



Monthly Reporting 101:

*Fundamentals to
Success*



MISSOURI LAGERS

Your LAGERS Benefit Provides...

- Guaranteed, protected lifetime income
- A stable benefit that is not affected by market swings
- A plan that doesn't require you to be an investment expert



Benefits are Based on a Formula



A monthly benefit calculation might look like this:

$$1.5\% \times \$4,000 \times 25 \text{ Years} = \$1,500$$



Each employer
elects their
own set of
benefits.



Benefit Program



Each employer will elect a benefit program that contains a benefit multiplier ranging **between 1% - 2%**. The higher the multiplier, the larger the benefit.



Final Average Salary



Each employer elects to calculate employees' final average salary (FAS) with either the average of their highest consecutive **36 or 60 months** from their last 120 months of credited service.



Employee Contributions



Employers have the option to require employees to contribute to LAGERS to assist with funding their retirement benefit. Employers can elect a **0%, 2%, 4%, or 6%** employee contribution amount.



Retirement Eligibility



Each employer may elect either normal or early retirement provisions:

- Normal retirement: Age 60 for general departments and 55 for police, fire, and public safety departments (if elected).
- Early retirement provision: Rule of 80 allows an employee to retire when their age and service equal 80.



Monthly Reporting Checklist:

1. Complete enrollments
2. Enter monthly wages and submit to LAGERS
3. Complete Statement of Account
4. Make online payment



Step 1: Complete Enrollments

Upon hiring a new employee, complete an ECLIPSE enrollment:

- *Do not* send paper membership form to LAGERS
- Covered employees include those who work the elected annual hours for coverage:
 - 1,500, 1,250, or 1,000 hours annually



Step 1: Complete Enrollments

Six Month “Free Period” - No member or employer contributions are due for first six months if the employee is:

a **NEW** LAGERS Member **OR**

...if service credit from their previous employment has been forfeited because of a refund, lump sum, or 10-year break in service.



Step 1: Complete Enrollments

- Online Forms >
 - Online Forms
- Agency Details >
 - Profile
 - Update Contact Info.
 - Employees
 - GASB
 - Rates
- Monthly Reporting >
 - Enrollment**
 - Free 6 Months Schedule
 - Report Monthly Wages
 - Wage Details
 - File Upload
 - File Status
 - Statement of Account
 - Employer Payment
 - Payment History
- Certification >
 - Pending Requests
 - History
- Correspondence >

Enrollment Lookup

Msg ID : 5[Please enter search criteria and press the SEARCH button]

Search Criteria

SSN :

Last 4 Digits of SSN :

First Name :

Middle Name :

Last Name :

Enrollment Status :

Enrollment Submitted :

Search

Reset

Search Results

New

Open

Delete

Export To Excel

SSN

First Name

Middle Name

Last Name

Hire Date

Enrollment Status

Enrollment Submitted

No records to display.



Step 1: Complete Enrollments

- Click the “Enrollment” link.
- Enter the SSN, first and last name in the field provided in the search criteria panel.
- Click the “Search” button.
- If no search results are displayed, click the “New” button.



Step 1: Complete Enrollments

Enrollment Maintenance

Enrollment Lookup → Enrollment Maintenance* ← → × Displaying page 1 of 1.

Save & Validate

Refresh ↻

[Record displayed, please make changes and press SAVE]

Enrollment LRS-2

Member ID :

Political subdivision by which Employed :

Enrollment Status :

Full Name of Employee

* First Name :

Middle Name :

* Last Name :

* Address Line 1 :

* City :

* State :

* Zip +4 Code :

* Social Security # :

* Employee Classification (Dept ID) :

* Job Title :

* Date of Birth :

* Date Employed Fulltime :

* Gender :

Termination Date :

Personal Email Address :

Cell Phone Number :



Step 1: Complete Enrollments

Previous Employment

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

Yes No

Accounts List

Lagers ID	Hire Date	Member Acct Status
No records to display.		

New Row

Delete

<input type="checkbox"/>	Employer Name	Period of Employment From	Period of Employment To
No records to display.			

Beneficiary Information

New Row

Delete

<input type="checkbox"/>	Beneficiary Type	First Name	Middle Name	Last Name	Date of Birth	Relationship
<input type="checkbox"/>	<input type="text" value=""/>					



Step 1: Complete Enrollments

- Enter all required fields
- Enter all other information, including previous employment history and beneficiary information
- Click the "Save & Validate" button
- Click the "Submit to LAGERS" button



Step 1: Note

A retiree may re-employ with a LAGERS employer and continue to receive their full benefits if:

They re-employ in a **non-covered** position with any LAGERS employer:

- Must stay under the annual hours elected for LAGERS coverage by employer
- *Do not* complete enrollment



Step 1: Note

A retiree may re-employ with a LAGERS employer and continue to receive their full benefits if:

They re-employ in a **covered** position with a **different** LAGERS employer

- Must work the annual hours elected for LAGERS coverage
- Complete ECLIPSE enrollment
- No “free six-month” period
- Must have a one calendar month break in service



Step 1: Note

A retiree's benefit will be suspended if they re-employ in a covered position with the same employer

- Complete enrollment on ECLIPSE
- Benefit is suspended during covered employment but reactivated after the second retirement
- No free six-month waiting period

Step 2: Enter Monthly Wages and Submit to LAGERS

Reportable Wages

- Wages when paid, not when earned
- Gross wages, including overtime and bonuses
- Sell or buy back of leave time (recurring)
- Fees counted as wages
- Allowances
- **Employee** contributions to a defined contribution account

Non-Reportable Wages

- One-time lump sum payments
- Payments to employee while on worker's comp, military, or educational leave
- Reimbursement of expenses (travel, etc.)
- **Employer** contributions to a defined contribution account, insurance, etc.



