Questionable Years:
The importance of accurate member records

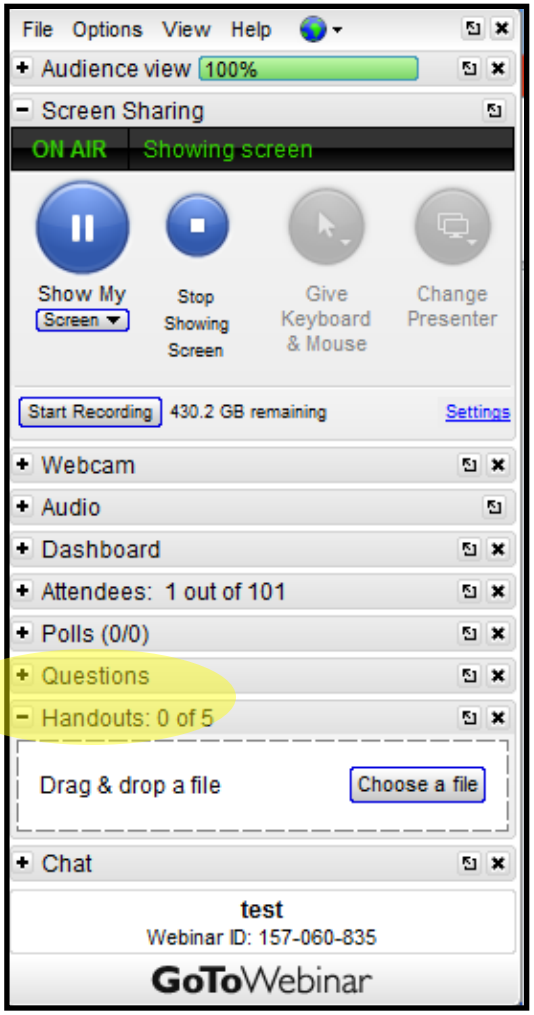
TRSL
Teachers' Retirement System of Louisiana

May 8, 2019

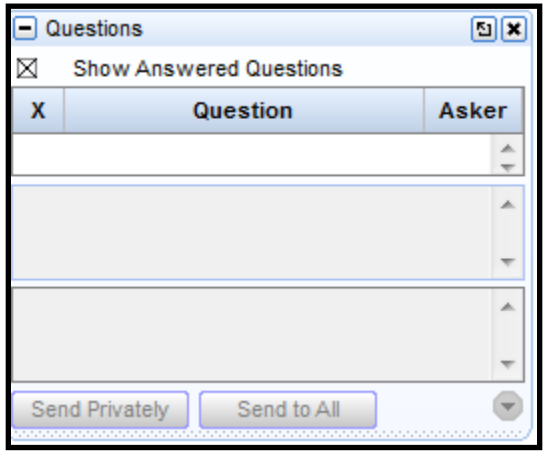
Friendly reminders

- This presentation contains general information.
- It is meant to be used as a guide during the webinar.
- All participants are muted during the webinar.
- **Have a question?**
  - » Type your question in the **Questions** area during the webinar. The moderator will see it and respond.
- There will be a question-and-answer period at the end of the webinar.
- Please maximize your screen size to have full use of the webinar's features.

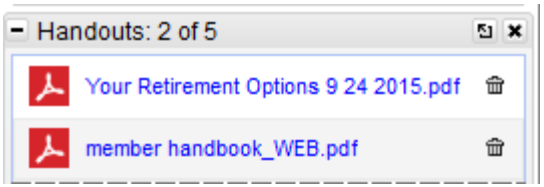
Go To Webinar features



Type your question here.



Download handouts from today's webinar here.



What you need to know…

- The importance of accurate member records
- What TRSL reviews for service credit
- What is a questionable year?
- What is an unusual questionable year?
- EMIS
  - » Questionable Year Exception Report
  - » Questionable Year Outstanding Report
- What online process do I use to correct/certify the year in question?
- Wrap-up

Why is accuracy so important?

- **Service credit for benefit computation** is one factor used to calculate a member's retirement benefit or DROP deposit amount.

actual earnings

÷

reported full-time earnings

=

service credit for benefit computation

Why is accuracy so important?

