

# EMPLOYER 101:

Your Roles and Responsibilities



**2023**

School Employees Retirement System of Ohio | Employer Services

*Serving the People Who Serve Our Schools®*

## Icon Key

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Guidance



Help



Did You Know?



Reminder



Employer Handbook



eSERS Guide

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**School Employees Retirement System of Ohio Employer Services**

300 E. Broad St., Columbus, Ohio 43215 Toll-free 877-213-0861 [www.ohsers.org](http://www.ohsers.org)

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# Introduction to Employer Reporting

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Established in 1937, School Employees Retirement System of Ohio (SERS) is a statewide defined benefit plan that provides retirement, disability, and survivor benefits to non-teaching employees of Ohio's public schools; including vocational, technical, and community schools; and community colleges.

As an employer of SERS' members, you play an important role in reporting and maintaining accurate retirement information for these members. This information is crucial to the calculation and payment of benefits to members or their beneficiaries.

The Employer Services Team has multiple publications to help guide employers through their SERS roles and responsibilities. These publications are located in the Publications and Forms page on the Employer section of the SERS website at [www.ohsers.org/employers](http://www.ohsers.org/employers).

Some employer responsibilities include:

- Providing member enrollment detail for SERS' members, including reemployed retirees
- Reporting contribution detail for each member, including contract employees
- Remitting corresponding payments
- Submitting corrections in the form of an adjustment to ensure member account accuracy
- Requesting membership or compensation determinations in cases of uncertainty
- Completing Wage Certifications
- Staying current on any updates or changes to SERS reporting and payment procedures
- Identifying employees who have enrolled in any Alternative Retirement Plans (ARP), for colleges and universities only
- Keeping Employer Services updated on any staff changes

## Available Employer Resources:

- *Employer Handbook* – Detailed description of employer roles and responsibilities
- *eSERS Guide* – Step-by-step guide on how to navigate the SERS electronic reporting system
- “*Employer Fact Sheets*” – Quick handouts that cover popular employer topics
- “*eSERS How To Handouts*” – Quick step-by-step guides on eSERS processes
- Web Videos – Time saving tutorials on eSERS processes and employer roles and responsibilities

SERS will provide additional information for employers through:

- Periodic electronic newsletters – the *Employer Bulletin*, *Employer Special Notice*, the eSERS Message Board, and the eSERS Hotline
- Our website – [www.ohsers.org/employers](http://www.ohsers.org/employers)
- Social Media – SERS Facebook page at [www.facebook.com/sersofohio](http://www.facebook.com/sersofohio) or on Twitter at [www.twitter.com/sersofohio](http://www.twitter.com/sersofohio)

## Contact Employer Services



- Toll Free 877-213-0861
- [employerservices@ohsers.org](mailto:employerservices@ohsers.org)
- Secure Fax number 614-340-1195

## Employer Responsibilities Simplified

### Membership

- Contact Employer Services with membership questions
- Enroll new employees in eSERS, including reemployed retirees
- Upload SSA -1945 via eSERS
- Forward ARP information, for colleges and universities only

### Reporting & Payment

- Request compensation determination for any additional payments, bonuses, or stipends prior to submitting payroll
- Submit contribution reporting via eSERS
- Address any errors or warnings on the contribution report
- Submit the contribution file for posting
- Pay liabilities in the Payment Remittance application

### Annual Processes

- Provide a salary estimate, for Foundation-participating districts only
- Review Foundation Deduction Notice via eSERS, for Foundation-participating districts only
- Employer Statement balance
- View and pay Surcharge invoice

### Additional Responsibilities

- Explain SERS' retirement and alternative retirement plans to new employees
- Retain exemption forms
- Complete certified wages in eSERS once final payroll information has been obtained

### Continuous Training

- Sign up for Employer One-on-One training to sit with an Employer Outreach specialist to work out any pain points your district may be experiencing
- Sign up for virtual Employer training sessions (eSERS Demo, Employer Education Series, Sound Bite)
- Attend in-person workshops
- View web training videos and past webinars



# Membership

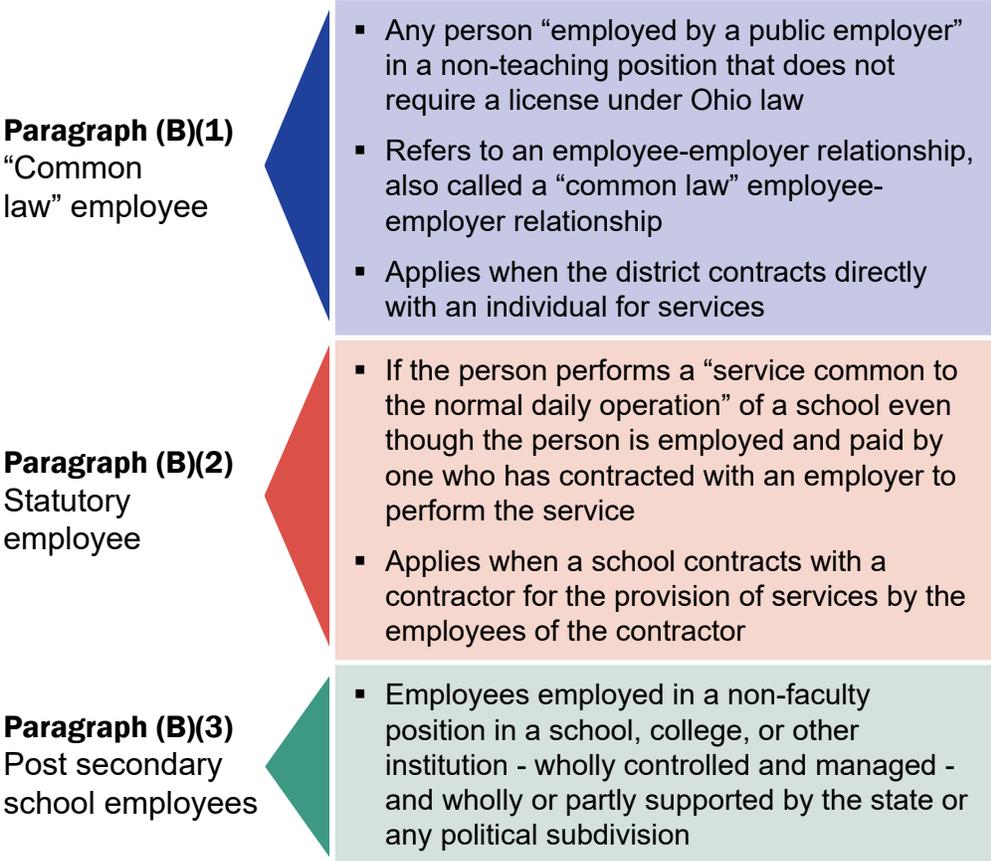
SERS' members are individuals who work for a public or community school or school system in a non-teaching position. They range from treasurers and business administrators, including business managers, to bus drivers, custodians, administrative assistants, food service providers, and educational aides.

Employees who are not required to have a certificate or license covered under 3319.22 – 3319.31 of the Ohio Revised Code and issued by the Ohio Department of Education (ODE) are SERS' members.

This also includes contract companies and their employees.

## Membership Breakdown

Paragraphs (B)(1), (B)(2), and (B)(3) of section 3309.01 (B) describe three separate definitions of “employee” for SERS-covered members.



If the overall facts of the situation indicate an employer-employee relationship between you and the employee, membership in SERS is required.

## What is “Common to the normal daily operation?”

1. Any service required to be provided by the educational unit by law, statute, or rule.

### For example:

A school district is required to provide meals, transportation, nursing, and IEP services.

2. Any service necessary on a regular continuous basis to the efficient operation of an educational unit.

### For example:

Information Technology (IT), grounds maintenance, cleaning services

3. Through custom and usage, has become a service commonly provided or procured by an educational unit on a regular continuous basis.

### For example:

Security services



For more details on SERS-covered membership, please review the *Employer Handbook*.

## Services not common to the normal daily operation include:

- Service to vending machines by vending machine employees
- Equipment service under an equipment warranty or purchase/lease service agreement
- Service and/or repair equipment and/or facilities of the employer on an emergency basis
- Trash pick-up and disposal for the employer
- Student transportation in vehicles that are not marked “school buses” as defined in section 4511.01 of Revised Code or marked as “school buses”
- Advice and/or consulting on a temporary basis

## Contracted Services

Persons employed by a contractor to perform a service “common to the normal daily operation” must enroll in SERS.

There is no exemption from the requirement to enroll in SERS, even if:

- A different employee is sent each day
- The work is part time

For each new employee provided by a contractor, enrollments and contributions need to be submitted by the school employer.

Classifying an individual as an “independent contractor” does not avoid membership.



For purposes of SERS, an employee provided by a contractor to provide a service common to the normal daily operation of the school is an employee of the school employer. The school employer is responsible for enrolling the employee in SERS and for the submission of contributions and reports to SERS.



For more information on membership and contracted employees, visit our website at [www.ohsers.org/employer](http://www.ohsers.org/employer) to see the *Employer Services Fact Sheet: Membership* or visit our Video Center to watch the tutorials in our Employer Education Series.

On occasion, there is confusion on whether a position is a SERS-covered position or a State Teachers Retirement System of Ohio (STRS)-covered position.

For comparison, below is a list of SERS-covered positions as well as a list of STRS-covered positions.

Any contractor holding the listed SERS positions are also covered under SERS' membership.



