

Administrative HANDBOOK



MISSOURI LAGERS
A Secure Retirement for All



Table of Contents

Benefit Overview

About LAGERS	4
How it Works	5
When Can Employees Retire	6
Disability Benefits	8
Survivor Benefits	9

Funding the Benefit

Employer Contribution Rates	10
Employee Contributions	11
Changing Benefit Levels	12
Adding Actuarial Departments	16

My Duties

Updating Contact Information	18
When an Employee is Hired	20
Completing My Wage Report	25
Important Reporting Tips	25
What is Reported to LAGERS/What is NOT Reported to LAGERS	26
Military Leave, Workers Compensation, Educational Leave	27
Transferring Departments	27
When an Employee Terminates	28
When an Employee Retires	30

ECLIPSE Overview

Monthly Checklist	32
Getting Started	33
Navigation	34
Correspondence	35
Agency Details	36
Entering or Changing Bank Information	39
Contribution Rates & Valuation Reports	40
Enrolling New Employees	41
Reporting Monthly Wages	43
Direct Web Reporting	45
Excel Sheet Reporting	46
Text File Reporting	47
Member Status Changes	48
Statement of Account	52
Monthly Contribution Payments	54
Wage & Employment Certifications	56
Glossary & Common Buttons	58

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Educational Opportunities:

Certified LAGERS Administrator: Certified LAGERS Administrator (CLA) is a certification given upon completion of specified LAGERS educational events. It is voluntary and at no cost. Requirements must be completed within two years from enrollment, and then you must be re-certified every two years. To find out more about the CLA, go to retire.molagers.org/cla.

Webinars: LAGERS provides several monthly webinars with a wide variety of topics. Attending these webinars regularly will give you a better understanding of the inner workings of the LAGERS retirement system.

Pre-Retirement Seminars: LAGERS provides periodic pre-retirement seminars throughout the state. These meetings are designed for LAGERS members who are nearing retirement and have questions about their LAGERS benefits. If possible, it is best for a member to attend at least one pre-retirement seminar before retirement.

On-Site Meetings: A member of LAGERS staff can be available to meet with groups of employees or administration upon request to better explain the system and answer questions. If you feel this type of meeting would benefit your subdivision, please contact the LAGERS office at meetings@molagers.org or call 1-800-447-4334 Ext. 6388.

About LAGERS:

The Missouri Local Government Employees Retirement System (LAGERS) was created by the 74th Missouri General Assembly in October 1967 and officially opened its doors in April 1968. During its first year of existence, the young system was administered through a contractual agreement with the Missouri Municipal League and added its first full time staff member in 1969.

By June 1969, 70 Missouri local government employers had joined LAGERS with a total of 4,600 member employees and \$2.1 million in assets. LAGERS is now the largest pension system for local government employees in the state of Missouri, covering over 780 employers, over 36,000 active members, around 25,000 retirees, with almost \$8 billion in assets and an overall funding level over that of the national average. It's safe to say the growth of the system has been anything but sluggish, and LAGERS continues to provide a strong, secure platform for local government communities throughout the state of Missouri.

Not only has the growth of LAGERS membership been rapid, but also the expansion of benefit options available to member subdivisions. LAGERS was created with one benefit structure which applied to all members. Today, the system offers close to 100 different combinations of benefit options employers choose at the local level.

LAGERS continues steady membership growth each year while maintaining a financially sound system and expects nothing but continued stability in providing a protected, defined retirement benefit for all its members and beneficiaries.

How It Works:

LAGERS retirement benefits provide guaranteed monthly payments based upon an employee's working career. The payments begin at retirement and continue until the employee's death. The amount of the monthly payment is based upon three factors:

- Employer Benefit Multiplier (Benefit Program)
- How much the employee makes (Final Average Monthly Salary)
- How long the employee works (Years of Credited Service)

The monthly benefit is figured using a calculation designed to directly reflect the employee's working career. The benefit is not affected by changes in the market. It is professionally managed so the employees do not have to choose their investments or worry about fees. The employees will never have to worry about outliving their LAGERS benefit because it is payable every month for as long as they live.

$$\begin{array}{r} \text{Benefit Multiplier} \\ \text{(Benefit Program)} \\ \times \\ \text{How Much You Make} \\ \text{(Final Average Monthly Salary)} \\ \times \\ \text{How Long You Work} \\ \text{(Years of Credited Service)} \\ = \\ \text{Monthly Payment} \\ \text{for Life} \end{array}$$

With the LAGERS benefit, the employees have the peace of mind knowing that if they commit their career to public service and their community, they will have earned a secure retirement benefit that they can count on.

When Can Employees Retire?

To be eligible to begin receiving a monthly retirement benefit, employees must be *vested* and have reached retirement age.

Vesting

Once vested, employees are guaranteed a benefit regardless of whether they continue to work in the LAGERS system or leave LAGERS covered employment before reaching retirement age. To become vested, an employee must work for 60 months (5 years) within the LAGERS system. These 60 months may be earned with one LAGERS employer or multiple employers.

Normal Retirement

General Employees.....	Age 60
Police Officers	Age 55
Fire Fighters	Age 55
Public Safety Personnel*	Age 55

**This is an optional employer election. See p.7 for more.*

This represents the age a vested employee is eligible to retire with a full, unreduced benefit. *If the employee is no longer working for a LAGERS employer, delaying the retirement date beyond their normal retirement age will not increase the amount of the benefit.*

Early Retirement

General Employees:.....	Any age between 55-60
Police Officers:	Any age between 50-55
Fire Fighters:.....	Any age between 50-55
Public Safety Personnel*	Any age between 50-55

**This is an optional employer election. See p. 7 for more.*

If employees choose to receive their benefit early, the monthly benefit will be reduced by a half percent for each month they are younger than their normal retirement age. This equals a 6% reduction for each year they are younger than their normal retirement age.

When Can Employees Retire?

Rule of 80

This is an early retirement option employers may choose that allows employees to retire without reduction when the sum of their age and service equals 80. This option may not apply to all employees and has no impact on the benefit calculation.

Public Safety Classification Option

LAGERS employers have the option to classify EMS personnel, Emergency Telecommunicator First Responders, and Jailors who are currently classified as General Employees as Public Safety Personnel for purposes of determining an age 55 normal retirement in LAGERS.

To be considered public safety personnel under this provision, an employee's job must require the individual to perform the duties of an EMS personnel, jailor, or emergency telecommunicator first responder. If an employee's job description does not require them to regularly perform such duties, they would not qualify for this provision, and will remain General Employees for LAGERS purposes with a normal retirement age of 60. Any individual who is responsible for the direct supervision and training of EMS personnel, jailors, or dispatchers would generally be considered Public Safety personnel under this provision.

This new option **DOES NOT** automatically change an employee's retirement age.

Each employer must elect to cover their public safety personnel under this option. The process to make the change is similar to electing any other benefit change in LAGERS. Once the change is made, it will be applied retroactively, meaning that employees will be eligible for an unreduced retirement benefit at age 55 for all of their benefit service at your employer.

Should an employee work for more than one employer, their benefit (including eligibility) will be calculated at the options elected at each separate employer.

Disability Benefits

Every LAGERS member is covered by disability benefits. If an employee was to become permanently disabled from performing their current job, they may be eligible for a monthly benefit. The amount of benefit, if any, will depend on the nature of the disability. LAGERS has two different types of disability: Duty Related and Non-Duty Related.

Duty Disability	Non-Duty Disability
Disability caused by work-related injury or illness.	Disability caused by non-work related injury or illness.
No vesting requirement	Must be vested to be eligible
Credited service is added as if the member would have worked until age 60 for the monthly benefit calculation.	Credited service earned up to date of disability is used in the benefit calculation.
Monthly benefit is payable for life.	Monthly benefit is payable for life.

How To Apply

1. Complete an "Application for Retirement" form (LRS-8). This form must be submitted within one year of the disability.
2. Submit required documentation.
3. A medical committee of 3 doctors (including the employee's physician) reviews the disability claim and makes a recommendation for or against permanent disability.
4. LAGERS disability committee reviews the application and committee's reports and recommends approval or denial.
5. LAGERS Board of Trustees grants final approval.

Once approved, periodic medical examinations are required to recertify the disability.

Survivors Benefits

In the event an employee should pass away before retiring, additional monthly survivors' benefits may be payable to eligible beneficiaries. Survivors' benefits are payable on vested and non-vested accounts for duty related deaths and are payable only on vested accounts for non-duty related deaths.

Who is Eligible?

LAGERS will pay a monthly survivor benefit firstly to an eligible spouse**. If no eligible spouse exists, then a benefit may be payable to any dependent children.