- **Service credit for eligibility** must also be accurate.
  - » Determines percent factor (for Regular Plan)
  - » Determines eligibility for the various types of retirement (for all plans)
  - » Can be equal to or greater than *service credit for benefit computation*

What TRSL reviews for service credit

- TRSL reviews service credit, actual earnings, and full-time earnings reported for accuracy and reasonableness.
  - » Enrollment and termination dates are reviewed to determine if service credit awarded is reasonable.
- In instances where the information is not accurate or reasonable, TRSL will label the year as a *questionable year*.
  - » You can certify/correct a *questionable year* or incorrect data using the appropriate online process in EMIS at any time.
  - » In some situations, there may be additional steps to be taken by TRSL and/or you for the year to be certified.

What is a *questionable year*?

Years can appear on a letter or a report.

1. Annual earnings decreased by more than 5% from previous year
2. First year of employment for an employer or First year of employment after DROP
3. Changed employers during the fiscal year and/or break in service
4. Partial year of service credit not previously certified

TRSL
Teachers' Retirement System of Louisiana

www.trsl.org
225.925.6446
Post Office Box 94123
Baton Rouge LA 70804-9123

03 - 6

SERVICE CREDIT CERTIFICATION

Re:
SSN:

The service credit for the following year(s) is being questioned for the reason(s) indicated:

FISCAL YEAR ENDING	SERVICE CREDIT POSTED	REPORTED ACTUAL EARNINGS / FULL TIME EARNINGS	REASON FOR QUESTIONING YEAR
		$ / $	
		$ / $	
		$ / $	
		$ / $	
		$ / $	
		$ / $	
		$ / $	
		$ / $	
		$ / $	
		$ / $	

Service credit is calculated based on the ratio of actual earnings over full-time earnings. If either of the reported earnings is incorrect, service credit is incorrect. **Please verify the accuracy of the reported earnings and make all corrections/certifications online. This form should only be returned with corrections/certifications as you encounter online problems and it must be signed and dated by an authorized signer.**

Use the **"Full-time Only Corrections"** feature to correct full-time earnings and **"Prior Year Corrections"** feature to correct actual earnings. If the service credit and earnings reported for the fiscal year are correct, use the **"Questionable Years Certification"** feature to certify the information. Note: Some salary corrections and/or increases in service credit may result in an actuarial cost. **COMPLETE SERVICE CREDIT CERTIFICATIONS WITHIN 60 DAYS. AFTER 60 DAYS, TRSL WILL USE THE SERVICE CREDIT AS IS OR MAY ADJUST FOR REASONABLENESS.** To help you accurately and easily complete your online certifications, TRSL created a Questionable Year Process Chart which is located under Index 6.0 of the Employer Procedures Manual. This step-by-step chart guides employers through the online processes.

It is the employer's responsibility to review all years for accuracy, not just the questionable years listed on this letter.

Please remember to certify the sick leave days used. To report sick leave days used, use the Employer Online Update section on TRSL's web site and select "Sick Leave – Add".

Description of Reasons:
1. Annual salary is more than 5% decrease from previous year
2. 1st year of employment for an employer / 1st year of employment after DROP
3. Changed employer / Terminated during the fiscal year
   (Please verify/update enrollment and/or termination date.)
4. Partial year of service credit not previously certified

