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The Optional Retirement Plan (ORP) is a defined contribution plan, under Internal Revenue Code 401(a), and an alternative to the defined benefit plan administered by TRSL. The ORP was established on July 1, 1990, to provide retirement benefits to eligible participants while affording maximum portability.

Eligible employees make an **irrevocable** election to participate in ORP. ORP participants are not considered TRSL members.

Key features of the ORP:

- An ORP account is owned by the participant, and there is no waiting period to join the plan.
- ORP accounts are portable.
- ORP participants control their own investments.
- Employee and employer contributions are invested by the designated ORP carrier in the investment option chosen by the participant.
- Participants are 100% vested from the date of ORP enrollment.

ORP contributions

ORP participants and their employers contribute to ORP accounts in accordance with [LSA R.S. 11:927](#). These contributions are calculated based on a percentage of the participating employee's gross earnable compensation.

Employers must withhold the correct contribution amounts from participating employees' earnable compensation and remit both employee and employer ORP contributions to TRSL each month with the corresponding ORP salary and contributions transmittal report (or file).

The LA ORP does not accept incoming rollovers from other qualified plans.

Employee contribution rates

The employee contributes 8.0% of their salary as specified by law; 7.95% of these contributions are transferred to the carrier. The remaining 0.05% is an administrative fee retained by TRSL.

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Employer contribution rates

Effective July 1, 2018, the ORP employer contribution rate is the sum of the following two components:

1. the transfer amount, which must be no less than 6.2%, and
2. payment toward the shared unfunded accrued liability (UAL).

Only the transfer amount portion (see component 1 above) of the employer's contribution rate is transferred and credited to employees' ORP accounts. TRSL retains the UAL portion (component 2).

Higher education employers

For higher education boards created by Article VIII of the Louisiana Constitution, [LSA R.S. 11:927](#) requires the amount to be transferred to each ORP participant's account ("Transfer Amount") to be **no less than 6.2%**. In addition, this provision of law authorizes each higher education board to establish, by resolution, a Transfer Amount greater than 6.2% to be credited to eligible ORP accounts.

If a higher education board chooses to establish a Transfer Amount in excess of 6.2%, its resolution doing so must be submitted to TRSL no later than June 1. Upon receipt of the resolution, TRSL will update the Transfer Amount for the respective board and notify all applicable parties of the change.

If TRSL does not receive a Board's subsequent resolution containing a new transfer amount as a percentage of payroll by the next June 1 deadline, the transfer amount will be set at the transfer amount from the previous fiscal year.

NOTE: Resolutions should be forwarded to [Douglas Swenson](#), TRSL Deputy Director.

Non-higher education employers

The **transfer amount** for ORP participants employed outside of higher education is 6.2%.

Both higher education and non-higher education employers can find current fiscal year and historical employer contribution rates by viewing the ORP Contribution Rates table, available on the [Contribution Rates](#) page in the Employers section of our website. (Higher education and non-higher education rates are available as separate files. Be sure to select the appropriate link from the web page.)

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ORP carriers

ORP participants have three carriers to choose from to manage their ORP accounts. Contracts are awarded to carriers on a five-year basis; the current contracts will expire June 30, 2025.

1. VOYA
2. TIAA
3. Corebridge Financial



Eligibility

ORP-eligible employers

Academic or unclassified personnel employed with the following types of employers may elect to join ORP instead of TRSL's Regular Plan:

- Colleges and universities
- Community colleges
- Other constitutionally established boards that manage institutions of higher education

Employees with technical colleges or any non-higher education institutions are not eligible to join ORP, unless they are already an existing ORP participant from prior eligible employment with a previous ORP-eligible employer.

LCTCS institutions not eligible to offer ORP to new hires

Central Louisiana Technical Community College

Fletcher Technical Community College

Northshore Technical Community College

Northwest Louisiana Technical Community College

SOWELA Technical Community College

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Determining employee eligibility

For institutions of higher education, the following groups of employees may make an **irrevocable** election to participate in ORP:

- New hires who are unclassified employees and are eligible for membership in TRSL*
- New hires who are unclassified employees and are not eligible for membership in TRSL because of part-time, seasonal, or temporary employment. TRSL considers "refunded" members who return as an unclassified employee a new hire for ORP eligibility purposes.
- Current personnel who are unclassified employees enrolled in TRSL's Regular Plan and have less than five years of retirement service credit. [These are continuing employees (not new hires) who have now decided to join the ORP.]
- Current ORP participants who change from full-time employment to part-time, temporary, or seasonal must continue contributing to ORP. *Example: A full-time professor "retires" from a full-time position but accepts a part-time position, like an adjunct, must continue contributing to ORP. (See [page 22](#), "Terminations," for more information.*

**NOTE: A TRSL Regular Plan member may elect to join ORP when initially hired by a higher education employer within the first 60 days of new employment, even if the member has more than five years of retirement service credit in the Regular Plan.*

EXAMPLE: *A TRSL Regular Plan member with 10 years of service credit changes jobs and is now, for the first time, working as an unclassified employee at a higher education institution. As a new hire, he is eligible to join ORP, but must enroll within 60 days of his hire date at the institution of higher education.*

ORP eligibility for non-higher education employees

The Louisiana Legislature passed [LSA R.S. 11:928](#), which became effective August 15, 1995. This law requires that an ORP participant who become employed by a TRSL reporting agency not in the field of higher education and who is hired into a TRSL-eligible position to continue participation in the ORP – even if the employment is part-time, seasonal, or temporary.

