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# MnSCU Retirement Plans

## Basic Training for Campus HR Administrators



# Planned Modules:

- Module 1: Retirement Plan Concepts
- ***Module 2: Eligibility for Primary Plans***
- Module 3: Reporting in SCUPPS
- Module 4: SRP: Eligibility and Coding
- Module 5: Forms Completion & Processing
- Module 6: Phased Retirement Programs
- Module 7: Voluntary Retirement Programs
- Module 8: Retirement Plan Distributions



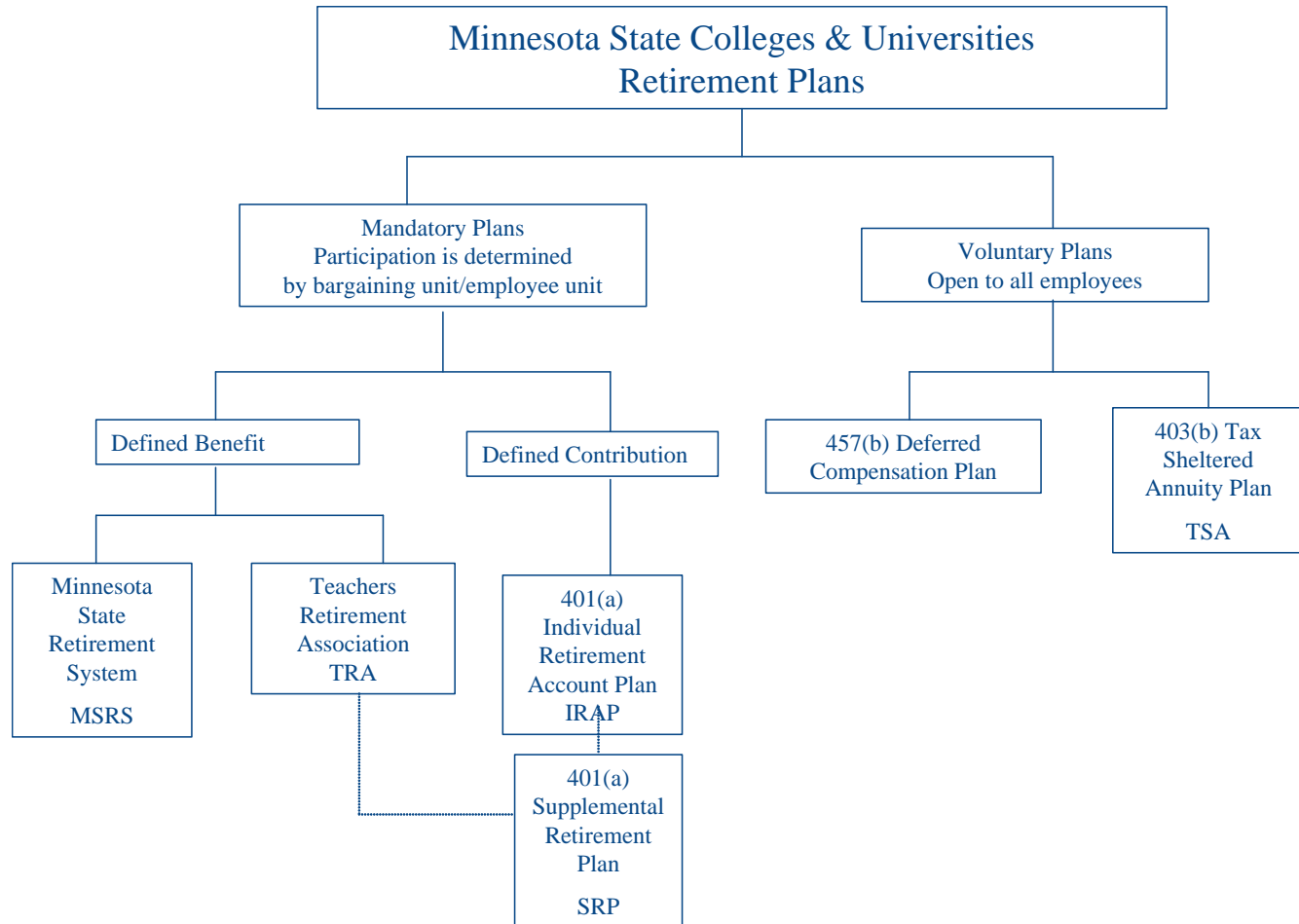
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# Objectives: Primary Plan Eligibility

