

MEMBERSHIP MATTERS

SPRING 2023

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INTERIM
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MARRIAGE & DIVORCE: HOW DO THEY AFFECT YOUR PENSION BENEFIT?

Your retirement pension benefit is affected by your marital status.

- *If you are married at the time of retirement*, you must name your legally married spouse as your optionee (this provides a continuing retirement pension benefit to that spouse should you die first). Your legally married spouse is permitted to waive their right to a continuing retirement pension benefit at the time you retire.
- *If you divorce before retirement*, the Cincinnati Retirement System will not divide your retirement pension benefit to pay an ex-spouse. Active Members should have their attorney contact CRS before a divorce is finalized to ensure that all parties are fully informed of Cincinnati Retirement System restrictions.
- *If you get married after retirement*, you cannot add your new legally married spouse as your optionee for your pension. You elect your optionee before retirement; you cannot change your optionee after your retirement date.
- *If you divorce after retirement*, spousal support may be deducted from your monthly pension benefit if there is a valid court order issued through the local Child Support Enforcement Agency (CSEA). Deductions transferred to CSEA will be issued to your ex-spouse.

The Cincinnati Retirement System is a governmental plan and is not subject to provisions of the [Employee Retirement Income Security Act of 1974 \(ERISA\)](#).

city of
CINCINNATI
RETIREMENT

THE CINCINNATI RETIREMENT SYSTEM (CRS) WAS ESTABLISHED IN 1931 AND EXISTS TO ADMINISTER PENSION BENEFITS FOR ACTIVE AND RETIRED CITY OF CINCINNATI EMPLOYEES. CRS IS NOT AFFILIATED WITH OTHER ORGANIZATIONS OR RETIREMENT GROUPS.

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WEBSITE:
cincinnati-oh.gov/Retirement

VISIT THE CRS WEBSITE

The CRS website (www.cincinnati-oh.gov/retirement) provides a wealth of information regarding your retirement eligibility, retirement benefits, deferred compensation, purchasing prior service, the retirement process and retirement schedules with deadlines, and various CRS forms.

FIND IT ON MEMBER DIRECT

STEPS TO ENROLL AND LOG-IN TO MEMBER DIRECT

- You must be an active City of Cincinnati CRS employee to enroll in Member Direct.
- Visit CRSMemberDirect.org. It is best to use a laptop or desktop device. Phones can be problematic.
- Follow the prompts. Establish your unique username, password, challenge questions/answers. Write down the information in a safe place, noting capitalization and spaces between words.

The screenshot shows the 'Enrollment' page for the City of Cincinnati Retirement Member Direct system. The page is titled 'Enter the following information to help us identify you' and includes fields for SSN, Last Name, Birth Date, Home Zip Code, and Country. Below this is a section for 'Enter new account information' with fields for Username, Email, Confirm Email, Password, and Confirm Password. A note specifies that passwords must be at least 8 characters, include both upper and lower case, and be alphanumeric. The final section is 'Define challenge questions for identity protection', with a note that security questions cannot have the same answer. Two example questions are provided: 'In what city did you meet your spouse/significant other?' and 'In what town was your first job?'. At the bottom, there is a checkbox for 'I read and agree to the Terms And Conditions of service.' and 'Enroll' and 'Cancel' buttons.

Visit CRSMemberdirect.org to enroll or log in.

PRO TIP: You may have trouble enrolling or logging in from a cell phone so always try from your desktop.

You can only use a personal email. Your City work email address will be rejected.

The zip code you enter has to match your record with the City or the system will not accept your enrollment.

Challenge questions are asked every time you log in. Write them down and note capitalization.

PRO TIP: Dial 352-6256 if you need assistance enrolling or can't remember your log-in.

I read and agree to the Terms And Conditions of service.

- You can only use a personal email address; City work email addresses will be rejected.
- On landing page, scroll through the tabs on left side. Take the Site Tour.

