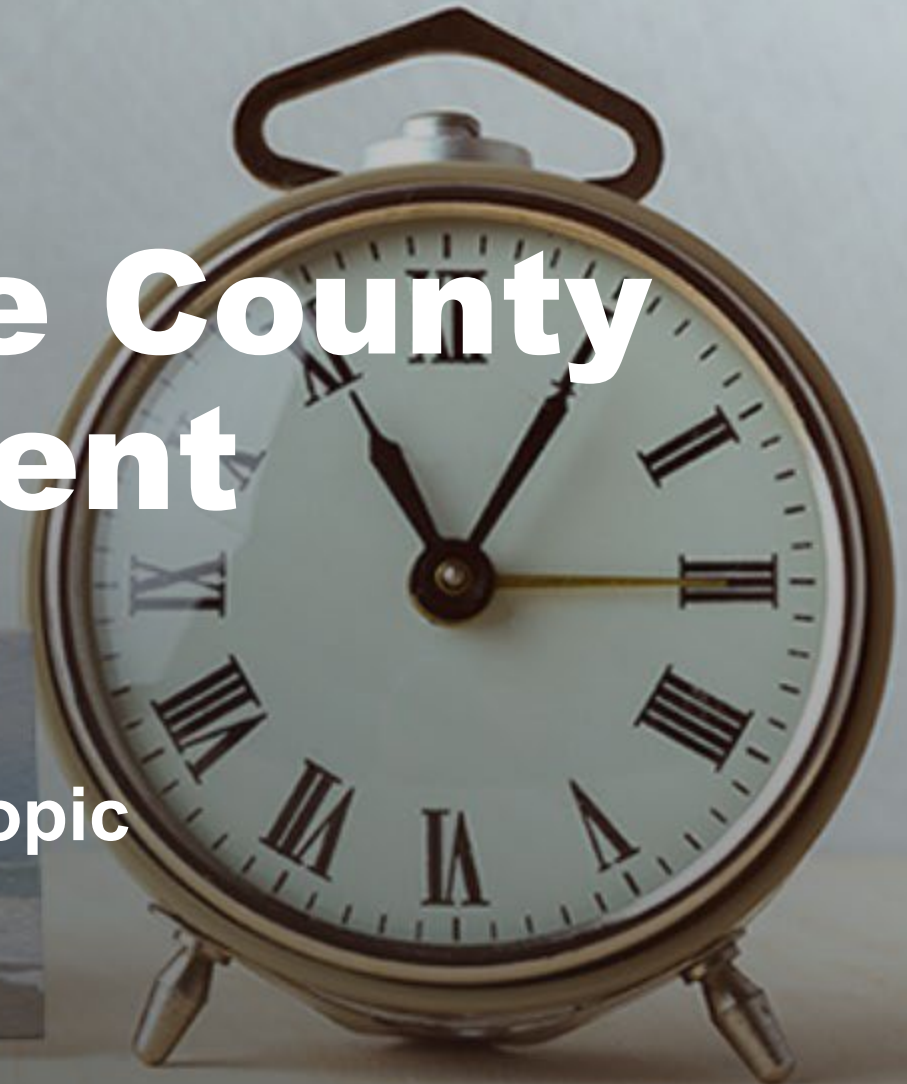




# Act 4 Protective County Jailer Employment Category

A Wisconsin Retirement System Topic



# Objectives

## By the end of this presentation, you will be able to:

- Define 2023 Wisconsin Act 4 and the Act 4 Protective County Jailers employment category
- Identify the difference in contribution and calculation factors that affect the Act 4 Protective County Jailers category
- Find resources to help you with your decision
- Submit your *County Jailer Election of Protective or General Category Status* (ET-2440) by the deadline



# 2023 Wisconsin Act 4

## Protective County Jailers

# What is 2023 Wisconsin Act 4?



Effective January 1, 2024

- County correctional officers (jailers) who are categorized as general employees will become protective occupation employees under the Wisconsin Retirement System (WRS), **unless they opt out**
- Affects current employees and future hires

Creates New Employment Category

- Act 4 Protective County Jailers

# Employment Categories Comparison

Category Factors	 General Members	 Act 4 Protective County Jailers
Minimum Retirement Age (MRA)	55	50
Normal Retirement Age (NRA)	65	54
Formula Calculation Factor	.016	.020
Disability Insurance	40.63 only	Duty Disability (employee paid)
Employee Contribution	6.9%	<b>14.3%*</b>
Employer Contribution	6.9%	6.9%

\*Rates may be different for employees who have collective bargaining agreements or if made pre-tax or post-tax (depending on employer)



A magnifying glass is positioned over a financial chart. The chart shows a line graph with a red line and a blue line, both showing an upward trend. The x-axis is labeled with months: Nov, Dez, Jan, Feb, Mrz, Apr. The y-axis has a label 'STOXX 50' and a value '2950,39 +0,62%'. The text 'Act 4 Protective County Jailers Employment Category' is overlaid in large white font.