- Classified employees
  - Special case of “unclassified rule 10” positions
- Unclassified faculty and staff
- MnSCU Administrators
- Eligibility Resources for HR Administrators



# MnSCU Retirement Plans





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# MnSCU Retirement Plans

**To assist you in retirement coverage decision making, every new EE at your college or university should complete at initial orientation:**



# Retirement Checklist for New Hires

## Minnesota State Colleges and Universities Retirement Checklist for New Hires

Your service for MNSCU may be covered by a retirement plan. If so, applicable retirement deductions will be taken. The information you provide to us is necessary to determine your proper retirement fund coverage and where your deductions will be contributed.

- 1) Have you worked for any MNSCU college/university or system office in the past? *(technical colleges, community colleges, state universities, system offices – see complete listing on back)*  No  Yes - If yes:
- a) At what college/university? \_\_\_\_\_ *(See back for listing)*  
 Were deductions taken from your pay for contributions to a retirement plan?  
 No  Yes - If yes, in which retirement plan did you participate?  
 IRAP *(Individual Retirement Account Plan)*  
 TRA *(Minnesota Teachers Retirement Association)*  
 Other \_\_\_\_\_

- 2) Will you be working at another MNSCU college/university concurrently with your assignment here?  
 No  
 Yes - If yes: At what college/university? \_\_\_\_\_

- 3) Do you have previous Minnesota Teachers Retirement Association (TRA) services outside of MNSCU *(e.g. taught at a K-12 school in Minnesota?)*  No  Yes - If yes:
- a) What is your TRA membership number? \_\_\_\_\_  
 b) Are you a member of the TRA Basic Plan with no break in service?  
 No  Yes

**Under MS 354 B.21, Subd. 3 (b), if you fail to correctly identify prior membership in TRA, the employer is not liable for any interest on your missed contributions.** If you are currently employed in an unclassified\* position less than 25% of a full-time load for the academic year and have a current TRA (Teachers Retirement Association) balance, and have never had an irrevocable retirement election within MNSCU, and are not currently a TRA annuitant, then your salary will be covered by TRA. Once your employment is equal to or greater than 25% of a full-time load for the academic year, you will be covered by the MNSCU Defined Contribution Retirement plan. \*Unclassified positions within MNSCU include: faculty, administrators, MAPE / MMA Program Directors / Supervisors and Customized Training Representatives.

- 4) Are you retired from MNSCU or are you a retiree from any Minnesota Public Pension Plan, *(i.e., receiving pension benefits as a retiree from TRA, MSRS, PERA, Cities of the 1<sup>st</sup> class TRA, etc...?)*  
 No  
 Yes - If yes, list the Minnesota Public Pension Plan \_\_\_\_\_

- 5) Have you ever worked for the State of Minnesota at any State agency or the University of MN?  
 No  Yes If yes:  
 Name of State Agency: \_\_\_\_\_  
 Dates of Employment: From \_\_\_\_\_ through \_\_\_\_\_

- 6) Are you in this country on a F-1 *(curricular practical training or optional practical training)* or J-1 VISA?  
 No  
 Yes - If yes, please attach a copy of your VISA. *Note: Medicare, Social Security and retirement deductions will be taken from your pay until the MN Department of Finance approves your VISA status as exempt from these deductions.*

I certify that I have read the above questions and checked the appropriate responses. I understand that I may be covered by a qualified retirement plan and my contributions will be made on a pre-tax basis. I understand that the amount of my contributions will not be included in the amount of gross wages for tax purposes on my W-2 form.