EXAMPLE: *A physical education instructor at one of Louisiana's public universities becomes employed by a local school board as a physical education teacher/coach. The instructor made the irrevocable election to participate in ORP while employed at the university. Now employed with a K-12 agency, the employee must remain in ORP. He does not have the*

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option to join TRSL's Regular Plan.

Timeframe for choosing to participate in the ORP

There is a timeframe within which an eligible employee can choose to participate in the ORP:

- Within 60 days of the initial hire date by an ORP eligible employer;
 - » *Employers should report the new hire on the TRSL Regular Plan report until the employee makes their decision.*
 - » *All employee and employer contributions from the initial hire date will be transferred to the ORP carrier.*
- After the first 60 days of employment, but less than five years of service credit in TRSL's defined benefit plan; or
 - » *Only the accumulated employee contributions will be transferred to the ORP. No prior employer contributions will be transferred for periods prior to the effective date of irrevocable election.*
- TRSL members who have more than five years of retirement service credit and have never had the opportunity to elect ORP when initially hired by a non-eligible ORP employer, and still within their first 60 days of new employment.

Transfer of funds from TRSL Regular Plan to ORP carrier

When a TRSL Regular Plan member chooses to participate in the ORP, they must inform TRSL to either transfer or not transfer their accumulated employee contributions with TRSL to their ORP carrier of choice. In order to begin this process, the employee must make this selection in Section 1 of their completed [Application for Optional Retirement Plan or Change of Carrier](#) (Form 16).

Section 1 — Applicant information		
Name: Last, first, MI, suffix (Jr., III, etc.)	Date of birth (mm/dd/yyyy)	Social Security number (###-##-####)
Street address / PO box	City, state, zip	
Daytime telephone (include area code)	Email address	
Sex <input type="checkbox"/> Male <input type="checkbox"/> Female	U.S. citizen? <input type="checkbox"/> YES <input type="checkbox"/> NO	Type of visa: _____
To be completed only by current members of the Teachers' Retirement System of Louisiana (TRSL): CHOOSE ONE <input type="checkbox"/> I elect to transfer my accumulated TRSL contributions to the ORP carrier I have designated below. <input type="checkbox"/> I elect NOT to transfer my accumulated TRSL contributions to the ORP carrier I have designated below.		

TIP: Former TRSL members with less than 4.95 years in TRSL's Regular Plan are not vested and will not qualify for a TRSL retirement benefit. Therefore, these ORP participants may want to initiate a transfer of contributions (employee only) at the time of ORP enrollment.

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Enrollment – Form 16

Employees who are eligible to participate in the ORP, including current ORP participants who change employers, should complete an [Application for Optional Retirement Plan or Change of Carrier](#) (Form 16).

The employee must complete Sections 1, 2, and 3 within 60 days of employment.

- If the employee is not a U.S. citizen, the employee must indicate their visa status in Section 1.
- If the employee has permanent resident status, attach a copy of the permanent residency card to the application.
 - *This will be used to determine eligibility.*

NOTE: F-series and J-series visas (except for J-1) are not eligible for ORP participation.

The employer will complete Section 4 and mail the **original** to TRSL.

- The employer's signature certifies that the employee is eligible to participate in ORP and that the employee has signed a contract with the carrier designated in Section 2.
- The effective date should reflect the employee's first date of employment.

Once the employee who elects to join the ORP passes their first 60 days of employment (but less than five years of service credit), the effective date of ORP election is determined by the employee's dated signature on Form 16.

The employee will complete Sections 1, 2, and 3 of Form 16.

Employers must submit the **original** Form 16 to TRSL after completion of Section 4.

- The effective date is the first of the current month when the employee signs the application on or before the 15th of the month OR the first of the following month when the application is signed on or after the 16th of the month.

Report employees on Regular Plan salary file until their decision is made.

Submit completed Form 2SS, *Employee Acknowledgement that Employment is NOT covered by Social Security*. ORP Participants are not required to complete the *Forfeiture of Retirement Benefits*, Form 2FRB.


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NOTE: TRSL enrolls ORP participants upon receipt of a completed Form 16, so no online enrollment is needed by the employer.

REMINDER: An original Form 16 must be sent to TRSL. Faxed copies are not allowed.

Application for Optional Retirement Plan or Change of Carrier (Form 16)