# Act 4 Protective County Jailers Employment Category

Breakdown the differences in factors

# Employee Contribution

- For 2024, Act 4 Protective County Jailers employees contribute 14.3% of salary
- Factors that affect this contribution amount:
  - Rates may be different for employees who have collective bargaining agreements
  - Rates change yearly

Example	General Employee Pays	Act 4 Protective County Jailer Pays
Earnings: \$60,000 annually County Duty Disability is .3%	\$4,140	\$8,580

# Duty Disability

- Act 4 Protective County Jailers pay a premium for the Duty Disability Insurance Program
  - In 2024, this is .02%-.57% of your salary
  - Rates vary from year to year and are determined by your employer

Example	General Employee Pays	Act 4 Protective County Jailer Pays
Earnings: \$60,000 annually County Duty Disability is .3%	\$0 (General employees are not eligible for duty disability)	\$180



# Pre-Tax or Post-Tax Contributions

- Act 4 Protective County Jailers contributions are made pre-tax or post-tax depending on your date of hire

Your Contributions Will Be Made:	If You Were:
Pre-tax	First hired by a county after the county was impacted by or opted into Act 4
Post-tax	A participating employee at a county before the county was impacted by or opted into Act 4*

\*See the [Returning to Work with the Same Employer](#) section of the [2023 Wisconsin Act 4 for Jailers](#) page to learn how this can impact your contributions.

# General Formula Benefit Calculation

Formula Calculation	Example
<b>Final Average Earnings (Monthly)</b>	<b>\$5,833</b>
Post-1999 General Employee Formula Factor	X .016
Post-1999 General Employee Years of Service	X 28
Post-1999 General Employee Age Reduction Factor (Age 55)	X .891
<b>Annuity Amount (“For Annuitant’s Life Only” Option)</b>	<b>= \$2,328</b>

# Act 4 Protective County Jailer Formula Benefit Calculation

Formula Calculation	Example
<b>Final Average Earnings (Monthly)</b>	<b>\$5,833</b>
Post-1999 General Employee Formula Factor	X .016
Post-1999 General Employee Years of Service	X 23
Post-1999 General Employee Age Reduction Factor (Age 55)	X .891
<b>General Employee Subtotal</b>	<b>+ \$1,912</b>
Post-1999 Act 4 Protective County Jailer Formula Factor	X .020
Post-1999 Act 4 Protective County Jailer Years of Service	X 5
Post-1999 Act 4 Protective County Jailer Age Reduction Factor (Age 55)	X 1.00
<b>Act 4 Protective County Jailer Subtotal</b>	<b>+ 583</b>
<b>Annuity Amount (“For Annuitant’s Life Only” Option)</b>	<b>= \$2,495</b>



