

# TIAA Participants Calculations Workshop

Retirement Savings Team

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NYS COMPTROLLER  
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# Harvesting Knowledge

2016 Fall Conference | October 25 & 26

## Office of Operations

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# TIAA Participants Break in Service Calculation

- Determining which TIAA members are missing key dates from break(s) in service.
- What does results of NBEN742 report mean?
- Where in PayServ can I view break(s) in service dates that are missing?
- How does this impact the TIAA member?

# TIAA Participants Break in Service Calculation

- NBEN742a – TIAA/CREF Employees with Active Jobs and No Projected Dates
- Provides list of only TIAA members with a missing “Projected 366 Day Completion Date” and/or “Projected 7 Year Completion Date”

Report ID: NBEN742a	NYS Office of the State Comptroller	Page No. 1
	TIAA/CREF EMPLOYEES WITH ACTIVE JOBS AND NO PROJECTED DATES	Run Date 09/02/2016
As Of Date: 09/01/2016		Run Time 02:13:06
28010	SUNY@Albany	
Emplid	Name	New Rate Indicator
[REDACTED]	[REDACTED]	Y



# TIAA Participants Break in Service Calculation

- TIAA/CREF Suspense/NRI
  - PayServ>Main Menu>Benefits>Enroll in Benefits>TIAA/CREF Suspense/NRI
- Projected 366 Day Completion Date is the date TIAA participants complete the suspense period.
- Projected 7 Year Completion Date is the date employee receives an increase in employer contributions.
- Potential impacts from incorrect dates or blank dates?

# TIAA Participants Break in Service Calculation

TIAA/CREF Suspense/NRI

Employee ID: [REDACTED]

Find | View All | First | 1 of 1 | Last

Company: NYS ☒ NY New Rate Indicator Flag

Previous Projected 366 Day Completion Date: 10 Year Date: 08/12/2014

Projected 366 Day Completion Date: 11/23/2005

Check Date Escrow Money Sent: 12/14/2005

Previous Projected 7 Year Completion Date: 07/03/2013

Projected 7 Year Completion Date:

Check Date ER % Increased:

Find | View All | First | 1 of 1 | Last

Empl Rcd#: 0	Employee Status: Active
EE Interest Amt: 24.67	ER Interest Amt: 65.79
EE Before Tax Escrow Amt: 1098.62	ER Escrow Amt: 3,289.65
EE Before Tax Arrears Amt: 135.00	
EE After Tax Escrow Amt: <input type="text"/>	
EE After Tax Arrears Amt: <input type="text"/>	



# TIAA Participants Break in Service Calculation

- What other information is needed from PayServ?
- Job Data
  - PayServ>Main Menu>Workforce Administration>Job Information>Job Data
- Retirement Plans
  - PayServ>Main Menu>Benefits>Enroll in Benefits>Retirement Plans
- What information is needed from these panels?

# TIAA Participants Break in Service Calculation

- Retirement Plans Panel

Retirement Plans

Employee ID: [REDACTED] Benefit Record: 0

**Plan Type** Find | View All First 1 of 1 Last  
Plan Type: 7Z TIAA/CREF

**Coverage** Find | View All First 1 of 3 Last  
\*Deduction Begin Date: 07/31/2014  
Participation Election: ☒ Elect ☐ Terminate \*Election Date: 08/12/2004  
Benefit Plan: T7SNYB TIAA/CREF 10 Year Option Code:  
\*Tier 5  
Class: Participating

Save Return to Search Refresh Update/Display Include History Correct History

# TIAA Participants Break in Service Calculation

- Job Data

Work Location Job Information Payroll Salary Plan Compensation

Employee [REDACTED] Empl ID: [REDACTED]  
Empl Record: 0

Work Location Find First 60 of 72 Last

\*Effective Date: 08/12/2004 Date Created: 09/16/2004 Go To Row + -

Effective Sequence: 0 \*Action: Rehire

HR Status: Active \*Reason: ASU Appt SU

Payroll Status: Active Job Indicator: Primary Job History

\*Position Number: [REDACTED] LECTURER-10 MONTH Line Number: 48232

\*NYS Position: [REDACTED] LECTURER-10 MONTH

Position Entry Date: 08/12/2004

☐ Position Management Record [Comments](#)

Regulatory Region: USA United States

Company: NYS STATE OF NEW YORK

Business Unit: NYSPY New York State Payroll

Department: 28010 SUNY@Albany

Department Entry Date: 08/12/2004

Location: 28010 SUNY Albany

Position Location: 0110 Albany

Establishment ID: STATE State of New York

Last Start Date: 08/12/2004

Expected Job End Date: [REDACTED]