	Application for Optional Retirement Plan or Change of Carrier (Form 16)	00-16 rev. 10/22						
APPLICANT:	Submit this form to your Human Resources office to complete the enrollment process with TRSL.	Submit ORIGINAL form ONLY. No copies, faxes, or scans accepted.						
Print in ink or type all entries except signatures. Incomplete forms will be returned. This is a multipurpose form to be used by individuals joining the Optional Retirement Plan (ORP) or by ORP participants changing carriers. The reverse side of this form contains important information about the ORP. Please submit this form to your Human Resources office to complete the enrollment process with TRSL.								
Section 1 — Applicant information								
Name: Last, first, MI, suffix (Jr., III, etc.)		Date of birth (mm/dd/yyyy)						
Street address / PO box		Social Security number (###-##-####)						
Daytime telephone (include area code)		City, state, zip						
Email address								
Sex	<input type="checkbox"/> Male <input type="checkbox"/> Female	U.S. citizen? <input type="checkbox"/> YES <input type="checkbox"/> NO						
Type of visa: _____								
To be completed only by current members of the Teachers' Retirement System of Louisiana: CHOOSE ONE								
<input type="checkbox"/> I elect to transfer my accumulated TRSL contributions to the ORP carrier I have designated below.								
<input type="checkbox"/> I elect NOT to transfer my accumulated TRSL contributions to the ORP carrier I have designated below.								
Section 2 — Carrier designation								
<input type="checkbox"/> New enrollment <input type="checkbox"/> Change of ORP carrier <input type="checkbox"/> Existing ORP participant	Name of ORP carrier <input type="checkbox"/> VOYA Financial (formerly ING Life Insurance and Annuity Company) <input type="checkbox"/> Teachers Insurance and Annuity Association - TIAA (formerly TIAA-CREF) <input type="checkbox"/> Corebridge Financial (formerly VALIC / AIG)	ORP carrier code <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20px; text-align: center;">01</td> <td>VOYA</td> </tr> <tr> <td style="width: 20px; text-align: center;">02</td> <td>TIAA</td> </tr> <tr> <td style="width: 20px; text-align: center;">03</td> <td>Corebridge</td> </tr> </table>	01	VOYA	02	TIAA	03	Corebridge
01	VOYA							
02	TIAA							
03	Corebridge							
Section 3 — Applicant's signature								
I hereby make irrevocable application for the Optional Retirement Plan (ORP) in accordance with LSA-R.S. 11:921-931. I understand that future employee contributions, less any administrative fee adopted in accordance with law, and the employer transfer amount will be forwarded to the ORP carrier designated above. I have read the back of this form. I understand that (1) I can never again become a contributing member of the TRSL Regular Plan (defined benefit plan); (2) the benefits payable under the ORP are not the obligation of the State of Louisiana or TRSL, but are solely the liability and responsibility of the designated ORP carrier; (3) I hereby expressly waive my rights set forth in Louisiana Constitution Article X Sec. 29 (A) and (B), which are printed on the back of this form; and (4) no lump-sum payout of the entire account can be made from the ORP carrier directly to me during my lifetime.								
Applicant's signature (DO NOT TYPE OR PRINT)		Date signed (mm/dd/yyyy)						
Section 4 — Agency certification (must be completed by employer prior to submission to TRSL)								
Agency name		TRSL agency number (####)						
Effective date of ORP election: _____ (mm/dd/yyyy) (date of employment for new employees)	Effective date for change of carrier: _____ (mm/dd/yyyy) (or when this form is received by TRSL, whichever is later). Contributions withheld for this period and thereafter will be transferred to the carrier designated in Section 2 above.							
I certify that this employee is eligible to participate in the ORP according to LSA-R.S. 11:925 and that he or she has signed a contract with the carrier designated above.								
Signature of authorized representative of agency (DO NOT TYPE OR PRINT)		Date signed (mm/dd/yyyy)						
Name of authorized representative	Title							
Employer: Please drop off or mail this form to TRSL at 8401 United Plaza Blvd, Ste 300, Baton Rouge LA 70809 See reverse side for important information								
PO Box 94123 • Baton Rouge, LA 70804-9123 • 1-877-ASK-TRSL (1-877-275-8775) • www.TRSL.org • web.master@trsl.org								

NOTE: Please ensure the participant reads the back of Form 16, which contains important information.

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Monthly ORP salary and contribution reports

Employers must submit an ORP salary and contributions report by the 10th of every month, which should include only those employees who are participating in the Optional Retirement Plan. See Index 18.0 for the file transaction layout of the Optional Retirement Plan (ORP) input file.

NOTE: Employees who are in the TRSL Regular Plan (defined benefit plan) must be reported via a separate monthly salary and contributions report (or file) as described in Index 4.0.

ORP contributions (a defined contribution plan) participants are subject to a cap each calendar year. The annual contributions limit is subject to change each year in January in accordance with the Internal Revenue Code guidelines. Both current and historical [ORP contribution limits](#) are available on the [IRS Limits](#) page in the Employers section of our website.

How to submit your ORP report

There are three ways to submit your agency's ORP monthly salary and contributions reports:

Method	Description	Registration process
Direct upload on EMIS	Upload unencrypted file on EMIS TRSL receives and posts file immediately	Employer must be registered to access EMIS and request access rights to "Submit Files" on Form 1 . <i>See Index 1.0 for more information.</i>
File Transfer Protocol (FTP)	Send encrypted file via pgp-compatible encryption software Employer uses TRSL public key for PGP encryption of files sent to TRSL File transaction occurs overnight; file posts to TRSL on the next business day	Employer must make application and registration with TRSL to obtain TRSL public key Encrypted file name must conform to naming convention given in the transaction layout <i>See Index 18.0 for more information</i>
Online update on EMIS (manual entry)	Employer manually keys in data (employee SSN, salary and contributions information) – up to 100 employees only TRSL receives and posts data input immediately	Only available for employers reporting 100 or fewer ORP participants Employer must be registered to access EMIS and request access rights for "ORP salary report (only for employers with no more than 100 employees)" on Form 1 .

