

RETIREE HANDBOOK



Members participating
before September 1, 2008



Members participating
September 1, 2008 -
December 31, 2013



Members participating on
or after January 1, 2014



KPPA

Kentucky Public Pensions Authority

Retiree Handbook

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KPPA

Kentucky Public Pensions Authority

1260 Louisville Road
Frankfort, KY 40601

Office Hours
Monday - Friday
8:00am - 4:30pm EST

1-800-928-4646
502-696-8800

OUR WEBSITE
KYRET.KY.GOV

SELF SERVICE
MYRETIREMENT.KY.GOV

Read more on page 6

EMAIL
KPPA.MAIL@KYRET.KY.GOV
*General Questions only
(unsecure)*

This guide is a companion publication to the Summary Plan Description. For a comprehensive overview of our plans, refer to our website at KYRET.KY.GOV

PLAN ADMINISTRATION



The Commonwealth of Kentucky provides retirement benefits for state and county employees through the Kentucky Public Pensions Authority (KPPA), which operates three separate retirement systems:



Kentucky Employees Retirement System (KERS) Hazardous and Nonhazardous

Established July 1, 1956 for state employees. Governed by Kentucky Revised Statutes 61.510 through 61.706.



County Employees Retirement System (CERS) Hazardous and Nonhazardous

Established July 1, 1958 for local government and classified school board employees. Governed by Kentucky Revised Statutes 78.510 through 78.852.



State Police Retirement System (SPRS)

Established July 1, 1958 for uniformed Kentucky State Police officers per Kentucky Revised Statutes 16.505 through 16.652.

CERS is governed by the CERS Board of Trustees. KERS and SPRS are governed by the Kentucky Retirement Systems Board of Trustees. An Executive Director oversees the KPPA and works closely with the KRS and CERS Boards.

In addition to KPPA's statutory framework, plan administration is guided by Title 105 of the Kentucky Administrative Regulations. Copies of the Kentucky Revised Statutes may be available at public libraries. Copies of the statutes and Kentucky Administrative Regulations can be found on the Kentucky Legislative Research Commission's website at legislature.ky.gov.

The systems operated by KPPA are qualified governmental retirement plans under section 401(a) of the Internal Revenue Code.

OUR SIX MANDATES

Many organizations have mission statements. KPPA, on the other hand, also believes in mandates. A mandate forces us to focus on what we should be doing long-term and with our daily activities. They guide every one of our employees. As the word implies, we are "mandated" to do these six things:

1. **Strive for appropriate funding for all plans.**
2. **Provide members with efficient access to information and helpful counseling to meet their individual needs.**
3. **Manage the assets in accordance with each plan's needs while adding value to a passive portfolio.**
4. **Communicate effectively with all constituents, while ensuring appropriate transparency.**
5. **Maintain a work environment that promotes employee inclusion and diversity, effectiveness, morale, safety, and retention.**
6. **Insist on a culture of continuous enhancement to everything we do.**

MANAGING YOUR RETIREMENT ACCOUNT

INFORMATION YOU MAY EXPECT FROM KPPA

Following your retirement, you will be notified of any changes made in the retirement statutes or federal law that may impact your benefits through a periodic email newsletter.

1099-R

In January of each year, we will issue a 1099-R providing the information you need to file your tax return. You do not need to request this information. Your 1099-R will automatically be mailed to you by the end of January if you received benefits during the previous calendar year.

You may also access your 1099-R through Self Service at kyret.ky.gov.

ANNUAL OPEN ENROLLMENT

In September (Non-Medicare) and October (Medicare eligible), we notify retirees regarding the annual Open Enrollment period and requirements for obtaining health insurance coverage for the next plan year.

TRUSTEE ELECTIONS

KPPA notifies eligible members regarding deadlines and options to cast their vote in elections for representatives on the Boards of Trustees.

IF YOU EXECUTE A POWER OF ATTORNEY

If you execute a Power of Attorney empowering another person to act on your behalf as your Attorney-In-Fact, you should submit a copy to KPPA. If you want your Attorney-In-Fact to be able to name beneficiaries or change your beneficiary designation, you should specifically grant those responsibilities in your Power of Attorney. If you want your Attorney-In-Fact to be able to make health care transactions on your behalf, you should specifically grant your Attorney-In-Fact that power in your Power of Attorney. You may request a Special Power of Attorney Form from KPPA that allows you to appoint someone to act on your behalf with regard to KPPA matters.



NOTE: KPPA Forms prepared for you have a barcode that our office uses to file the KPPA Form to your account. Please do not copy KPPA Forms you receive from our office for other retirees. This may cause their KPPA Forms to be filed to your account.



KENTUCKY PUBLIC PENSIONS AUTHORITY
1260 Louisville Road • Frankfort, KY 40601
Phone: (502) 696-8800 • Fax: (502) 696-8822 • kyret.ky.gov



Form 6000
Revised 04/2021

Notification of Retirement

Please read the instructions for each section and complete all information requested in Sections A-G. Section H must be completed by your current employer. Section I must also be completed if applying for disability retirement.

Section A: Member Information

You must attach a copy of your birth verification.

Member Name:	Member ID:		
Address:	City:	State:	Zip Code:

RECEIVING YOUR BENEFIT

State statutes require benefits to be distributed via direct deposit. It is the safest and most reliable method of payment because it ensures that your check will not be lost, stolen, or delayed. You will only receive a physical check stub if the amount of your deposit changes.

If you receive your retirement benefits via direct deposit at a U.S. financial institution and then have any portion of the benefit forwarded to a financial institution in another country, you must advise KPPA immediately. It may become necessary to have your retirement benefits paid to you by check, rather than direct deposit in order to comply with Federal banking regulations.