Automated Toll-Free: 1.877.ASK.TRSL | TDD: 225.925.3653 | Fax: 225.925.6366 - Retirement
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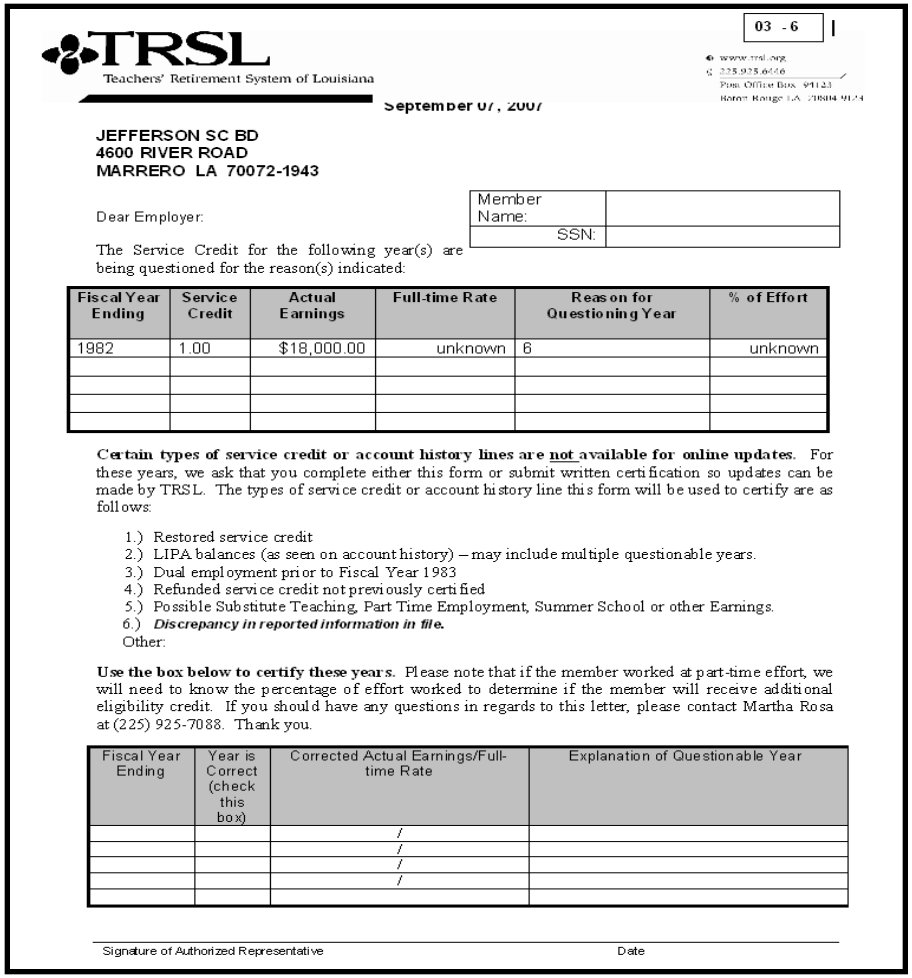
What is an *unusual questionable year*?

Years will appear on a letter.

1. Restored service credit
2. LIPA balances (as seen on Account History)—may include multiple *questionable years*
3. Dual employment prior to fiscal year 1982/1983
4. Refunded service credit not previously certified
5. Possible substitute teaching, part-time employment, summer school, or other earnings
6. Other—any reason deemed appropriate by TRSL staff



TRSL
Teachers' Retirement System of Louisiana

03 - 6

www.trsl.org
225.925.6446
Post Office Box 94123
Baton Rouge LA 70804-9123

September 07, 2007

JEFFERSON SC BD
4600 RIVER ROAD
MARRERO LA 70072-1943

Member Name:	
SSN:	

Dear Employer:

The Service Credit for the following year(s) are being questioned for the reason(s) indicated:

Fiscal Year Ending	Service Credit	Actual Earnings	Full-time Rate	Reason for Questioning Year	% of Effort
1982	1.00	$18,000.00	unknown	6	unknown

Certain types of service credit or account history lines are not available for online updates. For these years, we ask that you complete either this form or submit written certification so updates can be made by TRSL. The types of service credit or account history line this form will be used to certify are as follows:

1.) Restored service credit
2.) LIPA balances (as seen on account history) – may include multiple questionable years.
3.) Dual employment prior to Fiscal Year 1983
4.) Refunded service credit not previously certified
5.) Possible Substitute Teaching, Part Time Employment, Summer School or other Earnings.
6.) ***Discrepancy in reported information in file.***
Other:

Use the box below to certify these years. Please note that if the member worked at part-time effort, we will need to know the percentage of effort worked to determine if the member will receive additional eligibility credit. If you should have any questions in regards to this letter, please contact Martha Rosa at (225) 925-7088. Thank you.