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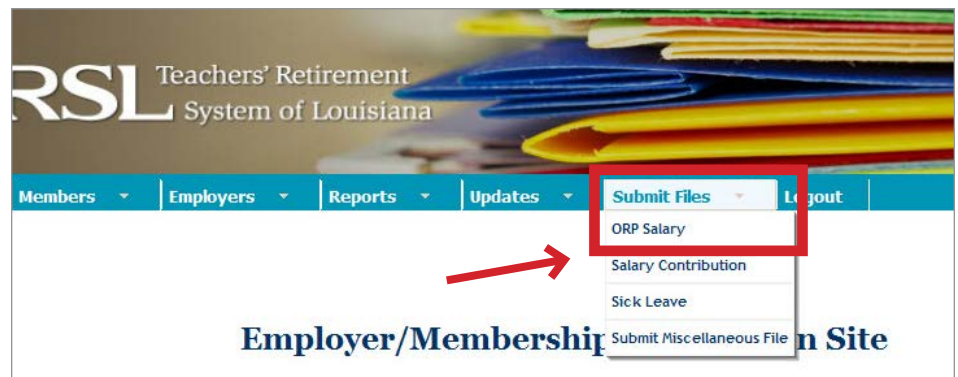
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Direct upload in EMIS

TRSL recommends reporting agencies with ORP-enrolled employees submit their ORP salary and contributions reports by uploading the **unencrypted** file directly in EMIS.

Designated employer personnel must be specifically authorized with file submission access on [Authorized Contacts](#) (Form 1). Those with file submissions access will see a "Submit Files" menu after logging into EMIS.

1. Log into EMIS.
2. Under *Submit Files* menu, select "ORP Salary."
3. Select "Browse" button to find the file path and file name from your computer system.
4. Select "Upload File" once the correct ORP salary/contribution data file has been selected (no encryption necessary).



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EMIS online update (manual entry) – up to 100 ORP participants

If the reporting agency has 100 or less ORP-enrolled employees, manual entry submission via Online Update in EMIS is available.

Designated employer personnel must be specifically authorized with ORP salary report entry access on [Authorized Contacts](#) (Form 1). Those with this access will have an “ORP Salary Entry (up to 100 employees only)” access under the Updates menu in EMIS.

1. Log into EMIS
2. Under Updates menu, select “ORP Salary Entry (up to 100 employees only)”
3. Select Month and Year of earnings to be reported
4. Click “Add Row”
5. Insert ORP-enrolled employee’s earnings and contributions data
 - a. **SSN** - enter employee’s Social Security Number
 - b. **Earnings** – enter all ORP-covered earnings paid during the entire month for the reporting period selected.
 - c. **Carrier Code** – select appropriate carrier code that corresponds to the ORP carrier selected by the employee on his/her most recent [Application for Optional Retirement Plan or Change of Carrier](#) (Form 16).
 - 01 = VOYA
 - 02 = TIAA
 - 03 = Corebridge
6. Click “Insert” located to the left of the SSN field. The appropriate employee and employer contributions amounts will auto-calculate based on the value of earnings entered and the contribution rates applicable for the reporting period (Month/Year) selected.
7. For each additional ORP-enrolled employee, repeat steps 4 – 6 above.
8. After entering all applicable data for your last ORP-enrolled employee, review Transmittal Summary totals above the Reporting Period section. Ensure amounts are correct (Total ORP Employee Earnings, Total ORP Employee Contributions, Total ORP Employer Contributions). These totals represent the total amounts that must be remitted to TRSL-ORP.

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9. Click "Post Contributions" button that will be displayed near the bottom of your screen.

Updates	Submit Files	Log
Agency Certification (Form 11B)		
Annual Leave Update		
Contribution Correction		
Enrollments		
Full-Time Only Corrections		
Furlough Certification and Update		
Home Address Update		
ORP Salary Entry (up to 100 employees only)		
Prior Year Salary Corrections		

ORP Contribution File Submission

This process allows you to submit ORP contributions for immediate posting to TRSL. It is your responsibility to ensure that calculated transmittal totals match your agency totals. If totals do not match, corrections should be made prior to posting. Once totals are verified, Click "Post Contributions" button to post ORP contributions. A summary report will be generated with details of posted transactions and/or error messages.

Agency 0097		
Transmittal Summary		
Total Employee's Earnings	Total Employee's Contributions	Total Employer's Contributions
0.00	0.00	0.00

Select Reporting Month and 4 digit Year
 Month Year

Select Mo/Yr

Manual ORP Contribution Entry					
	SSN	Earnings	Employee's Contrib	Employer's Contrib	Carrier Code
Add Row					

Click Add Row - to enter employee data

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ORP Contribution File Submission

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Agency 0097					
Transmittal Summary					
Total Employee's Earnings	Total Employee's Contributions	Total Employer's Contributions			
0.00	0.00	0.00			

Click Insert after entering SSN, earnings, and ORP Carrier

Select Reporting Month and 4 digit Year
Month 05 Year 2017

Manual ORP Contribution Entry					
	SSN	Earnings	Employee's Contrib	Employer's Contrib	Carrier Code
Insert Cancel	123456789	3545.68			01
					02
					03

Cancel

ORP Contribution File Submission

This process allows you to submit ORP contributions for immediate posting to TRSL. It is your responsibility to ensure that calculated transmittal totals match your agency totals. If totals do not match, corrections should be made prior to posting. Once totals are verified, Click "Post Contributions" button to post ORP contributions. A summary report will be generated with details of posted transactions and/or error messages.

Ensure Transmittal Summary totals are correct after entering last ORP-enrolled employee data.