*** An eligible spouse must have been married to the employee for at least two years unless the death was accidental. If the death was duty-related, the spouse must have been married to the employee at the onset of injury or illness that caused the death. Definition of a spouse is defined by the Missouri State Constitution.*

What is Payable?

An eligible spouse would receive a lifetime monthly payment calculated as though the employee retired, chose Option A and named the spouse as their beneficiary.

If no spousal benefit is payable, any dependent children would receive an equal share of 60% of the employee's life option benefit amount until each child is no longer considered a dependent.

How is the Benefit Calculated?

Similar to LAGERS disability benefits, the amount of credited service used in the calculation depends on whether the death was duty or non-duty related. Duty related deaths use credited service that is extended as if the employee would have worked until age 60.

If the employee has no eligible spouse or dependent children, no monthly benefit is payable. Remaining member contributions, if any, would be refunded to the beneficiary of record or estate.

Employer Contribution Rates

Your Annual Contribution Rate

Each LAGERS employer has their own contribution rates that are calculated based on their groups of employees. The employer's contribution rates are calculated annually and are available in July on ECLIPSE. The rate that is received in July will go into effect on the employer's next fiscal year start.

How Your Contribution Rates are Calculated

Every year, LAGERS' actuary calculates employer contribution rates by assessing what happened in the last year with your employee group and the economy versus what they assumed would occur. The difference between what was assumed and what actually happened creates actuarial gains or losses. When there is an overall actuarial gain, rates trend downward. The opposite is true for actuarial losses.

Uncapped Rate: As a protection for employers, state statute states LAGERS cannot increase an employer's contribution rate by more than one percent in a given year. However, an employer could potentially see a one percent increase for several years if the rate needed for the current level of benefits is higher than the rate being contributed. This ensures full funding of employee benefits while making the budgeting process easier.

Employee Contributions

An employer may elect to have LAGERS-eligible employees share in the cost of funding their LAGERS benefit. Each employer may choose either a 0%, 2%, 4%, or 6% employee contribution amount. The employee contribution elected by each employers' governing body is required for all LAGERS-eligible employees.

- 1. Employee contributions are guaranteed to the employee.** Even if an employee is not vested and terminates employment, he or she is entitled to receive their employee contributions plus interest upon termination of employment.
- 2. Employee contributions are after-tax.** When withholding the contributions from employees' wages, you will withhold 4% from their **gross** wages. This deduction is considered after tax because you will report their **gross** wages for tax purposes as if the contributions were not taken out.
- 3. A small portion of the employee's retirement benefit will be non-taxable because of the after-tax employee contributions.** Since employee contributions are after-tax, when they are paid back out, they are non-taxable. However, it will only be what they contributed and only on a portion of each monthly benefit.
- 4. Employee contributions do not increase a member's benefit.** Employee contributions simply offset some of the employer's cost. Contributions do not increase the monthly benefit amount.

Changing Benefit Levels

LAGERS has many different combinations of benefits, and employers may change their benefit elections once every two years. Any changes to the benefits apply to current and future employees.

There are four components that CAN be changed:

- 1. Benefit Multiplier (Benefit Program):** This is a percentage ranging from 1 - 2.5% and is the first component of the benefit calculation.
- 2. Final Average Salary:** This can be either the highest consecutive 60 or 36 month average out of the last 120 months of LAGERS credited service. This is the second component of the benefit calculation.
- 3. Employee Contribution Amount:** The employer may elect either a 0%, 2%, 4%, or 6% employee contribution amount. The employee contribution amount only impacts how the benefit is funded. It does not impact the benefit calculation.

An employer who previously required an employee contribution and has since elected a 0% employee contribution for at least 2 years may choose to refund all past active member contributions.

- 4. Retirement Eligibility Status:** The employer may elect either "Normal Retirement Ages" or an early retirement option called the "Rule of 80". Normal retirement ages are age 60 for General Employees and age 55 for Police Officers and Fire Fighters. An employer may additionally elect to cover certain Public Safety Personnel under age 55 normal retirement (see page 16 for adding a Public Safety Department). The Rule of 80 allows employees to retire when their age + service credit = 80.

***If an employer has one group of employees covered by social security and one group of employees not covered by social security, the employer may make a separate benefit multiplier election for each group. Provided the employer elects separate benefit multipliers for each group, they may correspondingly make separate employee contribution amount elections.*

Changing Benefit Levels

There are four employer elections that CANNOT be changed:

- 1. Amount of Prior Service Covered:** Elected when an employer joins LAGERS. The employer may elect to cover all or a portion of the previous service of those employed on the date they joined.
- 2. Annual Hours Required For Coverage:** Elected when an employer joins LAGERS and is how the employer classifies covered positions. Covered employees will be employees working either 1,500, 1,250 or 1,000 hours annually.
- 3. Election to Become a LAGERS Employer:** Elected when an employer joins LAGERS. Therefore, once an employer joins LAGERS, there is not an exit provision.
- 4. Coverage of Actuarial Department(s):** Elected when an employer joins, but can be added later. An employer must cover their General Department. However, an employer can also cover Police, Fire and Public Safety actuarial departments. Once a department is covered, coverage cannot be terminated. See page 16 about adding new departments.

Changing Benefit Levels

Upgrades

When an employer chooses to upgrade benefits, there are a few things you need to know:

1. **All benefit upgrades are retroactive.** When an employer upgrades benefits, it affects all past and future service of the active employees.
2. **Change to the employee contribution amount is *NOT* retroactive.**
3. **Upgrades do not change retirees' benefits.**
4. **Upgrades do not change previously terminated employees' benefits unless they return to covered employment with the same employer.**
5. **Generally, upgrades increase the cost to the employer.**

Downgrades

When an employer chooses to downgrade benefits, there are a few things you need to know:

1. **Downgrades only affect future service.**
2. **Rule of 80 affects new-hires only.**
3. **Downgrades do not affect benefits for employees who have already terminated or retired.**
4. **Generally, downgrades decrease the cost to the employer.**

Changing Benefit Levels

Process of Changing Benefits

- 1. Request a Supplemental Actuarial Valuation:** Supplemental valuations will show the cost of changing benefits. Each LAGERS employer may request one free valuation per LAGERS fiscal year (July 1 - June 30) and may pay for additional requests.

Before an employer requests an official supplemental actuarial valuation, the employer may choose to have LAGERS provide a supplemental estimate, free of charge, to analyze costs of a potential upgrade. However, before an upgrade can go into effect, an official supplemental actuarial valuation must be conducted.

- 2. Make the Supplemental Valuation public information for 45 calendar days.**

- 3. Prior to changing LAGERS benefits, an employer should contact the Office of Administration to verify whether or not they need a Section 218 Agreement to continue Social Security coverage.** A Section 218 agreement is a voluntary agreement allowing an employer to participate in both Social Security and certain LAGERS plans. While many employers already have 218 Agreements, upgrading benefits may make it necessary for an employer who does not have an Agreement to establish one if they desire to continue participating in both Social Security and LAGERS. If you do not have a 218 Agreement, the Office of Administration can provide assistance in establishing one. To verify the status of your employer's Section 218 agreement, contact the State Social Security Administrator by phone or email:

- 218agreements@oa.mo.gov
- 573-751-1987

- 4. Adopt change via resolution or ordinance.**

- 5. Change(s) becomes effective on first of a month the employer chooses through the resolution / ordinance.**

Adding Actuarial Departments

An employer has the option to cover General, Police, Fire, and Public Safety actuarial departments. Below are the ways in which an employer can cover actuarial departments:

1. General Department ONLY
2. General and Police, Fire, or Public Safety*
3. General, Police, and Fire or Public Safety*
4. General, Police, Fire, and Public Safety*

**If an employer does not elect to cover EMS Personnel, Emergency Telecommunicator First Responders, and Jailors as Public Safety Personnel, those employees will be covered in the General Department.*

When an employer joins, the governing body determines which actuarial department(s) will be covered. Each department covered by the employer cannot have its coverage terminated in the future.