- Teacher's aides/Paraprofessionals
- Bus drivers
- Food service personnel
- Custodial or maintenance personnel
- Technology coordinators
- Treasurers
- Business managers
- Secretarial or Clerical personnel
- Regular preschool teachers, including head teachers and aides
- Special education preschool teachers, including aides but not head teachers
- Latchkey employees
- Early childhood instructors
- Ticket takers
- Security officers
- Auxiliary services personnel (in positions that do not require licensure under Sections 3319.22 to 3319.31, Revised Code)



- Full-time and part-time teachers
- Preschool directors
- Special education preschool head teachers
- Adult education instructors
- Substitute teachers
- Tutors
- County board of developmental disabilities teachers
- Superintendents
- Psychologists
- Guidance counselors
- Auxiliary service personnel (in positions that require licensure under Sections 3319.22 to 3319.31, Revised Code)

**Questions to Ask Yourself:**

Position	Retirement System Determination
Coaches and athletic directors	<p>Does the individual hold a valid teaching license?</p> <ul style="list-style-type: none"> <li>▪ Yes - STRS Ohio membership</li> <li>▪ No - SERS membership</li> </ul>
Nurses	<p>Does the individual hold an Ohio Department of Education (ODE) school nurse license or is the individual a registered nurse (RN) with a bachelor's degree?</p> <ul style="list-style-type: none"> <li>▪ Yes - STRS Ohio membership</li> <li>▪ No - SERS membership</li> </ul> <p>* Effective May 14, 2021, for new hires, existing RNs with a bachelor's degree should contribute to STRS Ohio as of July 1, 2021.</p>
Speech-language pathologists and audiologists	<p>Did your school receive an exception from ODE under Section 3319.224 of the Revised Code?</p> <ul style="list-style-type: none"> <li>▪ Yes - STRS Ohio membership</li> <li>▪ No - SERS membership</li> </ul>
Pupil services	<p>The following positions are always STRS Ohio-covered positions:</p> <ul style="list-style-type: none"> <li>▪ Occupational therapists and assistants</li> <li>▪ Physical therapists and assistants</li> <li>▪ Interpreters for the hearing impaired</li> <li>▪ Orientation and mobility specialists</li> <li>▪ Social workers</li> </ul>

This graphic can also pertain to contract employees who hold these positions.

If the overall facts of the situation indicate an employee-employer relationship as defined on page 5 between you and the worker, SERS membership is required.

## Member Enrollment

Employees, including reemployed retirees, can only be enrolled electronically through eSERS, SERS' secure site designated just for employers. eSERS provides you with an effective, time-saving way to submit employee information online.



You will not be able to submit contribution reporting for the individual until an enrollment is uploaded or manually entered into eSERS.

All new employees must be enrolled in SERS and complete federal form, SSA-1945.

As the employer, you are responsible for the timely and accurate submission of enrollment information. The individual's account is established only when the documentation is accepted by SERS.

If you are not registered with eSERS, contact the Employer Web Administrator (EWA) for your school district. Your EWA is able to grant you access to eSERS.



**Only enroll an employee in eSERS once. If the "Enrollment needed for member" error remains on your Contribution Report, please call Employer Services toll-free at 877-213-0861.**



**Please double check that the information provided (Social Security Number, full name, address, etc.) are correct before submitting the enrollment to SERS.**

## Membership Determinations

If there is a question as to whether an individual is an employee required to contribute to SERS, request a Membership Determination from Employer Services.

### Items You Need to Send to SERS:

- All information about the employment relationship
- Completed **Membership Determination Form**
- Job Description and/or contract

SERS may request additional information in order to make the determination.

### Next Steps:

- Upon review of the information, SERS makes a membership determination.
- If the initial determination is in question, you may submit any additional information for review.
- The SERS staff will then make a final membership determination.

### Optional Steps:

- Once the final determination is made, an appeal may be taken to the SERS Retirement Board.
- The Board is responsible for the determination of the individual's employee status, and all decisions by the Board are final.

## Payment of Unreported Time

If the employee is determined to be a SERS member, and services have already been provided, you have 30 days to certify all earnings paid to the employee on the **Certification of Salary for Non-Contributing Service** form.

If employee was determined to hold a SERS-covered position and contributions need to be submitted for a previous fiscal year, a charge will be made to the employer for both the employee and employer contributions, plus interest. Once the cost is calculated and submitted, you will have 30 days to send payment. The liability will be available in the Payment Remittance application on eSERS.

Failure to certify the earnings will result in a charge based on estimated figures.

## Other Types of SERS Membership

### Exemptions from Membership

Employees who may choose exemption from membership include:

- A student who is not a member at the time of employment, and who is employed by the school, college, or university in which the student is enrolled and regularly attending classes
- An emergency employee serving on a temporary basis
- An individual employed in a program established under any federal job training program

To be exempt, an employee must complete and file with the employer a **Request for Exemption from Membership** form within the first month of employment.

**As the employer, you must retain this form.** If an individual contacts SERS to establish service credit for this service, you are required to provide a copy of this form to SERS.

If you are unable to present a copy of the signed form, you will be responsible for paying the employee and employer contributions as well as interest for exempted time after July 1, 1991.

This is the only document that proves an employee is exempt from membership. Once filed, the exemption is **irrevocable**.



Substitute employees cannot choose to be exempt from membership.



# SCHOOL EMPLOYEES RETIREMENT SYSTEM OF OHIO

300 E. BROAD ST., SUITE 100 • COLUMBUS, OHIO 43215-3746  
614-222-5853 • Toll-Free 800-878-5853 • www.ohsers.org

## REQUEST FOR EXEMPTION FROM MEMBERSHIP

The following employees may request exemption from SERS membership:

- A student who is not a SERS member at the time of employment and who is employed by the school, college, or university in which the student is enrolled and regularly attending classes, or
- An emergency employee serving on a temporary basis in case of fire, snow, earthquake, flood, or other similar emergency. A substitute employee is not an emergency employee.

An exemption is in effect for as long as the employee is continuously employed in the same position and continues to meet the requirements of the exemption. If a person no longer meets the requirements for the exemption, the employer must enroll the employee through eSERS using the Member Enrollment application and the Member Enrollment File Upload, and contributions to SERS should begin.

**This request must be completed and filed with the employer within the first month of employment to be valid.**

### PART A: EMPLOYEE INFORMATION

I have reviewed this form and choose an exemption from SERS membership because I am:

Check one:

- A student who is not a SERS member at the time of employment and who is employed by the school, college, or university in which I am enrolled and regularly attending classes; or
- An emergency employee serving on a temporary basis in case of fire, snow, earthquake, flood, or other similar emergency which is: \_\_\_\_\_

I also understand that if my employment does not continue to meet the requirements above I must become a member of SERS.

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

Date of Employment: \_\_\_\_\_

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

### PART B: EMPLOYER CERTIFICATION

\_\_\_\_\_  
 School District County Employer Code

Authorized Officer's Signature \_\_\_\_\_ Date \_\_\_\_\_

**AS THE EMPLOYER, YOU MUST RETAIN THIS AS A PERMANENT RECORD.** This is the only copy of this form. If you cannot provide a copy of this form to SERS at its request, you may be liable for employee and employer contributions, interest and penalties for any compulsory non-contributing service credit.

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## Optional Membership

A school board member or a governing board member has the option of contributing to SERS.

Board members must choose membership in SERS or Social Security within 30 days of taking office.

A board member choosing membership in SERS must complete the **New School or Governing Board Member Election for Membership to SERS** form, and it must be submitted to SERS.

Once the form is submitted, it is **irrevocable**.

By law, governing authorities of community schools cannot contribute to SERS.

The only school board membership time that can be purchased is service from September 1, 1937 to June 30, 1991.

If a school board member chooses not to contribute to SERS for service on or after July 1, 1991, the school board member cannot buy it.



**A board member who does not choose SERS membership must contribute to Social Security. The decision is irrevocable while the board member continuously holds office.**



**SCHOOL EMPLOYEES RETIREMENT SYSTEM OF OHIO**

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614-222-5853 • Toll-Free 800-878-5853 • www.ohsers.org

**NEW SCHOOL OR GOVERNING BOARD MEMBER  
ELECTION FOR MEMBERSHIP TO SERS**

Membership in SERS is optional for school or governing board members.

If a board member does not elect membership in SERS, the board member must contribute to Social Security, and cannot receive SERS service credit for such time.

A board member's election to join SERS may limit the ability to make tax-deferred contributions to an Individual Retirement Account (IRA). Any questions on this issue should be directed to a professional tax advisor or the Internal Revenue Service (IRS).

**To elect SERS membership, a board member must complete and submit this form to the school or governing board treasurer within thirty (30) days of taking office.** Once the form is filed, it is irrevocable while the board member continuously holds office.

If the board member selects SERS membership, they must complete Part A of this form, and the employer must complete Part B. The employer also must submit membership enrollment information through eSERS, the electronic reporting system for SERS' employers.

**PART A: EMPLOYEE INFORMATION**

I have read the above information and elect to have SERS membership. I understand that this election is irrevocable while I am continuously serving as a school or governing board member.

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

Social Security Number:    -   -

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

**PART B: EMPLOYER CERTIFICATION**

This certifies that the above board member has elected SERS membership, and the board member's first date of service was: \_\_\_\_\_.

\_\_\_\_\_  
School District County Employer Code

Authorized Officer's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

## Exclusion from Membership

Individuals excluded from SERS membership include:

- An individual who participates in an Alternative Retirement Plan (ARP) established by a college or university
- University of Akron police officers who are covered by the Ohio Public Employees Retirement System (OPERS)
- An individual who has a license and who is employed in an educational position through programs under federal law and financed by federal funds for which no license may be required
- New employees hired at the University of Akron after September 28, 2016, will be covered by the Ohio Public Employees Retirement System.



As a general rule, individuals employed after July 1, 2016, by community school operators who were withholding and paying Social Security taxes for persons employed in the school on or before February 1, 2016, are excluded from membership.

## Employment of Retirees

A retiree of SERS or another Ohio retirement system may be employed by a school in a position in which SERS contributions are required without limitation on the number of days or earnings.

There is no restriction on the number of days or amount earned.

A retiree of SERS or another Ohio retirement system should consider waiting two months from the effective date of retirement before public reemployment.

A retiree who is employed in a SERS position within the first two months of retirement loses the retirement payment for each month worked during the two-month waiting period.

### Exception:

If the retiree holds multiple positions prior to retirement, he or she may retire from the higher paying position and continue working in the lesser-paying position(s) without forfeiting these two-months of pension payments.



Once a retiree is enrolled in eSERS, remit contributions and contribution reporting in the same manner as for a non-retired employee.



### Did you know?

Reemployed retirees do not receive service credit. There is no restriction on the number of days or amount earned.

## Employing Disability Benefit Recipients

A SERS disability benefit recipient cannot be employed by a SERS-covered employer. If the recipient is employed, the disability benefit ends.

Schools that hire a disability benefit recipient must file notice of the employment, including the date of employment, with SERS.

If you employ a disability recipient before you notify SERS, the school is responsible for reimbursing SERS the total amount of disability benefits paid during the period of employment prior to the notice.

A letter from SERS will be sent to you for the balance of the amount owed. The district will have 30 days to issue payment.