Name \_\_\_\_\_ SS# \_\_\_\_\_  
Signature \_\_\_\_\_ Date \_\_\_\_\_

Revised 08/16/2006

This form can be found here:

[http://www.hr.mnscu.edu/retirement/campus\\_resources/documents/retirementChecklistNewHires.doc](http://www.hr.mnscu.edu/retirement/campus_resources/documents/retirementChecklistNewHires.doc)



# Classified Employee Eligibility

- Every new classified employee is eligible for participation in MSRS except...
  - Employees who are
    - Temporary
    - Emergency (30 days or less);
    - Exam Monitors
    - Student Workers
    - Former technical college employees who elected to retain their PERA coverage



# Classified Employee Eligibility

- Special case for “Unclassified Rule 10” positions
  - These positions are not the same as “regular” unclassified faculty/staff
  - The position is classified, but the employee is unclassified
  - They are treated differently than other classified or unclassified participants:
    - They are covered by MSRS only if their appointment is longer than 6 months
    - They are NOT eligible for Supplemental Retirement Plan (SRP)



# Unclassified Employee Eligibility

- Which groups are covered?
  - IFO
  - MSCF
  - MSUAASF
  - MAPE, MnSCU Academic Unclassified
  - MMA, MnSCU Academic Unclassified
  - MnSCU Administrators

List of classifications is online at:

<http://www.hr.mnscu.edu/Classification/UnclassifiedCodes.html>



# Unclassified Employee Eligibility

- Minnesota Statutes define eligibility:
  - Participants whose initial appointment is 25% or more of an academic or fiscal year (credit and non-credit work)
- Excludes summer session work
- Service is aggregated within MnSCU
- On-going eligibility (“once in, always in”) for all MnSCU service
- Unclassified staff/faculty who are less than 25% FTE are coded with no retirement. An Exception Report can be run in Hyperion using this query, located in the HR Retirement Folder: *HR Unclassified Employees with no Retirement Plan*



# Unclassified Employee Eligibility

- Two major groups for Eligibility:
  - Unclassified Faculty/Staff
  - MnSCU Administrators covered by MnSCU Personnel Plan, Unit 220



# Faculty and Unclassified Staff Eligibility NOT MnSCU Administrators

- Special rules apply for:
  - TRA members with less than 25% time employment
  - Retirees
  - Those with prior MnSCU employment
  - Those with prior PERA election
- Use Retirement Decision-making matrix whenever possible:  
[http://www.hr.mnscu.edu/retirement/campus\\_resources/documents/IRAPFlowChart.pdf](http://www.hr.mnscu.edu/retirement/campus_resources/documents/IRAPFlowChart.pdf)
- Follow instructions for the IRAP/TRA election process online:  
[http://www.hr.mnscu.edu/retirement/campus\\_resources/IRAP-TRA\\_Admin\\_instr.html](http://www.hr.mnscu.edu/retirement/campus_resources/IRAP-TRA_Admin_instr.html)



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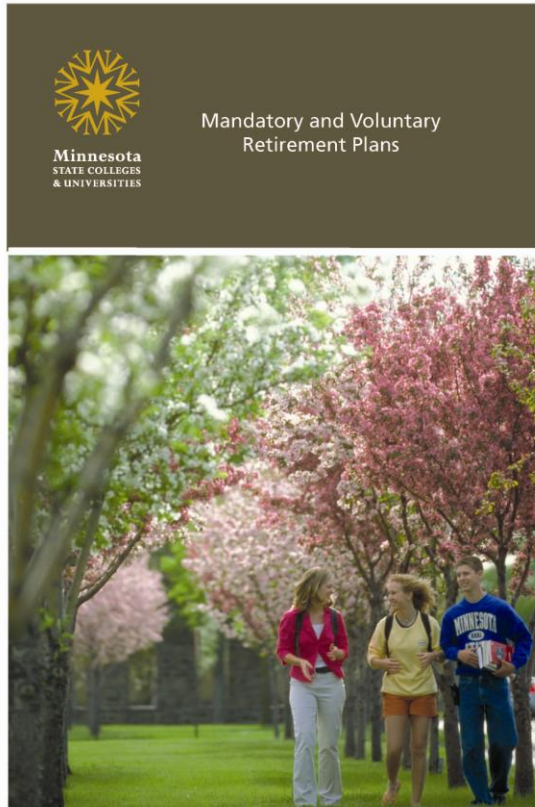
# Faculty and Unclassified Staff Eligibility NOT MnSCU Administrators