When adding actuarial departments, the process is similar to changing benefit levels, but not the same. The process is below:

1. **Request New Department Contribution Rate.** Unlike when requesting a cost study for benefit changes, there will be a fee to completing the valuation based on the number of employees potentially added to the new department.
2. **Verify or Complete Personnel Data.** Similar to when an employer joins, we will need to have accurate personnel data for the new department.
3. **Employer Receives Cost Information.**
4. **Cost Information Made Public Information for 45 Calendar Days.** Before an employer's governing body can add a new actuarial department, the cost information must be made public information for 45 calendar days.
5. **Employer's Governing Body Adopts Ordinance / Resolution Adding New Department.**
6. **Employer sends copy of Ordinance / Resolution within 10 days of passing.**

Adding Actuarial Departments

Department Definitions

- 1. General Department.** These include all employees at or above the annual hours for coverage who are neither police officers or fire fighters.
- 2. Police Department.** Employees covered in the actuarial Police Department must be POST certified employee of the Police Department working at or above the annual hours for coverage. Civilian employees working in the Police Department are considered General Employees for LAGERS purposes.
- 3. Fire Department.** Employees covered in the actuarial Fire Department must be working at or above the annual hours for coverage with the Fire Department for the purposes of fighting fires. Civilian employees working in the Fire Department are considered General Employees for LAGERS purposes.
- 4. Public Safety Department.** An employer may elect to cover EMS personnel, jailors and emergency telecommunicator first responders as Public Safety Personnel for the purposes of determining an age 55 Normal Retirement Age. If an employer has not elected to cover a Public Safety Department, these employees are considered General Employees.

Questions?

If an employee has been reported in the wrong department, or if you have questions about which department an employee should be enrolled in, please contact your Accounts Analyst.

Updating Contact Information

ECLIPSE Contact Roles

Administrative Contact

- Maintain All Contact Roles
- Maintain Bank Information
- Maintain Address Information
- Save a Certification Record
- View Certification History
- View Enrollments
- View Six Month Schedule
- Employee Lookup

Statement Contact

- Employee Look Up
- Enroll New Employees
- View Free Six Month Schedule
- Submit Monthly Statement
- Download / Upload Files for Reporting
- Complete Statement of Account
- View Profile Information
- Save a Certification Record
- View Certification History

Payment Contact

- Make an Online Payment
- View Payment History
- Maintain Bank Information
- Complete Statement of Account
- View Profile Information
- View Free Six Month Schedule
- Save a Certification Record
- View Certification History

Benefit Contact

- Employee Look Up
- Enroll New Employees
- Save and Certify Certifications
- View Profile Information
- View Certification History
- View Free Six Month Schedule

Third Party Administrator

- Enroll New Employees
- Submit Monthly Statement
- View Six Month Schedule
- Download / Upload Files for Reporting
- View Profile Information
- Save a Certification Record
- View Certification History

Auditor Contact

- View Profile Information
- Employee Lookup
- View Free Six Month Schedule
- View Submitted Monthly Wage Statement
- View Submitted Wage Details
- View Submitted Statement of Account
- View Certification History

Only the administrative contact can add, delete, and change contacts. Only one person may be assigned to each role except the Third Party Administrator.

Updating Contact Information

Adding New ECLIPSE Contact

Only the Administrative Contact can complete the task below.

1. Navigate to Agency Details.
2. Click on "Profile".
3. Click the "Contact" tab in the Other Details panel.
4. ECLIPSE displays all contacts associated with your organization.
5. Click the "New" button.
6. ECLIPSE displays the "Contact Maintenance" screen.
7. Enter the required information:
 - First Name
 - Last Name
 - Enter all other applicable optional information. If entering an email address, you must set the email status to "Active" in the "Email Status" drop-down menu.
8. Change the "Contact Status" drop-down menu to "Active".
9. In the "Roles and Addresses" panel, place a check mark in the check box next to each applicable role for this contact.
10. Under "Other Contact Roles," change the appropriate drop-down menu to blank (Roles assigned to the new contact must be blank and cleared of old contact).
11. Click the "Save" button.

Changing My Contact Information on ECLIPSE

1. Navigate to Agency Details.
2. Click on "Profile".
3. Open the "Contact" tab.
4. ECLIPSE displays all contacts associated with your organization.
5. Click the "Name" hyperlink of the contact record you wish to open.
6. ECLIPSE displays the "Contact Maintenance" screen.
7. Make any necessary changes to the contact information and roles fields.
8. Click the "Save" button.
9. ECLIPSE validates and saves the contact information.

When an Employee is Hired

All employees who are employed in a covered position are required to become a member of the LAGERS system as a condition of their employment.

Who is Covered?

Covered employment is defined by your employer when they join the system by the one time election of “Annual Hours Required for Coverage” (1,500, 1,250, or 1,000). An employee must work at or above the elected annual amount of hours at your employer in order to be covered under LAGERS. Employees working below the defined amount of hours cannot be covered, with the exception of a governing body (see next page).

Departments Covered: When an employer joins LAGERS, they choose what departments they would like to cover. At a minimum, an employer must cover a General Department. However, the employer may also elect to cover their Police and / or Fire Departments, if they choose.

*Note: Employers can add departments at a later date. See page 16 about adding departments. **Do not enroll police or fire employees in the general department.** If an employer does not elect to cover EMS Personnel, Emergency Telecommunicators First Responders, and Jailors as Public Safety Personnel, those employees **will** be covered in the General Department.*

Note: Effective August 28, 2023 newly elected sheriffs are not eligible for LAGERS coverage. Employers should contact the Missouri Sheriffs Retirement System for more information.

When an Employee is Hired

Governing Body: An employer's governing body* may be eligible for LAGERS service credit if:

- The employer has at least 10 LAGERS covered employees.
- The wages paid to the governing body members are subject to Social Security withholding.

If those two qualifications are met, each member of the governing body has the **individual** option of becoming a LAGERS member, regardless of the number of annual hours worked in their governing body position**.

Members of the governing body may opt into LAGERS at ANY time during their term. LAGERS' service credit will start with the date they took office in their current position and continue until the end of that term. If the employer requires an employee contribution, the governing body member will be required to make the contributions from the date they took office. They may not opt out in the middle of a term. Upon re-election, the member of the governing body may either continue their LAGERS coverage or choose to opt out at that time.

Those serving non-consecutive terms MAY be eligible to receive service credit for the entire time the position was held. This will be at the employer's discretion.

****Anyone holding the position of mayor, presiding judge, president, chairperson of a LAGERS participating employer or anyone who is a member of the board, council, commission, etc. of a LAGERS participating employer is considered a member of the governing body.***

****From May 2019 until the end of their term, any members of the governing body enrolled in LAGERS and covered by your employer by virtue of them working enough hours, may opt out of future LAGERS coverage if they choose.**

When an Employee is Hired

Hiring a New Covered Employee

When a new covered employee is hired, it is important that they be enrolled on ECLIPSE **as soon as they are hired**. The hire date should be the first day of work.

Free 6 Month Period

Every new LAGERS member receives one “free” six month waiting period while participating in the system. During this six month waiting period, no employee or employer contributions are to be paid on the new member’s behalf. But, the employee will receive service credit for the six month period.

If an employee has fulfilled their six month waiting period with a previous LAGERS employer, and has not forfeited that service through a refund, lump sum, or 10 year break in service, contributions begin immediately. Please check the Free Six Months Schedule for when contribution reporting begins.

Free Six Month Schedule

Hired	Added to LAGERS Statement
Jan. 2 – Feb. 1	August
Feb. 2 – March 1	September
March 2 – April 1	October
April 2 – May 1	November
May 2 – June 1	December
June 2- July 1	January
July 2 – Aug. 1	February
Aug. 2 – Sept. 1	March
Sept. 2 – Oct. 1	April
Oct. 2 – Nov. 1	May
Nov. 2 – Dec. 1	June
Dec. 2 – Jan. 1	July

When an Employee Is Hired

Important Enrollment Tips:

1. Do not send LAGERS a paper copy of the enrollment form.
2. Changing beneficiary information cannot be completed by the employer on ECLIPSE. The employee can update this information using myLAGERS or a change of beneficiary form (LRS-5M).
 - Viewing an employee's beneficiary and / or payment option can be done via the "Employees" button.
3. If you do not have all of the necessary enrollment information at the time you are entering, such as beneficiary information, you may choose to save the enrollment by clicking 'Save and Validate' and submit the enrollment at a later date.
4. If an employee indicates they have previous LAGERS employment and the enrollment screen does not pre-populate names, ssn, and date of birth, please enter the previous employment.
5. You cannot edit an enrollment after it has been submitted to LAGERS. However, you can edit enrollments that have been saved, but not yet submitted.
6. Once posted, the employee will be displayed on the Free 6 Months Schedule and will be automatically added to your Monthly Statement on the date listed.
7. If the enrollment has been submitted and no LAGERS number has been assigned, it requires attention from your Accounts Analyst. You will be contacted with the assigned number.
8. You may print a PDF Enrollment Form after the LAGERS number has been assigned.

See the ECLIPSE Overview section of this booklet for more information about the enrollment process on ECLIPSE.



When an Employee Is Hired

A LAGERS retiree is able to re-employ within the LAGERS system. This may or may not have an impact on their benefit.