Agency 0097					
Transmittal Summary					
Total Employee's Earnings	Total Employee's Contributions	Total Employer's Contributions			
8,746.67	699.73	2,396.59			

Select Reporting Month and 4 digit Year
Month 05 Year 2017

Manual ORP Contribution Entry						
	SSN	Earnings	Employee's Contrib	Employer's Contrib	Carrier Code	
1	123456789	3545.68	283.65	971.52	01	Delete
2	987684321	5200.99	416.08	1425.07	02	Delete
Add Row						

Click "Post Contributions" button after confirming Transmittal Summary totals are correct

Post Contributions Cancel Post

Cancel

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ORP participants with no earnings

Employers should not report zeroes for active ORP participants who do not have earnings for the current reporting month.

***EXAMPLE:** Nine-month employees should be omitted from the ORP Salary file when there are no earnings for the reporting period.*

Employees on sabbatical leave or furlough

ORP participants have the option to contribute on their full salaries while on sabbatical leave or furlough.

If the employee elects to contribute on his or her full salary, sheltered contributions must be reported to TRSL and cannot exceed the annual contributions limit set by Section 415(c)(1)(A) of the Internal Revenue Code. The contributions limit established for each calendar year is for both employee and employer contributions. Employers must ensure contributions do not exceed the yearly calendar limit.

Current and historical ORP contribution limits are available on the [IRS Limits](#) page in the Employers section of our website.

Monthly ORP contributions remittance

ORP contributions must be remitted to TRSL **by the 10th day of each month** and should be submitted with the agency's monthly ORP salary and contributions report. ORP contribution reports received without payment will be deleted if payment is not received at least three business days prior to the end of the month.

Contribution payments for ORP may be sent by either of the following methods:


- Submit a check payable to TRSL-ORP with a [Payment Distribution Voucher](#) (Form 4D).
- Submit a wire or ACH transfer payable to TRSL-ORP with a [Payment Distribution Voucher](#) (Form 4D).
 - » Send Form 4D to TRSL at the time of the wire/ACH transfer.
 - » The text on the wire/ACH transfer should indicate that the remittance is for ORP.
 - » Form 4D can be sent by several methods:
 - a. Mail to TRSL's post office box address noted at the top of the Form 4D.
 - b. Fax to 225-925-4258.
 - c. Email to Form4D@trsl.org.

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Payment Distribution Voucher
(Form 4D) — FOR EMPLOYER USE ONLY

rev. 05/21

HOW TO SUBMIT:	EMAIL
	Form4D@trsl.org

Employer name:
ABC Community College

Employer ID: (###)
0888

Total remitted: (Amount will auto-calculate from total contributions in blocks below.)

\$ 35,279.90

REGULAR PLAN			OPTIONAL RETIREMENT PLAN (ORP)		
Apply to Mo/Yr (MM/YY)	Type	Contributions	Apply to Mo/Yr (MM/YY)	Type	Contributions
Current Year			Current Year		
1.	S - Member	\$	1.	S - Member	\$ 8,545.54
2.	U - Member	\$	2.	U - Member	\$
3.	-- Employer	\$	3.	-- Employer	\$ 26,734.36
4.	I - Employer	\$	4.	I - Employer	\$
Prior Year		\$	TOTAL		\$ 35,279.90
	S - Member	\$			
	U - Member	\$			
	-- Employer	\$			
	I - Employer	\$			
TOTAL		\$ 0.00			

TRSL will transfer the appropriate employee and employer portion to the ORP carrier within five working days of receiving the employer's error-free file and the correct payment amount.

- Employee portion will be less the 0.05% administrative fee held by TRSL.
- Employer portion of the transfer amount will be less the unfunded accrued liability portion.
- If total remitted is less than total ORP contribution charges, TRSL will contact the employer for the balance that is due.
 - *No transfer will be made to the carriers until the total balance owed is received.*
- If we receive payment in excess of the amount due, **once confirmed**, the excess amount will be refunded to the employer. A credit balance will not be maintained for ORP employers for ORP accounts.

Payment received without an ORP Contributions Report will be returned to the employer if the ORP Contributions Report is not received *at least three business days* prior to the end of the month. Also, if reports are submitted without payment, reports will be deleted three business days prior to the end of the month.

- Employers will need to submit a consolidated ORP Contributions Report along with funds on your next ORP submission.

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If additional earnings from a prior period (month or year) need to be reported for an employee, report these in the current reporting month based on the current fiscal year's contribution rate.

- This rate may be higher or lower than the fiscal year the earnings were earned in.

Any corrections to contributions already posted to TRSL's database and forwarded to the carriers will have to be reflected in the following month's reporting for the participant(s). The correction should not result in negative amounts.

Important reminders

Reporting ORP participants' salary and contributions in a timely manner is important as the monies will be transferred to the appropriate carriers to be invested. We recommend that employers send ORP participant contributions and the transmittal report as early as possible to allow ORP participants' contributions to be invested as soon as possible with their appropriate carriers.

NOTE: Employers could be held liable for any loss on gains to the employee's ORP account due to non-reporting within the reporting month.

What is transferred to the ORP carrier?

TRSL transfers the following for **Higher Education (including lab schools)**:

Employee	7.95%*
**Employer	Transfer amount established by board resolution or no less than 6.2%, whichever is greater.†

TRSL transfers the following for **all other employers**:

Employee	7.95%*
**Employer	6.2%

*0.05% kept by TRSL as an administrative fee; employee has 8.0% withheld for contributions.

†LSA R.S. 11:927 sets the amount, which cannot be less than 6.2%. Higher education boards can set an amount greater than 6.2% by resolution.