**A disability benefit recipient of another Ohio retirement system should contact the other system to determine any restrictions on returning to other public employment.**



### **Did you know?**

A recorded webinar on SERS' disability is available on the Employer website.



## Multiple System Coverage

An employee who has more than one job may contribute to more than one Ohio retirement system. For each covered job, the appropriate contributions should be sent to the proper retirement system.

**Example:** A licensed or certificated teacher who also drives a school bus. Contributions would be remitted to SERS for the school bus service. Contributions for the teaching service would be remitted to the State Teachers Retirement System of Ohio (STRS).



There is an exception with regard to coaches and athletic directors.

If the coach or athletic director is a licensed or certificated teacher, even if the individual teaches in another district, contributions for a coach or athletic director are remitted to STRS.

If the coach or athletic director is not licensed or certificated, contributions would be submitted to SERS.

## Membership:



1. If you are unsure if your employee should report to SERS, you should:
  - A. Report the employee anyway, just to be safe.
  - B. Ask the employee if he or she would like to report to SERS, STRS, or the Social Security Administration (SSA).
  - C. Request a membership determination.
2. What is needed for a membership determination?
  - A. Job description and/or contract
  - B. Membership Determination form
  - C. Membership Determination form, job description, and/or contract
3. When a contractor sends in someone different every day, you don't have to report that person.
  - A. True
  - B. False
4. If your coach is retired but holds a valid teaching license, you will send contributions to SERS because the coach is retired and no longer teaching.
  - A. True
  - B. False
5. If you hire a student in a SERS-covered position, you should:
  - A. Put the student to work and send earnings to Social Security.
  - B. Send contributions to SERS.
  - C. Ask the student if he or she would like to contribute to SERS or SSA, and if the student decides to contribute to SSA, have him or her fill out a Student Exemption form, and keep it for your records.
6. What if a teacher drives a school bus after school or in the summer? Is that SERS or STRS?
  - A. You would send all contributions to STRS since that person is a teacher.
  - B. You would send all contributions to SERS since bus drivers are members of SERS.
  - C. You would split the contributions. The teaching contributions would be reported to STRS and the bus driving contributions would be reported to SERS.
7. School board members are automatic members of SERS.
  - A. True
  - B. False
8. We have a Teaching Aide that was hired as a full-time substitute teacher for the remainder of the year. I still send the aide's contributions to SERS.
  - A. True
  - B. False



## Membership Trivia Answer Key:

1. **C.** Request a membership determination.
2. **C.** Membership Determination form, job description, and/or contract.
3. **B.** False.
4. **B.** False.
5. **C.** Ask the student if he or she would like to contribute to SERS or SSA, and if the student decides to contribute to SSA, have him or her fill out a Student Exemption form, and keep it for your records.
6. **C.** You would split the contributions. The teaching contributions would be reported to STRS and the bus driving contributions would be reported to SERS.
7. **B.** False.
8. **B.** False.

# Covered Compensation

---

Employee and employer contributions are required to be made to SERS based upon the employee's SERS compensation.

Employee Contribution Rate: 10%

Employer Contribution Rate: 14%

“Compensation” includes all salary, wages, and other earnings paid to an employee by reason of employment.

Compensation is determined prior to the amount deducted as the employee's contributions and before any of the compensation is treated as deferred income for federal income tax purposes.

It is important to remit contributions promptly and accurately. Employee or survivor benefits are dependent on accurate compensation information reported to SERS. Contributions are to be remitted to SERS **no later than five business days after each Pay Date.**

Compensation **subject to** SERS' contributions includes, but is not limited to:

- Regular salary or wages
- Overtime earnings
- Pay for used vacation and sick leave
- Paid holidays
- Calamity days
- Across-the-board retroactive wage settlements
- Longevity pay
- Merit increases
- A lump-sum payment in lieu of a salary or wage increase to all persons in a class of employees, in the same dollar amount or percentage, and in accordance with a written contract
- Payments paid on behalf of the individual to an eligible retirement plan, such as an IRA, 457(b), 403(b), or 401(k)
- Back pay awards that reinstate an employee to the employee's position without interruption or loss of time
- Payments made by the employer to the employee for Workers' Compensation Salary Continuation



Paid holidays are subject to SERS' contributions.



If a payment/incentive/bonus is based on an individual's rate of pay, it is not excluded from compensation by statute.

Compensation **not subject to** SERS contributions, includes, but is not limited to:

- Payments for accrued but unused sick leave, personal leave, vacation leave, or compensatory time
- Amounts paid to provide life insurance; sickness, accident, endowment, health, medical, hospital, dental or surgical coverage; other insurance for the employee; or amounts paid to the employee in lieu of providing the insurance
- Incidental benefits, including lodging; food; laundry, including clothing/uniform allowance; parking; services furnished by the employer; use of the employer's property or equipment, including cell phones; and reimbursement for job-related expenses authorized by the employer, including moving and travel expenses; and expenses related to professional development
- Compensation made to, or on behalf of, an employee that is in excess of the allowable amount under federal tax law
- Anything of value paid to an employee that is based on or attributable to retirement or an agreement to retire
- One-time and/or lump-sum payments made to an employee where such payments are not made for additional services actually rendered, or not based on an employee's standard rate of pay, such as:
  - Severance
  - Incentive bonuses for low use of leave
  - Signing bonuses
  - Wellness Incentive
- Payments made as a differential wage payment for an employee who enters active military duty for more than one month.

## Compensation Determinations

When a question exists as to whether a payment is subject to SERS' withholding, including settlements and grievances, the employer should request, in writing, a determination from SERS.

### Before remitting contributions, you need to send SERS:

- Complete information about the compensation
- Settlement or grievance paperwork

SERS may request additional information to make a determination.

- If it is determined that a payment is compensation for SERS' purposes for a prior fiscal year, a charge will be made to the employer for both the employee and employer contributions, plus interest.
- Once the cost has been calculated and submitted, you have 30 days to send payment for a prior fiscal year charge. The liability is available in the Payment Remittance application on eSERS.

**If SERS determines that a payment issued to an employee is not compensation for SERS' purposes, any contributions that have been received on the payment are considered unauthorized and are refunded back to the employer once the employee's account is adjusted through eSERS by the employer.**

## Covered Compensation:



1. A longevity payment is SERS-covered compensation
  - A. True
  - B. False
2. If unsure that the contributions are SERS-covered compensation:
  - A. Report it anyway; it will help the final average salary.
  - B. Request a compensation determination from Employer Services.
  - C. No need to report it; that means extra money for the employee.
3. When a bonus is issued to an employee, and the amount is based on 3% of the employee's salary, it is considered SERS compensation.
  - A. True
  - B. False
4. Contributions on a settlement payment must be sent to SERS if it has been determined that an employee was reinstated to his or her previous position and was provided back pay without interruption or loss of time.
  - A. True
  - B. False
5. What is the correct employee contribution rate?
  - A. 14%
  - B. 7.5%
  - C. 10%



## Covered Compensation Trivia Answer Key:

1. **A.** True
2. **B.** Request a compensation determination from Employer Services.
3. **A.** True.
4. **B.** False.
5. **C.** 10%.

# Contribution Reporting and Payment



The proper reporting of contribution information, and remitting of employee and employer contributions, is essential so that SERS can properly update employee accounts and calculate benefits.

The Contribution Report is the employer's responsibility. It details the employees for whom you report and remit contributions.

This report must be submitted to SERS **no later than five business days after each Pay Date.**

Penalties will be assessed for late contribution reports.



## **Did you know?**

If a contractor is reporting for more than one employer, separate reports need to be processed in eSERS for each employer.

## **Contribution Rates**

The employee's contributions are deducted from the employee's compensation.

The employee contribution is withheld from the employee's payroll during each payroll period in an amount equal to the contribution rate.

The employer remits a separate contribution, called the employer contribution.

### **Current Rates:**

Employee Contribution: 10%

Employer Contribution: 14%

## Submitting Reports

### Report:

Sending a report through eSERS is the first step in the reporting process.

### Post

### Pay

Contribution Reports must be submitted through eSERS using the **Manual Contribution Entry** application or the **Upload Contribution Files** application.



**Use eSERS to submit Contribution Reports.**

Once the file is uploaded and processed:

An eSERS message board message will be sent stating:

- “Uploaded file was successfully processed and posted. Employer Reporting Header and Details have been created;”

**or**

- “Uploaded file was successfully processed. Employer Reporting Header and Details have been created. Some of the Detail records have either error or warning messages.”



**Be sure to verify with contract companies if contributions are pre-tax or post-tax, and that they are reporting it correctly. Accuracy is vital for tax purposes.**

## Sending Reports

### Report

**Post:** Once all errors have been corrected in the file, you are now able to submit your file for posting!

### Pay

To send a Contribution Report, you need the following:

- Contribution Cycle Code – created by the Payroll Schedule
- Social Security number and name for your employee(s)
- Period Begin Date – beginning date of earnings period
- Period End Date – ending date of earnings period
- Earnings Code – identifies the type of contributions that are being reported
- Covered Compensation – the employee’s gross covered compensation for SERS purposes
- Contributions – the amount of employee contributions being remitted to SERS
- Days – the number of days the employee is being paid for the period
- Hours – the number of hours the employee is being paid for the period



If the contributions are post-tax, the amount is placed in the “Employee Post-Tax Contribution” field.



If the contributions are covered by an authorized and accepted employer Pick-up Plan as pre-taxed, the amount is placed in the “Employee Pre-Tax Contribution” field.

## How to Report Days and Hours

When reporting days, a full day must be reported even if it is for a partial day or paid time off. This includes holidays, vacation, sick or personal leave, calamity days, and **paid** work on a weekend.

- Report only days and hours which have been paid in the earnings period that is being reported.
- Days and hours worked in one earnings period but paid the following earnings period should be reported on the next Contribution Report.
- The days worked cannot exceed the number of days in the earnings period. For example, you cannot report 16 days worked if there are only 14 days in the earnings period.



### **Did You Know?**

There is a supplemental earnings code for your coaches or supplemental employees that allow for their contributions to be reported on a regular payroll report with extra days and hours.

## Adjustments

There will be times you will need to make changes to information in a **previously** submitted Contribution Report. This will be done by submitting an adjustment to correct the information.