CHANGING THE DIRECT DEPOSIT

If you are changing the direct deposit of your monthly benefit from one account to another, you should not close the old account until after the first successful transfer of the funds to the new account. Depending on the date the change is processed in our office, the next monthly benefit may be in the form of a check mailed to the address you have on file, a direct deposit to the old account, or a direct deposit to the new account. When making a change, you may contact KPPA if you need to verify where the next monthly benefit will be deposited.



When can I expect my first benefit payment?

If all required KPPA Forms and documents are received by the end of the month prior to your retirement date, your initial retirement benefit will be processed the month in which your retirement is effective.

Your initial payment may be mailed or deposited, depending on when your forms are received.

Payments are mailed or deposited on the 14th of the month unless the 14th falls on a weekend or holiday, in which case they are mailed or deposited on the last business day before the 14th.



Retirement refunds are paid through a different timeline than the monthly checks and will not be issued prior to 45 days after termination.

YOUR ONLINE ACCOUNT

SELF SERVICE FAST. SECURE. RELIABLE.

Visit Self Service on our website at
KYRET.KY.GOV

LOGIN 



Go to KYRET.KY.GOV and click LOGIN or use your mobile phone camera to scan the QR code.

CONNECT TO YOUR ACCOUNT

Click Register and complete the required steps or log in with your User ID and Password. You can watch a short video for step by step registration instructions.



CREATE LOGIN INFORMATION

We will ask you to create a User ID and Password, which you will use each time you log in to your account. For additional security, you will answer a secret question. This answer will be used if you need to reset your User ID or Password.

When the setup steps are complete, you are ready to manage your retirement account online!

REQUEST A PIN

A Personal Identification Number, or PIN, is required to take advantage of some Self Service features. A new PIN can be requested through Self Service and sent to your mailing address or email on file at KPPA.

SECURITY FEATURES

The PIN is void after 3 unsuccessful attempts to log in. If this occurs, KPPA cannot reset the same PIN. A new PIN can be requested through Self Service (see above).

A security timer will begin after you log in. After 15 minutes of inactivity you will be logged out and will need to sign in again.

AFTER RETIREMENT

After retirement, members can access their account through Retiree Self Service using the same User ID and Password you created for Member Self Service.

MEMBERS can:

- View account details
- Maintain contact information
- Apply for retirement
- Enroll in health insurance at retirement
- Upload documents
- Access secure message center
- Register for seminars
- Calculate retirement estimates and service purchase costs

RETIREEES can:

- View account details
- Maintain contact information
- View and update tax withholdings
- View and print 1099-Rs
- View and update direct deposit
- Upload documents
- Access secure message center
- View payment history
- Request income verification
- Register for seminars
- Enroll in health insurance during open enrollment
- Update retirement account beneficiary and payment option, if eligible. Read more on [page 12](#).

UPDATING YOUR CONTACT INFORMATION

It is important to keep your contact information current with KPPA. Doing so ensures you receive tax, health insurance documents, and other important information regarding your benefits. There are three ways to update your contact information:

1. Log in to Self Service from our website at kyret.ky.gov to immediately update your information. You will need your User ID, Password, and PIN.
2. Complete and file [Form 2040: Change of Contact Information](#). You may download a copy of this form from kyret.ky.gov.
3. Call our office with your Member ID and PIN.

YOUR MAILING ADDRESS

Please check with the U.S. Post Office to ensure that your correct address is on file there. Each month, KPPA updates the address on file for you with the U.S. Post Office through the National Change of Address (NCOA) system. If the correct address **is not** on file with the Post Office, your address on file at the retirement office may be replaced with an incorrect address. If you receive your check by mail, the Post Office will not forward your check.



YOUR EMAIL ADDRESS

As we offer more online services, we are asking our members to maintain their email address using our Self Service website.

There are several advantages to having a valid email address for your retirement account. We've highlighted a few below:

- Personal Identification Number (PIN): We can immediately send you a new PIN when you need it.
- Correspondence: Rather than waiting for mail delivery, we can email account information.
- Vote Online: Eligible members can vote online in elections for representatives on the Boards of Trustees.
- KPPA Updates: Receive newsletters, announcements, and insurance reminders.



Questions?

Call

502-696-8800

or 1-800-928-4646

or email

kppa.mail@kyret.ky.gov

General questions only

(unsecure)



DEADLINES FOR RETIRING MEMBERS

Once you have read through this handbook, you should have a better understanding of what you need to do to complete your retirement paperwork.

You have three options for submitting your retirement documents:

1. Use the upload feature in Self Service
2. Mail to 1260 Louisville Road, Frankfort, KY 40601
3. Fax to 502-696-8822



[MYRETIREMENT.KY.GOV](https://myretirement.ky.gov)



Are you eligible for health insurance?

If you will be receiving a monthly payment, you may be eligible for health insurance coverage for you, your spouse, and eligible dependents. KPPA offers Medicare and Non-Medicare plans.

You may access insurance enrollment forms and enrollment booklets on our website at kyret.ky.gov. Call (800) 928-4646 for additional assistance.

NEXT STEPS: PAYMENT OPTION AND INSURANCE

If you elect to receive a monthly benefit, complete and return the following:

- Form 6010, Estimated Retirement Allowance
- [Form 6200](#), Health Insurance Enrollment Form

If you elect to receive an actuarial or lump sum refund,** complete and return the following:

- Form 6010, Estimated Retirement Allowance
- [Form 6025](#), Direct Rollover/Direct Payment Election

**We require additional verification from your employer before we can process a refund, which may delay your check. Retirement refunds will not be issued prior to 45 days after termination.