# Resources

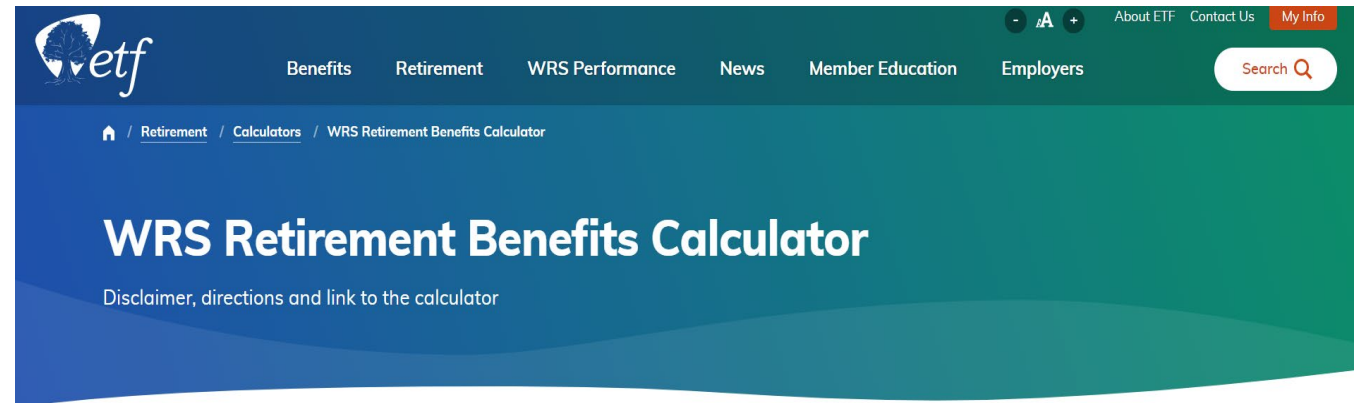
# WRS Retirement Benefits Calculator

Unofficial estimate of your benefits

Tips for using the calculator

Disclaimer

Run your own numbers multiple ways



This WRS Retirement Benefits Calculator is a tool that can give you an unofficial estimate of your benefit as you plan for retirement. Contact ETF for your official estimate and application 6-12 months before you plan to apply for benefits.

- You must be vested and at least age 55 as of your benefit begin date (or age 50 if you have earned -not purchased- WRS service in a protective occupation).
- Your benefit will be based on the higher of a "Money Purchase" or "Formula" calculation. This calculator is set up to estimate retirement benefits under both methods. It does not use information from your account. You must enter all the related information for it to provide your highest benefit estimate.

#### Key Actions

Get an unofficial estimate of your benefit as you plan for retirement.

Retirement



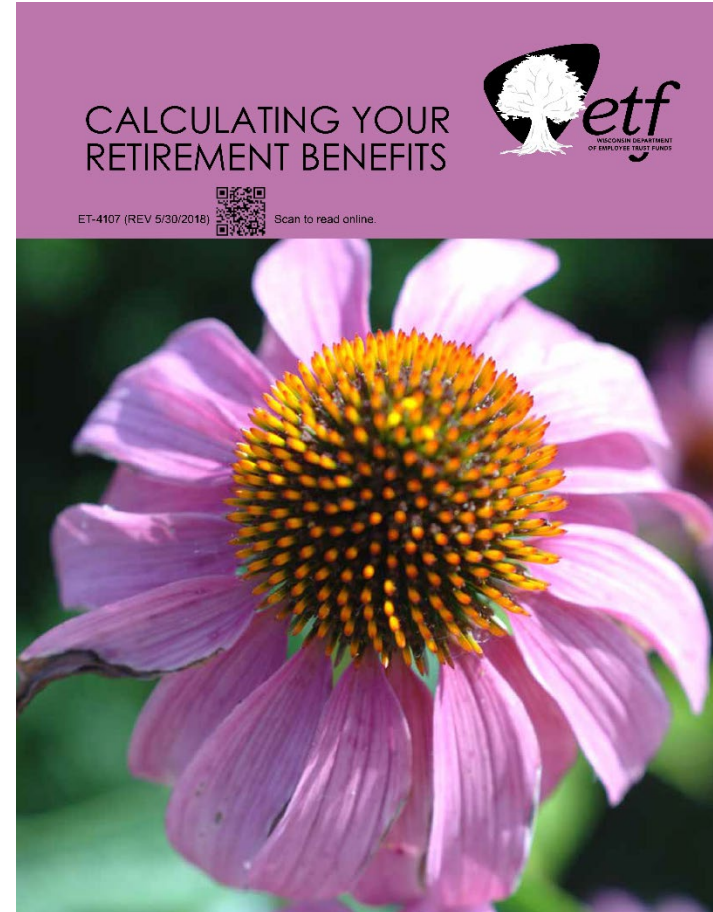
# Calculating Your Retirement Benefits (ET-4107) Brochure

Detailed information about the retirement calculation methods

Calculate your formula or money purchase benefit

Tables to find calculation factors

Annuity payment options info





# 2023 Wisconsin Act 4 for Jailers

Detailed Information

Returning to Work

FAQs

The screenshot shows the etf website with a navigation menu including Benefits, Insurance, Retirement, WRS Performance, News, Member Education, and Employers. The breadcrumb trail is Home / Benefits / WRS Contribution Rates / 2023 Wisconsin Act 4 for Jailers. The main heading is "2023 Wisconsin Act 4 for Jailers". The content area contains three paragraphs: "Due to 2023 Wisconsin Act 4, county correctional officers (jailers) who are categorized as general employees will become protective occupation employees as of January 1, 2024, under the Wisconsin Retirement System, unless they opt out.", "County jailers who become protective occupation employees, will pay all increased costs of being a protective occupation employee, which will decrease their take-home pay.", and "Act 4 was passed to allow all county jailers, both current and new hires, the opportunity to be classified as a protective occupation employee under the WRS, regardless of whether their employer classifies the jailer as a general employee." Below this is a section titled "Who's Impacted" with the text "You are impacted by this law if you are a county jailer working in a county where". On the right side, there is a "Benefits" sidebar menu with options: "Benefits Provided by ETF", "Benefits Available to Me", "Statement of Benefits", "Life Changes and My Benefits", "Schedule an Appointment", and "Track and My Benefits".



