthly pension benefits are considered taxable income by the IRS, and retirees are responsible for all applicable tax liabilities. This applies to both state and federal income tax requirements.

- **Tax Withholding Elections:** WRS has the capability to withhold both state and federal taxes based on your authorized request.
- **Annual Reporting:** Every year, a Form 1099-R will be uploaded directly to your online WRS account for your annual tax reporting.
- **Professional Guidance:** WRS staff members are legally prohibited from providing tax advice. For guidance on your specific withholding elections, please consult a certified tax professional or the IRS.

Returning to Work After Retirement

Rehired Retiree Rule

If you return to work for a WRS-participating employer (or a third-party contractor) in a vacant, full-time position, you must submit a written, **irreversible choice** to WRS. You must choose whether to continue drawing your monthly retirement benefit or suspend it while you work. *This only applies when the employer is participating in the same pension plan.*

However, before you can make this choice, you must first meet the legal requirements of a true retirement.

Mandatory Requirement: A True Break in Service

To comply with WRS and IRS rules and regulations, you must have a "bona fide" (true) break in service of **at least 30 calendar days** between your retirement date and your first day back at a participating employer.

A retirement is only considered true and valid if:

- You completely end your employment with all employers under the Judicial Pension plan.
- You and your employer **did not** have any formal or informal agreement before you retired indicating that you would be rehired.
- Neither you nor your employer expected you to perform any further services after your retirement date.

Warning on Non-Compliance: If WRS determines that a true break in service did not occur, your retirement benefit will be **canceled immediately.** You will be retroactively enrolled as an active, contributing member, and any benefits you already received will be taken out of your future payments.

Your Two Irreversible Options Upon Re-employment

Once you have completed your 30-day break in service and return to work, you must make one of two irreversible choices:

Option 1: Continue Receiving Your Benefits

You continue receiving your monthly pension benefit while earning your new paycheck.

- **The Rules:** You will **not** earn any new service credit, and your pension benefit amount will not increase.
- **Employer Action:** Your new employer is required to pay WRS an amount equal to both the required member and required employer contribution rates. Your employer may take some or all of the contribution from your check.

Option 2: Discontinue Your Benefits (Reinstatement)

You stop your monthly pension benefit and return to the plan as an active, contributing member.

- **The Rules:** You **will** earn new service credit while working. When you choose to retire again, WRS will recalculate your benefit by combining both of your employment histories.
- **Employer Action:** Your employer pays standard active contributions.

Important Notes for Reinstated Members (Option 2)

If you choose to suspend your benefit and build new service credit, keep these strict guidelines in mind:

- **No Benefit Reduction:** Your pension will be adjusted to account for the checks you already received during your first retirement. While you will not receive a lower benefit in your second retirement, there is no guarantee you will receive more. If the new calculation is lower than your original check, WRS will pay you your higher initial benefit amount.
- **No Retroactive Back-Pay:** WRS will not pay you retroactive benefits for the time you were back at work.
- **Initial Choices are Locked:** The retirement payout option and the beneficiary you chose when you first retired are **permanent and cannot be changed** for any reason.
- **No Refunds:** You are not allowed to take a refund or rollover of any contributions paid during your time as a rehired employee.

Social Security

All members of the WRS Judicial Pension Plan are required to participate and pay into Social Security.

• **Coordinated Coverage:** The Social Security coverage available to you automatically includes your years of service with your WRS-participating employer.

• **Post-Retirement Tax Rules:** Your monthly WRS pension benefit payments are **not** subject to Social Security or Medicare payroll withholdings.

For complete details, calculators, and information regarding your specific federal benefits, please contact the Social Security Administration directly at [www.ssa.gov.](http://www.ssa.gov)

DISABILITY RETIREMENT

If you become mentally or physically incapacitated to the point that you can no longer perform your job duties, you may be eligible for a disability retirement. WRS recognizes two categories of disability, both of which must be expected to last for **at least 12 months:**

• **Total Disability:** A condition that renders you completely unable to engage in *any* occupation for which you are reasonably suited by training, education, or experience.

• **Partial Disability:** A condition that renders you unable to fulfill the specific duties of your current occupation but still allows you to function in other types of employment.

Disability Retirement Eligibility

Qualifying for disability benefits through Social Security, Workers' Compensation, or other programs does not automatically qualify you for a WRS disability retirement.

To qualify for a disability retirement benefit, you must meet all of the following statutory criteria. You must apply:

• **While Active:** You must be an actively contributing member of the Wyoming Retirement System at the time you apply.

• **Service Requirement:** You must have accumulated **10 or more years** of WRS service credit.

• **Age Limits:** You must apply before reaching full retirement age of 65.