To learn more about payment options, visit our website at KYRET.KY.GOV.

From the homepage, go to the Members tab. Under the [Ready to Retire](#) menu, you can find details about the retirement process and descriptions of each payment option listed on your Form 6010, Estimated Retirement Allowance.



DEADLINES FOR RETIRING MEMBERS

FORM 6200 HEALTH INSURANCE ENROLLMENT FORM

For insurance coverage to begin the same month as your retirement payment, you must file a [Form 6200](#) with our office by the last day of the month prior to the month you retire. If you miss the deadline, you will be placed on the default plan and won't be able to change until Open Enrollment, unless you have a qualifying event.

For example:

Retirement Date	Form 6200 Due By	Insurance Effective Date
May 1	April 30	May 1

If you miss the above deadline, you can still submit a Form 6200. Your Form 6200 must be filed with our office by the last day of the month in which you retire.

For example:

Retirement Date	Form 6200 Due By	Insurance Effective Date
May 1	May 30	June 1

Please remember:

- If you do not return a health insurance enrollment form either waiving coverage or selecting a plan, you will be defaulted into a single health insurance plan.
- Your retirement can be effective without insurance coverage.
- You are responsible for filing your insurance enrollment form by the due date.
- Documentation for health insurance dependents/spouse is required.
- Waiting until the last minute to file an enrollment form will cause delays in receiving your insurance card and accessing benefits.

If you miss both deadlines you will remain in the default health insurance single plan and are not eligible to select a new health insurance plan until the next plan year, unless you experience a qualifying event.



MARRIAGE AND REMARRIAGE

Within 120 days of the date of marriage or remarriage, a retired member may name his or her new spouse as beneficiary and elect a new survivorship payment option.

The survivorship payment option will be recalculated and must be actuarially equivalent to the retirement allowance at the original retirement date.

Members must provide a marriage certificate and date of birth verification to name their spouse as beneficiary and elect a survivorship payment option.

Eligible members can submit their beneficiary change online through Self Service.



If you change your name, you must submit a copy of your new Social Security card, Medicare card, marriage certificate, or divorce decree along with a written request to change your name. Marriage and divorce are also qualifying events for the purposes of health insurance.

DIVORCE AND QDROS

HAZARDOUS DUTY RETIREES: Failure to notify and provide proper documentation to KPPA will require you to reimburse KPPA for any premiums paid on behalf of an ex-spouse who is no longer eligible for insurance under your account.

QUALIFIED DOMESTIC RELATIONS ORDERS (QDROS)

KPPA accepts and enforces QDROS that are submitted in accordance with Kentucky Revised Statute 61.690 and Kentucky Administrative Regulation 105 KAR 1:190.

Download the appropriate KPPA Form at kyret.ky.gov. KPPA cannot accept any QDROS that are not on the Form provided by the KPPA.

QDROS will only be administered prospectively and KPPA will not be responsible for collecting any payments that are delinquent at the time KPPA accepts the QDRO. QDRO documents may have a filing fee. The alternate payee of a QDRO is not eligible to enroll for health insurance coverage through KPPA.

IF YOU DIVORCE

You must notify KPPA when you divorce if you have named your ex-spouse as beneficiary or have them covered on insurance through KPPA. A final divorce decree voids the designation of a spouse as beneficiary and terminates the ex-spouse's eligibility as a dependent on health insurance coverage. If the divorce occurs after the first day of the month in which you receive your first payment, your estate becomes the beneficiary of the account. You may be eligible to name a new beneficiary and change your payment option if you remarry (see above).

If the ex-spouse is enrolled in health insurance, they are not eligible to remain on the plan. You must submit a new health insurance enrollment form with your ex-spouse removed (or a signed written statement to completely cancel a plan) to this office as soon as the divorce is final. A copy of the Dissolution of Marriage must be provided to KPPA as soon as it is available.

Your estate will not be entitled to payments under a survivorship payment option. In the event of remarriage to the former spouse who was the named beneficiary on the member's Form 6000, Notification of Retirement, the former spouse will be reinstated as beneficiary. Reinstatement applies only when certain survivorship payment options were chosen. If a Pop-Up option is selected at retirement, the member's benefit will "Pop-Up" to the Basic Option if the member's beneficiary is a spouse and they become divorced.

Retired members can change their beneficiary after retirement under certain conditions. Please refer to [page 12](#) for additional information.

If the ex-spouse is the named beneficiary of the \$5,000 Death Benefit, the Form 6030, Death Benefit Designation, must be completed again following the date of divorce, or the estate will become the beneficiary of the payment when it is issued.

TAXATION OF BENEFITS

STATE INCOME TAX

All benefits attributable to service earned on or before December 31, 1997 are exempt from Kentucky income tax. The portion of the member's benefits earned January 1, 1998 and after is subject to Kentucky income tax; however, this income may be excludable up to a certain amount (see Schedule P in the Kentucky income tax forms for the exclusion amount and calculation).

Retirement credit for unused sick leave is treated as being earned at the time of retirement.

FEDERAL INCOME TAX

Monthly benefits from KERS, CERS, and SPRS are generally subject to federal income tax. If a member made contributions with after-tax dollars, then a portion of the monthly benefit will not be subject to federal income tax.

INCOME TAX WITHHOLDING

You have the option to choose your federal tax withholding preference. You may want to review your decision on withholdings periodically. From year to year, the amount of federal tax being withheld from your monthly benefit payments (if any) may change due to updated withholding amounts provided by the IRS. Your original withholding choice will remain in effect until you update your withholding election(s) with KPPA.

Your decision on income tax withholding is an important one, and you should discuss it with a qualified tax advisor. You may change your withholding election(s) for benefit payments online through Self Service or download [Form 6017](#) from our website.