- Once eligibility is determined, provide the newly eligible participant with these documents for review and completion:



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# 1) Mandatory and Voluntary Retirement Plans Brochure



# 2) Instructions for Enrolling Online

**HOW TO ENROLL ONLINE**

TIAA-CREF has made it easy for you to enroll online in the Minnesota State Colleges & Universities retirement programs.

**BE READY WITH YOUR:**

- **Investment choices and allocations**  
Go to [www.tiaa-cref.org/mnscu](http://www.tiaa-cref.org/mnscu) to review your investment choices.
- **Online enrollment access codes:**  
Individual Retirement Account Plan (IRAP): MnSCUIRAP  
Supplemental Retirement Plan (SRP): MnSCUSR  
Tax Sheltered Annuity Plan (TSA): MnSCUTSA
- **Social Security number**
- **Beneficiary's Social Security number, birth date and address**

**TO ENROLL ONLINE:**  
LOG IN TO [www.tiaa-cref.org/mnscu](http://www.tiaa-cref.org/mnscu) AND CLICK "ENROLL NOW"

- Click "Enroll Now" at the next screen.
- Enter the access code for the appropriate plan.
- Click "Yes" if you are a returning user. Click "No" if you are a first-time user and need to create your user name and password.
- Follow the on-screen directions to complete your enrollment application, clicking "Next" in the lower-right corner to advance each screen.

NOTE: At the allocations screen, you can click on any investment choice to view its fact sheet.

Once you complete your enrollment, you can retrieve and print a confirmation page from the "Congratulations" screen.


**IMPORTANT:**  
You **must** complete and submit your election for salary deduction contributions to the TSA plan through Employee Self-Service.  
Voluntary enrollment in the Tax Sheltered Annuity Plan (TSA) is not final until you elect your contribution amount on the Employee Self-Service website.

1. Log on to the Self Service site
2. Select "Other Payroll"
3. Select "Savings Plans"
4. Select the "TSA-MnSCU" option
5. Enter your deduction amount: % or \$

**HELP IS READY FOR YOU**  
If you need assistance with enrolling online, call TIAA-CREF at 800 682-8969, Monday through Friday, from 8 a.m. to 5 p.m. (CT). We will guide you through the online enrollment process.


Any withdrawals you make from your account may be subject to ordinary income tax and an additional 10% federal tax may apply if you make a withdrawal prior to age 59 1/2. There are risks when investing in securities. Read the prospectus before making any investment choices.

**You should consider the investment objectives, risks, charges and expenses carefully before investing. Please call 877 518-5163 or go to [www.tiaa-cref.org](http://www.tiaa-cref.org) to view or download a prospectus that contains this and other information. Please read the prospectus carefully before investing.**



