



Administrative Manual of Operating Procedures

Procedure #: 02.06.05	Procedure Title: Employees' Retirement System Estimate Request Process		Revision #: 1.0
Original Issue Date: 3/10/2022	Revised Issue Date: N/A	Next Review Date: 3/10/2024	Responsible Department: Human Resources (Retirement Plan Services)
Statutory References: Wis. Stat. §§ 40.30		Ordinance References: MCO 201.24 (2.10), 201.24 (4.1), 201.24 (4.2) APPENDIX B - RULES OF THE EMPLOYEES' RETIREMENT SYSTEM 301, 302	
Appendices: Appendix B – 02.06.05 LMS Training PowerPoint Appendix C – 02.06.05 Estimate Request Process Flowchart		Forms: N/A	

1. OBJECTIVE:

The purpose of this procedure is to provide documentation for Milwaukee County’s Administrative Manual of Operating Procedures regarding the Estimate process, which will equip members of the Employees’ Retirement System of Milwaukee County with the knowledge of what to expect when planning for retirement and how to request estimates for their pension benefit from the Employees’ Retirement System (ERS). If there is a conflict between this AMOP and the Milwaukee County Ordinances and Pension Rules, the Milwaukee County Ordinances and Pension Rules, as applicable, shall control.

2. DEFINITIONS:

- A. BackDROP. A benefit that is designed for a member who works past their pension eligibility date. When the member retires, they receive each payment they would have received if they had retired on their BackDROP date, including any Post-Retirement Increase (“PRI”) they would have received plus interest.
- B. Beneficiary. The person designated by the ERS member to receive their pension amount, if any, payable upon the ERS member’s death. Members can designate both spousal and non-spousal beneficiaries.
- C. Employees’ Retirement System (“ERS”). The defines benefit retirement system responsible for providing pension benefits to Milwaukee County Employees. Milwaukee County offers another retirement benefit for seasonal employees, the OBRA retirement system. Please contact RPS if you are inquiring about an OBRA benefit.
- D. Member. A current or former Milwaukee County employee who is in a position eligible to participate in the ERS. The ERS generally covers all full-time, permanent employees. Membership is automatic on day one of employment for all eligible employees.
- E. Pension. A series of periodic payments which are payable to a member who is entitled to receive benefits under the Milwaukee County Ordinance.
- F. Retirement Plan Services (“RPS”). The Department responsible for the general administration and operation of the Employees Retirement System of Milwaukee County.
- G. Termination Date. A member’s separation from employment; their official last workday. This day may include regular hours worked or some other type of hours as determined by the employee, their Department, payroll, and Human Resources.

- H. Vesting. When a member is vested, they become entitled to receive the pension benefits they earned under the ERS. Vesting determines eligibility for a benefit but does not necessarily determine benefit amount.

3. OVERVIEW:

A. **Member Self-Service**

- i. Members can complete estimates of their pension benefit using Member Self-Service. This is a reliable and efficient way for the vast majority of members to collect information on the value of their pension benefit. An unlimited number of estimates can be run by the member using this online service.
 - a. New users need to call Retirement Plan Services (RPS) at 414-278-4207 to be registered for Member Self-Service. To reset a password, the member should also contact RPS.
- ii. Members can reference the [Online Pension Estimate Calculator AMOP](#) to view procedures on how to estimate their benefit using Member Self-Service.
- iii. Some estimate requests are more complex in nature and will require RPS staff to complete manual calculations. "Complex calculations" could include, but is not limited to, the following scenarios:
 - a. Divorced members who have a Qualified Domestic Relations Order ("QDRO")
 - b. Reciprocity
 - c. Service in both ERS and OBRA
 - d. Military time
 - e. Re-Retirements
 - f. Benefit Waivers
 - g. Buy-in / Buy-Back
 - h. Multiple Unions in work history
- iv. Retirement Plan Services provides a wide range of support for members of the ERS and OBRA retirement system to facilitate retirement planning and pension processing. One integral part of retirement planning is ensuring members understand the benefits they are earning. Pensions are unfamiliar concepts to many employees and employees are not expected to calculate their own pension benefits. Because of this, RPS offers opportunities for members to learn more about their pension and estimate their pension.
- v. Any member of ERS (including those not yet vested) who is not already retired may request a manual estimate including up to four retirement scenarios in a 12-month period. A scenario includes a separation/retirement date plus a backdrop date (if any) and a beneficiary. Changing any of those three components (a separation/retirement date, a backdrop date, or a beneficiary) will constitute an additional scenario.
 - a. All backdrop calculations include calculations without backdrop. Additionally, estimates completed with beneficiaries include non-beneficiary amounts.

4. PROCEDURE:

A. **Contact RPS to Request to Enroll in Member Self-Service**

- i. Members can contact RPS at 414-278-4207 to request an estimate of their pension benefit. All members will be directed to use Member Self-Service when they request an estimate. Member Self-Service allows members to collect information accurately and efficiently on the value of their pension benefit. Members can prepare an unlimited number of estimates

using this online service and view these estimates immediately.

- a. Instructions on how to enroll and use Member Self-Service can be viewed by visiting the [Online Pension Estimate Calculator AMOP](#).
- b. New users need to call RPS to register for Member Self-Service.
- c. Both active and deferred vested members can access the Pension Estimate Calculator through Milwaukee County's Retirement Plan Services Member Self-Service platform.

B. Requesting a Manual Estimate from RPS

- i. If the member's estimate request falls into one of the "complex calculation" scenarios described in the Overview section of this AMOP, RPS staff will need to prepare a manual estimate. Members that do not fall into one of the "complex calculation" scenarios can also request a manual estimate be completed by RPS.
 - a. Any member of ERS (including those not yet vested) who is not already retired may request a manual estimate including up to four retirement scenarios in a 12-month period.
- ii. When requesting a manual estimate, members will be asked to confirm or provide the following information:
 - a. Anticipated termination and retirement dates
 - b. Member's date of birth
 - c. Beneficiary information (including name, date of birth, and relation to the member)
 - d. BackDROP date, if eligible
 - e. Member's address
- iii. If a member is ineligible at their requested date, RPS will inform the member of their earliest retirement date.
- iv. RPS will enter the required information into the estimate log and inform the member of the estimated timing of when the manual estimate will be mailed.
 - a. Due to the number of calculation requests that RPS receives, manual estimates can take up to four weeks to complete. If there are increased volumes of requests or depending on the complexity of an estimate, manual estimates could take longer than four weeks to complete.

C. RPS Completes Calculation and Prepares Manual Estimate

- i. Manual estimate requests are assigned to Retirement Analysts in RPS on a weekly basis in the order of when the estimate was requested.
- ii. The Retirement Analyst verifies the member's eligibility and calculates an estimated pension benefit using projected service credits through the member's desired termination date and current earnings on file.
- iii. A manual estimate letter is prepared by the Retirement Analyst and submitted along with a manual estimate worksheet for review.
- iv. The member's estimate and letter are peer reviewed by RPS for its completeness and accuracy. Once reviewed and signed off on, the member's estimate is mailed to the member's address on record.
 - a. Due to the volume of estimates requests that RPS receives, manual estimates could take four weeks or longer to complete depending on volumes or the complexity of an estimate.

D. Questions

- i. If members have any questions should contact Retirement Plan Services (414) 278-4207 or

ERS@milwaukeecountywi.gov or refer to the [RPS page of the County website](#) for more information.

5. REVISION HISTORY:

Rev. #	Summary of Changes	Date of Change	Author
1.0	New Procedure.	3/10/2022	Jacob Augustine