Job Data Employment Data Earnings Distribution Benefits Program Participation

Save Return to Search Previous tab Next tab Refresh Update/Display Include History Correct History



# TIAA Participants Break in Service Calculation

- Example 1
- Packet Labeled “1”
  - Retirement Plans panel printout
  - Job Data printout
  - TIAA/CREF Suspense/NRI
- Steps Needed to Calculate Breaks Accurately
  - Date of TIAA retirement election
  - Projected 366 date and seven year date
  - Break in service date(s)
  - New projected 366 date and seven year date

# TIAA Participants Break in Service Calculation

- Example 1
- Breaks in service calculators
  - TIAA Break Calculator
  - New Projection Date Calculator
- New dates
- Agency action items



# TIAA Arrears Calculation

- What are TIAA arrears?
- What contribution rate should be used for calculating arrears?
- What contribution rate should be used for multiple records?
- How should arrears be calculated?
  - Full Time Perm
  - Full Time Term
  - Full Time Temp
  - Part Time Term



# TIAA Arrears Calculation

- What is needed to verify date in PayServ?

Employee                      Empl Record:      1

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**Work Location** Find First 1 of 5 Last

*Effective Date:	07/01/2016	Date Created:	08/02/2016	Go To Row
Effective Sequence:	0	*Action:	Position Change	
HR Status:	Active	*Reason:	ACU Appt CU	
Payroll Status:	Active	Job Indicator:	Primary Job	

Current

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*Position Number:	[REDACTED]	HE ASSOC	Line Number:	67397
*NYS Position:	[REDACTED]	HE ASSOC		
Position Entry Date:	07/01/2016			
	<input type="checkbox"/> Position Management Record <a href="#">Comments</a>			

Regulatory Region:	USA	United States
Company:	CNY	CITY UNIVERSITY OF NEW YORK
Business Unit:	NYSKY	New York State Payroll
Department:	70100	College of Staten Island
Department Entry Date:	02/03/2014	
Location:	70100	College of Staten Island
Position Location:	4310	Staten Isl
Establishment ID:	CUNY	City University of New York

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Last Start Date:	02/03/2014
Expected Job End Date:	

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Job Data      [Employment Data](#)      [Earnings Distribution](#)      [Benefits Program Participation](#)

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# TIAA Enrollment Date

JUNE 2016						
SUN	MON	TUE	WED	THU	FRI	SAT
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

JULY 2016						
SUN	MON	TUE	WED	THU	FRI	SAT
					1	2
3	H	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						



# TIAA Arrears Calculation

- What is needed to verify date in PayServ?

Employee ID: [REDACTED] Benefit Record: 1

Plan Type: 7Z TIAA/CREF

Coverage

\*Deduction Begin Date: 08/18/2016 [31] [Refresh]

Participation Election: ☒ Elect ☐ Terminate [Refresh]

\*Election Date: 07/01/2016 [31]

Benefit Plan: T6C045 [Search] TIAA CUNY TIER 6 4.5 PCT

\*Tier: 6 [Search]

Option Code:

Class: Suspense

Refund Date: [ ] [31] Refund Voucher Number: [ ] Refund Amount: [ ]

Reason: [ ]

\*Deduction Begin Date: 07/01/2016 [31] [Refresh]

Participation Election: ☒ Elect ☐ Terminate [Refresh]

\*Election Date: 07/01/2016 [31]

Benefit Plan: T6C045 [Search] TIAA CUNY TIER 6 4.5 PCT

\*Tier: 6 [Search]

Option Code:

Class: Suspense

Refund Date: [ ] [31] Refund Voucher Number: [ ] Refund Amount: [ ]

Reason: [ ]

Save Return to Search Previous in List Next in List Refresh Update/Display Include History Correct History



# TIAA Arrears Calculation

- What is needed to verify date in PayServ?

Paycheck Earnings | Paycheck Taxes | Paycheck Deductions

Empl ID: [REDACTED] Name: [REDACTED]  
Company: CNY Pay Group: IC3 Pay End Dt: 07/06/2016 Page: 1939 Line: 7 Separate Check:

Paycheck Information		Paycheck Totals	
Paycheck Status:	Confirmed	Earnings:	2,024.28
Issue Date:	07/07/2016	Taxes:	449.29
	Check #: 92967602	Deductions:	30.94
<input type="checkbox"/> Off Cycle	<input type="checkbox"/> Reprint	Net Pay:	1,544.05
<input type="checkbox"/> Adjustment	<input type="checkbox"/> Corrected		
<input type="checkbox"/> Cashed			