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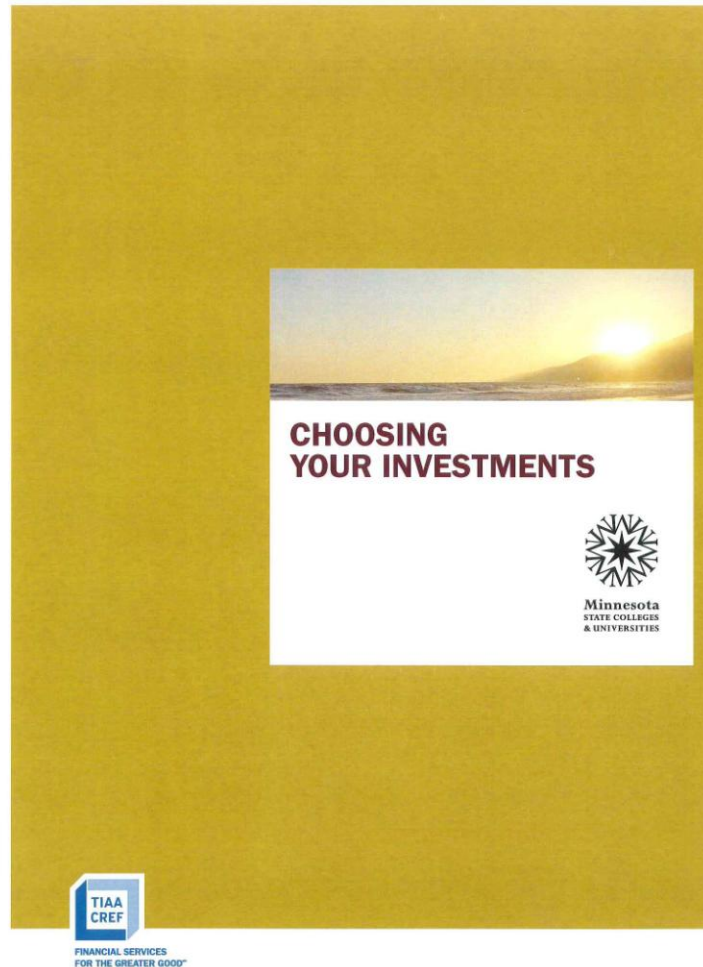


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### 3) Choosing Your Investments brochure





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## 4) Notification of Right to Elect TRA Form



### NOTIFICATION OF RIGHT TO ELECT TRA

#### NEWLY ELIGIBLE, UNCLASSIFIED FACULTY/STAFF RETIREMENT PROGRAM PARTICIPANTS

I understand that I am eligible to participate in the Minnesota State Colleges and Universities Individual Retirement Account Plan (IRAP) as of \_\_\_\_\_, my date of retirement plan eligibility. The IRAP program is a Defined Contribution retirement program. I may also be eligible to purchase prior uncovered service (to initiate the IRAP purchase, contact the campus Human Resources office or the Administrative Service Agent).

I will have up to one year from my retirement eligibility date listed above to continue participating in IRAP or to irrevocably elect to become a member of the Teachers Retirement Association (TRA), a Defined Benefit plan, for my primary retirement plan coverage. If an election is not made within one year of the date of eligibility due to a termination of employment with the Minnesota State Colleges and Universities, I may make an election within 90 days of returning to eligible employment with the Minnesota State Colleges and Universities. Information regarding TRA is available at: [http://www.hr.mnscu.edu/retirement/campus\\_resources/index\\_campusresource.html](http://www.hr.mnscu.edu/retirement/campus_resources/index_campusresource.html) and at <http://www.tra.state.mn.us/MnSCU/DBDC.htm>

If I elect to change my primary retirement plan coverage to TRA, I understand that:

- My participation in TRA will be effective from the date of my completely executed election form. Any contributions made to IRAP for wages earned prior to that date will remain in the plan until I terminate my employment;
- I am responsible for taking the appropriate steps within the permitted timeframe to make the election;
- My election will be irrevocable; and
- Forms for making the election are available in the Human Resources office.

College/University: \_\_\_\_\_

Print Name: \_\_\_\_\_

Signature: \_\_\_\_\_

Social Security Number: \_\_\_\_\_

Date: \_\_\_\_\_

When completed, please return to your campus Human Resources office.