****TRSL retains the UAL portion of the employer's total contribution rate.**

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How to check your ORP Contributions Report

Under the Employers tab in EMIS, select "ORP Contribution Charges."

The screenshot shows the TRSL EMIS interface. The 'Employers' dropdown menu is open, and 'ORP Contribution Charges' is highlighted. The interface includes a navigation bar with 'Home', 'Members', 'Employers', 'Reports', 'Updates', and 'Logout'. A sidebar on the left contains search and member information options. The main content area displays 'Welcome, Heather! Employer: TRSL' and a list of reports including 'Employer Contribution Accounts Receivable', 'Employer Contribution Charges', 'Employer Payments', 'Employer Contacts', 'Employer Notations', 'Journal Entry', 'ORP Contribution Charges', 'Monthly Correction Journal', 'TRSL Employer Listing', 'Alphabetical Employer Listing', 'Employer Listing by Employer Number', and 'COMP Employer Listing by Employer Type'. A note at the bottom states: 'The access to information maintained by TRSL on its members is governed by the provisions of LSA R.S. 44:1 et. seq. Information on DROP participants and retirees is more specifically governed by LSA R.S. 44:16 A. B. Any distribution or other use of this information in violation of these statutory provisions will be the sole responsibility of the employer.'

Enter the fiscal year of ORP data to be reviewed.

The screenshot shows the 'ORP Contribution Charges' report in the TRSL EMIS interface. The report is for the fiscal year 2017. It includes a summary table with columns for Month, Total Members, Salary, Employee Contribution, Admin Fee, Employer Contribution, and Unfunded Liability. The total values are: Total Salary: 691,723.48; Total Employee Contribution: 54,992.05; Total Admin Fee: 345.82; Total Employer Contribution: 39,372.78; Total Unfunded Liability: 146,700.70.

Month	Total Members	Salary	Employee Contribution	Admin Fee	Employer Contribution	Unfunded Liability
Jul	13	74,600.34	5,930.73	37.29	4,246.21	15,821.26
Aug	13	67,777.93	5,388.36	33.87	3,857.89	14,374.35
Sep	13	98,463.41	7,827.84	49.23	5,604.52	20,882.12
Oct	14	69,661.21	5,538.08	34.82	3,965.11	14,773.74
Nov	14	70,430.44	5,599.23	35.21	4,008.91	14,936.87
Dec	14	70,430.44	5,599.23	35.21	4,008.91	14,936.87
Jan	13	66,099.21	5,254.88	33.05	3,762.37	14,018.32
Feb	14	67,441.20	5,361.58	33.72	3,838.75	14,302.92
Mar	15	106,819.30	8,492.12	53.42	6,080.11	22,654.25
Apr						
May						
Jun						
Total		691,723.48	54,992.05	345.82	39,372.78	146,700.70

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If the totals for any reporting month on the ORP Contribution Charges screen do not match your agency's totals, check your agency's Regular Plan (System 4) *Salary Rejections* list and *Contributions Exceptions* report. Both can be accessed from the Employer Contribution Charges screen in EMIS.

The Salary Rejections list and Contributions Exceptions report may include ORP participant earnings that have been erroneously reported to the TRSL Regular Plan (defined benefit plan). See [Correcting ORP salary files](#) in this index for information on how to make these types of corrections.

Salary rejections

Month/Year	SSN	Actual Earnings	Sheltered Contributions	Unsheltered Contributions	Full Time Earnings	Error Message
10/2016		1,140.00	91.20	0.00	2,400.00	ORP MEMBER
TOTAL:		1,140.00	91.20	0.00	2,400.00	

Contribution Exception Report

Journal Entry	Month	Transmittal Rejections	Actual Earnings	Sheltered Contributions	Unsheltered Contributions	Full-Time Earnings	Exception Message
ORP Contribution Charges	MAR	291,161.94	22,575.90	717.00	302,864.92		
Monthly Correction Journal		0.00	0.00	0.00	0.00		
Alphabetical Employer Listing		0.00	0.00	0.00	0.00		71,043.51
Employer Listing by Employer Number		291,161.94	22,575.90	717.00	302,864.92		
Employer Listing by Employer Type		1,925,897.98	148,004.60	6,067.01	2,024,222.33		
		1,140.00	91.20	0.00	2,400.00		
		0.00	0.06	-0.01	35,216.12		469,640.93
		1,924,757.98	147,913.46	6,067.00	2,057,038.45		

Start Date	Term Date	Status	Status Date	Reporting Period	Contrib Type	Actual Earnings	Contribs	Full-Time Earnings	Exception Message
08/22/2016	11/30/2016	ORP MEMBER	12/01/2016	09/2016	Sheltered	8,266.13	661.29	6,250.00	Actual earnings > fulltime earnings.
				03/2017	Sheltered	3,075.98	246.07	4,730.76	Reported not enrolled.
09/01/2007		ACTIVE	09/01/2007	07/2016	Sheltered	6,907.93	552.64	4,926.67	Actual earnings > fulltime earnings.
				08/2016	Sheltered	5,186.25	414.90	4,926.67	Actual earnings > fulltime earnings.

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Correcting ORP salary files

Corrections of contributions already posted to TRSL's database and forwarded to the carriers may be adjusted for the participant on the following month's ORP contributions report (no online update process available). ORP corrections shall not result in negative amounts.