Hiring a Retiree for a Non-Covered Position

A retiree may re-employ in a non-covered position with any LAGERS employer. This includes the employer from which they are retired and receiving a monthly benefit. In order to continue to receive their monthly benefit, a member re-employs with the same employer from which they are retired, they must stay under the annual hours required for coverage elected by the employer.

Hiring a Retiree for a Covered Position

A retiree may re-employ in a covered position with any LAGERS employer other than the employer from which they are receiving a benefit and continue to receive a monthly benefit. A covered position is defined by the employer as either 1,500, 1,250, or 1,000 hours annually. They may also re-employ with the same employer from which they are drawing a monthly benefit in a covered position, but their monthly retirement benefit will be suspended during the time of covered employment. To do this, they must have a one calendar month break in service from termination date or retirement effective date, whichever is later.

Facts You Need to Know When Hiring a LAGERS Retiree into a Covered Position

- Must complete the Enrollment Process on ECLIPSE
- There is no six month waiting period
- They will begin to accrue service towards a separate benefit
 - They are vested after 12 consecutive months of covered employment
 - Eligible to begin drawing separate benefit upon second retirement

Completing My Wage Report

As a part of the administration of your LAGERS plan, a monthly wage report must be completed for covered employees. The monthly report is used to determine the amount of contributions needed to fund your LAGERS plan.

Important Reporting Tips

- The wage statement is due on the **12th of the month**.
- Wages are reported for the month in which they were paid, not when earned.
- Employee contributions to LAGERS are considered to be after tax contributions and should be included in the employees' gross wages for income tax reporting.
- If an error is discovered in reporting wages, **DO NOT** attempt to correct by adding to/subtracting from next month's wages. Please contact your Accounts Analyst if there is an error or discrepancy in any month's wages.
- **SAVE FREQUENTLY** when working in ECLIPSE. Changes will be lost when moving from page to page if you do not save.

Completing My Wage Report

What is Reported to LAGERS?

- **Salary** – Gross wages including overtime, recurring bonuses, paid time off (vacation, sick, comp time, etc.). Wages should be reported to LAGERS for the month paid, not when earned.
- **Recurring Lump Sum Payments** - payments made in more than one reporting month. For example, annual leave cash outs or buy backs that are paid over more than one month.
- **Fees** – Any fees considered as salary.
- **Deferred Compensation** - Any employee payments made to a deferred compensation plan.
- **Allowances** – Regular, recurring allowances received by the employee.

What is NOT Reported to LAGERS?

- Employer payments for any insurance premiums.
- Expenses incurred by an employee that are reimbursed by the employer.
- One-time lump sum payments.
- Salary or benefits paid to an employee for any month he or she was on worker's compensation, military or educational leave.
- Short term disability payments administered by the employer or a third party.

If you are unsure if a certain type of compensation is reportable, please contact your Accounts Analyst.

Completing My Wage Report

Military Leave / Worker's Compensation / Educational Leave

If an employee is on Military Leave, Worker's Compensation, or Educational Leave for at least one day out of the month, wages and contributions are not reported for that month.

EXAMPLE: Employee goes on military leave / worker's comp / educational leave 01/25/2019 and returns to work 05/02/2019. No wages will be accepted for January through May. The employee will commence with June wages. Appropriate service credit will be given for those months that zero wages are reported that the employee is on military leave / worker's comp / educational leave.

Transferring Departments

Transferring between actuarial Departments: When an employee transfers between actuarial departments, (e.g. General-to-Police, Police-to-Fire) terminate the employee from their current department and complete an enrollment for the department the member is joining. See more about adding actuarial departments on p. 16-17.

Transferring from one General Department to another General Department: Some LAGERS employers request to have their General Department broken in to several sub-departments (i.e. Road & Bridge, Parks & Recreation). When an employee transfers between two different General Departments, their member status on ECLIPSE will need to be changed to 'Transferred', and the department they will be transferring to will need to be changed in the individual record, on the monthly wage report. The date of transfer does not need to be entered.



See the ECLIPSE Overview section of this booklet for more information about the monthly reporting process on ECLIPSE.

When An Employee Terminates Employment

When an employee terminates employment, change their member status to “Terminated” on ECLIPSE. This should be completed on the corresponding month’s wage report. Any wages they were paid in the month should be reported, and member status date should also be entered as the date they left employment.

Vacation & Sick Leave Payout Reporting

If an employee terminates and has sick and/or vacation time that you will be paying out, how you pay the accrued time to the employee dictates whether or not you will report the payment.

- **Lump Sum:** If you pay out the leave in a **one-time** lump sum payment, it is not reportable to LAGERS, and you will not include it in the employee’s wages on your monthly wage report.
- **Extended Termination Date:** If you will keep the employee on payroll until they have exhausted all leave, you will continue to report regular wages, and the termination date reported will be the date their leave runs out.



See the ECLIPSE Overview section of this booklet for more information about the monthly reporting process on ECLIPSE.

Employee's Options After Termination

- 1. Take a Refund of Employee Contributions:** If an employee has contributed to the LAGERS system during their time at your agency, they can take a refund of those contributions plus the interest they have earned upon termination even if they are not vested. A vested former employee is eligible for a refund unless they are age eligible to receive a monthly benefit. By taking a refund of contributions, the employee is forfeiting the service for months in which those contributions were made. However, if the employee returns to LAGERS covered employment within 10 years, a member may reinstate the service by returning the contributions to the system plus interest.
- 2. Take a Present Value Lump Sum:** If an employee is vested when they terminate, has less than 10 years of service and is more than 10 years away from normal retirement age, they can receive a present value lump sum of their benefit. By taking the present value lump sum, the employee is forfeiting any future benefit for their service. When a member receives the present value lump sum, their benefit is considered exhausted and cannot be reinstated or repurchased.
- 3. Defer the benefit until employee is age eligible for retirement:** If an employee is vested when they terminate employment and desire a monthly benefit, they also have the option of deferring their retirement benefit until they reach early or normal retirement age.
- 4. Draw retirement benefit:** If an employee is vested and eligible to draw a benefit upon termination, they should apply for their LAGERS benefit (see pg. 30).

When an Employee Retires

When an employee retires, change their member status to Terminated on ECLIPSE. Any wages they were paid in the month should be reported, and member status date should also be entered as the date they left employment.

Vacation & Sick Leave Payout Reporting

If an employee terminates and has sick and vacation time that you will be paying out, how you pay the accrued time to the employee dictates if you will report the payment.

- **Lump Sum:** If you pay out the leave in a **one-time** lump sum payment, it is not reportable to LAGERS, and you will not include it in the employee's wages on your monthly wage report.
- **Extended Termination Date:** If you will keep the employee on payroll until they have exhausted all leave, you will continue to report regular wages, and the termination date reported will be the date their leave runs out.

Application Process

1. LAGERS must receive an employee's application for retirement 30 - 90 days before their retirement effective date.
 - Effective dates are always the first of a month.
 - Application can be completed using a paper form (LRS-8) or online with myLAGERS.
2. You must complete a certification on ECLIPSE.
3. LAGERS sends the retirement packet directly to the retiring employee containing all necessary information.
4. Packets are mailed approximately one month prior to the employee's benefit effective date.

When An Employee Retires

Completing a Retirement Certification

Completion of retirement certifications is very important in order to ensure the retiree's benefit is accurate and begins in a timely manner. Certifications are used to allow you to verify an employee's earnings, service credit, as well as correct any errors.

Employment History: The employment history section is where you verify the employee's dates of employment.

1. Verify the employee's enrollment date and active date. The enrollment date is the date the person is hired. The active date is after the free six month period (if applicable).
2. Verify or provide the employee's end date. If there is no end date listed, you will need to verify with the employee when their last day will be.
3. Verify unpaid leave of absence, workers compensation, and military leave dates. This is your opportunity to make sure the dates are accurate.

Wage Certification: The wage certification is where you verify the employee's compensation.

1. Provide any missing wages.
 - Estimate wages through termination date.
 - Provide prior wages, military wages, and / or free 6 month wages. You will find the applicable tab between the "Regular Wages" and "Year to Date" tabs.
 - It is required that all "empty" wage information be submitted and certified.
2. Verify reported wages.
 - You may use "YTD totals" tab to assist in verification.
 - If you locate any errors, enter the correct wage in the "new wage" column for the applicable month.



See the ECLIPSE Overview section of this booklet for more information about the certification process on ECLIPSE.