Critical Deadline: If you terminate your employment **before** officially submitting a disability benefit application to WRS, you will completely lose your eligibility to apply for a disability retirement.

Disability Application Process

1. Initiate the Claim: You can begin the application process by contacting WRS directly. To see if you might qualify before reaching out, you can take the introductory self-assessment found on the WRS website.

2. Medical Verification: A licensed, examining physician must formally document and verify your disabling medical condition.

3. Independent Review: An independent, external medical review company will evaluate your complete medical records and submit an unbiased recommendation to WRS.

Note: In the event that your application is denied, and you wish to contest the decision, formal administrative appeal procedures are available.

Worker's Compensation

In most cases, WRS cannot legally count Workers' Compensation payments as part of your "acceptable salary." The only exceptions to this rule are state agencies and the University of Wyoming.

Because of this, being on Workers' Compensation can directly lower your Highest Average Salary (HAS) and reduce your overall months of service credit—both of which are core components used to calculate your future pension benefit.

If you are currently on Workers' Compensation or need more information about applying for disability retirement, please contact WRS immediately at ***(307) 777-7691****.*

Other Topics Of Interest

Military Deployment

If you are called to active military service while actively contributing to WRS, you can receive retirement service credit for your time deployed. To qualify for this missed credit upon your return, you must meet the following criteria:

- **Return to Employment:** You must return to work with your pre-deployment WRS employer after being honorably discharged.

- **Provide Documentation:** You must provide WRS with a copy of your **DD-214 form** to verify your deployment dates and honorable discharge status.

- **Make Up Missed Contributions:** You must pay your required employee contributions for the period of missed service to your employer. Your employer will then be required to submit both your portion and their matching portion to WRS.

First Responder Funding Note: Funding may be available through the Wyoming Adjutant General's office to help cover the employee and employer contribution portions for deployed first responders. Your employer will be notified directly if these special funds are available.

Divorce

WRS enforces strict statutory rules regarding divorce settlements and the division of retirement assets:

- **Domestic Relations Order (DRO):** WRS requires a formal Domestic Relations Order (DRO) signed by a judge to legally split your pension account.

- **Permanent Lifetime Reduction:** If your former spouse is awarded a percentage of your pension, your monthly retirement benefit is **permanently reduced for your lifetime**. This reduction remains in place even if your former spouse chooses to take their awarded portion as a one-time, lump-sum payout.

- **457(b) Plan Requires a Separate Order:** Your pension and your WRS 457(b) Deferred Compensation Plan are completely separate accounts. A separate, specific DRO is required to split 457(b) Plan assets.

Complete DRO requirements can be found within the Wyoming Retirement Board Rules and Regulations.

Term Life Insurance

If you are an active member you have the option to continue your supplemental term life insurance underwritten by Prudential.

- **Post-Retirement Portability:** You may choose to continue this life insurance coverage into your retirement.

- **Contacting the Underwriter:** WRS does not manage these policies directly and cannot update your account. To update your address, change your life insurance beneficiaries, or ask coverage questions, please contact Prudential Life Insurance directly at **(800) 525-8056.**

Dispute Resolution & Appeals

If you disagree with an adverse decision made regarding your account, you are legally entitled to a formal administrative hearing before the WRS Board. These appeal proceedings strictly follow the guidelines established under the **Wyoming Administrative Procedures Act**, which is public record and available through the Secretary of State's office.

WRS Financial Information & Transparency

• **Annual Audits:** WRS undergoes a comprehensive independent financial audit at the end of each fiscal year (December 31). The resulting Annual Comprehensive Financial Reports are public records and can be reviewed on the WRS website.

• **No Taxpayer Cost for Administration:** All daily administrative expenses required to run the Wyoming Retirement System are paid for entirely out of WRS investment earnings, not state tax dollars.

Funding the System

WRS is financed through three primary sources: member contributions, employer contributions, and investment earnings. Pension administrative expenses are paid from WRS funds, while administrative costs for the 457(b) Deferred Compensation plan are funded by member fees.

Contact, Plan Administration, and Service of Process

Current state statutes, administrative rules, future modifications to this handbook, and official actuarial reports are maintained by the Plan Administrator. Legal service of process must be directed to:

Wyoming Retirement System

Attn: Executive Director

2515 Warren Avenue, Suite 450

Cheyenne, WY 82002

Wyoming®™

RETIREMENT SYSTEM

Wyoming RETIREMENT SYSTEM

Vision

Partnering to build financial security for members and their families.

Mission

Provide expert administration and responsible investment of Wyoming's public retirement and supplemental savings program.

Values

Integrity, accountability, commitment, excellence.

2515 Warren Avenue, Suite 450
Cheyenne, WY 82002

retirement.wyo.gov
pension@wyo.gov

307-777-7691

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