

**CHAPTER 4 – BENEFIT INQUIRY**

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**400 Annuity Information (Monthly Benefit or Lump Sum)**

For a retirement annuity benefit to be valid, an annuitant may not return to employment earlier than the latest of the following dates:

- The 31<sup>st</sup> day after the termination date
- The 31<sup>st</sup> day after the date ETF receives the benefit application, or
- The day after the benefit effective date.

The Retirement Annuity Information section of the Previous Service & Benefit Inquiry application will help employers determine whether an employee is a WRS annuitant and if the minimum break in service is met. Based on information displayed on the screen application, employers can refer to Chapter 15 of the *WRS Employer Administration Manual* (ET-1127) for proper reporting instructions on employment of annuitants.

The following are example situations that may be reflected in the Retirement Annuity Information section of the Previous Service & Benefit Inquiry application screen:

- 1. Participant is in the process of applying for a disability or retirement benefit and the application is pending at ETF:**
  - a) Enrollment and Termination Dates, if reported, will display in the Previous Service section.
  - b) The message will instruct you to call ETF for further instructions.
  - c) No dates will display in the Annuity Benefit Application Received Date field or in the Annuity Benefit Effective Date field.
  
- 2. Participant has applied for a disability or retirement benefit and the process is complete:**
  - a) Enrollment and Termination Dates will display in the Previous Service Section.
  - b) The message will calculate six months.
  - c) The Annuity Benefit Application Received Date will display the date the annuity application was received at ETF and the Annuity Benefit Effective Date.

## 401 Lump Sum (Separation) Benefit Information

The Lump Sum Benefit Information section of the Previous Service & Benefit Inquiry application will help employers determine whether an employee has previously taken a WRS lump sum separation benefit that closed their WRS account, creating the forfeiture of any previous WRS service.

The following are example situations that may be reflected in the Lump Sum Benefit Information section of the Previous Service & Benefit Inquiry application screen:

1. **Participant is in the process of applying for a separation benefit and the separation application is pending at ETF:**
  - a) Enrollment and termination dates, if reported, will display in the Previous Service section.
  - b) The message will instruct you to call ETF for further instructions.
  - c) No dates will display in the Lump Sum Benefit Application Received Date field or in the Lump Sum Benefit Effective Date field.
  
2. **Participant has applied for a separation benefit and the process is complete:**
  - a) Enrollment and Termination Dates will display in the Previous Service Section.
  - b) The message will calculate six months.
  - c) The Lump Sum Benefit Application Received Date will display when the application was received at ETF and the Lump Sum Benefit Effective.

## 402 Creditable Service – State Employers

State employers may use creditable service information from the Previous Service & Benefit Inquiry application screen to help determine an employee's eligibility for supplemental sick leave credits. The creditable service field displays the amount of creditable service by employment category. The service balance is posted as of the first of the calendar year. However, if there is activity on the account since the beginning of the year, i.e., the employee terminated WRS employment, the service associated with the termination will have been added to the total creditable service balance.

Creditable service includes current WRS creditable service, forfeited service purchased, qualified service purchased, prior WRS creditable service and military service granted under the WRS. Creditable service will be reduced to reflect any QDRO and/or Other Government Service (OGS).

Creditable service should NOT be used in the calculation of the six-month qualifying period.

**NOTE:** There are differences between years of adjusted continuous service (or seniority) and years of WRS creditable service. Years of adjusted continuous service, or seniority with the State, relate to the number of years without a break in service that an employee has worked for the State.