If an ORP participant's earnings have been reported to the TRSL Regular Plan (defined benefit plan) in error, the employee's data may appear on the TRSL Regular Plan Salary Rejections list or the Contributions Exceptions report. The employer must make corrections as follows:

- Report previously reported Regular Plan salaries on the next month's ORP Contributions Report.
- If earnings are posted in the current fiscal year under Regular Plan (System 4), select "Contribution Correction" under the Updates menu in EMIS.
 - *Process an online Contribution Correction (CCR) through EMIS to delete earnings.*
 - *Include the earnings deleted from the Regular Plan on the next ORP salary and contributions report.*
- If earnings were reported in a prior year, select "Prior Year Salary Correction" under the Updates menu in EMIS.
 - *Reduce the actual earnings amount by the amount of ORP earnings reported in error to the Regular Plan*
 - *Include the earnings reduced from the Regular Plan on the next ORP salary and contributions report.*

EXAMPLE: An employee is hired in June. His salary and contributions are reported on the July TRSL Regular Salary File. He elects ORP. You will need to process a Prior Year Salary Correction to remove the employee's earnings from TRSL Regular and consolidate the salary and contributions on the August ORP Contributions Report.

Corrections should not result in negative amounts.

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ORP contribution posting errors and discrepancies

If any of the following **ORP posting errors** occur, the ORP contributions will be **rejected** and the employer will be contacted:

- Rate error on employee or employer contributions
- Form 16 for ORP enrollment with the reporting agency is not received prior to receiving ORP contributions. (Employee is not enrolled in ORP).
- Negative amounts are reported on the ORP salary and contributions report. TRSL's system will not allow negative amounts to be reported, even if the agency is attempting to make adjustments for a previously submitted ORP contributions report.

If the following discrepancy occurs, the employer will be contacted:

- Carrier code on the ORP Contributions Report does not match the carrier code on the TRSL system

NOTE: Carrier code discrepancies will not be rejected. However, funds will be transferred to the current ORP carrier on file with TRSL.

Carrier codes:

01 - VOYA**02 - TIAA****03 - Corebridge**

Tips to ensure proper reporting:

- Employers should check their own software and payroll records to ensure proper carrier code matches the carrier code that is on file in TRSL's system for each employee who is participating in ORP. Employers should submit any change of carrier forms to TRSL in a timely manner.
- Review the "ORP Contribution Charges" screen under Employers menu in EMIS on a monthly basis to determine if adjustments will be needed for the following month.
- Review Salary Rejections and Contributions Exceptions reports to determine if ORP participants have been reported as TRSL's Regular Plan. Both reports can be accessed from the Employer Contribution Charges screen in EMIS.

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Recovering overpayments

1. To recover overpayments for previously reported salaries, submit a request to TRSL on agency letterhead with the following information:
 - Employee's name
 - Complete Social Security number
 - Address to mail payment
 - Name of recipient payment should be mailed to
 - The incorrect amount
 - The corrected amount
 - The month and year earnings were reported.
 - The amount of the request
2. TRSL will return only the unfunded accrued liability portion of the employer contributions. (The administrative fee retained from the employee's contributions is non-refundable.)
3. Employers must submit a separate request to the carrier for contributions reported in error.
4. The ORP carrier will return the employee contributions and normal cost portion of the employer contributions TRSL transferred to them.
5. The employer will be responsible for refunding the employee the 7.95% contributions.

If you receive money you did not request from the carrier, contact TRSL immediately.

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Carrier changes – Form 16

An ORP participant can change their carrier at any time during the fiscal year by completing an [Application for Optional Retirement Plan or Change of Carrier](#) (Form 16).

- The employee will complete Sections 1, 2, and 3 of the Form 16.
- The employee must also complete a contract with the new carrier.
- The employer will complete Section 4 of the Form 16 and submit the original form to TRSL.

The employer must change the ORP carrier code in their reporting system in preparation of submitting the ORP contributions file.

NOTE: The effective date for change of carrier is determined by the employee's dated signature on the Form 16 or when the form is received by TRSL, whichever is later.

Re-employing an ORP participant

ORP participants are not members of TRSL; this means their retirement benefits are not paid directly by TRSL. Therefore, an ORP participant truly is never considered retired, even after they annuitize their accounts. There are no RTW provisions which apply to ORP participants currently.

When hiring an ORP participant in a TRSL-covered position, refer to the following process.

1. Determine if the position is TRSL-covered.
 - If yes, provide an [Application for Optional Retirement Plan or Change of Carrier](#) (Form 16) to the employee.
 - *This holds true even if the position is not in higher education.*
 - If no, review the other retirement system's eligibility requirements.

NOTE: If the employee has five or more years in ORP under TRSL, he/she can opt to retain ORP membership under TRSL.
2. The employee will complete Sections 1 – 3 of the Form 16.
3. The employer will complete Section 4 and forward the original to TRSL. TRSL staff will process the enrollment.
4. Report salary and contributions on monthly ORP Contributions Report file.
 - Ensure correct carrier code in your software system.

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Terminations (including rollover requests)

When an ORP employee terminates employment the agency should use the following process:

- Remove the name of the terminated employee from the employer's software system and file when there are no longer any earnings to report.
- Ensure the employee's name does not appear on your unencrypted file (direct upload to EMIS) or your encrypted FTP file. Online terminations cannot be processed for ORP participants through the Updates menu. Termination of employment notifications are not required by TRSL for ORP participants.
- Do not submit an [Employment Terminations](#) (Form 4C) for the terminated employee.

