



## MSEP 2011

Employer Resources

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## MSEP 2011

	<b>MSEP 2000</b>	<b>MSEP 2011</b>
<b>Normal Retirement Eligibility</b>	Age 62/ 5 yrs svcs Age 48 (Rule of 80)	Age 67/ 10 yrs svcs Age 55 (Rule of 90)
<b>Early Retirement Eligibility</b>	Age 57/ 5 yrs svcs (with reduction)	Age 62/ 10 yrs svcs (with reduction)
<b>Vesting</b>	5 years	10 years
<b>Member Contributions</b>	None	4% of pay
<b>Purchased Service</b>	Subsidized military and other full-time nonfederal government service	No subsidized service purchases – must be purchased at full actuarial cost, no military purchases
<b>BackDROP</b>	Available	Not Available

# Defined Benefit Plans

- MSEP and MSEP 2000 are **non-contributory** defined benefit (DB) plans
- MSEP 2011 is a **contributory** DB Plan
  - The formula remains the same  
 $FAP \times .017 \times \text{credited service}$
  - In MSEP 2011 the cost is shared

[Home](#) » [Employers](#) » [MSEP 2011](#) » [Plan Comparison Tables](#)

## PLAN COMPARISON TABLES

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### General State Employees

MSEP 2000	MSEP 2011*
<b>Normal Retirement Eligibility</b> <ul style="list-style-type: none"> <li>• Age 62/5 yrs. service</li> <li>• Age 48 (Rule of 80)</li> </ul>	<b>Normal Retirement Eligibility</b> <ul style="list-style-type: none"> <li>• Age 67/10 yrs. service</li> <li>• Age 55 (Rule of 90)</li> </ul>
<b>Early Retirement Eligibility</b> <ul style="list-style-type: none"> <li>• Age 57/5 yrs. Service</li> </ul>	<b>Early Retirement Eligibility</b> <ul style="list-style-type: none"> <li>• Age 62/10 yrs. service (with reduction)</li> </ul>
<b>Vesting</b> <ul style="list-style-type: none"> <li>• 5 years</li> </ul>	<b>Vesting</b> <ul style="list-style-type: none"> <li>• 10 years</li> </ul>
<b>Member Contributions</b> <ul style="list-style-type: none"> <li>• None</li> </ul>	<b>Member Contributions</b> <ul style="list-style-type: none"> <li>• 4% of pay</li> </ul>
<b>Purchased Service</b> <ul style="list-style-type: none"> <li>• Subsidized military and other full-time, nonfederal, governmental service</li> </ul>	<b>No Subsidized Service Purchases</b> <ul style="list-style-type: none"> <li>• Service must be purchased at full actuarial cost.</li> </ul>
<b>BackDROP</b> <ul style="list-style-type: none"> <li>• Allows an employee to receive a lump sum payment at retirement in exchange for a reduced monthly benefit for life.</li> </ul>	<b>No BackDROP</b>

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# Which Plan Am I In?

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The date on which you were first employed by the state determines your membership in the plan. For more information about each plan, including eligibility dates.

## Which Plan am I in?

If you first worked in a MOSERS benefit eligible position...	you are a member of...
prior to July 1, 2000 and are vested* in MSEP	MSEP. At retirement you will elect MSEP or MSEP 2000.
prior to July 1, 2000, but left employment before becoming vested and returned to work in a benefit eligible position any time after July 1, 2000	MSEP 2000.
on or after July 1, 2000 but prior to January 1, 2011	MSEP 2000.
January 1, 2011 or later	MSEP 2011.

\* To be "vested" means you are eligible for a retirement benefit once you have met the age and service requirements. (The vesting requirement for general state employees in MSEP and MSEP 2000 is 5 years of creditable service. The vesting requirement for general state employees in MSEP 2011 is 10 years of creditable service.)

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### WHICH PLAN AM I?

Find out about MOSERS retirement and which plan you belong to.

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### Member Login

Enter your personal information including your eStub, any computer. You can save your preference from any computer and enter your

