

## CHAPTER 20 – PARTICIPANT SERVICES

- 2000 Buying Creditable Service**
- 2001 Military Service Credit**
- 2002 Beneficiary Designations**
- 2003 Ordering Forms**

### **2000 Buying Creditable Service**

Currently, many annuities from the Wisconsin Retirement System are based on a formula that uses total years of creditable service to determine the benefit amount. In general, the more years of accumulated service, the higher the benefit. Eligible participants may be able to purchase forfeited and/or pre-1973 “qualifying” service, thereby increasing the total service credited to their account.

Employees may receive additional information on how creditable service may be purchased by calling the ETF toll free 1-877-533-5020 or 608-266-3285. ETF’s brochure, *Buying Creditable Service* (ET-4121) is also available to assist employees considering a purchase of creditable service.

#### A. Forfeited Service

Employees who previously forfeited service by taking a separation benefit can “buy back” this service. An employee must have at least three continuous years of service since returning to covered WRS employment in order to be eligible to purchase forfeited service. The number of years the employee may purchase cannot exceed the number of years of service earned since returning to WRS covered employment. An application and the required payment must be received by ETF on or before the employee’s WRS termination date.

#### B. Qualifying Service

Prior to January 1, 1973, participants in the former Wisconsin Retirement Fund did not make contributions or receive service credit for a “qualifying period,” usually the first six months of employment. Participants may purchase this service.

Participants who forfeited service by taking a separation benefit must first repurchase that forfeited service in order to be eligible to purchase the qualifying service.

#### C. Other Government Service

Active employees under the WRS who meet all of the eligibility criteria may be eligible to increase their WRS benefits by purchasing any of the following types of Other Governmental Service:

- Employment with a United States governmental employer at the federal, state, or local level.

Examples include teaching in public schools, colleges or universities outside Wisconsin; service with the federal government, including some military service in the National Guard or Reserves; or employment with a state, county or city government outside Wisconsin.

- Employment with a Wisconsin governmental employer that did not participate in the

WRS at that time, or employment with a WRS employer that did not cover employees in that employment category at that time. Examples include employment with Milwaukee County, non-teaching employment with the city of Milwaukee or with a Wisconsin school district that did not cover its non-teachers, or non-protective category employment with a Wisconsin city that did not cover its non-protective employees.

## 2001 Military Service Credit

Employees may be eligible to receive WRS creditable service for part or all of their active U.S. military service. To receive military service credit, the employee must provide ETF with a photocopy of their military service discharge papers (usually the DD-214) showing the date of entry and the date of discharge from active duty under the functional control of the U.S. armed forces. The discharge must be honorable to receive the credit. For additional information, employees can request a copy of the brochure entitled *Military Service Credit* (ET-4122) from ETF. Refer to Chapter 22 for more information on military service.

## 2002 Beneficiary Designations

Filing a *Beneficiary Designation* form (ET-2320) helps to ensure prompt payment of any benefit due a beneficiary upon the death of a WRS participant. When no *Beneficiary Designation* form is on file, death benefits are paid according to standard sequence set forth in Wis. Stat. §40.02 (8)(a) 2:

Group 1. Surviving spouse or domestic partner.

Group 2. Children (natural or legally adopted). If one of your children dies before you, that child's share is divided between your deceased child's children.

Group 3. Parent(s)

Group 4. Brother(s) and Sister(s). If one of your siblings dies before you, that sibling's share is divided between your deceased sibling's children.

If there are no survivors in Groups 1 through 4, any death benefits will be paid to your estate. Payment will be made to the person(s) in the lowest numbered group that contains one or more living persons. Wills do not govern the payment of benefits from ETF.

Employers may distribute the *Beneficiary Designation* to each employee who requests one. **The employer should not complete the form for the employee or accept a completed form from the employee.** It is the employee's responsibility to complete and sign the form and send it directly to ETF. Each form includes detailed instructions on how to complete it. Employees may address their questions to the ETF Employer Communications Center toll free at 1-877-533-5020 or 608-266-3285. *Beneficiary Designation* forms are downloaded from our website printed, completed and submitted to ETF.

## 2003 Ordering Forms

Employers may order forms by telephone or online from ETF. Items will be delivered in one to three weeks depending on availability. It is possible to print many forms from ETF's website at [etf.wi.gov/](http://etf.wi.gov/). Forms available for employer printing are listed in alphabetical order and may be downloaded as needed.

### A. Telephone Orders

Employers may use the voice mail request line at ETF's Supply and Mail Services (SAMS). The voice mail program allows employers to call and order forms and brochures by leaving a recorded message.

1. Call ETF's SAMS telephone number at 608-266-3302.
2. Provide the four-digit form number, beginning with the "ET" prefix (e.g. ET-2316)
3. State the name of the form. (e.g., WRS enrollment)
4. State the quantity desired.
5. State the employer name.
6. Give your seven-digit employer identification number, which starts with 69-036-

## B. Online Orders

Employers may also order forms online.

1. Go to ETF's website at [etf.wi.gov](http://etf.wi.gov)
2. Click on the Employer's section
3. Click on "Forms Order"
4. Complete the required fields on the employer information section of the form. You will get an error message if you don't complete the required fields.
5. Complete the forms order section of the form – list the ETF form number, quantity, and ETF form name.
6. Click the send button at the bottom of the page.
7. You will receive an automated response message stating that your order has been received.

**Note:** It is sometimes necessary to partially fill orders because forms may be temporarily in short supply. When this occurs, the employer may receive fewer copies than requested. A notice will be included with the partial order. The balance of the order will be filled when forms become available.