# Next Steps

Decisions and deadlines

# Decide: What Type of Employee?

Choose one option by completing the *County Jailer Election of Protective or General Category Status (ET-2440)* form:

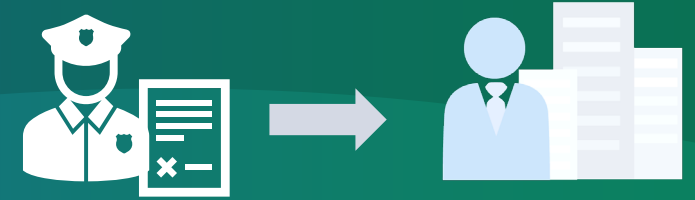
## Option 1

- General employee

## Option 2

- Act 4 Protective County Jailers employee

# Decision Deadlines



Complete ET-2440 and submit to your employer by the deadline in this table:

You are:	Deadline
A county jailer working in a county that categorized its jailers as general employees before January 1, 2024	March 1, 2024
First hired on or after January 1, 2024, at a county that is impacted by or opted into Act 4	Within 60 days of hire

# Your Decision is Permanent

## Cannot Change Employment Category

- After the deadline to make your decision has passed, you cannot change your employment category if you remain a jailer with your current employer



## Automatically Categorized as Act 4 Protective County Jailer

- If you do nothing, you will be categorized as an Act 4 protective county jailer which will affect your take-home pay, retirement benefits, and duty disability insurance eligibility