Monthly Checklist

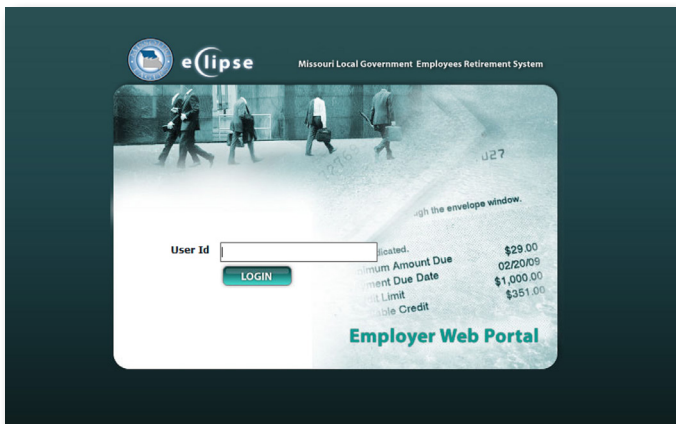
ECLIPSE is LAGERS' online administration system. It will allow you to complete the functions discussed previously in the booklet including enrollment of new employees, reporting monthly wages, submitting payments and much more. Below is the monthly checklist that must be completed.

- Complete all new employee enrollments on ECLIPSE **as soon as a new employee is hired**. *DO NOT send paper membership forms to LAGERS.*
- Enter monthly wages and submit to LAGERS. The wage statement is **due on the 12th** of every month.
- Complete the Statement of Account.
- Make the online payment.

Getting Started

Logging In For the First Time:

LAGERS must grant you access for the first time you log into ECLIPSE. You will receive an email from LAGERS with instructions for logging into the system.

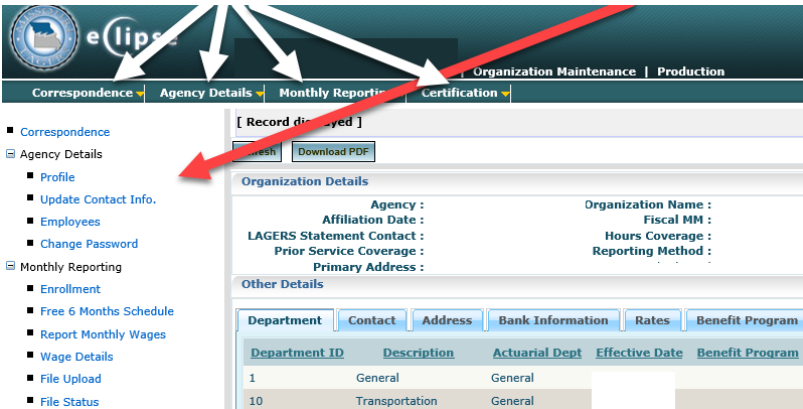


Logging In After Initial Log In

After the initial log in, you may access ECLIPSE from www.molagers.org by clicking on the “Employer Login” hyperlink.

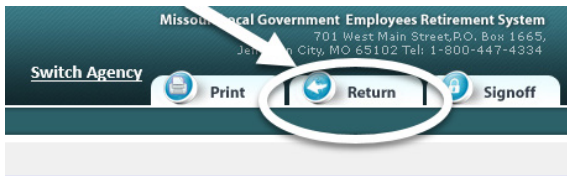
Navigation

There are two ways to navigate ECLIPSE. Using the drop down menus at the top of the screen or using the links on the left side of the screen.



USE THE RETURN TAB . . .

If you would like to return to your previous page, you must use the return button in the upper right corner of your ECLIPSE page. If you use the back arrow on your internet browser, you will be routed back to the ECLIPSE log in screen and any unsaved information will be lost.



Correspondence

The Correspondence section of ECLIPSE allows you to view a history of—and download—all letters LAGERS has mailed to you since the implementation of ECLIPSE. To access the Correspondence section, click the 'Correspondence' link from within the left menu (first item) or click the Correspondence Main Menu item (top, left). To download a correspondence sent previously, click the check box next to the correspondence you wish to download and then click the 'Download Correspondence' button.

Agency Details

ECLIPSE allows you to view and change information about your employer through the Agency Details category.

Profile

The Agency Details sections provide important information LAGERS has on file for your organization. From the Profile screen, you will see several tabs located in the 'Other Details' panel on the bottom half of the screen. Some of the tabs will allow you to edit information which will be updated directly into ECLIPSE, and other tabs include information that is read-only.

Department

This tab contains a list of your departments currently covered by your employer under LAGERS.

Contact

This tab contains information about the users of the system from your organization and what roles they carry in the ECLIPSE system.

Address

This tab contains your employer's current mailing address. It is also where the Administrative Contact can change the address, if needed.

Bank Information

This tab contains your organization's bank information to be used for submitting on-line monthly contribution payments. It is also where the Payment or Administrative Contact can change the bank information.

Rates

This tab contains the complete history of your employer's contribution rates.

Agency Details

Benefit Program, Employee Contribution Amount, FAS Period, Rule-80

These tabs indicate your current benefit provisions under the LAGERS system and any changes that have been made in the past.

Valuation Reports

This tab allows you to view all of your actuarial valuations.

- **Annual Valuation:** You can view past and most recent annual valuations here. These valuations include your contribution rate for your next fiscal year. In July of every year you will receive notification that your new valuation is ready, and it will be placed under this tab in ECLIPSE.
- **Supplemental Valuation:** If you request a valuation for a change in benefits, those are called supplemental valuations and will be placed in the Valuation Reports tab.
- **Initial Valuation:** If you joined the LAGERS system in 2010 or later, the initial valuation will be posted here.

Employer Statements

These annual statements are to show you the financial activity of your account. This is more of a 'for your information' statement.

Agency Details

GASB Information

The Governmental Accounting Standards Board requires public subdivisions report certain aspects of their pension for their financial reports. When completing an audit, your auditor may want more information regarding your GASB requirements. All of the disclosures you will need can be found in this tab.

GASB 68 Documentation Guide

Document	Function	Prepared By	"As Of" Date	Timing	Delivery Method
Accounting Schedule	Accounting/ Financial Reporting	Plan Actuary	Measurement Date ¹	Late October/ Early November	Employer Web Portal
Schedule of Contributions	Financial Reporting	LAGERS	Employer Fiscal Year End	Two Month After the Employer FYE	Employer Web Portal
Contributions After the Measurement Date ²	Accounting/ Financial Reporting	LAGERS	Employer Fiscal Year End	Two Months After the Employer FYE	Employer Web Portal
SOC 1 Type 2 Report	Audit	Plan Auditor	Measurement Date	Late October/ Early November	Employer Web Portal
Schedule of Change in Fiduciary Net Position	Audit	LAGERS w/ Opinion from Plan Auditor	Measurement Date	Late October/ Early November	Employer Web Portal
Census Data	Audite	Plan Actuary	Valuation Date	July	Employer Web Portal

Entering or Changing Bank Information

ECLIPSE allows you to make monthly contributions online using a secure ACH transaction. Initially, you must enter your bank information into ECLIPSE.

Department ID	Description	Actuarial Dept	Effective Date	Benefit Program
1	General	General		
10	Transportation	General		
14	Road Maintenance	General		
15	Public Safety - Civilian	General		

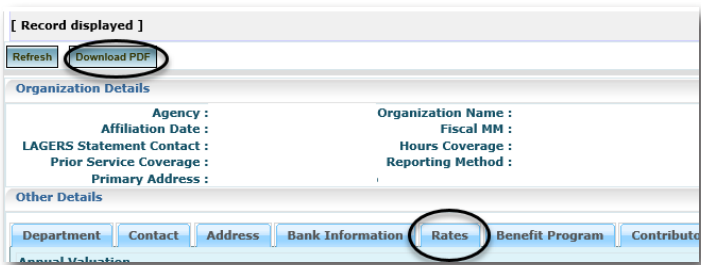
1. Navigate to "Agency Details."
2. Click on "Profile."
3. Open the "Bank Information" tab in the "Other Details" section.
4. ECLIPSE displays all bank accounts associated with your organization.
5. Click the "New" button.
6. Enter the required information:
 - Bank Name
 - Account Type
 - Routing No.
 - Account No.
 - Bank Information Status
7. Click the "Save" button.
8. ECLIPSE validates and saves the bank information.
9. If paying from multiple accounts, complete steps 1-7 for each account.

Note: Bank account information can only be edited before the first payment is made. If it needs to be updated after the first payment, a new bank account must be created.

Contribution Rates & Valuation Reports

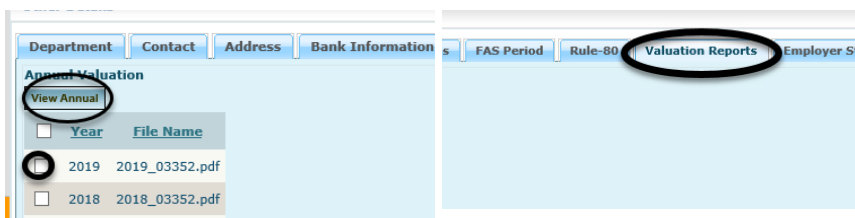
ECLIPSE allows you to download your rate history, annual valuations and supplemental valuations.