RECEIVING BENEFIT PAYMENTS IN A FOREIGN COUNTRY

The Tax Reform Act of 1986 requires withholding from benefit checks if you are a U.S. citizen receiving your benefits in a foreign country. If you are not a U.S. citizen and are living in a foreign country, different income tax rules apply.

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Retirees can access Self Service on our website at KYRET.KY.GOV to view and update tax withholdings.

LOGIN 

COST OF LIVING ADJUSTMENT (COLA) FOR RETIREES

All COLAs to KPPA recipients must be enacted by the General Assembly. The requirements for providing a COLA stipulate it may only be paid if the funding level in the particular system in which the COLA is being provided is greater than 100% and the COLA payment will not reduce the funding level below 100%, or if the legislature prefunds the COLA.

BENEFICIARY & SURVIVOR BENEFITS

BENEFICIARY DESIGNATION CHANGE AFTER RETIREMENT

At the time of retirement, the member may name only one person, his or her estate, or a trust as beneficiary of their monthly retirement benefit. If the beneficiary dies or divorces the retired member, state law provides the member's estate becomes the beneficiary. An estate or trust cannot be eligible for a lifetime payment.

Effective June 29, 2021, retired members can change their beneficiary after retirement under certain conditions. Retired members receiving a monthly retirement payment under the Basic, Annuity, Life with 10, 15, or 20 Years Certain, or the Social Security Adjustment Option without Survivor Rights may elect at any time to change their beneficiary by filing a beneficiary change form. This change must be initiated through the retiree's Self Service account. Please note that retired members making such a beneficiary change cannot change the payment option he or she selected at retirement.

In addition, retired members receiving monthly retirement payments who marry or remarry following retirement may make a one-time election within 120 days of marriage or remarriage to provide monthly survivorship benefits to a new spouse by designating the new spouse as beneficiary and selecting a new survivorship payment option. This change must be initiated through the retiree's Self Service account as well.

Any new survivorship payment option must be actuarially equivalent to the monthly retirement payment option the retired member was receiving prior to the change and will not impact any other benefits otherwise payable to an alternate payee under a valid Qualified Domestic Relations Order already on file at the retirement office.

DEATH AFTER RETIREMENT

You should inform your family, or the person you have named to be responsible for your estate, of the need to immediately inform KPPA of your death. A death can be reported by calling our office at 1-800-928-4646.

Your estate is liable for any monthly payments paid after your death. The member/recipient or the member's/recipient's estate is entitled to the payment that is sent during the month in which death occurs.

BENEFITS PROVIDED

Upon notification of a retired member's death, KPPA will notify the individual named as beneficiary regarding his or her status as beneficiary by mail.

The retired member's estate is entitled to the member's retirement payment for the month of the member's death. If the retired member selected the Basic Option or Annuitized Benefit and has not recovered all the member contributions and interest which had accumulated in his or her retirement account, the beneficiary will receive the remaining account balance.

If the retired member selected a Survivorship Option at the time of retirement, the beneficiary will receive monthly benefits beginning in the month following the member's death. The beneficiary of a member who selected a survivorship option may have the option to receive any remaining member contributions and interest in lieu of the monthly benefit.

Monthly benefits will not continue if the member's estate has become the beneficiary.

PAYMENT OPTION SELECTION

If you choose the Basic, Annuity, Social Security Adjustment without Survivor Rights, or a life with period certain option (10, 15 or 20 years), you may change your beneficiary designation at any time after you retire.

BENEFICIARY & SURVIVOR BENEFITS

RETIREMENT BENEFITS AFTER DEATH

The beneficiary or estate is required to submit a death certificate for the member listing the cause of death. If death occurred after the effective retirement date, the former employer is not required to notify KPPA of the retiree's death, therefore the member's family or the person responsible for the member's estate should call KPPA at 1-800-928-4646 to report the death. An audit of the deceased member's account will be performed once the death is reported to KPPA.

A beneficiary's payment must be deposited directly to a financial institution. If the beneficiary does not have an account with a financial institution or the financial institution does not participate in the Automated Clearing House (ACH), the beneficiary must complete a [Form 6135, Request for Payment by Check](#). The retirement benefit will not be processed until the appropriate KPPA Forms are filed with KPPA.

\$5,000 DEATH BENEFIT

A retired member's beneficiary may be eligible for a death benefit. If a retired member is receiving a monthly benefit based on at least **48 months of service credit**, under most circumstances KPPA will pay a \$5,000 Death Benefit payment to the beneficiary designated by the member. The beneficiary designation of the \$5,000 Death Benefit is separate and distinct from the member's retirement account beneficiary. Members with multiple accounts are entitled to only one death benefit. The \$5,000 Death Benefit is subject to federal income tax, but may be eligible for a direct rollover to defer tax withholding.



CAUTION

Retirees can name only one Person, Estate, Trust, or Funeral Home as beneficiary of the \$5,000 Death Benefit

The retiree may designate a new beneficiary of the \$5,000 Death Benefit at any time by completing a new [Form 6030, Death Benefit Designation](#).

A completed beneficiary designation must be on file with KPPA prior to the member's death to be valid. A copy received after the member's death is not acceptable.

DEATH OF A BENEFICIARY

Please advise the retirement office upon the death of the beneficiary named for your monthly benefits or for your \$5,000 Death Benefit. You may be eligible to name a new beneficiary for your monthly benefits (see [page 12](#)). Also, the amount of your monthly benefit may change if you selected the Pop-Up option at the time of retirement. You may name a new beneficiary for the \$5,000 Death Benefit by submitting a new Form 6030.