Before submitting an adjustment, confirm that the original Contribution Report has been received by SERS by using the “Employer Reporting Detail Lookup” application on eSERS.

Adjustments can be used to **add or remove** information from a Contribution Record previously submitted to SERS.

Adjustments can be made to correct:

- Contribution Amounts
- Tax Treatment of contributions
- Days reported
- Hours reported
- Reporting to the incorrect retirement system

If an adjustment needs to be entered for unreported information from a prior fiscal year, contact Employer Services to determine the proper reporting process.



**All adjustments must be made through eSERS.**



When completing a negative contribution adjustment, your district will accrue a credit memo for employee and employer contributions. Before the contribution liability is paid, the credit memo will need to be applied.

## Payments

### Report

### Post

#### Pay:

Once the file is posted, you are able to pay the liabilities that are created.

There are two different methods of paying employer charges:

- Direct Pay
- Foundation Program

#### Direct Pay

Direct pay employers pay employee and employer charges directly to SERS.

If a direct pay employer wants to pay employer charges through the Ohio Department of Education (ODE) School Foundation Program, the employer will need to contact Employer Services to initiate the change.

#### The Foundation Program

Foundation-participating districts pay employer charges through the ODE School Foundation Program.

Community schools are required to use the ODE Foundation Program to pay employer liabilities.

#### Contribution Payment Due Dates

Employers must remit employee and employer contributions to SERS **no later than five business days after each Pay Date.**



Payment of employer contributions for employers using the ODE's Foundation Program are always considered on time.

## Remitting Payments

It is important to remit all payments promptly and accurately.

If an organization is remitting payments for more than one employer, separate remittance documents need to be entered for each separate employer.



Payment Remittance information for all payments, including employee and employer contributions, SCP payroll deductions, Surcharge, etc., must be entered electronically through eSERS.

The remittance provides the employer with a record of payments and insures the proper allocation of the payments to the correct SERS accounts.

This can only be completed in eSERS.

## Forms of Payment

### ACH Debit

As the preferred method to remit payments, ACH Debit is an electronic funds transfer initiated in eSERS through the Payment Remittance application indicating the date and amount to be withdrawn from the employer's designated account.

### EFT

For an EFT, contact Employer Services for the wiring instructions that you will need to provide to your bank.



To avoid a penalty, the  
Payment Remittance  
must be submitted  
prior to or with your payment.

## Penalties

Ohio law requires SERS to impose reporting and payment penalties for lateness. A penalty is assessed whenever reporting is late, payment is late, or the payment remittance is missing.

### Contribution (payroll) Reporting

- Contribution (payroll) reporting is **due no later than five business days from the Pay Date**.
- The district will be penalized \$100 per day for each business day you do not submit, complete, or correct contribution reporting.
- The Contribution Report needs to be submitted AND posted (not in “Review” status) in order for the report to be considered on time.
- This also includes completing a payment remittance.
- The maximum accrued amount allowed is \$1,500 per report.

### Employee Contributions

- Employee contributions are to be remitted no later than **five business days from the Pay Date**.
- The district will be penalized \$100 per day for each business day the employee contributions are not submitted on time.
- The penalty accrues until the contributions are received by SERS.

### Employer Contributions

- Employer contributions are to be remitted **no later than five business days from the Pay Date**.
- The district will be penalized \$100 per day for each business day the employer contributions are not submitted on time.
- Employers that choose to make their Employer Contribution payments through the Foundation Program are always considered on time.
- The penalty accrues until the contributions are received by SERS.

### Employer Liability for Reporting Errors

- It is the employer’s obligation to report to SERS for its employees and contractors, and SERS relies on employers to accurately report contributions.
- The employer is required to reimburse SERS for any penalties that SERS incurs as a result of an employer reporting error.
- This includes when the tax basis, pre-tax/post-tax, for contribution is incorrectly reported. The employer is responsible for any penalties SERS may incur if the funds are distributed and the taxable amount is incorrectly reported to the IRS and the individual on the individual’s 1099-R Form.

Penalties also include late contractor reporting and payment.

For further information on penalties, please visit [www.ohsers.org/employers](http://www.ohsers.org/employers).

SERS may extend a due date for “good cause” if the request is received **before** the due date, but there is no allowance for one-time forgiveness after the due date.

### Penalty Process:

- A notification will be sent to the eSERS message board advising the district that it is in penalty status. If the payment remittance was missing, you will receive an email from an Employer Services representative.
- Once the missing item (late contribution reporting or late payment) is submitted, a penalty invoice will be available for the employer.
- The penalty liability will be available in the Payment Remittance application.

### Tips for Avoiding Penalties:

- Do not use “Expected Liability” in the Payment Remittance application on eSERS.
- The report must be “Posted” and not in “Review” or “Valid” status.
- Always complete a payment remittance when sending SERS payments. If a payment is received without a payment remittance, a penalty will be applied. This is viewed as incomplete reporting.
- Always use a current pay date for adjustment reporting.
- Make sure that the tax treatment, pre-tax/post-tax, is accurately reported.



For payment and pay dates, refer to the Next 5 Reports Due panel on the eSERS Home Page. This panel reflects the next five reports due based on the Contribution Cycle Code and corresponding Pay Date from your active payroll schedules.

Next 5 Reports Due		
Contribution Cycle Code	Pay Date	Due Date
SMO0003	05/15/2023	05/22/2023
SMO0004	05/15/2023	05/22/2023
SMO0003	05/30/2023	06/06/2023
SMO0004	05/30/2023	06/06/2023
SMO0003	06/15/2023	06/23/2023

## Contribution Reporting and Payment:



1. Three key items to keep in mind when reporting to SERS are:
  - A. Login, Upload File, Correct Errors
  - B. Report, Post, Pay
  - C. Check eSERS Messages, Upload Enrollments, Complete Wage Certifications
2. How are contribution reports submitted?
  - A. Mailed
  - B. Manual Contribution Entry or Upload Contribution Files applications via eSERS
  - C. Emailed to employerservices@ohsers.org and uploaded from there
3. It is important to verify with contract companies if contributions are pre-tax or post-tax for taxation purposes.
  - A. True
  - B. False
4. Help! The days I need to submit for my coach are not within the days allowed during my pay period. What do I do?
  - A. Slowly report the days through different contribution reports throughout the year until the days are reported.
  - B. Use the 02 - Supplemental Earnings Code.
  - C. Only report the allowable days.
5. What are the two methods for paying employer charges?
  - A. Check or ACH Debit
  - B. Credit Memos or Expected Liabilities
  - C. Direct Pay or Foundation Program
6. If my Contractor accrues a penalty, who is responsible?
  - A. The School District
  - B. The Contractor
  - C. All of the Above



## Contribution Reporting and Payment Trivia Answer Key:

1. **B.** Report, Post, Pay.
2. **B.** Manual Contribution Entry or Upload Contribution Files applications via eSERS.
3. **A.** True.
4. **B.** Use the 02 – Supplemental Earnings Code.
5. **C.** Direct Pay or Foundation Program.
6. **C.** All of the Above

# Additional Reporting and Processes

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## Pick-up of Employee Contributions

Federal tax law permits employers to pick up employee retirement contributions. This is governed by federal tax law. There are no Ohio statutes or SERS rules governing the implementation of a pick-up plan of mandatory employee contributions.

The earliest effective date of a pick-up plan is the date of a board action implementing or changing the pick-up plan. According to IRS guidelines, pick-up plans may not be implemented retroactively.

After you adopt a pick-up plan, you must notify SERS through eSERS and include the Board resolution, using the “Pick-up Plan” application. Please refer to the *eSERS Guide* for further information on adding a pick-up plan through eSERS.

Under a pick-up plan, the employer picked-up employee contributions are:

- Tax deferred for federal income taxation purposes until the member receives the contributions in the form of a refund or retirement benefit
- Tax deferred for state income taxation purposes, but an employer should contact local taxing authorities to determine the tax treatment of a pick-up plan for city or other local income taxation
- Designated as employee contributions and refundable to the member for retirement system purposes

In order to implement a pick-up plan, federal tax law requires an employer to adopt a written plan that specifies the following:

- The group of employees to be covered
- The method of pick up
- The planned effective date



**Employees in the covered group cannot opt out of the pick-up plan.**

## Employer Pick-up of Retirement Contributions

Under current IRS Rulings, employee contributions to SERS may be picked up by the employer and excluded from the employee's gross income for federal income tax purposes.

There are three types of pick-up plan methods:

### Salary Reduction

Contributions are still deducted from employees' salaries, but they are deferred for federal and state income tax purposes.

Contributions must be reported as tax deferred on Contribution Reports.

#### Example:

Salary: \$20,000  
SERS' contribution: \$2,000  
Take home pay: \$18,000  
Taxable income: \$18,000  
Reported to SERS: \$20,000

### Fringe Benefit not Included in Compensation

Under a fringe benefit not included in compensation pick-up plan, the contributions are paid by the employer from the employer's funds. The contribution is not deducted from employees' salary.

Contributions must be reported as tax deferred on Contribution Reports.

#### Example:

Salary: \$20,000  
SERS' contribution: \$2,000  
Take home pay: \$20,000  
Taxable income: \$20,000  
Reported to SERS: \$20,000

### Fringe Benefit Included in Compensation, or Pick-up on Pick-up

A fringe benefit in compensation is often referred to as a "pick-up on pick-up" plan. Under a fringe benefit included in compensation plan, the contributions are paid by the employer, and an additional contribution on the 10% also is paid. This plan provides for a higher salary for retirement purposes only, which will affect the pension amount.

Contributions must be reported as tax deferred on Contribution Reports.

#### Example:

Salary: \$20,000  
SERS' contribution: \$2,200 (10% of 20,000, plus 10% of that figure)  
Take home pay: \$20,000  
Taxable income: \$20,000  
Reported to SERS: \$22,000

## Wage Certifications

Certified wages are completed in eSERS.

The employer will receive an email notification when a member, retiree, or beneficiary files one of the following applications:

- Service Retirement
- Survivor Benefits
- Refund
- Reemployed Retiree Payment
- Disability Benefit (a certification is sent once the application is approved)
- Beneficiary Lump Sum
- Transfer Service (combined service with other Ohio pension plans)
- Death Certification

The notification is sent only to the Employer Web Administrator (EWA), and those assigned the “Wage Certification” role.

Only complete the certification when you have the final payroll information for the employee.