▼ Deductions [Personalize](#) [Find](#) [View All](#) [First](#) [1-2 of 2](#) [Last](#)

Deduction Code	Description	Class	Amount	Calculated Base
283	District Co 37 Loc 2627 A/S	After-Tax	23.48	
BTXQXF	GHI CBP Fam Rdr-Drg Bef Tax	Before-Tax	7.46	

► Garnishments

▼ Net Pay Distribution [Personalize](#) [Find](#) [View All](#) [First](#) [1 of 1](#) [Last](#)

Check/Advice Number	Account Type	Bank ID	Account Number	Amount
92967602	Checking	021000089	58850550	1,544.05

[Save](#) [Return to Search](#) [Previous in List](#) [Next in List](#) [Previous tab](#) [Next tab](#)

[Paycheck Earnings](#) | [Paycheck Taxes](#) | [Paycheck Deductions](#)

# TIAA Arrears Calculation

- What is needed to verify date in PayServ?

Company: CNY CITY UNIVERSITY OF NEW YORK

**General Deduction** Find | View All First 3 of 7 Last

\*Deduction Code: 603 TIAA Before Tax Arrears

**Deduction Details** Find | View All First 1 of 2 Last

*Effective Date:	09/02/2016	Take on all Paygroups:	<input checked="" type="checkbox"/>
*Deduction Calculation Routine:	Flat Amount		
Deduction End Date:		Deduction Rate or %:	
Loan Interest %:		Flat/Addl Amount:	\$113.46
Goal Amount:	\$453.85	Current Goal Balance:	\$113.46
		Ded stopped by Self Serv User:	<input type="checkbox"/>

This data was last updated by System Data last updated on 09/07/2016

Save Return to Search Previous in List Next in List Refresh Update/Display Include History Correct History



# TIAA Arrears Calculation

- How does this impact other records?

Work Location Job Information Payroll Salary Plan **Compensation**

Employee [REDACTED] Empl ID: [REDACTED]  
Empl Record: 2

Work Location Find First 1 of 2 Last

\*Effective Date: 06/01/2015 Date Created: 07/06/2015 Go To Row + -

Effective Sequence: 1 \*Action: Pay Rate Change

HR Status: Active \*Reason: NEW New Employees Salary

Payroll Status: Active Job Indicator: Primary Job Current

\*Position Number: [REDACTED] ADJ LECT HRY Line Number: 21106

\*NYS Position: [REDACTED] ADJ LECT HRY

Position Entry Date: 06/01/2015

☐ Position Management Record [Comments](#)

Regulatory Region: USA United States

Company: CNY CITY UNIVERSITY OF NEW YORK

Business Unit: NYSPY New York State Payroll

Department: 70101 College of Staten Island

Department Entry Date: 06/01/2015

Location: 70101 College of Staten Island

Position Location: 9999 Undetermined

Establishment ID: CUNY City University of New York

Last Start Date: 06/01/2015

Expected Job End Date: [REDACTED]

Job Data Employment Data Earnings Distribution Benefits Program Participation

Save Return to Search Previous in List Next in List Previous tab Next tab Refresh Update/Display Include History Correct History



# TIAA Arrears Calculation

- How does this impact other records?

## Retirement Plans

Employee ID: [REDACTED] Benefit Record: 2

**Plan Type** Find | View All First 1 of 1 Last  
Plan Type: 7Z TIAA/CREF

**Coverage** Find | View All First 1 of 1 Last  
\*Deduction Begin Date: 08/18/2016  
Participation Election: ☒ Elect ☐ Terminate \*Election Date: 07/01/2016  
Benefit Plan: T6C575 TIAA CUNY TIER 6 5.75 PCT  
\*Tier 6  
Option Code:  
Class: Suspense  
Refund Date: Refund Voucher Number: Refund Amount:  
Reason:

Save Return to Search Previous in List Next in List Refresh Update/Display Include History Correct History

# OSC Payroll Deductions Retirement Savings Plan Team

- Questions or Comments?
- Contact information
  - Donna Bergeron (Retirement Auditor)
    - Phone 518-402-2632
    - Email [dbergeron@osc.state.ny.us](mailto:dbergeron@osc.state.ny.us)
  - David Cross (Retirement Team Lead)
    - Phone 518-474-1530
    - Email [dcross@osc.state.ny.us](mailto:dcross@osc.state.ny.us)
  - Jamie Kelly (Retirement Auditor)
    - Phone 518-473-5437
    - Email [JLKelly@osc.state.ny.us](mailto:JLKelly@osc.state.ny.us)
  - Deb Makowski (Retirement Auditor)
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