Fiscal Year Ending	Year is Correct (check this box)	Corrected Actual Earnings/Full-time Rate	Explanation of Questionable Year
		/	
		/	
		/	
		/	

Signature of Authorized Representative Date

Important: For *Unusual Questionable Years*

- These years cannot be corrected or certified online.
- TRSL staff will make necessary corrections or certifications.

You pull the reports from EMIS.

Teachers' Retirement System of Louisiana - TRSL Home - Windows Internet Explorer

http://prodweb/EMIS/Index.aspx

File Edit View Favorites Tools Help

Convert Select

Favorites TRSL Intranet Homepage Teachers' Retirement S...

Page Safety Tools

TRSL Teachers' Retirement System of Louisiana

Home | Members | Employers | Reports | Logout

Welcome, Heather!
Employer: TRSL

Searches
- Member Search
- Beneficiary Search

Members
- Member Summary
- Account History
- Member Notations
- Monthly Salary/Contributions
- Annual Salary History
- Benefit Payroll
- Benefit Payee
- COLA History
- 1099-R Information
- Retirement Benefit Payment History
- Sick Leave/Annual Leave
- DROP/ILSB Summary/History
- DROP/ILSB Payment

Reports
- Active/Active DROP Member Service
- Agencies Without Charges
- Annual Leave
- Checklist Status
- Contribution Exception
- Employer Payments
- Employer Delinquent Contributions
- Employer Statements
- Ending DROP Participation
- Furloughed Employees Certification
- Insurance/Voluntary Deduction
- Members Eligible to Retire
- ORP Statements
- Questionable Years After 2006
- Questionable Years Outstanding
- Questionable Year Statistics for All Fiscal Years
- Reporting Not Enrolled
- Sick Leave
- Sick Leave Errors

Empl formation Site

The Employer/Membe s secure access to the TRSL membership database MIS, authorized staff of employers can view and update c

TRSL relies on employ ember information, including essential personal data balances. Late or inaccurate submission of this data benefits or errors in benefit computation.

TRSL encourages empl 1-877-275-8775 to assist with any reporting issues or pro

The access to ir members is governed by the provisions of LS OP participants and retirees is more specificall y distribution or other use of this informatio ions will be the sole responsibility o

The Employer/Membership Information Site is unavailable from 12:00 a.m. to 3:00 a.m. CST Monday through Friday and on the last Sunday of the month from 12:00 a.m. to 12:00 p.m. CST for routine maintenance. It is available at all other times unless unscheduled maintenance is required.

You pull the reports from EMIS.

- Two reports are available for your use.

1 / 1+ Main Report 100%

Date: 8/28/2013
Time: 10:40:27AM

Teachers' Retirement System of Louisiana
Questionable Year Exception Report
For Fiscal Year 2012 - 2013

Page: 1
By: Heather

Current Count 1,564 as of 08/28/2013
Original Count 1,670 as of 07/26/2013

Employer:
6 % COMPLETE

Description of Reason
1 Annual salary is more than 5% decrease from previous year
2 1st year of employment for an employer / 1st year of employment after DROP
3 Changed employer / Terminated during the fiscal year
Please update/verify enrollment and/or termination date(s)
4 Partial year of service credit not previously certified
5 (P/T) Possible part-time employment (may receive additional eligibility credit)

Note: Employers will be liable for service credit corrections after three years. Corrections resulting in an increase in the service credit will be an actuarial cost in accordance with Louisiana Revised Statute 11.888 C.

Sys	Name	SSN	Date of Employment	Date of Termination	Actual Earnings	Full-Time Earnings	Service Credit	Reason for Questioning Year	Correct Actual Earnings	Correct Full-Time Earnings
4			08/19/2003		57,297.56	57,297.56	1.00	1		
4			08/06/2008		56,561.50	56,561.50	1.00	1		
4			02/06/2012		140,000.00	140,000.00	1.00	1		
4			04/30/2007		19,262.50	19,262.50	1.00	1		
3			08/07/2007		17,048.70	17,048.70	1.00	1		
4			05/01/2011		18,000.00	18,000.00	1.00	1		
4			12/08/2008		45,255.25	45,255.25	1.00	1		
4			08/08/2007		56,003.75	56,003.75	1.00	1		
4			11/15/2010	08/02/2013	39,499.15	39,499.15	1.00	1		
4			04/07/2009		60,884.93	60,884.93	1.00	1		
4			08/08/2007		48,121.50	48,121.50	1.00	1		
4			08/09/2006		57,199.20	57,199.20	1.00	1		