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LOGIN



UPLOAD

\$5,000 Death Benefit
Upload Form 6030 to change this beneficiary designation



UPDATE

Account Beneficiary
Log in and select Beneficiary and Payment Option Change

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HEALTH INSURANCE OVERVIEW

INSURANCE FOR RETIREES & BENEFICIARIES

KPPA offers group medical insurance for retired members. Participation in the insurance program may be waived at the time of retirement or during Open Enrollment. KPPA provides access to group health insurance coverage through the Kentucky Employees' Health Plan for recipients until they become eligible for Medicare. After a recipient becomes eligible for Medicare, coverage is available through a Medicare eligible plan offered by KPPA.

In order to cover a spouse or dependent on a plan, the retiree must also be enrolled and covered by a KPPA plan. If a retiree waives coverage, the spouse and/or eligible dependents cannot be enrolled in the KPPA Health Insurance Plans.

Members enroll in the appropriate insurance plan upon retirement by completing the proper KPPA Forms (*Note: if a waiver of health insurance coverage is not received by KPPA, you will be defaulted into a health insurance plan at the single level of coverage*). In order for insurance to be effective during the first month of retirement, all insurance forms and required documents must be filed with KPPA the month before the first monthly benefit is issued. If your insurance forms are filed at KPPA during the month in which your first monthly benefit is issued, insurance coverage will be effective the following month. After initial enrollment, members may only make changes to their coverage selections during the annual Open Enrollment period. Members who experience certain qualifying events may be eligible to make changes during the year.



NOTICE

Members who elect to enroll health insurance dependents on a plan are required to provide documentation to verify eligibility to be enrolled. This includes marriage certificates, birth certificates, court orders, tax forms, etc.

WAIVER OF HEALTH INSURANCE COVERAGE

If a retiring member chooses to submit an enrollment form to waive insurance coverage through KPPA, the contribution KPPA would have paid toward insurance is forfeited and coverage through KPPA cannot be obtained until the next Open Enrollment period or a [qualifying event](#) occurs.



For information about Qualifying Events, visit our website at KYRET.KY.GOV or contact KPPA.

HEALTH INSURANCE OVERVIEW

IF YOU OR YOUR DEPENDENTS BECOME ELIGIBLE FOR MEDICARE

If you or your dependents become eligible for Medicare due to age or disability, you should contact the retirement office for information concerning health insurance options. The Medicare eligible individual and other covered individuals may be required to complete new enrollment forms. Anyone covered by a Medicare eligible plan through the retirement office should obtain both Parts A and B of Medicare through the Social Security Administration in order to have full medical insurance coverage.

HEALTH INSURANCE FOR RETIRED REEMPLOYED MEMBERS

If the retiree is Tier 1 and is reemployed in a regular full-time position, the retiree may enroll in health insurance through his employer or through KPPA. If the retiree enrolls in health insurance through KPPA, his employer will be billed for the single contribution rate premium.

If the retiree is Tier 2 or Tier 3 and is reemployed in a regular full-time position, the employee will not be eligible for health insurance coverage through KPPA and will be required to take health insurance coverage through his employer during the period of reemployment.

MEDICARE SECONDARY PAYER

Please be advised that under the Medicare Secondary Payer (MSP) Act, in certain circumstances, a Medicare eligible retiree's reemployment with a participating employer will **prohibit** KPPA from offering, or continuing to offer, retiree coverage under the Medicare Advantage Plan. Members may call KPPA for more information and should also contact Medicare with any questions.

IF YOU NEED TO MAKE CHANGES TO YOUR HEALTH INSURANCE

You may add or drop dependents outside of Open Enrollment only if you experience certain qualifying events. If you experience a qualifying event, it will be necessary to complete and return the proper KPPA Form or a new enrollment form to the retirement office within the prescribed time period following the qualifying event. Contact the retirement office for the appropriate KPPA Form in order to add or drop a dependent covered by your insurance.

If you failed to complete the enrollment form(s) at the time you retired or began receiving benefits as a beneficiary, you will have the opportunity during the annual Open Enrollment period to elect a new plan that will be effective January 1st of the following year. You will be notified each year of the period during which you may make the election for health insurance coverage. Read the Open Enrollment information carefully because the companies, types, amounts of coverage, and requirements change frequently.

WHAT HAPPENS WHEN I TURN 65 AND TRANSITION TO MEDICARE?

For more information, visit our website and watch our video. From the homepage, go to the Members tab. Under the Insurance menu, select [Qualifying Events](#).



HEALTH INSURANCE HAZARDOUS NOTICE

DOCUMENT DEPENDENT'S ELIGIBILITY

When filing for retirement, you must complete an insurance enrollment form and provide documentation of your dependent's eligibility, such as your marriage certificate for your spouse or a birth certificate for your children.

SPOUSE

You will need to complete [Form 6256](#) to verify spouse eligibility.

DEPENDENTS AGES 18-22

If your dependent is a child between the ages of 18 and 22, you will also need to complete [Form 6256 Designation of Spouse and/or Dependent Child for Health Insurance Contribution](#).

You will complete this Form each year during the Open Enrollment period to certify that your dependent continues to meet the eligibility requirements for this age group in order for KPPA to verify eligibility for the health insurance contribution.

You must submit all required KPPA Forms and documentation to our office.

Members have three options for submitting documents to our office:

- Use the upload feature in Self Service
- Mail to 1260 Louisville Road, Frankfort, KY 40601
- Fax to 502-696-8822



MYRETIREMENT.KY.GOV

YEARLY REQUIREMENT!

Hazardous duty retirees MUST submit a Form 6256 in order for eligible spouse and dependents to receive health insurance contribution.