Step 2: Note *Vacation, Sick, and Severance Pay*

Reportable If:

- Same leave type has been paid in the past
 - At termination – paid out in regular payrolls to extend termination date
-

Not Reportable If:

- Paid in a one-time lump sum payout

Step 2: Note

Military, Worker's Compensation, and Educational Leave

- Employee must be out for at least one full working day during the month*
- Change the status on the wage report to indicate which type of leave the employee is taking



Reported Wage	Member Status	Member Status Date
\$0.00	<div style="border: 1px solid gray; padding: 2px;"> v </div>	06/02/2025 
		
	Death	
	Educational Leave	
	Enrollment	
	Leave of Absence	
	Military Leave	
	Return to Work	
	Terminated	
	Transferred	
	Worker's Compensation	



Step 2: Note

Military, Worker's Compensation, and Educational Leave

- *Military Leave Only*: date is when **unpaid** leave begins*
- Employee will still earn service credit
- Wages are *not* reportable



Step 2: Note

<u>Reported Wage</u>	<u>Member Status</u>	<u>Member Status Date</u>
\$0.00	Return to Work 	07/02/2025 

- Change the status on the wage report to “Return to Work”
- Enter the date they returned
- Wages are *not* reportable unless the employee returns **on the first of the month**
- Worker’s compensation *leave only*: must return to working **full hours**, receiving **full pay**, and **not** receiving a work comp check



<u>Reported Wage</u>	<u>Member Status</u>	<u>Member Status Date</u>
\$1,500.00	Leave of Absence v	05/19/2025 

- Date is when unpaid leave begins
- The employer reporter will change the status on the wage report to “Leave of Absence”
- Service credit is dependent on date absence is entered*
- Wages and paid leave (at full pay) are reportable*



Step 2: Note *Return from Leave of Absence*

- Change the status on the wage report to “Return to Work”
- Enter the date they returned to work from unpaid leave
- Wages are reportable*

<u>Reported Wage</u>	<u>Member Status</u>	<u>Member Status Date</u>
\$500.00	Return to Work 	06/23/2025 



Step 2: Note *Transferring Departments*

Between Actuarial Departments:

- Change status to “Terminated” in the current department
 - Complete new enrollment for new department
 - Hire date on new enrollment is first date of employment in new department
-

Within Actuarial Departments:

- Change status to “Transferred” in the current department
- Select the department the employee is transferring to in the dropdown
- Do *not* complete new enrollment



Step 3: Complete Statement of Account

- Allows you to indicate the amount you are going to pay and allocate amounts to individual line items.
- Includes monthly contributions due along with corrections, adjustments, and amounts contained in the debit/credit memo.
- Tracks any corrections or adjustments made to reported wages after the wage report is submitted to LAGERS.
- Ensures the correct contributions are being remitted.



Step 3: Complete Statement of Account

Click the "Save" button.

Click the "Submit to LAGERS" button.

See the "Current Balance" amount on the right. This sums the balances from each section.

- Online Forms
- Agency Details
- Monthly Reporting
- Certification

Statement Of Account Maintenance

Statement Of Account Lookup → Statement Of Account Maintenance * ← → × Displaying page 1 of 1.

Save Refresh Submit to LAGERS Download PDF

[Record displayed, please make changes and press SAVE]

Statement of Account Summary

Agency : Reporting Month-Year : 02/2025 SOA Status : Open

Payment Submitted/Received : \$0.00 Available Amount to Allocate : \$0.00 Current Balance : \$4,369.11

Payment Amount : 4369.11

Payroll Summary - Due

Reporting Month-Year	Days Delinquent	EE Contr Amt	EE Allocation Amt	ER Contr Amt	ER Allocation Amt	Balance
02/2025		\$817.77	\$817.77	\$3,551.34	\$3,551.34	\$4,369.11

Enter the amount you are going to pay in the "Payment Amount" field.

Enter the amount(s) to be paid in the Allocation Amt fields.



Step 4: Make Online Payment

Monthly Reporting

- Enrollment
- Free 6 Months Schedule
- Report Monthly Wages
- Wage Details
- File Upload
- File Status
- Statement of Account
- Employer Payment

Payment History

Certification

- Pending Requests
- History

Correspondence

- Correspondence

Help

- Quick Start Guide
- Help Text
- More Help

Select one of the "Statement Payment" options.

Submitted Payments

Open

Export To Excel

<input type="checkbox"/>	Status Date	Confirmation Number	Status	Bank Account	Amount	Payment Option Selected
No records to display.						

Enter "Payment Date."

Bank Information Select your bank account from the "Bank Account" drop-down.

Bank Account :

Payment Date : 03/07/2025



Payments made today after 12:00 p.m. will be credited the next available business day

Total Payment : \$0.00

Reporting Month : 02/2025

Payment Status :



By authorizing this payment from the employer's bank account the employer authorizes payment of funds described above in the amount of the total shown heron pursuant to Section 70.600-.755 RSMo.

Check the authorization check box.

Statement Payment

Pay Current Statement Balance

\$4,369.11

Pay Amount from Statement of Account

\$0.00

Pay different Amount

\$0.00

- Click the "Save" button.
- Click the "I Authorize" button.
- A "submitted" status should be displayed at the top of the screen.





*Continue the
Conversation*
**Roundtables are
Next!**



MISSOURI LAGERS