The employer is responsible for completing a certification for a contractor.



**The district will have to obtain the needed information from the contractor in order to complete the certification.**

When an employee has service credit in another Ohio public retirement system (STRS, OPERS), the system with the greater service credit will be the paying system. If SERS is not the paying system, the employer still needs to complete a Wage Certification for the SERS wage details.

Additionally, if an employee holds multiple positions prior to retirement, and he or she chooses to continue working in the lesser paying position, a Wage Certification will need to be completed for the wage details up to the effective retirement date.



There is a “notes” section where you can add a note to SERS staff regarding the certification. The note is only viewed by the SERS staff when the certification is being processed.

Because the note will not be viewed immediately, any questions regarding the certification should be directed to Employer Services by emailing us at [employerservices@ohsers.org](mailto:employerservices@ohsers.org) or calling us at 877-213-0861 and not written in the “notes” section.



### Health Care Eligibility

From the drop-down menus, select yes or no for the following:

- **Eligible for Health Care at Separation**
  - » **If the employee is ELIGIBLE for your health insurance – the employee does not have to be on your insurance, just eligible for it – check yes**
  - » **If no, indicate if the employee was eligible for health care three of the last five years**

## The Foundation Program

Foundation-participating districts pay employer charges through the Ohio Department of Education (ODE) School Foundation Program.

Foundation Program deductions are calculated annually.

The process starts in the spring with the submission of a salary estimate. This includes any SERS contributions that will be reported in the upcoming fiscal year. The estimate is entered through eSERS during a specified period of time. A district can make as many corrections and comments as necessary during this time.



If an estimate has not been provided, SERS will calculate an estimate for the district.

The SERS-calculated estimate will take the current year's estimate and add 3%. SERS will multiply this estimate by the current employer rate, which is 14%, to calculate the estimated annual employer charges.

### Foundation Deduction Changes

Periodic adjustments may be made during the year based on the changing circumstances of each employer. Such adjustments may be initiated by either the employer or SERS.

If a community school fails to remit any employee contribution payments, such amounts may be added to their deductions.

### Foundation Deduction Letters

Once all of the information is compiled, the deduction is calculated, and SERS uploads the Foundation Deduction Letters in the eSERS Foundation Deduction Notice application. The letters list each item that is being collected through the Foundation.

Once the letters are uploaded, a district has the opportunity to make any adjustments before SERS certifies the new annual amounts to the ODE.

If there are insufficient Foundation Program funds available to satisfy the SERS Foundation Program deduction, the employer is responsible for remitting the difference directly to SERS.

The employer will be notified of a shortage during the Annual Employer Statement Balance period.

## Employer Statement

At the conclusion of each fiscal year, SERS issues an Employer Statement which recaps the fiscal year's activity. This includes contribution and payment detail for the fiscal year.

When your Employer Statement is available, you will receive notice from Employer Services.



Details of the transactions shown on your statement may be found in the Employer Statement application on eSERS.

The **Employer Statement** is divided into two pages.

- 1 The first page contains a breakdown of the "Employee Activity" and "Employer Activity" for the fiscal year.
- 2 The statement will list the "Posted Contributions" (reporting), "Payments", and the "Net" (any difference) that were reported for each month.
- 3 The net amounts at the top of the statement in the "Beginning Balances" row will show the balance from the prior fiscal year.
- 4 For Foundation Participating districts: if SERS collects your Surcharge through the foundation and there are \$0.00 foundation funds for the month of August and September, this is because your Surcharge payment is pulled from the August and September foundation payment.
- 5 The "Prior Fiscal Year Activity" row will show payment made for any prior fiscal year activity. In this example it shows payment for the previous statement balance.
- 6 This section of the statement provides a breakdown of additional types of payments submitted to SERS.

	Employee Activity				Employer Activity			
	Payroll Period	Posted Contributions	Payments	Net	Liabilities	Direct Payments	Foundation Payments	Net
<b>Beginning Balances</b>				0.00				121,555.31
<b>Monthly Payroll Activity</b>	JUL-21	45,583.29	(45,583.29)	0.00	63,816.77	0.00	(63,816.77)	0.00
	AUG-21	46,219.08	(46,219.08)	0.00	64,706.78	0.00	0.00	64,706.78
	SEP-21	56,034.28	(56,034.28)	0.00	78,448.09	0.00	(38,330.93)	40,117.16
	OCT-21	57,762.47	(57,762.47)	0.00	80,867.50	0.00	(74,464.00)	6,403.50
	NOV-21	58,975.75	(58,975.75)	0.00	82,566.10	0.00	(74,464.00)	8,102.10
	DEC-21	56,936.59	(56,936.59)	0.00	79,711.29	0.00	(74,464.00)	5,247.29
	JAN-22	53,796.72	(53,796.72)	0.00	75,315.40	0.00	(74,464.00)	851.40
	FEB-22	56,330.03	(56,330.03)	0.00	78,862.03	0.00	(74,464.00)	4,398.03
	MAR-22	60,786.70	(60,786.70)	0.00	85,101.41	0.00	(74,464.00)	10,637.41
	APR-22	56,860.39	(56,860.39)	0.00	79,604.65	0.00	(74,464.00)	5,140.65
	MAY-22	59,965.89	(59,965.89)	0.00	83,952.35	0.00	(74,464.00)	9,488.35
	JUN-22	54,482.64	(54,482.64)	0.00	76,275.66	0.00	(74,464.00)	1,811.66
<b>Summarized Payroll Activity</b>		663,733.83	(663,733.83)	0.00	929,228.03	0.00	(772,323.70)	156,904.33
<b>Prior Fiscal Year Activity</b>		0.00	0.00	0.00	0.00	(121,555.31)	0.00	(121,555.31)
<b>Refunds</b>				0.00				0.00
<b>Credit Memos</b>				0.00				0.00
<b>Credit Memos Adjustments</b>				0.00				0.00
<b>ERI Activity</b>					0.00	0.00	0.00	0.00

The second page is a breakdown of additional payments to SERS and the ending balance.

- 7 This section is a continuation of the first page - a breakdown of additional payment types submitted to SERS in the fiscal year.
- 8 This row shows the ending balances.
- 9 If you have an employee balance that is due, the amount will be listed in the "Net" column in the "Ending Balances" row.
  - a. If there is a net employee amount, it is due to SERS by a specified date.

If your district is owed a refund on the "Employer Activity" side, the refund will not be mailed out until the "Employee Net Ending Balance" has been cleared.
- 10 Any "**Amount Due to SERS**" on the statement, regardless of the amount, must be paid by the date specified by SERS.

If there is an "**Amount Due to District**," a refund check will be mailed to your district within 30 days.

If your refund amount is \$25.00 or less, it will reflect as a credit memo for you to use against any FY2021 liability or you can request it as a refund back to your district. Please email your request to [employerservices@ohsers.org](mailto:employerservices@ohsers.org)

**Foundation participating districts cannot pay their statement balances with Foundation funds.**

**Please note:** Employer Services will not carry any balances forward. All balances must be paid by that specified date.

	Employee Activity			Net	Employer Activity			
	Payroll Period	Posted Contributions	Payments		Liabilities	Direct Payments	Foundation Payments	Net
Surcharge Activity		----	----	----	121,244.30	0.00	(121,244.30)	0.00
Purchased Service Activity		----	----	----	0.00	0.00	0.00	0.00
Penalties		----	----	----	0.00	0.00	0.00	0.00
ARP Activity		----	----	----	0.00	0.00	0.00	0.00
Miscellaneous Liabilities		----	----	----	0.00	0.00	0.00	0.00
Returned Items		----	----	----	0.00	0.00	0.00	0.00
<b>Ending Balances</b>		663,733.83	(663,733.83)	0.00	1,050,472.33	(121,555.31)	(893,568.00)	156,904.33
					<b>Amount Due to SERS is</b>			<b>\$156,904.33</b>



If you are a Foundation-participating district and you have an annual statement balance due to SERS, this balance needs to be paid directly.

It is important for Foundation-participating districts to provide a salary estimate that is as close as possible to the actual salary. If your district owes SERS, or if you are receiving a large refund each year, check your salary estimate; it may be incorrect.

You may adjust your salary estimate at any time.

## Surcharge

### Calculations

The Surcharge is an additional employer charge used to fund health care.

It is calculated at 14% of the difference between an employee's annual compensation amount and the minimum compensation amount, which is determined annually by SERS' actuaries. This is available on the Audit Resources page at [www.ohsers.org/employer](http://www.ohsers.org/employer).

The Surcharge is limited to 2% of each district's total qualified SERS payroll, not the total of the initial individual Surcharge. The statewide limit is 1.5% of total qualified payroll for all employers.

#### For Example:

The FY2023 minimum compensation level is \$25,000, the employee earned \$7,000, and the Surcharge is \$2,520.

<b>Minimum annual compensation amount</b>	<b>\$25,000</b>
<b>Covered compensation</b>	\$7,000
<b>Difference</b>	\$18,000
<b>Initial Individual Surcharge</b>	$\$18,000 \times 14\% = \$2,520$

If the member is paid for less than 120 days during the year, the Surcharge is pro-rated.

The fraction used is the number of days paid over 180 days, a school year. This is the same fraction used in determining the amount of service credit for a member.

#### For Example:

The Surcharge for the employee specified above only worked 110 days. The pro-rated Surcharge amount would be \$1,539.72

<b>Initial Individual Surcharge</b>	<b>\$2,520</b>
<b>Pro-rated Fraction</b>	$110 \text{ days} / 180 \text{ days} = 0.611$
<b>Pro-rated Surcharge</b>	$.611 \times \$2,520 = \$1,539.72$

The Surcharge applies to SERS members reported during the fiscal year who earned below the minimum compensation except:

- Members who retired, refunded their account, or received disability benefits effective before July 1
- Members who died before July 1
- Reemployed Ohio public retirees

The first exception is tracked by SERS internally, and the affected member should not appear in the Surcharge report. SERS is not always aware of deceased members or reemployed Ohio public retirees.

When the employer is notified through the eSERS message board that the Surcharge Report is available, please review the report to verify that there are not any Surcharge-exempt employees listed.

If there are employees listed that should be exempt, email [employerservices@ohsers.org](mailto:employerservices@ohsers.org).