If you fail to notify KPPA of changes in your dependent's eligibility (child AND spouse), you will BE REQUIRED TO REPAY any insurance benefits paid on behalf of the ineligible person.

Note: You may continue to cover Hazardous Duty dependent children between the ages 22-26 as long as they are eligible for coverage. A birth certificate or other supporting documentation will be required. Hazardous Duty dependent children are not eligible for health insurance contribution after reaching age 22, but they are eligible for coverage and the Retiree will pay the cost of the health insurance premium.



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HEALTH INSURANCE CONTRIBUTION

% PERCENTAGE CONTRIBUTION MEMBERS PARTICIPATING PRIOR TO JULY 1, 2003



Tier 1 Benefits for Health Insurance *Members participating prior to July 1, 2003*

KPPA pays a percentage of the monthly contribution rate for medical insurance coverage based on the retired member's years of service and type of service. (Hazardous or Nonhazardous)

Each year prior to the Open Enrollment period, the KRS and CERS Boards establish the contribution rate for the following plan year for the systems governed by the respective boards. The monthly contribution rate is based on single coverage under the insurance plan approved by the respective Boards of Trustees.

The percentage of the monthly contribution rate paid is shown below. For hazardous members, the portion paid toward couple, parent plus or family coverage is based solely on the amount of service the member has in an approved hazardous position.

NON-HAZARDOUS Member		HAZARDOUS Member & Dependent	
Service	% of Contribution Rate Paid*	Service	Member & Dependent % of Contribution Rate Paid*
Less than 48 months	0%	Less than 48 months	0%
48 - 119 months	25%	48 - 119 months	25%
120 - 179 months	50%	120 - 179 months	50%
180 - 239 months	75%	180 - 239 months	75%
240+ months	100%	240+ months	100%



*Benefits for In Line of Duty, Duty-Related retirees, and beneficiaries may be different. If these benefits apply to you, please contact our office for more information.

HEALTH INSURANCE CONTRIBUTION



DOLLAR CONTRIBUTION

MEMBERS PARTICIPATING ON OR AFTER JULY 1, 2003



Tier 1 Benefits for Health Insurance

Members participating between July 1, 2003 and August 31, 2008

Eligibility for insurance benefits shall not be provided until the member has earned at **least one hundred twenty (120) months** of service in the state-administered retirement systems.



Tier 2 Benefits for Health Insurance

Members participating on or after September 1, 2008

Eligibility for insurance benefits shall not be provided until the member has earned at **least one hundred eighty (180) months** of service in the state-administered retirement systems.



Tier 3 Benefits for Health Insurance

Members participating January 1, 2014

Eligibility for insurance benefits shall not be provided until the member has earned at **least one hundred eighty (180) months** of service in the state-administered retirement systems.

After retirement, the monthly insurance contribution will be increased July 1 each year by 1.5%. The annual increase is cumulative and continues to accrue after the member's retirement for as long as a monthly insurance contribution is payable to the retired member or beneficiary.

NONHAZARDOUS MEMBERS whose participation began on or after July 1, 2003 will earn a monthly contribution for insurance of ten dollars (\$10) for each year of earned service.

Nonhazardous Example

Monthly Health Premium

- \$10 x Full Years of Service

Your Monthly Cost

HAZARDOUS DUTY MEMBERS whose participation began on or after July 1, 2003 will earn a monthly contribution for insurance of fifteen dollars (\$15) for each year of earned service in a hazardous position. Upon the retiree's death, the spouse of a hazardous duty member will receive a monthly insurance contribution of ten dollars (\$10) for each year of hazardous duty provided the spouse is designated as beneficiary and remains eligible for monthly benefits upon the retired member's death.

ADDITIONAL RESOURCES

Below is information for other entities you may wish to contact as you prepare for retirement.

If you have service credit in another Kentucky state-administered retirement system, you may retire independently from each system or have your contributions and total service credit in KPPA combined for the purpose of determining eligibility, health insurance, and calculation of benefits. Be mindful that other retirement systems may have different filing guidelines than KPPA if you wish to retire reciprocally.

Judicial Retirement Plan and Legislators Retirement Plan	502-564-5310	kjfrs.ky.gov
Teachers' Retirement System	800-618-1687 502-848-8500	trs.ky.gov

Kentucky Deferred Compensation (KDC) is an entity of the Kentucky State Government. If you have a KDC account, you may wish to consult with a KDC retirement specialist.

Kentucky Deferred Compensation	800-542-2667	kentuckyplans.com
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If you will be eligible for Social Security at the time of retirement, you may want to contact your local Social Security Administration office at least 90 days before the anticipated retirement date. Social Security benefits and requirements differ from those of KPPA.

Social Security Administration	Contact your local office	To calculate a Social Security statement with your Age 62 Social Security benefit amount, log in at MySocialSecurity at ssa.gov/myaccount
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KPPA
Kentucky Public Pensions Authority

Office Hours
Monday - Friday
8:00am - 4:30pm EST
1-800-928-4646
502-696-8800



kyret.ky.gov

SELF SERVICE FAST. SECURE. RELIABLE.

Visit Self Service on our website at
KYRET.KY.GOV



Members have three options for submitting documents to our office:

- Use the upload feature in Self Service
- Mail to 1260 Louisville Road, Frankfort, KY 40601
- Fax to 502-696-8822



MYRETIREMENT.KY.GOV

DISABILITY RETIREMENT

REEMPLOYMENT

A person receiving disability retirement benefits who contemplates any employment after retirement must provide KPPA with a detailed job description of the intended position **PRIOR** to returning to work. This job description must be provided by the employer. The medical examiners will review the position description to determine if the person may accept the position, return to work, and still remain eligible to continue receipt of disability benefits.