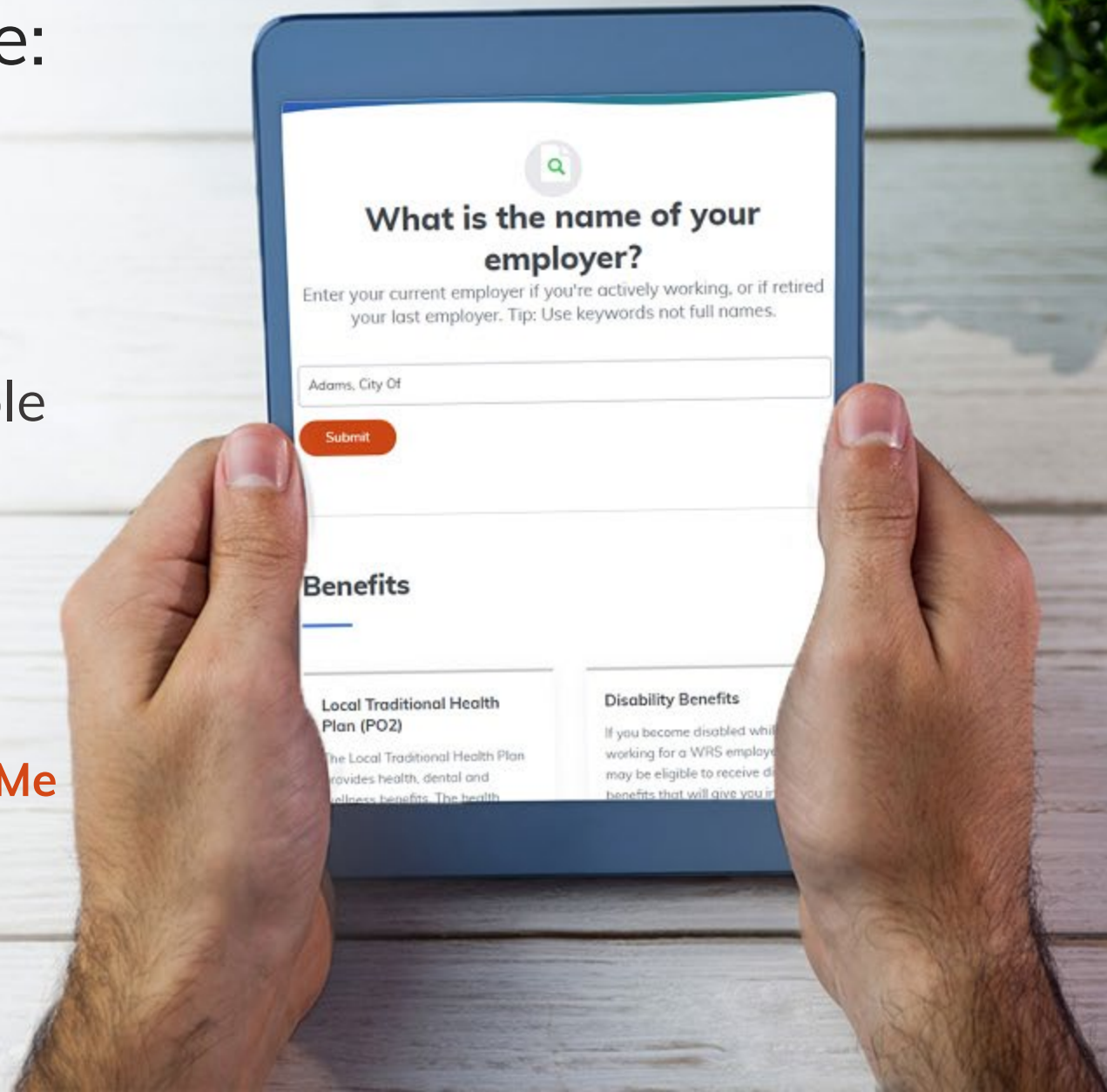




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Learn about benefits available  
to you by entering your  
employer.

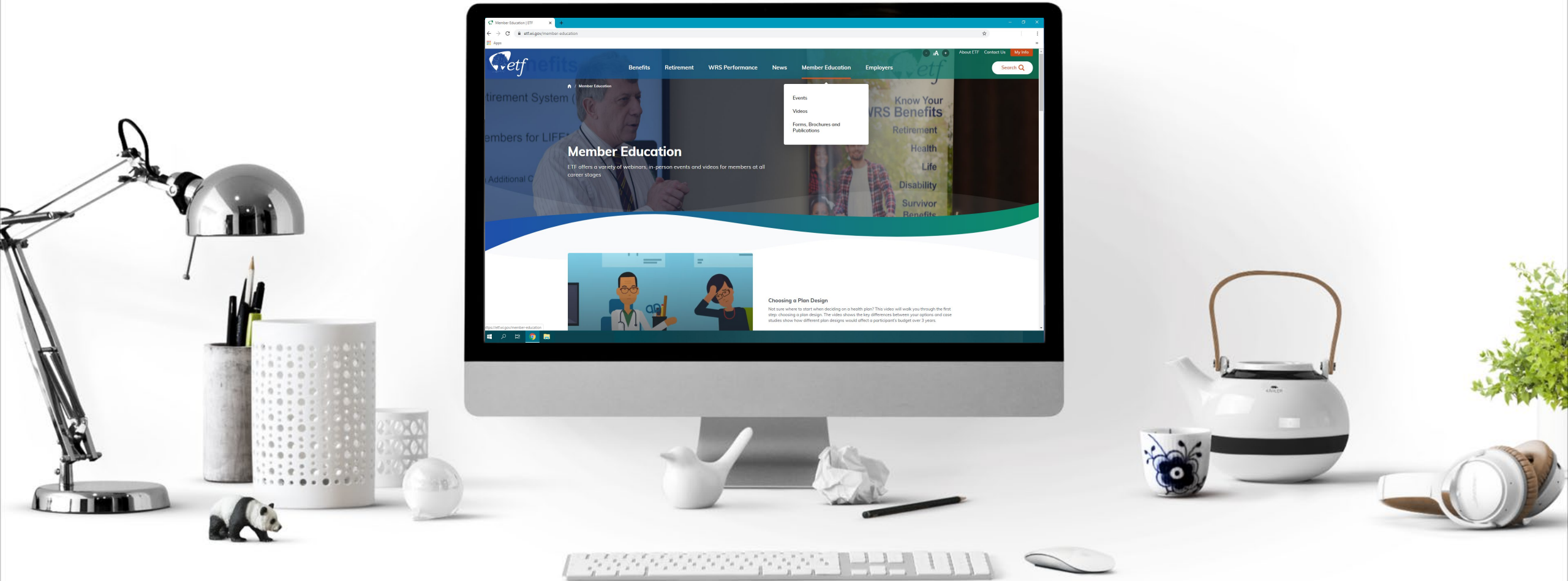
To get started, click  
[Benefits](#) → [Benefits Available to Me](#)





Learn at your leisure from the comfort of your home:

# Member Education





# Questions?

# Thank You

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