Downloading a Contribution Rate History



1. Click on "Profile" under "Agency Details".
2. Click on the "Rates" tab.
3. Click on the "Download PDF" button.
4. Click "Open" in the dialog box that appears.

Downloading Valuation Reports



1. Click on "Profile" under "Agency Details."
2. Click on the "Valuation Reports" tab.
3. Check the box next to the valuation you want to download.
4. Click "View Annual" or "View Supplemental" button.
5. Click "Open" in the dialog box that appears.

Enrolling New Employees

LAGERS does not require copies of the paper enrollment forms for new employees. You will enter the employee's information in ECLIPSE and may print a paper form if you wish for your records.

IMPORTANT: It is vital that you enter new eligible employees* into ECLIPSE **as soon as they are hired**. ECLIPSE will assign the employee's LAGERS number and track the employee's free six month period.

Save & Validate Refresh

Enrollment LRS-2

Member ID :
Political subdivision by which Employed :
Full Name of Employee
*First Name :
*Last Name :
*City :
*Zip +4 Code :
*Employee Classification (Dept ID) :
*Date of Birth :
*Gender :
Middle Name :
*Address Line 1 :
*State :
*Social Security # :
*Job Title :
*Date Employed Fulltime :
Termination Date :

Previous Employment
Has employee previously been employed by a political subdivision (city, county, library, health center, special district) participating in LAGERS?

1. Navigate to "Monthly Reporting."
2. Click "Enrollment."
3. ECLIPSE displays the "Enrollment Lookup" screen.
4. Enter the "SSN" in the field provided in the "Search Criteria" panel.
5. Click "Search." It is important to search to avoid creating duplicate enrollments, within your agency.
6. If no search results are displayed, click the "New" button.
7. ECLIPSE displays the "Enrollment Maintenance" screen.
8. Enter all required fields.
9. Enter all other information including previous employment history and beneficiary information. To add lines for more beneficiaries, click the "New Row" button.
 - This is the only time an employer can change beneficiaries on ECLIPSE.
10. Click the "Save & Validate" button.
11. Reference the "Validation Info" panel to ensure no errors exist.
12. Click the "Submit to LAGERS" button.
13. Click "OK" in the confirmation message box.

You may download and print a PDF of the Enrollment Form after the enrollment form has been submitted and a LAGERS number has been assigned.

*See "Who's Covered" Section on pg. 16

When a Former Employee Returns To Work

If you are enrolling someone who has previous LAGERS service with your employer, you do not need to complete an enrollment (unless they have forfeited their previous service or they are returning to work in a different department). If they are re-employing in the same department, change their "Member Status" to "Return to Work" and enter the date they returned on the corresponding monthly wage report. Below are the step-by-step instructions.

1. Navigate to Monthly Reporting.
2. Click "Report Monthly Wages."
3. Click the "Month / Year" hyperlink displayed in the "Un-submitted" section.
4. ECLIPSE displays the Payroll Summary Maintenance screen.
5. Under the Department column, click on department hyperlink.
6. ECLIPSE displays the Payroll Header Maintenance screen.
7. Locate the employee's name on the statement.
8. Enter their wages (if any).
9. Under the Member Status drop down, select "Return to Work."
10. In the Member Status Date field, enter the date they returned.
11. Click "Save and Validate."

If the employee is returning to work during their free 6 months, please contact your Accounts Analyst.

Reporting Monthly Wages

Methods of Reporting Wages

There are three different methods you may choose for entering monthly wages into the ECLIPSE system. Detailed instructions for each of the below methods are contained in the following pages of this booklet.

- **Direct Web:** With this method, you enter and submit wages directly on the ECLIPSE web page.
- **Excel Spreadsheet Upload:** With this method, you will download an Excel sheet containing all employees' names. Wages are entered into the spreadsheet, and the sheet is uploaded back into the ECLIPSE system for submission to LAGERS.
- **Text File Upload:** With this method, you (or your IT department) will create a .txt file that pulls employee information off of your payroll system. The .txt file is then uploaded into ECLIPSE for submission to LAGERS. If you are interested in utilizing this function, please contact your Accounts Analyst for information regarding .txt file layout.

Note: If you are a larger employer, the Excel spreadsheet upload or the text file upload may be a more efficient way to submit your monthly wage report. If you need assistance with changing your reporting method, please contact your Accounts Analyst.

Payroll Summary

The Payroll Summary Screen is an overview screen. It contains each department within your organization for which you report wages. You must return to the payroll summary screen to submit your monthly wages to LAGERS.

Payroll Header

When you open one (or more) department from the “Payroll Summary Screen,” this screen is called the Payroll Header. It contains every employee’s wage and status for the department you are reporting.

Payroll Detail

When you click on the Employee Number from the “Payroll Header,” you will see the “Payroll Detail” for that individual employee. It will display error and/or informational messages with description of what needs to be done to correct the error.

Common Statuses:

Review – Edits have been performed on the manual entry, Excel, or text file you uploaded; “Payroll Detail” records are in review on one or more of your “Payroll Headers” and require your attention before you can submit the wages.

Valid – Edits have been performed on the manual entry, Excel, or text file you uploaded. All Payroll Detail records are valid and ready to be submitted to LAGERS.

Upload Failed – Your file could not be uploaded. In this instance you need to look at the File Status of the file you attempted to upload to ensure the Excel or text file was formatted correctly. Make any necessary corrections and attempt to re-upload the file. If the upload continues to fail, contact your Accounts Analyst.

Note: The Payroll Summary must be ‘Valid’ to successfully submit to LAGERS.

Direct Web Reporting

Department Level Summary

Agency ID :
Department : 1 - General
Reporting Month - Year (MM/YYYY) : 04/2019
Payroll Summary Status : Un Processed
Payroll Header Status : Un Processed

Total Wages : \$0.00
Total Employer Contributions : \$0.00
Total Employee Contributions : \$0.00
Total Contributions : \$0.00

Other Details

Details | **Payroll Detail By Status** | Payroll Detail By Error/Warning

Open

12345678910...

<input type="checkbox"/>	Empl No	SSN	PD Status	Name	Status	Prior Wage	Reported Wage	Member Status	Member S
<input type="checkbox"/>		XXX-XX-	Un Processed			\$4,345.60			

1. Navigate to "Monthly Reporting."
2. Click "Report Monthly Wages."
3. Click the "Month / Year" hyperlink displayed in the "Un-submitted" section.
4. Click the hyperlink in the "Department" column (you may see multiple departments displayed).
5. ECLIPSE displays the "Payroll Header Maintenance" screen.
6. There are two options for entering wages on this screen:

Copy Forward -- This option copies forward the prior month wage to the reported wage. This can be useful if you have no fluctuation in your wages month-to-month. When you use the Copy Forward option and make no changes to the wages it is not necessary to click the "Save and Validate" button; the ECLIPSE system will do this automatically. *CAUTION: If you have entered wages and then click "Copy Forward," those entries will be lost. However, you must click the "Save and Validate" button if you made any change to a copied forward wage.*

Entering Each Wage -- This option is where you will manually key in each employee's wage. You can use the "Tab" button on your keyboard to move through your monthly report.

7. Click the "Save and Validate" button.
- NOTE:** *When manually entering wages you must click "Save and Validate" in order for your entries to be accepted by the system. All entries will be lost if you navigate to another screen without saving.*
8. Continue to enter wages and click "Save and Validate" for each page (if you have multiple pages). If the "Payroll Header" status says "Review," check the "Payroll Detail by Status" tab for errors to resolve. If the "Payroll Detail" status is "Valid," click the "Payroll Summary" button. ECLIPSE will display the "Payroll Summary Maintenance" screen.
 9. Repeat steps 4 - 8 for each department as needed.
 10. Click the "Submit to LAGERS" button.