Rollover requests

The rollover process for an ORP participant

An ORP participant can request a rollover of account funds once they have terminated their TRSL-covered employment, including part-time employment, like adjuncts. TRSL does not provide plan administrator's signature on any rollover request. The carriers are aware of TRSL's plan provisions and IRS guidelines and have processes in place to meet TRSL's compliance requirements.

1. The ORP participant submits their rollover request to their ORP carrier (forms are provided by the carrier).
2. Once the carrier receives the completed request and verifies paperwork is in good order, TRSL will be contacted by the ORP carrier via email for the participant's termination date.
3. TRSL will contact the employer for the termination date.
 - TRSL will provide the termination date to the carrier once all earnings have been reported to TRSL.
 - If TRSL has not received contributions for the employee within six months of the request date, the last period in which contributions were posted will be used as the termination date.
4. The ORP carrier will process rollover requests only after they receive the termination date from TRSL.

Situations requiring signature approval from TRSL: Submit Death Claim Forms, along with death certificates, to TRSL.

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Frequently asked questions

- 1. I have an employee who is ORP. They want to register for Member Access to view their account, but they are not being allowed to register. Why?**
 - » *ORP participants are not members of TRSL's defined benefit plan; Member Access was created for TRSL's defined benefit plan members only. Because ORP participants' funds are transferred out to their carriers, they will need to register with their carrier to view their account information. In addition, TRSL does not provide annual statements for ORP participants. Statements are provided by the carrier.*
- 2. I have an ORP participant ready to retire. What paperwork needs to be submitted to TRSL?**
 - » *ORP participants who "retire" do not need to submit any paperwork to TRSL. Instead, they should initiate a request with their ORP carrier. The carrier, in turn, will contact TRSL for a termination date. We will then contact you for the termination date, and then, we will provide the date to the carrier once all earnings have ceased. At that point, disbursement initiation can begin by the carrier.*
- 3. I am a K-12 employer who just hired someone from higher education that is a TRSL ORP participant. Can I enroll them in TRSL Regular?**
 - » *When the employee chose ORP, they made an irrevocable election to participate in the defined contribution plan. Even though they are no longer employed in higher education, they must remain in ORP. Provide them with an [Application for ORP or Change of Carrier \(Form 16\)](#).*
- 4. Who controls the investments for ORP?**
 - » *The ORP participant controls his/her own investments and bears the risk.*
- 5. Do ORP participants pay into Social Security?**
 - » *No, ORP participants do not pay into Social Security for their TRSL-covered employment. Therefore, they may be subject to the Government Pension Offset (GPO) or Windfall Elimination Provision (WEP).*

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6. Can a return-to-work (RTW) employee join the ORP?

- » *No. Membership in the ORP conflicts with the specific provisions of La. R.S. 11:710 and 710.1 regarding the employment of retirees. RTW provisions are the more specific statute with respect to the employment of retirees, the RTW statutes control and should be applied as an exception to the more general ORP statutes. Therefore, RTW retirees who are employed pursuant to R.S. 11:710 and 710.1 are not eligible to participate in the ORP.*

7. When an ORP participant who is unclassified transfers to a classified position, are they allowed to join LASERS?

- » *If an ORP participant becomes employed in a position covered by another Louisiana public retirement system:*

*You will enroll him/her in the new retirement system, if the employee has **fewer than five years** in the ORP.*

*The employee can opt to retain ORP membership under TRSL if he/she has **five or more years** in ORP. The employer will need to submit an [Application for Optional Retirement Plan or Change of Carrier](#) (Form 16) along with an [Election to Retain Membership](#) (Form 2R).*

8. Are ORP participants entitled to health benefits once they retire?

- » *According to [LSA R.S. 11:929\(C\)](#), an ORP participant is eligible to participate in the Office of Group Benefits only if he/she has accumulated the total number of years of creditable service which would have entitled him/her to receive a retirement allowance from the defined benefit plan of the Teachers' Retirement System of Louisiana.*

9. Does an ORP-covered employee receive payment for 25 days of sick leave upon termination of employment?

- » *This is not a TRSL issue. Your agency's policies will determine if an ORP participant can receive payment for up to 25 days of sick leave.*

10. What happens if an ORP participant has a Qualified Domestic Relations Order (QDRO) or is divorced?

- » *TRSL does not process these types of requests. Forms must be submitted directly to the appropriate ORP carrier for processing. However, the ex-spouse of an ORP participant has to wait until the*

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ORP participant is eligible to withdraw his/her funds even though a separate ORP account has been set up for the ex-spouse via a domestic relations court order. The ex-spouse has to abide by the same rules as the ORP participant for withdrawing ORP funds.

11. Can an ORP participant's time be transferred to LASERS?

- » *The employee may be able to purchase time in LASERS using ORP funds through a rollover. For more information, please contact LASERS.*

12. What are TRSL's requirements for retirement of ORP-covered employees?

- » *ORP participants are vested in the Optional Retirement Plan on day one, and upon termination of employment, they can begin receiving their retirement in the form of an annuity from their designated carrier.*

13. How do ORP-covered employees update their beneficiary information?

- » *These participants must contact their ORP carrier for beneficiary updates/changes.*

14. Under what circumstances is the administrative fee refunded to the employer?

- » *The administrative fee will be refunded to the employer if an employee was erroneously enrolled in ORP or an employee's contract has not been received by the carrier.*
- » *NOTE: The employer is responsible for refunding the total employee portion of 8.0%, which includes the administrative fee of 0.05%.*