**The Surcharge Report is available  
in eSERS every August.**

### **Payment**

Payment of the Surcharge amount is due within 30 days from notification that the Surcharge amount has been calculated. This needs to be completed in the Payment Remittance application on eSERS.

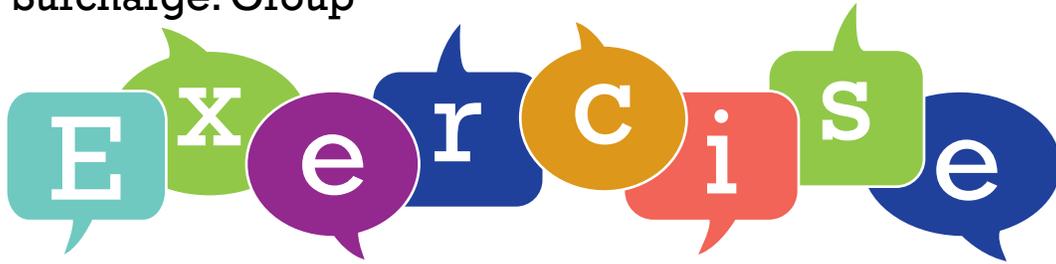
If your district is participating in the Foundation Deduction program and has opted for SERS to collect for your Surcharge throughout the year, Employer Services will automatically deduct your Surcharge payment from your Foundation Funds.

Please refer to your Foundation Deduction Notice if you are unsure if SERS is collecting for your Surcharge.



**The Foundation Deduction Notice  
can be found on eSERS.**

## Surcharge: Group



The minimum compensation amount is \$25,000.

Joe Smith only worked for XYZ school district. He earned \$7,500. He worked for 60 days.

**Step 1:** Calculate the initial Surcharge for Joe Smith by finding the difference between the minimum compensation amount and Joe Smith's earnings for the year.

**Step 2:** Take the difference and multiply it by 14%.

**Step 3:** Find the prorated Surcharge amount by taking the initial Surcharge amount you just calculated and multiplying it by the prorated fraction of 60 days.

**HINT:** Pull out the *Service Credit Fact Sheet* to find the percentage amount for the prorated fraction of 60 days.





## Surcharge: Group Exercise Answer Key:

### Step 1:

Minimum Annual Compensation = \$25,000

Covered Compensation = \$7,500

Difference = \$17,500

### Step 2:

Initial Individual Surcharge =

$\$17,500 \times 14\% = \$2,450$

### Step 3:

Initial Individual Surcharge = \$2,450

Pro-rated Fraction =  $60 \text{ days} / 180 \text{ days} = .333$

Pro-rated Surcharge = \$815.85

# Service Credit

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Service credit is accrued through contributions for school employment and for other service, either at no cost or that may be purchased.

The amount of an employee's service credit determines:

- Eligibility for retirement and disability benefits
- The amount of a benefit
- Eligibility for health care coverage and premium costs
- Eligibility of any dependents for survivor benefits

## Earned Service Credit

An employee earns service credit based on paid service for a school, college, or university. This is called contributing service credit. One year of service credit is credited upon completion of 120 or more days of paid school employment within a school year (July 1 through the following June 30).



**There is no distinction between full-time, part-time, or substitute positions in granting this service credit. Any portion of a day constitutes one full day. Paid days that are used, such as sick and vacation, count toward the 120 days.**

If an employee works less than 120 days, the employee will receive a fractional amount of service credit prorated on the basis of a 180-day school year with the result shown in the following chart:

Days	Percent										
1	.006	21	.117	41	.228	61	.339	81	.450	101	.561
2	.011	22	.122	42	.233	62	.344	82	.456	102	.567
3	.017	23	.128	43	.239	63	.350	83	.461	103	.572
4	.022	24	.133	44	.244	64	.356	84	.467	104	.578
5	.028	25	.139	45	.250	65	.361	85	.472	105	.583
6	.033	26	.144	46	.256	66	.367	86	.478	106	.589
7	.039	27	.150	47	.261	67	.372	87	.483	107	.594
8	.044	28	.156	48	.267	68	.378	88	.489	108	.600
9	.050	29	.161	49	.272	69	.383	89	.494	109	.606
10	.056	30	.167	50	.278	70	.389	90	.500	110	.611
11	.061	31	.172	51	.283	71	.394	91	.506	111	.617
12	.067	32	.178	52	.289	72	.400	92	.511	112	.622
13	.072	33	.183	53	.294	73	.406	93	.517	113	.628
14	.078	34	.189	54	.300	74	.411	94	.522	114	.633
15	.083	35	.194	55	.306	75	.417	95	.528	115	.639
16	.089	36	.200	56	.311	76	.422	96	.533	116	.644
17	.094	37	.206	57	.317	77	.428	97	.539	117	.650
18	.100	38	.211	58	.322	78	.433	98	.544	118	.656
19	.106	39	.217	59	.328	79	.439	99	.550	119	.661
20	.111	40	.222	60	.333	80	.444	100	.556	120	1.000

# Service Credit Purchase (SCP)

Certain types of service credit may be available for purchase by your employee. These include:

- Refunded service credit with SERS or another Ohio retirement system
- Leave of absence from SERS-covered employment
- Non-contributing service with a SERS-covered employer
- Other government or school service
- Exempted service on or after July 1, 1991
- Resignation from SERS-covered employment due to pregnancy or adoption of a child
- Military service
- School board member service prior to July 1, 1991



For more information on service credit that can be purchased, see the *Employer Handbook*.

Certification from the SERS employer is required for leave of absence, non-contributing service, and resignation due to pregnancy or adoption of a child.



Rollover funds from a qualified plan can be used to purchase service credit. A list of qualified plans can be found in the *Employer Handbook*.

If the employee is eligible to purchase service credit, SERS will send a cost letter to the employee for purchasing all or a part of the service credit by making payments directly to SERS in one or more installments, or by payroll deduction, if the employer offers this type of payment plan.



All service credit must be purchased before retirement.

## Workers' Compensation

An employee may receive additional service credit at no cost for periods the employee received Workers' Compensation.

If the employee was off the payroll due to a school-connected injury and receiving Workers' Compensation, he or she may receive up to three years of service credit for this time with proof of such compensation.

Employees must provide a Workers' Compensation awards history report for evaluation of service credit.

## SCP Payroll Deduction

If you offer a payroll deduction plan, upon request, SERS will send the employee a **Payroll Deduction Authorization Form**. Once the form is completed by both the employee and employer, return it to SERS.

As the employer, you are responsible for transmitting the employee's payroll deduction to SERS through eSERS using the **SCP Payroll Deduction Submission** application. Once you have done this, the liability will appear in the **Payment Remittance** application to pay.

As of January 1, 2019, SERS stopped accepting new pre-tax payroll deduction plans due to the Internal Revenue Service's revised position on the purchase of service credit with picked-up contributions.

New payroll deduction plans must be post-tax plans. Under a post-tax plan, the payroll deduction amounts used to purchase service cannot be treated as pre-tax, picked-up contributions.



To recap:

- Payroll deduction plans that were initiated **before** January 1, 2019, must be on a pre-tax basis
- Payroll deduction plans that are initiated on or **after** January 1, 2019, must be on a post-tax basis

## Service Credit:



1. How many days of paid school employment within a fiscal year grants one year of service?
  - A. 260
  - B. 120
  - C. 50
2. Any new service credit purchase (SCP) payroll deduction plans must be pre-tax.
  - A. True
  - B. False
3. A member can buy exempted service.
  - A. True
  - B. False
4. It is the school district's responsibility to transmit the employee's payroll deduction for SCP to SERS.
  - A. True
  - B. False



## Service Trivia Answer Key:

1. **B.** 120.
2. **B.** False.
3. **A.** True.
4. **A.** True.

# Employee Benefits

As an employer, you should be generally familiar with a SERS employee’s options relating to retirement and other payments available from SERS. You also may be required to provide information to SERS when an employee elects to take a payment from SERS.



Employees should always contact SERS for the most up-to-date information concerning their account or benefit options. If they have further questions, direct them to call Member Services toll-free at 866-280-7377.

## Eligibility for Service Retirement

Based on age and service credit, SERS offers two types of Service Retirement:

- Unreduced Service Retirement
- Early Service Retirement with Reduced Benefits

For unreduced service retirement, employees earn the maximum pension amount based on their service credit and final average salary. Early service retirement benefits are reduced to cover the cost of providing a pension over a longer period of time.

### Service Retirement Eligibility Requirements

	Members with at least 25 years of service as of August 1, 2017 (Grandfathered)	Members with less than 25 years of service as of August 1, 2017
<b>Unreduced Service Retirement</b>	Age 65 with 5 years or Any Age with 30 years	Age 67 with 10 years or Age 57 with 30 years
<b>Early Service Retirement with Reduced Benefits</b>	Age 60 with 5 years or Age 55 with 25 years	Age 62 with 10 years or Age 60 with 25 years

## Service Retirement Process

An employee who wishes to retire must complete and return a Service Retirement Application. Once SERS has received the application, an eSERS Message Board Message is sent to the employer to complete a Wage Certification on eSERS.

**The Wage Certification should only be completed when the final information for the member is collected.**

### Example:

If you have a wage certification for a bus driver and you are unsure if that bus driver will be taking extra routes or working overtime, wait to fill out the wage certification until you know the bus driver's final payroll information.

Do not provide estimates of salary, contributions, or days worked; these will not be accepted.

SERS must have the final exact information in order to calculate and pay a benefit.



As the employer, it is important to educate your employees on the difference between a retirement and a refund, which is further explained on page 61.

When an employee retires, he or she will receive a monthly pension for life.

When an employee refunds his or her account, the employee is taking a one-time lump sum payment of his or her contributions, which cancels all service credit. If the employee returns to work after refunding, the employee starts with 0 service credit in his or her account.



For more information, please refer to the *Employer Handbook*.

## **Early Retirement Incentive (ERI) Plan**

An employer may establish an Early Retirement Incentive plan (ERI), which allows certain employees to retire early or increase the service credit of those employees eligible to retire.

Employers should contact their own legal counsel for advice on adopting a plan.

The requirements for an ERI plan are found in the Early Retirement Incentive Plan Guide.

This publication can be found under the “Employer Guides” section of the SERS website at [www.ohsers.org](http://www.ohsers.org).

An ERI Cost Calculator also is available on eSERS. In this application, employers are able to get an idea of the cost the district will incur if the plan is adopted.