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**DO NOT COMPLETE BELOW THIS LINE**

Campus Human Resources representative \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

Enter eligibility date from above into SCUPPS -

Enter primary retirement code and retirement status code into SCUPPS -

Original - Personnel File     Copy – Employee     Copy – MnSCU Office of the Chancellor

If this form is mailed to an employee, the campus Human Resources Office must obtain and retain a certified mailing receipt, following the same distribution as above.

Revised 2/26/2009



# Notes/Instructions for filling out TRA Notification of Right to Elect Form

- Campus HR office supplies eligibility date
- Signature of faculty/staff is required
- If a signature cannot be acquired, a copy of a certified mail receipt qualifies as a signature



# TRA Election Form

- Faculty/unclassified staff are automatically enrolled in IRAP and may elect to move to TRA within one (1) year of their eligibility for the retirement program
  - Election is irrevocable
  - Funds already in IRAP Account stay there
- The TRA Election form is available only in the college/university HR office
  - Do not provide the form to faculty unless they ask to make the election
  - Signature of faculty/staff must be notarized



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# TRA Election Form

## Teachers Retirement Association (TRA) Election Form



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I hereby exercise my one time, irrevocable election to become a member of the Teachers Retirement Association (TRA). I understand that my decision is irrevocable and that the Teachers Retirement Association will be my primary retirement plan coverage. The Teachers Retirement Association will cover all my current and future qualified employment with the Minnesota State Colleges and Universities.

This election will be made void if it is received by the campus Human Resources office one year after my original retirement plan eligibility date or later than 90 days of reemployment if original eligible employment was for less than one year. Employees will be notified by mail in the event that the employee's election has been made void.

Any balance accumulated in my Individual Retirement Account Plan (IRAP) will remain in the plan, in my name, until I retire or terminate my employment.

Date of Eligibility (check with campus Human Resources office) \_\_\_\_\_

College/University: \_\_\_\_\_

Print Name: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Employee ID Number: \_\_\_\_\_

Social Security Number: \_\_\_\_\_

Previous TRA Record Number (if applicable): \_\_\_\_\_

Notary: \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**Note:** The TRA will be in contact with you. You will begin to see retirement plan deductions on your pay voucher go to the TRA as soon as administratively possible, usually within two pay periods.

When completed, please return to your campus Human Resources office as soon as possible since there may be retroactive adjustments to your paycheck.

**EMPLOYEE - DO NOT COMPLETE BELOW THIS LINE**

Campus Human Resources representative: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Check box

Change code and effective date to begin TRA deductions in SCUPPS

If applicable: Change code and effective date to begin TRA deductions in SEMA4

Complete Adjustment Worksheet if needed

Original-TRA / Copy-Personnel File / Copy-Employee / Copy-MnSCU Office of the Chancellor / Copy-TIAA-CREF

Revised 8-16-06



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# MnSCU Administrators' (Unit 220) Eligibility

- MnSCU Administrators are unclassified managerial employees (i.e., deans, vice presidents, HR Directors, and other campus managers)
- Covered by the Personnel Plan for Administrators



# MnSCU Administrators' (Unit 220) Eligibility

## Special Rules for Acting & Interim Appointments:

- If currently in TRA, keeps TRA for the duration of the acting or interim appointment
- If currently in MSRS, keeps MSRS for only the first 12 months of the acting or interim appointment. If the acting or interim appointment exceeds 12 months, then the EE must be treated like a new MnSCU administrator for retirement purposes



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# MnSCU Administrators' (Unit 220) Eligibility

- Special rules apply for:
  - New to MnSCU Administrators who were employed by the State of Minnesota with MSRS general plan coverage prior to July 1, 1995 - they may elect coverage under MSRS Unclassified Plan
  - The State of Minnesota service does include University of Minnesota service only for those administrators hired after January 1, 2006. They must also have been covered by the MSRS General Plan
    - Enroll employee in IRAP and provide employee with Notification of Right to Elect MSRS
    - The MSRS Election Form is available only in the college/university Human Resources office



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# MSRS Election Form



## Minnesota State Retirement System (MSRS) Election Form For MnSCU Administrators

I hereby exercise my one time, irrevocable election to become a member of the Minnesota State Retirement System (MSRS) Unclassified Plan, a defined contribution plan. I understand that my decision is irrevocable and that the Minnesota State Retirement System will be my primary retirement plan coverage for all current and future qualified Minnesota State College and University employment as a MnSCU Administrator.