PLEASE NOTE: There are additional provisions regarding reemployment after retirement that apply to all retirees including those receiving disability benefits.



NOTICE

IF A PERSON RECEIVING DISABILITY BENEFITS FAILS TO DISCLOSE TO KPPA ANY EMPLOYMENT AFTER RETIREMENT, KPPA MAY RECOVER BENEFITS PAID TO OR ON BEHALF OF THE PERSON DURING THE PERIOD OF EMPLOYMENT.

DISABILITY RETIREMENT MAXIMUM

If a person receiving disability retirement benefits applies for Social Security disability and/or workers' compensation, the disability retirement benefit may be reduced if the combined income from disability retirement, Social Security, and workers' compensation exceeds 100% of the member's final rate of pay or final compensation. If you have previously reported and award of benefits for Social Security Disability or Workers' compensation and those benefits have been adjusted or have ceased, please notify our office.

REVIEW PROCESS

Prior to the normal retirement date, KPPA is required to perform periodic employment and medical reviews of members receiving disability retirement allowances. KPPA may conduct these reviews annually, or less frequently as determined by the KPPA Board's medical examiner, but not less than once every five years. As part of the review, the member will be required to submit updated medical records, employment records, and a KPPA Review Form prescribed by the KPPA Board. Medical records should include all information regarding the bodily injury, mental illness, or disease for which the member is receiving a disability benefit.

KPPA contracts with Managed Medical Review Organization (MMRO) for administration of disability retirement claims. MMRO may reach out to members regarding their application for disability retirement and members who are disability retirement recipients.



MMRO

EMPLOYMENT AFTER RETIREMENT



During a regular or special session of the Kentucky General Assembly, legislation may be enacted changing the provisions of current retired reemployed law. For the latest reemployment information, visit our website at kyret.ky.gov.



LOGIN 

Members **Retirees** Employers Investments Publications & Forms About Legislative Updates Contact

- Retirees Overview
- Receiving Your Benefits
- Taxes and Your Responsibilities
- Marital Status Change
- Reemployment After Retirement**
- Survivor Benefits
- Disability Benefits
- Insurance
- Retiree Self Service
- Retiree Outreach
- Cost of Living Adjustments (COLAs)

Reemployment After Retirement

Governor's Executive Orders

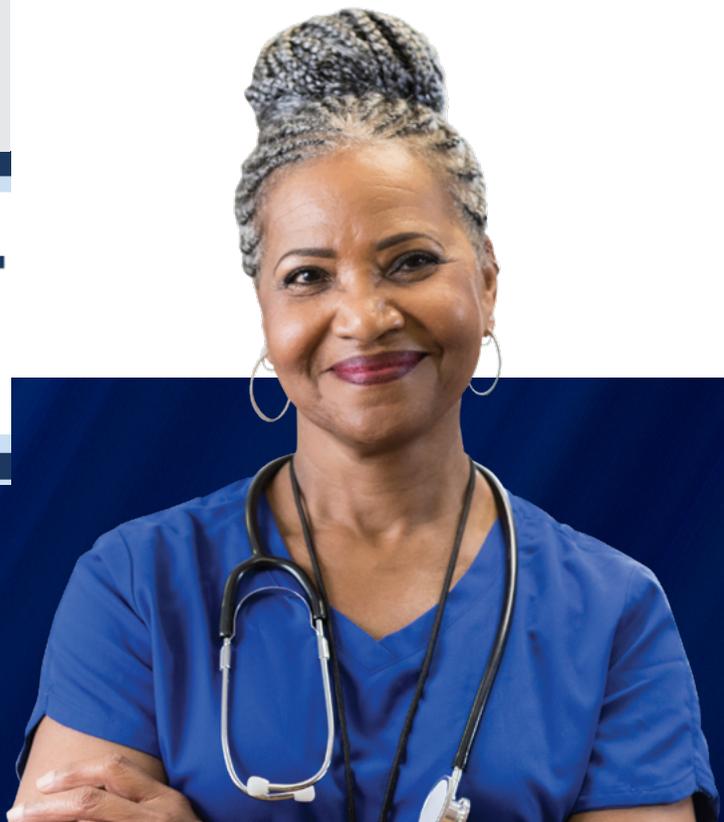
On March 31, 2020, Governor Beshear issued [Executive Order 2020-265](#) suspending statutes and regulations restricting participating employers from reemploying retired members in the specific positions identified in the order. On April 2, 2020, Governor Beshear issued [Executive Order 2020-266](#), expanding the scope of positions covered to include all positions under [redacted] county, and state government that are necessary to address the State of Emergency.

Please note that Executive Order 2020-265 **only** applies to members who were retired **as of** the March 31, 2020 Order. Executive Order 2020-266 specifically noted that all previous Executive Orders were to remain in full force and effect. Thus, a member must have an effective retirement date of March 1, 2020 or before at KPPA in order to be subject to the Executive Orders.

During the State of Emergency, the Executive Orders suspend the requirement for a retired member to have a waiting period to return to employment in any position for which a need occurs during the State of Emergency related to Covid-19. The submission of retired-reemployed forms by the employer for these positions is also suspended. Those employer forms must be submitted to KPPA within 30 days of the expiration of the State of Emergency, along with a list of employees who returned to

Current return to work requirements are outlined in the reemployment booklet included with your retirement documents.

REEMPLOYMENT AFTER RETIREMENT



PROTECTING YOUR INFORMATION

KPPA is committed to protecting the confidentiality and security of your member data. Here are a few ways we protect your information.