By **Fiscal Year**

Available beginning
FY 2006-2007

1 / 585 Main Report 100%

Date: 8/28/2013
Time: 10:49:07AM

Teachers' Retirement System of Louisiana
Questionable Years Outstanding Report
RETIREMENT ACTIONS PENDING

Page 1 of 585
By: Heather

Current Count 7,590 as of 08/28/2013
Original Count 16,394

Employer:
54% Complete

Description of Reason
1 Annual salary is more than 5% decrease from previous year
2 1st year of employment for an employer / 1st year of employment after DROP
3 Changed employer / Terminated during the fiscal year
Please update/verify enrollment and/or termination date(s)
4 Partial year of service credit not previously certified
5 (P/T) Possible part-time employment (may receive additional eligibility credit)

Note: Employers will be liable for service credit corrections after three years. Corrections resulting in an increase in the service credit will be an actuarial cost in accordance with Louisiana Revised Statute 11.888 C.

Name	Sys	SSN	Fiscal Year	Date of Employment	Date of Termination	Actual Earnings	Full-Time Earnings	Service Credit	Reason for Questioning Year	Correct Actual Earnings	Correct Full-Time Earnings
	4		1979	08/30/1978	06/12/2013	10,475.81	0.00	1.00	2		
	4		1979	08/25/1978	07/29/2013	10,186.28	0.00	0.89	2,4		
	4		1980	08/30/1978	06/12/2013	10,333.42	0.00	0.85	4		
	4		1981	08/17/2005	06/13/2013	0.00	0.00	0.00	4		
	4		1982	04/21/1993	06/30/1995	16,375.00	0.00	1.00	2		
	4		1982	08/23/1981	06/02/1982	14,249.14	0.00	1.00	2		
	4		1984	01/17/1983	01/16/2013	13,502.40	13,576.20	0.99	4		
	4		1984	08/16/1983	08/09/1994	13,567.17	14,129.15	0.96	2,4		
	4		1985	02/25/1993		1,876.44	2,813.63	0.39	2,4		
	4		1986	01/27/1986		10,949.49	13,861.19	0.40	2,4		
	4		1986	04/21/1993	06/30/1995	20,156.88	20,156.88	1.00	1		
	4		1986	02/25/1993		3,311.40	5,721.80	0.58	4		
	4		1987	08/20/1986	06/29/2013	16,516.45	16,601.00	0.99	2,4		

Source: EMIS, QYOutstanding

All **Fiscal Years**
Prior to 2006

Questionable Year certifications

Member Inquiry

Questionable Year Certification

SSN:
Name:
System: 4
Employer:
Fiscal Year: 2011

Contribution Type	Employer Indicator	Actual Earnings	Contribution Amount	Full Time Earnings	Service Credit	Comment
Sheltered	Primary	90,079.50	0.00	92,778.36	0.97	

Instructions for using Questionable Year Certification:

1. The information as reported to TRSL for the fiscal year is displayed above.
2. This certification will only update the record with asteriks to certify the data reported is correct. IT WILL NOT CHANGE SERVICE CREDIT. The FULL-TIME ONLY CORRECTIONS must be used if service credit should be updated.
3. Select a reason for the certification.
4. A comment can be added for additional information needed to clarify the certification. The comment is optional unless a reason is not chosen in which case the comment is required.
5. Click the 'Certify' button to submit the certification.
6. NOTE: The certification of an authorized signer's personal TRSL member account must be completed by another authorized signer at the agency.