This election must be received by the campus Human Resources office within one year of my original retirement plan eligibility date as a MnSCU Administrator or within 90 days of reemployment if my original eligible employment was for less than one year.

Any balance accumulated in my Individual Retirement Account Plan (IRAP) will remain in the plan, in my name, until I retire or terminate my employment.

Date of Original Retirement Plan Eligibility \_\_\_\_\_  
(check with campus Human Resources office)

College/University: \_\_\_\_\_

Print Name: \_\_\_\_\_

Employee ID Number: \_\_\_\_\_

Social Security Number: \_\_\_\_\_

Employee Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Notary: \_\_\_\_\_ Date: \_\_\_\_\_

**Note:** MSRS will be in contact with you. You will begin to see retirement plan deductions on your pay voucher go to MSRS as soon as administratively possible, usually within two pay periods.

When completed, please return to your campus Human Resources office as soon as possible since there may be retroactive adjustments to your paycheck.

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**DO NOT COMPLETE BELOW THIS LINE**

---

Campus Human Resources representative: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Check box

Change primary retirement code, retirement status code and effective date to begin  
MSRS Unclassified Plan deductions in SCUPPS

If applicable: Change retirement code and effective date to begin  
MSRS Unclassified Plan deductions in SEMA4

Complete Adjustment Worksheet if needed   
(If the employee has the option to change to MSRS General, MSRS will contact the campus Rep.)

Original-MSRS                      Copy-Personnel File                      Copy-Employee  
Copy-MnSCU Office of the Chancellor                      Copy-TIAA-CREF

Created 10-3-06  
Revised 03/15/07



# MnSCU Administrators' (Unit 220) Eligibility

- Administrators with prior MnSCU service who had previously elected TRA as their primary plan must be enrolled in MSRS Unclassified Plan
- Other Prior MnSCU Service:
  - PERA: Retain Enrollment in PERA
  - IRAP: Retain Enrollment in IRAP
  - MSRS General:
    - In MSRS prior to 7/1/95 – enroll in IRAP with Right To Elect MSRS
    - After 7/1/95 – enroll in IRAP



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# MnSCU Administrators' (Unit 220) Eligibility

New Administrators from outside of MnSCU:

- Enroll in IRAP (no other options) if:
  - Employed for at least .25 FTE and
  - Were NOT employed by the State of Minnesota with MSRS General Plan coverage prior to 7/1/95



# MnSCU Administrators' (Unit 220) Eligibility

- Once eligibility is determined, provide the newly eligible participant with these documents for review and completion:
  1. Mandatory and Voluntary Retirement Brochure (see slide #14)
  2. Instructions on how to enroll in IRAP online, if appropriate (see slide #14)
  3. Choosing Your Investments (see slide #15)



## **General Eligibility Resources:**

- Sections 2 and 4 of the Retirement Administration Manual
- MnSCU Retirement website
- Decision-making flowcharts: Two separate charts for faculty/unclassified staff and MnSCU Administrators

## **Resources for Employees:**

- TIAA-CREF MnSCU website  
<http://enroll.tiaa-cref.org/mnscu/>
- TRA Information for new MnSCU employees:  
<https://www.minnesotatra.org/mnscu/dbdc.html>
- TIAA-CREF brochure: Choosing Your Investments (see slide #16)



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# Module 2: Eligibility for Primary Plans

- Questions?