

Delaware Public Employees' Retirement System NEWSLETTER

Retiree Edition

July 2019

Return to Work

Retirees of pension plans administered by the Delaware Public Employees' Retirement System (DPERS) are limited in their ability to return to work for a State of Delaware organization or school district while continuing to receive a monthly pension. These limitations were enacted in 2012 and included changes to both the Delaware Code and DPERS rules and regulations to ensure compliance with the regulations of the Internal Revenue Service (IRS) which allows DPERS to maintain its defined benefit plan status.

Generally speaking, a retiree cannot receive a monthly pension in any month while working in a pension-covered position for an employer that participates in the retiree's pension plan. In addition, retirees who are younger than age 65 at retirement must have a six month break from employment before working for any organization that participates in the pension plan from which he/she retired.

The rules also cover the types of work retirees can do when returning to work as casual/seasonal, temporary, or substitute employees.

- **Casual/Seasonal employees** must work fewer than 30 hours per week
- **Temporary employees** who are working more than 30 hours per week must work for a period of less than 12 months.
- **Substitute employees** must be working on a per diem basis.

In addition, under the State Employee's Pension Plan there are earnings limitations on what a retiree in the Plan can earn while employed by a State of Delaware organization and still receive their full monthly pension. Exceeding the annual earnings limit of \$30,000.00 will result in a reduction to the retiree's monthly pension.

Retirees working for State agencies and/or school districts, as contractors, also have certain requirements that must be met in order to avoid disruption to their pension. These individuals should contact the Office of Pensions for further information.

Retirees who fail to comply with the return to work criteria will have their monthly pension suspended. In addition, the retiree may have to repay any monthly pension benefits paid for any month the retiree did not meet the requirements.

OFFICE OF PENSIONS ANONYMOUS FRAUD REPORTING

Online: www.lighthouse-services.com/dpers

Hotline: 1-833-590-0005

Email: reports@lighthouse-services.com
(Must include DPERS in Message)

Fax: 215-689-3885
(Must include DPERS in fax document)

Upcoming Pension Benefit Check Dates:

Pension benefits are payable on the last working day of each month, with the exception of December. The schedule for the balance of 2019 is as follows:

Friday, August 30, 2019

Friday, November 29, 2019

Monday, September 30, 2019

Tuesday, December 24, 2019

Thursday, October 31, 2019

The Pension Office will be closed on the following dates:

Labor Day	Monday, September 2, 2019
Veteran's Day	Monday, November 11, 2019
Thanksgiving Day	Thursday, November 28, 2019
Day after Thanksgiving	Friday, November 29, 2019
Christmas Day	Wednesday, December 25, 2019



OFFICE OF PENSIONS

State of Delaware Office of Pensions
McArdle Building, Ste #1

860 Silver Lake Boulevard, Dover, DE 19904-2402

Toll Free Long Distance

Telephone: (800) 722-7300

E-mail Address: pensionoffice@delaware.gov

Web Address: www.delawarepensions.com

Telephone: **(302) 739-4208** Fax Number: **(302) 739-6129**



Healthcare Discounts

Do you like discounts on healthcare services and products? Did you know that all State of Delaware pensioners and dependents, enrolled in healthcare plans through Highmark Delaware and Aetna (including the Highmark Special Medicfill Supplemental plan) have many great, free resources and discounts provided through the DelaWELL Health Management program?

Information on services, discounts and resources can be accessed through the Statewide Benefits office webpage at <https://dhr.delaware.gov/benefits> by navigating to the DelaWELL section under either the Highmark Delaware or Aetna plan pages or directly through their websites. You can attend a health and wellness class/event; or obtain information on nutrition and physical activity and even receive gym membership discounts!

Delaware's Secure Online Pay Information System

As a recent State of Delaware retiree, you have been given secure access to view and print your current and past pay information. Access to your pay information is a two-step process for new users. You first register as a new Single Sign On (SSO) user and then subscribe to access your records.

Retirees who retired prior to October 2013 must contact the Office of Pensions, ERP Team to request to view your pay advice on-line. Once you have access to view your pay advice on-line, you will no longer receive a paper copy in the mail.

Advantages of viewing your pay advice on-line:

- Secure 24/7 access
- View current and past advices on-line
- View on-line or print

Earnings Verification Letter

An Earnings Verification Letter, also known as Awards Letter, is an official letter verifying your monthly pension income. This letter could be required when proof of income is needed when applying for Medicaid, loans, mortgages, assisted housing, etc. This letter verifies the following information:

- Gross Monthly Amount
- Deductions (such as Taxes, Health/Dental/Vision Insurance, etc.)
- Net Monthly Amount
- Effective retirement benefit date
- The retirement benefit will continue for life, unless on a disability pension

There are four ways to request this letter:

1. You may call the Office of Pensions at (302) 739-4208 or 1-800-722-7300 to make the request and the Earnings Verification Letter will be mailed to the address we have on file
2. You may fax your request to (302) 739-6129. Include your name, Pension Employee ID# or Social Security number, the fax number where you need it faxed to, along with your signature and phone number
3. You may scan a written request and send via email to pensionoffice@delaware.gov. Include your full name, Pension Employee ID# or Social Security number, the email address where you want it emailed to, along with your signature and phone number. We do not accept electronic signatures
4. You may visit our office during business hours to request the letter. You must provide a photo ID.

Reminder to Update Your Address

Every attempt is made to send information to our retirees in a timely manner. However, we do receive a high amount of returned mail and when this happens we dedicate our resources to the task of identifying those retirees and trying to locate a current address. In some cases, we must resend the mail, which means doubling our efforts in both time and expense. If your address has changed, please remember to update your information, in writing with your signature, to the Office of Pensions. Failure to notify the Office of Pensions of your change of address could jeopardize receiving your future monthly pension benefits in a timely manner. A Change of Address form can be located on the back of your check advice and on our website at: www.delawarepensions.com.