## Termination of Employment and Refund of Contributions

After an employee leaves a SERS-covered job, the employee is entitled to a return of only the employee contributions contributed and any amounts paid for the purchase of service credit.

An employee who wishes to withdraw accumulated contributions must complete and return an **Application for Refund of a Member's Account**. No refund is issued before three months after the termination of employment.

Once a refund is paid, an employee loses any right to a retirement or disability benefit, and dependents lose any right to survivor benefits.



Once the employee submits the application, a message will be sent to the employer's eSERS Message Board advising that a certification is to be completed.



When an employee of a contractor applies for a refund, it is the responsibility of the employer of record to complete the certification.

## Reemployment

A retiree may be reemployed after retirement.

As a retiree of an Ohio public pension system, the type of job taken after retirement and the timing of the start date can affect the pension benefits.

The original pension received is not affected during reemployment unless the new retiree does not wait two months before returning to a public sector job. Even then, the retiree only forfeits the pension for two months.

As a reemployed retiree, there are no membership benefits available to the employee. Reemployed retirees do not accrue any additional service credit for the period of reemployment. If they did not previously qualify for health care coverage, coverage cannot be earned with the time spent working as a reemployed retiree. No service credit can be purchased, and reemployed retirees cannot apply for disability benefits.

### Reemployed Retiree Annuity

After reemployed retirees terminate employment, they are eligible to receive payment from their Reemployed Annuity Account. They do so by completing a **Reemployed Retiree Payment Application**.



After the reemployed retiree submits the Reemployed Retiree Payment Application, a message will be sent to the employer's eSERS Message Board advising that a certification is to be completed.

## Disability Benefits

If an employee becomes disabled while employed, the employee may be eligible for benefits under one of two disability plans:

- **Old Plan:** Covers members whose first date of service is before July 29, 1992 and did not elect New Plan. The member must file application before reaching age 60.
- **New Plan:** Covers members whose first date of service is on or after July 29, 1992. The member can apply at any age.

## Eligibility

### Applicant must:

- Have at least 5 years of total service credit
- Apply within 2 years of last contributing date of service
- Be found disabled from last assigned duties for a period of at least 12 months by a SERS-appointed examiner
- Not be receiving service retirement
- Not have withdrawn their accounts

### Application Process:

- Member to contact SERS for a Disability Benefit Application
- Attending Physician Report
  - Member's personal physician must provide a report stating the basis for disability.
- Employer will receive a Job Duty Form
  - Identifying applicant's current job, employment status.
  - A detailed job description is also required.

### Medical Examination:

Upon receipt of the necessary information, SERS will appoint a physician and schedule a medical examination. The examiner will complete a detailed medical report.

The processing time is roughly 3-5 months.

### Decision:

The final decision is made by the Retirement Board. A written notice is sent to the applicant and the employer.

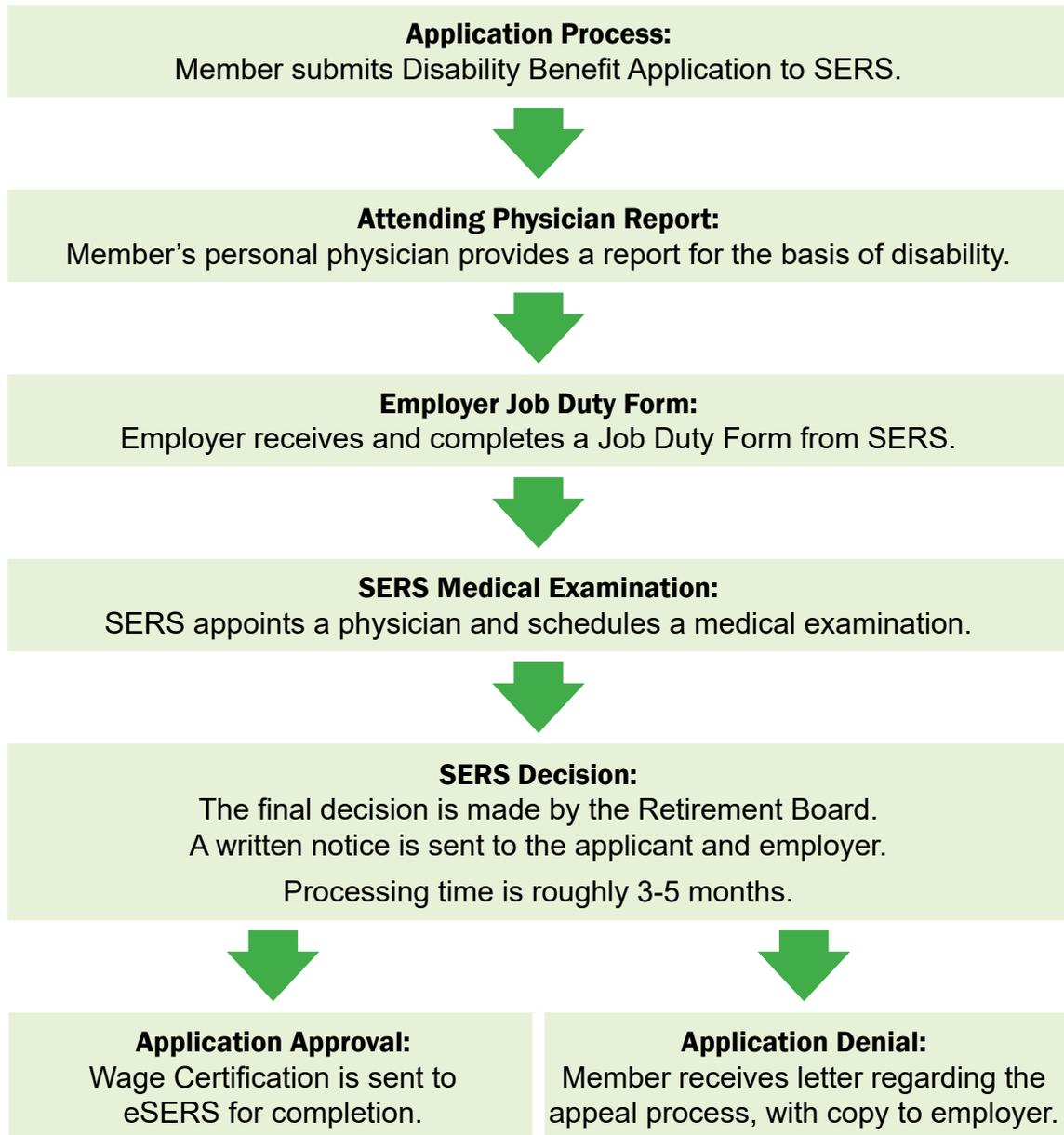
### Wage Certification:

If approved, a Wage Certification for Disability must be completed in eSERS by the employer.

The effective date is the first of the month following:

- Last day of paid service (work or sick leave), or;
- Date the members completed application for a disability benefit was received by SERS

## Disability Application Process



Employees are not eligible to apply for a SERS disability benefit if they are receiving a disability benefit from another Ohio retirement system or if the disabling condition resulted from the commission of a felony.



For further information, please refer to the Member Disability Guide.



**SCHOOL EMPLOYEES RETIREMENT SYSTEM OF OHIO**

300 E. BROAD ST., SUITE 100 • COLUMBUS, OHIO 43215-3746  
614-222-5853 • Toll-Free 800-878-5853 • www.ohsers.org

March 4, 2020

Treasurer  
School District  
Street Address  
City State Zip

RE: Test Member  
XXX-XX-1234

Dear Treasurer:

SERS recently received a Disability Benefit Application for the above-named member. The enclosed form is required to process this application. Please mail this completed form to the above address or fax to 614-340-2450 within five working days. A copy of the detailed job description is also required.

Pursuant to Ohio Revised Code 3309.41(A)(2), if the application for disability benefits is approved, the employee must be placed on a leave of absence from school employment. If the employee was terminated or resigned in lieu of termination, please contact our office immediately to determine employer liability.

If you have any questions, please contact our office toll-free at 800-878-5853

Sincerely,

Member Services

DIS-0098 Rev. 8/2013



**SCHOOL EMPLOYEES RETIREMENT SYSTEM OF OHIO**

300 E. BROAD ST., SUITE 100 • COLUMBUS, OHIO 43215-3746  
614-222-5853 • Toll-Free 800-878-5853 • www.ohsers.org

**Job Duty Form**

Name: Test Member

Member ID: 1234567

**Section 1: Job Duties (To be completed by Employee)**

Job Title: \_\_\_\_\_  
Last assigned primary duty, including any accommodated position

Scheduled to work: \_\_\_\_\_ and \_\_\_\_\_  
Hours per day Days per week

In order for SERS to process your application for disability benefits, please complete the following information thoroughly. Please describe your essential job duties:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Lifting/Pushing/Pulling Requirements**

In an effort to analyze the physical work demands of your job, please complete the following questions. Please look at the job from a typical/average work day perspective when answering.

What items are you required to lift, push, or pull? (Bus hood/tires/food trays/students/trash cans/etc.)	What is the approximate weight of these items?	How often? (Rarely/Occasionally/Frequently)

I hereby certify that the above information is true, and an accurate description of my last assigned primary duty.

Member's Signature  
DIS-0089 Rev. 11/2014

Date



**SCHOOL EMPLOYEES RETIREMENT SYSTEM OF OHIO**

300 E. BROAD ST., SUITE 100 • COLUMBUS, OHIO 43215-3746  
614-222-5853 • Toll-Free 800-878-5853 • www.ohsers.org

March 4, 2020

Treasurer  
School District  
Street Address  
City State Zip

Re: Test Member

Dear Treasurer:

The application for a disability benefit for the above named member has been recommended for approval. The application will be presented to the School Employees Retirement System Board at its meeting scheduled for February 20, 2020. Once determined, you will be notified of the effective date of the disability benefit. Pursuant to Ohio Revised Code 3309.41(A)(2), unless this employee was terminated or resigned in lieu of termination, you are required to place the employee on a medical leave of absence from the date the benefit is effective.