Excel Sheet Reporting

1. Click "Report Monthly Wages."
2. Click the "Download Excel" button.
3. Click the "Save" button and save to your Desktop or a file location of your choice, but DO NOT change the file name. DO NOT close your browser.
4. Navigate to the file you just downloaded and open it.
5. Enter wages in the "Wage Amount-Current" column and make status changes as necessary.
6. Save the Excel file then close the spreadsheet. DO NOT change the file name.
7. Navigate back to ECLIPSE.
8. Click on the "File Upload" option under "Monthly Reporting."
9. Click the "Browse" button and select the Excel file you just saved.
10. Click the "Upload File" button. Once you upload your Excel file, the ECLIPSE system performs numerous edits. It may take a moment before the statement is ready for you to continue processing.
11. Click "File Status" on the left navigation menu. The system will display one of the following file statuses:

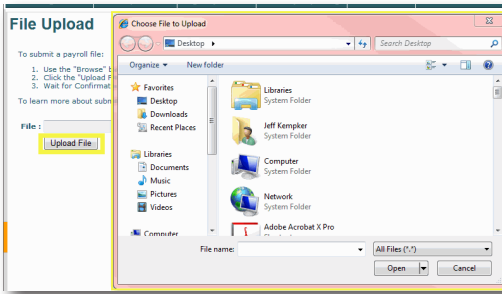
Uploaded -- Your file has been successfully uploaded and edits are being performed by the system.

Upload Failed -- In this instance you will need to look at the Excel file you attempted to upload to ensure that you uploaded the correctly formatted Excel file. If you notice errors, make the corrections and re-upload the file. If you changed the file name, it will not upload. If the upload continues to fail, contact your Accounts Analyst.

Processed -- Edits are complete and the file is ready for processing. You may periodically check the status of your file by clicking the "Search" button.

12. Click on "Report Monthly Wages."
13. Click on the appropriate "Month/Year" hyperlink.
 - If the "Payroll Summary" status is "Review," click on the "Department" hyperlink and check the "Payroll Detail by Status" to view what needs to be corrected. Once you have resolved the errors, click the "Payroll Summary" button.
14. Click the "Submit to LAGERS" button.

Text File Reporting



1. Navigate to “Monthly Reporting.”
2. Click on the “File Upload” option.
3. Click the “Browse” button and select the text file on your system.
4. Click the “Upload File” button. Once you upload your text file, the ECLIPSE system performs numerous edits. It may take a moment before the statement is ready for you to continue processing.
5. Click “File Status” under “Monthly Reporting.” The system will display one of the following file statuses:

Uploaded – Your file has been successfully uploaded and edits are being performed by the system.

Processed with Warnings – The system will display the number of records that are in “Review” status. Click on the “Review” link and open the records. Resolve the error and re-upload the file. If the upload continues to fail, contact your Accounts Analyst.

Processed – Edits are complete and the file is ready for processing

- *NOTE: You may periodically check the status of your file by clicking the “Search” button.*

6. Click “Report Monthly Wages.”
7. Click on the appropriate “Month / Year” hyperlink.
 - If the Payroll Summary status indicates that the upload failed, navigate to the “File Status” hyperlink. In this instance you will need to correct the file and re-upload.
 - If the Payroll Summary status is “Review,” click the “Department” hyperlink and check the “Payroll Detail by Status” tab for errors to resolve.
8. Once you have resolved all errors, click the “Payroll Summary” button.
9. Click the “Submit to LAGERS” button.

Member Status Changes

Transfer Employee between General, Police & Fire Departments

You must terminate the employee from his or her current department on the wage report and then complete an enrollment for them into the new department. The hire date on the enrollment should be their first date they began employment in the new department.

Transfer Employee Between General Departments

The member status option of transfer allows you to transfer an employee from one general department to another general department. When you are transferring an employee to another general department, you must report their wages in only one department. This option is only available if you have more than one general department and is not an option to transfer an employee between general, police or fire departments.

1. Select the transferring employee's number hyperlink to open the "Payroll Detail" section.
2. Select "Transferred" from the "Member Status" drop down menu.
3. Select the department the employee is transferring to from the "Transfer to Department" drop down menu.
4. Do not enter a Member Status Date.
5. Click "Save and Validate."

Member Status Changes

Termination

This should be completed on the corresponding monthly wage report. Even if wages will be reported on the next wage report. Below are the step-by-step instructions for entering a termination on ECLIPSE.

1. Navigate to "Monthly Reporting."
2. Click "Report Monthly Wages."
3. Click the "Month / Year" hyperlink displayed in the "Un-submitted" section.
4. ECLIPSE displays the "Payroll Summary Maintenance" screen.
5. Under the "Department" column, click on department hyperlink.
6. ECLIPSE displays the "Payroll Header Maintenance" screen.
7. Locate the employee's name on the statement.
8. Enter their wages (if any).
9. Under the "Member Status" drop down, select "Terminated."
10. In the "Member Status Date" field, enter their last date of employment.
11. Click "Save and Validate."

If the member is in the Free 6 Months when they terminate, please contact your Accounts Analyst.

Death of a Member

All wages (excluding lump sums) must be reported on a member who deceases, no matter the date of death.

EXAMPLE: Member deceased on 03/05/2019. Any wages paid in March will need to be reported.

EXAMPLE: Member deceased on 03/29/2019. Wages paid in March and any carryover wages paid in April will need to be reported.

See steps 1-8 of "Termination"

9. Under the "Member Status" drop down, select "Death."

10. In the "Member Status Date" field, enter the date of death.

11. Click "Save and Validate."

When an Employee Goes On Leave

Military Leave: A LAGERS member will continue to receive service credit towards his or her LAGERS benefit if called to active military duty. If an employee will be away on military leave (including routine drills, training, or Missouri Task Force One deployment) for at least one full **working** day during a calendar month, they must be reported as having a member status of Military Leave on ECLIPSE, have a "zero" wage reported and a member status date as the date they went on leave.

Note: In order to receive service credit for the time he or she was on military leave, the employee must return to LAGERS covered employment within one year of returning from his or her

Member Status Changes

mission.

Worker’s Compensation: A LAGERS member will receive service credit while on worker’s compensation. If an employee will be placed on worker’s compensation for at least one full **working** day during a calendar month, they must be reported as having a member status of Worker’s Compensation on ECLIPSE, have a “zero” wage reported and a member status date as the date they went on leave.

Note: The date entered for “Member Status Date” is assuming the person is approved for workers compensation. If they are not approved, they are reported as normal.

Educational Leave: A LAGERS member will continue to receive service credit towards his or her LAGERS benefit if the employer chooses to grant an educational leave of 2 or less years. If an employee will be away on educational leave for at least one full **working** day during a calendar month, they must be reported as having a status of Educational Leave on ECLIPSE, have a “zero” wage reported and a member status date as the date they went on leave.

Note: In order to receive service credit for the time they were on educational leave, the employee must return to their employer upon expiration of such leave.

Unpaid Leave of Absence: A LAGERS member will not continue to receive service credit while on an **unpaid** leave of absence. If an employee is on an unpaid leave of absence during a calendar month, they must be reported as having a status of “Leave of Absence” on ECLIPSE and a Member Status Date as the date they began **unpaid** leave.



See the ECLIPSE Overview section of this booklet for more information about the monthly reporting process on ECLIPSE.

Statement of Account

[Record displayed]

Refresh Download PDF

Statement of Account Summary

Agency : Reporting Month-Year : 04/2019 SOA Status : Open
Payment Submitted/Received : \$9,453.54 Available Amount to Allocate : \$0.00 (Long)/Short : \$0.00
Payment Amount :

Payroll Summary - Due

Reporting Month-Year	Days Delinquent	EE Contr Amt	EE Allocation Amt	ER Contr Amt	ER Allocation Amt	Balance
04/2019		\$0.00		\$9,453.54	\$9,453.54	\$0.00

Corrections - Due

The Statement of Account allows you to indicate the amount you are going to pay and allocate amounts to individual line items. This includes allocating amounts for corrections, adjustments, and amounts contained in the Debit/Credit Memo. You will need to complete and submit your Payroll Summary before accessing your Statement of Account.

The Statement of Account page tracks any adjustments made to employer statements after you submit them to LAGERS.

PLEASE NOTE! THE MONTHLY REPORTING PROCESS IS NOT COMPLETE UNTIL YOU COMPLETE THE STATEMENT OF ACCOUNT.

Statement of Account

Allocate Payment Amount

1. Navigate to “Monthly Reporting.”
2. Click on “Statement of Account.”
3. Click the “Reporting Month/Year” hyperlink in the “Un-Submitted Statement of Account” panel.
4. See “(Long)/Short” amount on the right hand side. This is the sum of balances from each section.
5. Enter the amount you are going to pay in the “Payment Amount” box.
6. Click “Save.”
7. Click “Allocate All.” The “Allocate All” button will only be available if “Payment Amount” and “(Long)/Short amount” are equal. If you would like to allocate items individually, do not click the “Allocate All” button and see “Manual Allocation” below.
8. Click “Submit to LAGERS.”