- Developing policies and procedures that protect your personal information as well as the resources that support and retain that information.
- Ensuring the availability and integrity of your data by developing business continuity and disaster recovery plans that will allow us to quickly resume operations in the event of a disaster or other significant event at KPPA.
- Investing in mainstream, highly regarded technology solutions that better protect all aspects of your member information.
- Employing secure solutions when transmitting data anywhere, such as encrypted email, secure file transfer and encrypted Internet transactions.
- Securely disposing of information, whether in paper or electronic form, so that your information is protected throughout its useful life cycle.
- Systems and security processes are implemented, monitored, and audited to ensure that your data is protected.
- Providing our employees with constant security awareness tips and training to make sure they understand the importance of protecting your information.
- Limiting unnecessary access to your data. Our management team has worked to limit the access to your information to only those KPPA employees that regularly require access in order to provide high quality services for you.
- Requiring the use of KPPA Member IDs in place of Social Security numbers on internal KPPA Forms and other documentation.



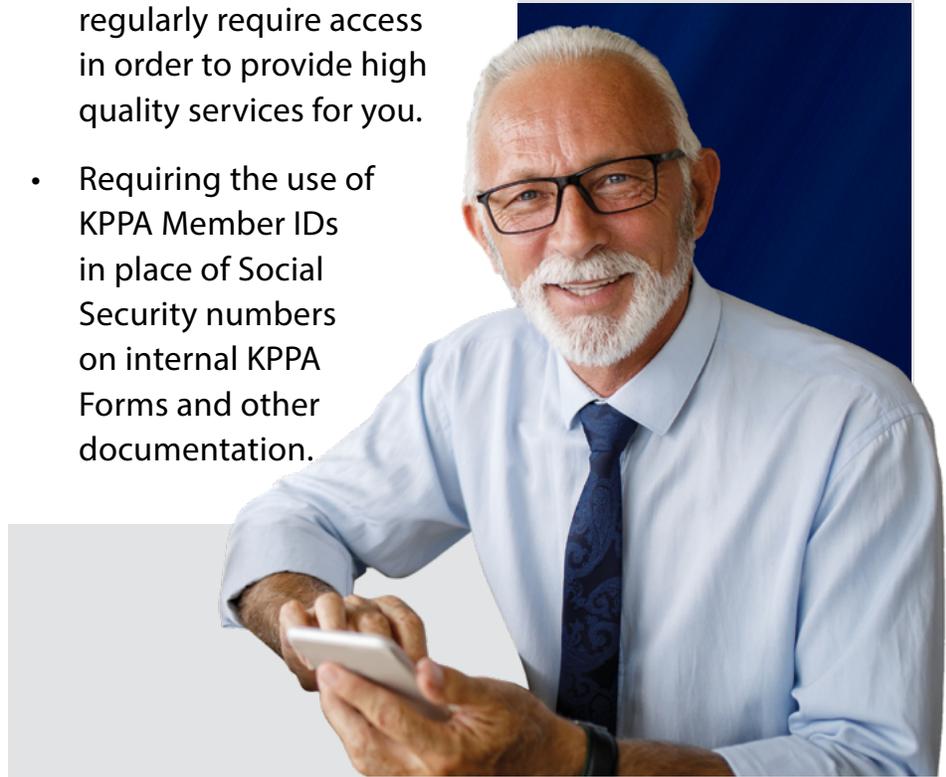
QUESTION?

You can reach us by telephone

502-696-8800
or 1-800-928-4646

or email

kppa.mail@kyret.ky.gov
*General questions only
(unsecure)*



PROTECTING YOUR INFORMATION

Your role in protecting your information is also important. Cybercriminals may target you in a variety of ways.

Today's scams may include fake tech support, government official impersonation, financial, and even romance scams where criminals pose as potential romantic partners on dating sites. Here are some of the actions you can take to protect yourself against cybercrimes:

- Be suspicious of phishing emails that entice you to enter account credentials or download attachments.
- Don't browse suspicious websites which may contain malware.
- Don't respond to pop-up windows which try to convince you to call a phone number for technical support, scare you into making payments to protect your device, or convince you to click on links.
- Don't divulge personal or financial information or send money to people you don't know.
- Don't give access to your KPPA Self Service account, your personal email account, or other financial accounts to people you don't know.
- Make sure you install anti-virus/anti-malware software on your device and keep it up to date.



- Keep your devices updated with the latest operating system and software updates.
- Limit the amount of personal information you provide on social media sites. Criminals use this data for phishing and identity theft.
- Use strong, unique passwords for all your online accounts, and do not reuse passwords across different accounts.

Unfortunately, retirees can become targets of cybercriminals. Federal government websites with information on how to protect yourself include:



Cybersecurity & Infrastructure Security Agency

<https://www.cisa.gov/publication/stopthinkconnect-older-american-resources>

FBI Scams and Safety

<https://www.fbi.gov/scams-and-safety/common-scams-and-crimes/elder-fraud>



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Legal Notice

If you have any questions about the material printed in this publication please contact Kentucky Public Pensions Authority (KPPA) at 1-800-928-4646. This publication is intended merely as a general information reference for members of KERS, CERS and SPRS. If you have any specific questions about the subjects covered by this publication, you should contact the retirement office. This publication is not intended as a substitute for applicable Federal or state law, nor will its interpretation prevail should a conflict arise between its contents and applicable Federal or state law. Before making decisions about your retirement, you should contact KPPA. Any person who knowingly makes a false record or statement to KPPA may be required to pay civil penalties, and legal costs and fees, in addition to repaying all benefits received.



KPPA

Kentucky Public Pensions Authority

Kentucky Public Pensions Authority

1260 Louisville Road
Frankfort, Kentucky 40601

1-800-928-4646
Monday - Friday
8:00 AM - 4:30 PM (EST)