Reason: -- Select a Reason --

Comment:

Certify

- Does not update service credit; certifies reported data is correct *as is*
- Must select *Reason* from drop-down box or enter *Comment*

***NOTE**: If applicable, you must select "Part-time Employee" from the "Reason" drop down list and enter the percent effort in the comment field for member to receive correct service credit for eligibility.*

EXAMPLE: Questionable Year certification

- Record appears on the Questionable Years report
  - » *EXAMPLE: New hire as of 08/14/1997, termed on 6/2005, need certification for 1st year of employment (FY 1998)*
  - » Per employer's research, employee has worked the entire year and had no dockages or leave without pay (LWOP) during FY 1998, and Full-time earnings previously reported is correct.

Name	Sys	SSN	Fiscal Year	Status	Date of Employment	Date of Termination	Actual Earnings	Full-Time Earnings	Service Credit	Reason for Questioning Year
LISA F	4	5	1998	ACTIVE	08/14/1997	06/01/2005	21,479.04	21,479.04	1.00	2

EXAMPLE: Questionable Year certification

Questionable Year Certification

SSN:		Employer:	BD
Name:	M	Fiscal Year:	20
System:	4		

Contribution Type	Employer Indicator	Actual Earnings	Contribution Amount	Full Time Earnings	Service Credit	Comment
Sheltered	Primary	21,479.04	1,718.29	21,479.04	1.00	QUESTIONABLE YEAR

Instructions for using Questionable Year Certification:

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3. Select a reason for the certification.
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5. Click the 'Certify' button to submit the certification.
6. NOTE: The certification of an authorized signer's personal TRSL member account must be completed by another authorized signer at the agency.

Reason: 1st year of employment

Comment:

Use Comment field when needed

Certify

EXAMPLE: Questionable Year certification

System: 4 SSN: 5 Status: ACTIVE (A)
Name: LISA F Status Date: 08/06/2008

Eff Date	Seq	Emp Ind	Source		Contribution Amount	Contribution Type	Cert Ind	Service Credit for Benefit Computation Amount	Service Type	Actual Earnings	Full Time Earnings	Service Credit for Eligibility
06/30/1998	001	Primary	0001	BD	1,718.29	TSREG	**	1.00	REGULAR	21,479.04	21,479.04	1.00
1ST YEAR OF EMPLOYMENT												
07/10/2018 By: Andrew					1,718.29	TSREG		1.00	QY	21,479.04	21,479.04	1.00
QUESTIONABLE YEAR												

What online process should I use?

- Are actual earnings reported correct?
  - » No: Use *Prior Year Correction*.
  - » Yes: Proceed to the next question.
- Are full-time earnings reported correct?
  - » No: Use *Full-Time Only Correction*.
  - » Yes: Proceed to the final question.
- Are actual earnings, full-time earnings, and service credit correct and reasonable?
  - » Yes: Use *Questionable Year Certification*.

Wrap-up

- Accurate data is vital in determining a member's benefit.
- Online processes are available, allowing you to certify/correct service credit at any time for *questionable years*.
  - » *Unusual questionable years* will be certified/corrected by TRSL staff.
- Reports are available to show *questionable years*.
  - » These reports are cumulative.
  - » Until certifications/corrections are processed, the records will continue to show on the report.
- You are responsible for correcting any discrepancy you find, which may not be on a letter or report.
  - » Some information may not meet TRSL's criteria for questioning. However, if you know it is wrong, you need to correct it.

Questions?

Check out our online *Procedures Manual*.

Procedures Manual (by index number)

Index	Subject	Pages	Revised Date
4.6	Prior Year Correction of Earnings and Contributions	2	09/12
	Form 4F	1	08/07
6.0	Certifying/Correcting Member Records Online Update	1	06/08
	Questionable Year Process Chart	1	07/14
	Online Update: Full-Time Only Corrections vs. Questionable Year Certification	2	05/11
6.1	Full-Time Only Corrections	2	02/12
6.2	Questionable Year Certification	2	02/12
6.3	Unusual Questionable Years	2	03/11
6.4	Annual Questionable Years Report (FY 2006-07 and later)	2	04/12
6.5	Questionable Years Exception Report (prior to FY 2006-07)	2	04/12
6.6	Certification of Plan A Supplemental Credit (Form 6A)	2	06/08
	Form 6A	1	02/04

- GASB
- Employer Inquiry
- FTP/File Layouts
- Procedures Manual
- Contribution Rates
- Employer Training
- FAQs

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