SSN or member ID

SSN -- with no hyphens

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# MSEP 2011 Summary

Benefit Provisions	MSEP 2011
<p><b>Base Benefit Formula</b> This formula determines the dollar amount of your retirement benefit payment.</p>	<p>Payable each month in retirement for your lifetime. .017 x Final Average Pay x Service Future formula increases, if any, will not be passed along to MSEP 2011 retirees.</p>
<p><b>Temporary Benefit Formula</b> This formula determines the dollar amount of your temporary benefit payment, if applicable.</p>	<p>Payable each month in retirement until age 62. (Stops at age 62.) Available to those who retire under the "Rule of 90" and are younger than age 62. .008 x Final Average Pay x Service</p>
<p><b>Benefit Payment Options</b> Your election determines whether or not a benefit will be paid to anyone after your death.</p>	<p>Life Income Annuity Joint &amp; 50% Survivor Joint &amp; 100% Survivor Life Income With 120 Guaranteed Payments Life Income With 180 Guaranteed Payments</p>
<p><b>Member Contributions</b> MSEP 2011 members are required to contribute a percentage of pay to the retirement system.</p>	<p>4% of pay through payroll deduction Refunds may be requested under certain circumstances for members who terminate state employment or die prior to retirement.</p>
<p><b>Cost-of-Living Adjustments (COLA)</b> COLAs help you maintain your purchasing power as inflation increases the cost of various items you buy.</p>	<p>COLAs are payable each year for your lifetime (also available to survivors or beneficiaries, if applicable). The annual COLA rate is based on 80% of the change in the Consumer Price Index (CPI). The annual COLA rate will be between 0 and 5%.</p>
<p><b>Normal Retirement Eligibility</b> The age and service required to receive an unreduced retirement benefit.</p>	<p>Age 67 with 10 years of service. "Rule of 90" - at least age 55 with age and service equaling 90 or more</p>

## MSEP 2011 Summary con't

<b>Early Retirement Eligibility</b> The age and service required to receive a reduced retirement benefit.	Age 62 with 10 years of service. Base benefit will be reduced 1/2 of 1% (.005) for each month your age is younger than normal retirement.
<b>Optional Life Insurance</b> Coverage at Retirement	Cannot exceed coverage amount while actively employed. Maximum of \$60,000. If you retire under the "Rule of 90," you may retain coverage beyond \$60,000 until age 62. At age 62, your coverage will reduce to \$60,000.
<b>Reemployment After Retirement</b>	If you return to work in a MOSERS or MPERS* benefit eligible position, your MOSERS retirement benefit will be stopped. You will receive additional service credit and additional retirement benefits from MOSERS for periods of service greater than 12 months while reemployed under MPERS.
<b>Service Transfer or Purchase</b>	Other full-time, non-federal government service may be transferred or purchased (at full actuarial rates). May increase your retirement benefit and/or make you eligible for retirement sooner.

\* MoDOT and Patrol Employees' Retirement System

Summary of benefits charts for:

- MSEP/MSEP 2000
- MSEP 2000
- MSEP 2011

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## ACTIVE MEMBER FORMS

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### Contributions (only for members first hired on or after January 1, 2011)

#### [Contribution Beneficiary](#)

For members first hired on or after January 1, 2011

#### [Refund of Contribution Application](#)

For members first hired on or after January 1, 2011

### Life Insurance

#### [Autopay Authorization](#)

#### [Continued Dependent Life Insurance for a Disabled Child](#)

#### [Designation/Change of Beneficiaries for Life Insurance](#)

#### [Enrollment/Change Optional Life Insurance](#)

#### [Group Life Portability Insurance Application](#)

#### [Retain/Change Optional Life Insurance](#)

#### [Retain/Terminate Dependent Child Life Insurance](#)

#### [Standard Medical History Statement](#)

### Long Term Disability

#### [Autopay Authorization](#)

### Retirement

#### [Retirement Application for General State Employees](#)

#### [Retirement Application for Judges, Administrative Law Judges and Legal Advisors](#)

### Service Credit

#### [Application to Purchase Active Duty Military Service](#)

For members of MSEP/MSEP 2000 Only

#### [Application to Purchase Other Missouri Public Service](#)

#### [Application to Transfer Service Credit](#)

For members of MSEP/MSEP 2000 Only

#### [Service Transfer Request](#)

For members of MSEP/MSEP 2000 Only

### Taxes

#### [Substitute W-4P](#)

#### [Tax Free Rollover Certification Form](#)

#### [W-8BEN Certificate of Foreign Status of Beneficial Owner for the United States Tax Withholding](#)

#### [W-9 Request for Taxpayer Identification Number and Certification](#)

Forms Page

# Other Resources for You

- *New Member Contributions Brochure*
- *MSEP 2011 “First Hired” Examples*
- *FAQs*
- *Two New Forms*
  - *Contribution Beneficiary(ies)*
  - *Request for Refund of Contributions*
- *Videos*
- *HR Update*
- *Handbooks*

# Handbooks

- *MSEP/MSEP 2000 General Employees' Retirement Handbook (prior to 2011)*
- *MSEP 2011 General Employees' Retirement Handbook (2011 or later)*
- *Administrative Law Judges & Legal Advisors' Retirement Handbook (closed)*
- *Legislators' and Statewide Elected Officials Handbook (prior to and after 2011)*
- *Judicial Plan Retirement Handbook (prior to and after 2011)*

What kinds of questions are you getting?

What questions do you have?

**Thank you for your time  
and attention!**

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