Statement of Account - Manual Allocation

1. Navigate to “Monthly Reporting.”
2. Click on “Statement of Account.”
3. Click the “Reporting Month/Year” hyperlink in the “Un-Submitted Statement of Account” panel.
4. Enter the amount you are going to pay in the “Payment Amount Box.”
5. Allocate the remaining items to be paid.
6. Click the “Save” button.
7. Click “Submit to LAGERS.”

Monthly Contribution Payments

Canceling a Payment

Below are the step-by-step instructions to stop an online payment.

1. Navigate to “Monthly Reporting.”
2. Click on “Employer Payment.”
3. ECLIPSE displays the “Employer Payment” screen.
4. Click the “Status Date” hyperlink in the “Submitted Payments” panel.
5. Click the “Cancel Payment” button.
6. The status of the payment displays “Cancelled”

NOTE: A payment may be cancelled before noon on the scheduled payment date.

Wage & Employment Certifications

ECLIPSE provides functionality to Certify Wage and/or Employment History for members as a component of the retirement application process.

Active: After the 6 month free period.

Enrolled: is the hire date

Type of Service	Employment Begin Date	New Begin Date	Employment End Date	New End Date
Active	11/01/1991	/ /		02/28/2016
Enrolled	04/09/1991		10/31/1991	

Reporting Mon/Year	Reported Wage	New Wage
02/2016	\$0.00	\$4,416.00

1. Click the "Pending Requests" hyperlink under "Certifications" in the left menu.
2. ECLIPSE displays the "Certifications Pending" screen.
3. Click the "LAGERS ID."
4. ECLIPSE displays the "Certification Maintenance" screen.
5. Verify the "Employment History" section.
 - If necessary, enter the last "Employment End Date" and any corrections to the provided dates.
 - Skip this step for a "Wage History"only certification.
6. Review the "Other Details" section.
 - If there are changes to any of the reported wages, enter the correct wage in the "New Wage" field; otherwise, leave the "New Wage" field blank.
 - If the most recent months show a "0," it will be necessary to estimate and enter those wages in the "New Wage" column.
 - If there is a tab for "Free 6 Month, Prior, or Military Wages," provide wages for those months in the "New Wage" field (for use in Final Average Salary calculation).
 - The "Year-To-Date Totals" tab provides calendar year totals to aid you in verifying the reported wages.
7. Click the "Save" button.
8. Click the "I Certify" button.
9. The Certification is updated to "Submitted."

Wage & Employment Certifications

Why Do I Need to Provide Free 6 Month, Prior Service, Estimated Military Wages?

Any time there is a tab in between the “Regular Wages” tab and the “Year to Date Totals” tab, the system needs you to complete this information. This is because those wages will fall within the 10 year window that LAGERS uses to calculate the person’s final average salary, and the wages are necessary to ensure the average salary is calculated correctly. For military wages, it will be necessary to estimate the wage the employee would have been paid had they not been out on military leave. These wages are for final average salary calculation only. No contributions will be due.

We’re a new employer. What about certifying prior service?

In most cases, an employee must be employed one year after an employer joins the LAGERS system to receive credit for their prior service.

Prior Service Certification

Once the one year window has passed, LAGERS will send you the prior service certification. It will list each person employed in a LAGERS covered position prior to the subdivision joining LAGERS. You will be required to certify an employee’s date of hire, and termination date, if applicable, and send them back to the LAGERS office. Once the certification is received, the employee’s prior service will be credited to their accounts.

Wage and Employment Certification

Prior service wages are not required in the initial prior service certification. However, if an employee terminates or retires within 10 years of the subdivision joining LAGERS, you will be required to provide and certify a portion of the person’s prior service wages that are not on file with LAGERS. Prior service dates will be part of the employment history you will certify upon an employees termination or retirement.

Glossary

Beneficiary – Any person or entity entitled to or designated by a member who may be legally eligible for either a monthly benefit or one time refund/lump sum. Employers cannot change an employee's beneficiary designation via ECLIPSE.

Benefit Program – A multiplier that is elected by each employer to be used in the retirement benefit calculation.

Certification - The process in ECLIPSE in which an employer verifies an employee's dates of employment and wages when an employee terminates employment.

Contributions (Employer) – Each LAGERS employer has a unique contribution rate that is based upon their employee group and elected benefit levels. Monthly employer contributions are determined by taking the employer's contribution rate times the gross monthly payroll, for each department.

Contributions (Employee) – Employers may choose an employee contribution amount of 0%, 2%, 4% or 6% of their gross wages to help fund their benefits. Employee contributions are credited to each individual's account. They earn interest, and are guaranteed to the employee or beneficiary.

Covered Employment – An employee who is working at or above the Annual Hours Required for Coverage (1,500, 1,250, 1,000) elected by the employer. Anyone working the required hours must be covered under LAGERS.

Credited Service - Is the sum of membership service and prior service.

Deferred Benefit - A benefit that is guaranteed to be payable in the future to a vested member who is no longer working in the LAGERS system, but is not yet age eligible to begin drawing a benefit.

Defined Benefit - LAGERS is considered a defined benefit plan meaning that members receive a guaranteed and protected lifetime benefit that is calculated by a formula, not an account balance.

Glossary

Disability – A total and permanent physical or mental incapacity that prevents a member from performing his current LAGERS covered job.

Final Average Salary - An average salary used in the calculation of a member's benefit. Depending on employer election, it is either the highest consecutive 36 or 60 months of wages from the last 120 months of LAGERS credited service.

Formula – Defined benefit allowances are calculated using a formula, not an accumulated account balance. LAGERS monthly benefits are calculated by multiplying Benefit Program X Final Average Monthly Salary X Years of Credited Service.

Free Six Months – Each LAGERS member gets one six month period in the LAGERS system in which no employer OR employee contributions are due. The member still receives credited service for this period. A member who has worked previously for another LAGERS employer and satisfied the free six month period would not be eligible for a second six month period and should be immediately added to your wage report.

GASB - The Governmental Accounting Standards Board (GASB) is an entity who issues pension accounting standards for public pension plans which includes all LAGERS employers. Employers are required to comply with GASB reporting standards on their financial statements, including the new GASB 68 standards which began affecting LAGERS employers after June 15, 2014.

Member Status – This field on your monthly wage report is where you tell LAGERS if there have been any status changes to covered employees, including Military Leave, Workers Compensation Leave, Leave of Absence, Death, Termination, etc.

Membership Service – All covered employment after an employer joins LAGERS.

Glossary

Prior Service – Employment with an employer prior to the date an employer joins LAGERS. Each employer elects the amount of prior service covered upon joining.

Retirement Age – The age at which a vested member becomes eligible to begin drawing a monthly benefit.

Retirement Effective Date – Effective dates are always the 1st of a month and represent the date on which a member's retirement benefit will begin. Effective dates may be different from a member's termination date.

Review - This message on your monthly wage report indicates that there is something in your report that is incorrect or incomplete, such as a missing date or wages. Records marked as review will have an error message which you can access from the payroll detail maintenance screen indicating the specific issue.

Statement of Account - The Statement of Account must be completed each month after you submit your wage report. The Statement of Account allows you to indicate the amount you are going to pay and allocate amounts to individual line items including employer and employee contributions, corrections, adjustments, and amounts contained in the Debit/Credit Memo.

Termination Date – The day an employee terminates from a LAGERS covered position.

Valid – This message on your monthly wage report indicates that you have completely entered all required data fields on your wage report. Once you have a "valid" status your wage report can be submitted to LAGERS.

Vested – Member has earned 60 months of service with LAGERS and will be eligible for a retirement benefit once they have reached retirement age.

Glossary

Wage Report – This is the report you complete when you click “Report Monthly Wages” in ECLIPSE. This report gathers your employer’s total gross payroll by individual employee so that the monthly contribution amount can be determined. You also use this report to make any necessary status changes to employees, such as terminations.

Common Buttons on ECLIPSE:

Correspondence - Prompts the system to open the correspondence screen from which the user can select a correspondence to view.

Delete - Prompts the system to delete the selected row(s).

Export to Excel - Prompts the system to export search results (found in the Search Results grid on Lookup screens) to an MS Excel worksheet based on the selected parameters.

New - Prompts the system to create a new record.

Open - Prompts the system to open selected record(s).

Refresh - Prompts the system to cancel any input values and restore the current screen to its previously saved state.

Reset - Prompts the system to reset all of the search criteria to the default values. Note: Default values are usually blank.

Return - Prompts the system to return to the previous page. Do not use the back arrow on your internet browser.

Save - Prompts the system to save any input data and edited value for a specific record.

Search - Prompts the system to search the database for all records based on entered search criteria and display the search results found.





This booklet provides an abbreviated explanation of the statutes governing the LAGERS system and does not amend or overrule RSMo 70.600 – 70.755 or Administrative Rules, Title 16, Division 2