

December 2016

Vested Interest

Your Guide To MOSERS Retirement

MOSERS' Website
Retire Online



MOSERS.
WE ARE HERE FOR YOUR BENEFIT.

Save trees, save time—

Retire Online

Thinking about retiring online? Now it's even easier to do both steps of the two-step process online! For most general state employees*, the *Retirement Election* forms (Step 2) can now be completed online, right after the *Retirement Application* forms (Step 1) with no waiting. You are not required to complete both steps all at once; you can return when you are ready and easily see what forms are left to complete the process.

Track Your Progress

After logging in and selecting **Retire Online** from the menu, you'll see a Retirement Progress bar on the left side of the screen showing how close you are to completing the process. You'll also see a list of Step 1 Forms and Step 2 Forms, with a green checkmark by the forms already completed. Instructions for each form will guide you through what you need to do. There's no waiting for MOSERS to process your retirement application and then mail the forms to you.

If you decide to leave and come back later, make sure you submit the form you are currently working on before exiting so it will be saved.

Proof Documents

If you have not yet submitted any required proof documents, a notice will also be displayed on the left side. While you are online, remember that you can upload your scanned documents to MOSERS. A link to the **Document Upload** is under the list of proof documents. Instructions and helpful tips will guide you through the upload process. This is also safer and faster than having to wait for the mail or wondering if a fax document went through.

Call us at (800) 827-1063 if you need help or to make an appointment to speak with a benefit counselor. If you need to make changes after you've submitted a form, please call MOSERS.

We know your time is valuable. Log in to our website 24/7 and retire online, at your convenience.

*Exceptions:

- *If you are married and elect a benefit payment option other than a joint and survivor option, your spouse must consent to your election by signing a form MOSERS will send to you.*
- *If you elect BackDROP, with a rollover distribution going anywhere other than the MO Deferred Comp plan, MOSERS will send a form to you which you must have signed by an authorized representative of the qualified retirement plan agreeing to accept the rollover. Once signed, the form must be returned to MOSERS.*

Retire online at: www.mosers.org



Have You Created an Online ID Yet?

As of September 3, 2016, all MOSERS members wishing to log in to their MOSERS Member Homepage must create an Online ID. Your Online ID will replace the use of your social security number/Member ID for logging in and is a more secure practice. Click on the blue **Member Login** button at the top of our website main page and we will guide you through the process. You will only need to create an Online ID once, then, any time you log in again, you will simply use your Online ID and MOSERS password. This is a unique ID you will create especially for your MOSERS login, so if you have created one for MCHCP or MO Deferred Comp, you will still need to set one up for the MOSERS website.

Guidelines for creating an Online ID:

- Must be between 5-50 characters
- Must have at least 1 alpha character
- Must NOT be the same as an existing Online ID, contain a space, be a social security number, Member ID, or MOSERS password.

To log in:

Online ID + Password

To create your Online ID, you must have a valid email address on file with MOSERS. If you don't have one or need to change it, please call MOSERS **first**. If you already have a password that meets the minimum requirements, you may continue to use it with your new Online ID.

We are constantly striving to improve the security and functionality of our website. Please see our Site Help Desk, if you have any questions, and watch our new Member Login video.

PO Box 209
Jefferson City MO 65102-0209

VestedInterest Newsletter

RETIREMENT ELIGIBILITY

Are you eligible for retirement ...now... soon? Once you meet the age, service, and all legal requirements, (see **Which Plan Am I In?** on our website) and complete the two-step retirement process, you can begin drawing your MOSERS benefit as long as you are not working in a MOSERS or MoDOT and Patrol Employees (MPERS) benefit-eligible position. Other full or part-time employment does not prohibit you from drawing your MOSERS benefit.

MOSERS will send a notification to you 120 days prior to when you are eligible for early (reduced) retirement benefits. If you choose to not take early retirement, we will notify you again 120 days prior to when you are eligible for normal (unreduced) retirement benefits. Don't put it off! We encourage you to retire online as soon as you reach normal retirement eligibility, because it doesn't increase your benefit to wait.

What Can a Benefit Counselor Do For Me?

As a terminated-vested member of MOSERS, your benefits will be based on the laws in effect on the day you left state employment. To ensure you understand all the options you have related to your retirement benefits, it is a good idea to talk to a MOSERS benefit counselor by phone or in person before you retire.

You can make an appointment to come speak to a benefit counselor in our office in Jefferson City. Call toll-free (800) 827-1063, then choose option 2 to schedule a convenient time so you can be seen promptly.

Here are some ways our counselors can help:

- Provide you with retirement benefit estimates*
- Explain retirement plan provisions
- Explain benefit payment options
- Help with your retirement forms*
- Explain your timeline for retirement
- Update your personal information*
- Advise you on the laws in effect at the time you terminated

* Also available online.