If you have any questions, please contact our office toll-free at 800-878-5853

Sincerely,

Member Services

cc: Personnel Director

DIS-0099 Rev. 7/2013



**SCHOOL EMPLOYEES RETIREMENT SYSTEM OF OHIO**

300 E. BROAD ST., SUITE 100 • COLUMBUS, OHIO 43215-3746  
614-222-5853 • Toll-Free 800-878-5853 • www.ohsers.org

March 4, 2020

Test Member  
123 Main St.  
Columbus, OH 43215

RE: 1234567

Dear Mr. Member:

Your application for disability benefits was approved by the Retirement Board on February 20, 2020. We received an Employer's Certification of Final Days and Deposits from your employer. Your application will now be processed for payment. The effective date is as follows:

- Disability Benefit: 2/1/2020
- Termination: 1/31/2024

You will be contacted approximately six months prior to the termination date to complete and application for an age and service retirement. Your termination date is subject to change based upon any reexamination that SERS may require.

Please be advised that while you are receiving a disability benefit, you are prohibited from seeking employment with any school system, in any capacity. If you are receiving a disability benefit on a combined basis with Ohio Public Employees Retirement System, you also are prohibited from seeking employment with any public employer in the state of Ohio.

If you have any questions, please contact our office toll-free at 800-878-5853.

Sincerely,

Member Services

cc: Treasurer  
Personnel Director

DIS-0044 Rev. 6/2018



**SCHOOL EMPLOYEES RETIREMENT SYSTEM OF OHIO**  
 300 E. BROAD ST., SUITE 100 • COLUMBUS, OHIO 43215-3746  
 614-222-5853 • Toll-Free 800-878-5853 • www.ohsers.org

March 4, 2020

Test Member  
 123 Main St.  
 Columbus, OH 43215

RE: 1234567

Dear Mr. Member:

The review of your application for a disability benefit has been completed. All of the medical evidence submitted by your attending physician(s) and the SERS medical examiner(s), and the job requirements for your position have been considered. Based upon this information, the Medical Advisory Committee has advised the Retirement Board that a medical disability has not been established.

On February 20, 2020, the Retirement Board concurred with the recommendations of the Medical Advisory Committee and took formal action to disapprove your application. If you intend to appeal the Board's decision, it must be in writing, signed by you, and received by SERS by March 6, 2020. Please follow the instructions in the enclosed handout regarding the disability appeal procedure, then complete and return the enclosed Notice of Intent to Appeal form to our office.

If you have any questions, please contact our office toll-free at 800-878-5853

Sincerely,

Member Services

cc: Treasurer  
 Personnel Director

DIS-0103 Rev. 4/2016



**SCHOOL EMPLOYEES RETIREMENT SYSTEM OF OHIO**  
 300 E. BROAD ST., SUITE 100 • COLUMBUS, OHIO 43215-3746  
 614-222-5853 • Toll-Free 800-878-5853 • www.ohsers.org

February 20, 2020

Test Member  
 123 Main St.  
 Columbus, OH 43215

RE: 1234567

Dear Mr. Member:

All of the evidence submitted by your attending physician(s) and the SERS medical examiner(s) regarding your current medical status has been received. Upon review of this information, the Medical Advisory Committee has advised the Retirement Board that you are now capable of resuming your previous duties. On February 20, 2020, the Retirement Board concurred with the recommendations of the Medical Advisory Committee and took formal action to terminate your disability benefit. Your monthly benefit, including any provided health care coverage, will be terminated no later than May 31, 2020.

Pursuant to 3309.41 of the Ohio Revised Code, your employer is required to restore you to a position and salary similar or related to that from which you retired no later than June 1, 2020. You will need to contact your employer directly regarding reinstatement procedures. If your employer is considering reinstating you prior to this date, please contact our office immediately to ensure that the monthly benefit has been terminated. Failure to notify our office prior to your scheduled return will result in a penalty against the school district for any benefits paid by SERS. If you were terminated or resigned in lieu of termination, please contact our office immediately to determine reinstatement eligibility.

If you intend to appeal the Board's decision it must be in writing, signed by you, and received by SERS by **March 6, 2020**. Please follow the instructions in the enclosed handout regarding the disability appeal procedure, then complete and return the enclosed Notice of Intent to Appeal form to our office.

If you have any questions, please contact our office toll-free at 800-878-5853.

Sincerely,

Member Services

cc: Treasurer  
 Personnel Director

DIS-0078 Rev. 8/2013

## Death Benefit

At death after retirement or receipt of a disability benefit, the retiree or disability benefit recipient's beneficiary is entitled to a one-time lump sum payment of \$1,000.

## Survivor Benefits

If an employee dies while employed, the qualified survivors may apply for benefits.

An employer should report any employee's death while employed using the **Death Notification** application on eSERS. This starts the process of contacting beneficiaries and processing any benefits.

## Cost of Living Adjustment (COLA)

Effective April 1, 2018, new retirees and benefit recipients must wait until the fourth anniversary of their benefit for COLA eligibility.

The increase will be the percentage increase in the CPI-W (the inflation index used by Social Security), not greater than 2.5%, with a floor of 0%.

Benefits that originate from the same member account will not have more than a four-year waiting period in total. For example, if a member retires, choosing a joint life plan with a spouse as beneficiary, and then passes away two years after the retirement date, the spouse's waiting period is two years.



The SERS Retirement Board granted a 2.5% COLA to eligible retirees.

## Employee Benefits:



1. Service retirement is based on what factors?
  - A. Age, Number of Pets, Marital Status
  - B. Age, Service Credit, State of Residence
  - C. Age and Service Credit
2. If you had less than 25 years of service as of August 1, 2017, what do you need to qualify for an early service retirement with reduced benefits?
  - A. Age 62 with 10 years, or Age 60 with 25 years
  - B. Age 60 with 5 years, or Age 55 with 25 years
  - C. Any age with 15 years
3. If a retired bus driver wants to come back to work, he or she has to contribute to Social Security.
  - A. True
  - B. False
4. Whose responsibility is it to complete a refund certification for a contract employee on eSERS?
  - A. The contractor
  - B. The employee
  - C. The employer
5. The amount of an employee's service credit determines that employee's pension amount.
  - A. True
  - B. False



## Employee Benefits Trivia Answer Key:

1. **C.** Age and Service Credit.
2. **A.** Age 62 with 10 Years, or Age 60 with 25 Years.
3. **B.** False.
4. **C.** The employer.
5. **B.** False.

# Resources and Contact Information

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SERS provides additional information for employers through:

- Periodic, electronic newsletters – *Employer Bulletin*, *Employer Special Notice*, the eSERS Message Board Messages, and the eSERS Hotline
- Our website: [www.ohsers.org](http://www.ohsers.org)
- Social Media:
  - Facebook: [www.facebook.com/sersofohio](http://www.facebook.com/sersofohio)
  - Twitter: [www.twitter.com/sersofohio](http://www.twitter.com/sersofohio)
  - YouTube: [www.youtube.com/sersofohio](http://www.youtube.com/sersofohio)

## Contact Employer Services

- Toll-free: 1-877-213-0861
- Email: [employerservices@ohsers.org](mailto:employerservices@ohsers.org)
- Secure Fax number: 614-340-1195

## GASB Information

- Telephone number: 614-340-1823
- Email: [SERSGASBreports@ohsers.org](mailto:SERSGASBreports@ohsers.org)

## Member-Related Contact Information

- General telephone number: 614-222-5853
- Toll-free: 1-866-280-7377
- General SERS email: [info@ohsers.org](mailto:info@ohsers.org)

## SERS Address, Telephone Numbers, and Website

SERS' office location: 300 E. Broad St., Columbus, Ohio

Parking garage: Free parking is available in SERS' parking garage located on Grant Avenue, north of Broad Street

Mailing address: 300 E. Broad St., Suite 100, Columbus, Ohio 43215-3746

Office Hours: 8 a.m. to 4:30 p.m.

Telephone numbers: 1-800-878-5853 (toll-free)  
1-614-222-5853 (local)  
1-877-213-0861 (Employer Services)

Website: [www.ohsers.org](http://www.ohsers.org)

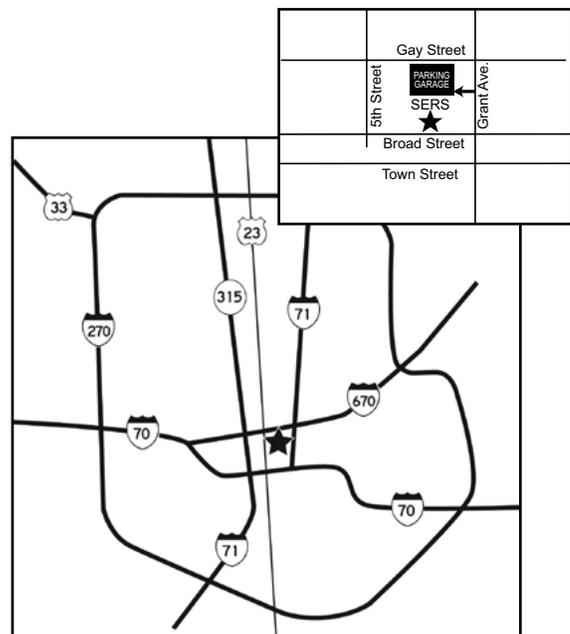
### Directions to SERS

**From the north:** Take I-71 South to the Broad Street exit #108B and turn right on Broad Street. Turn right on Grant Avenue, and left at the 300 E. Broad parking garage entrance.

**From the south:** Take I-71 North to I-70 East to the Fourth Street /Livingston Avenue exit #100B onto Fourth Street. Turn right on Town Street, then left on Grant Avenue. Cross Broad Street. The SERS parking garage entrance is half a block up Grant Avenue on the left.

**From the west:** Take I-70 East to the Fourth Street /Livingston Avenue exit #100B. Turn left onto Fourth Street. Turn right on Town Street, then left on Grant Avenue. Cross Broad Street. The SERS parking garage entrance is half a block up Grant Avenue on the left.

**From the east:** Take I-70 West to I-71 North. Take the Broad Street exit #108B and turn left on Broad Street. Turn right on Grant Avenue, and then left into the 300 E. Broad parking garage.



### Holidays

The SERS office is closed to observe the following holidays: New Year's Day, Martin Luther King, Jr. Day, Memorial Day, Juneteenth, Independence Day, Labor Day, Thanksgiving Day, the day after Thanksgiving, and Christmas Day. If the holiday occurs on a Saturday, then the office is closed on the previous Friday. If the holiday occurs on a Sunday, then the office is closed on the following Monday. Please visit the SERS website for the actual days the office is closed.