FIND IT ON MEMBER DIRECT

WHO ARE MY CRS BENEFICIARIES?

- Your Beneficiary is someone you wish to receive your pension contributions should you die in service.
- You likely named a Primary Beneficiary and Alternate Beneficiary upon hiring into the City.
- If a City employee dies with 20+ years' service credit, their spouse may choose to receive a lifetime monthly pension in lieu of receiving a return of contribution lump sum. The legally married spouse is only eligible if the CRS member has named them as sole primary beneficiary.
- You can find your Nominated Beneficiaries on Member Direct. Click on the corresponding tab in the left side menu.

HOW DO I CHANGE MY CRS BENEFICIARY?

- Click the Forms tab on the left side menu.
- Click on Designation of Beneficiary Form and print the pre-populated form.
- Submit the original, notarized document to 328 City Hall.
- You can find the Change of Beneficiary Form on Member Direct.

The screenshot shows the 'ONLINE FORMS' section of the Member Direct portal. The left sidebar contains a navigation menu with categories: Member Information, Forms, Help, and User. The main content area displays four downloadable forms, each with a cloud icon and a 'Click to Download' link. Red callout boxes provide additional context for each form:

- Designation of Beneficiary Form:** Callout: "Change your beneficiaries."
- Federal W-4P Withholding Certificate.pdf:** Callout: "Retirees use this form to change State tax withholding."
- Ohio State W4 TAX FORM:** Callout: "Retirees use this form to change Federal tax withholding."
- Verification Letter:** Callout: "This letter is often requested by Social Security after retirement."

A general callout points to the 'Forms' category in the sidebar: "Click here to access important forms to download and print."

WHAT IS MY CRS GROUP ASSIGNMENT?

- Every CRS Member is assigned a [Group](#) from A to G.
- These Group Assignments are based on your hire date.
- The Group Assignment dictates your eligibility for retirement and eligibility for purchasing CRS healthcare in retirement.
- Your Group Assignment is determined by your date of hire and your most recent CRS membership date.
- If you terminate employment and withdraw your employee contributions, and are rehired by the City of Cincinnati, you will forfeit your previous Group assignment and you will be assigned to the Group based on your new CRS membership date.
- Different Group Assignments means that you may have different eligibility rules than your co-workers.
- You can find your Group Assignment on Member Direct on the Account Summary page.

FIND IT ON MEMBER DIRECT

The screenshot shows the MemberDirect Account Summary page. The page is divided into several sections: Member Information, My Service, and My Contribution. Callouts point to specific areas:

- Check to see whether your beneficiaries are up-to-date.** Points to the 'Nominated Beneficiaries' link in the left sidebar.
- Find out which Group you are in.** Points to the 'Group' field in the 'Current Status' section.
- Service credit accrued with City only.** Points to the 'Membership' column in the 'My Service' table.
- Click here to build an estimate of your future pension.** Points to the 'Estimate a Benefit' link in the left sidebar.
- All service credit accrued - including time purchased or transferred from another system.** Points to the 'Creditable' column in the 'My Service' table.
- Total dollar amount of your contributions deducted from each paycheck, including interest.** Points to the 'Total' column in the 'My Contribution' table.

My Service						
Plan Formula	Creditable	Membership				
Hired After 2009 (2.20% multiplier & AHC 60)	6,44000	6,44000				
Grand Total	6,44000	6,44000				

My Contribution						
Contribution Type	Pre Tax	Post Tax	Interest	Total		
Employee Current:	\$42,387.32	\$0.00	\$2,239.80	\$44,627.12		
Grand Total:	\$42,387.32	\$0.00	\$2,239.80	\$44,627.12		

HOW MUCH SERVICE CREDIT DO I HAVE?

- There are two types of Service Credit.
- [Creditable Service](#) is all of your accumulated service, whether it is City employment, purchased military time, or transferred time from another system.
- Membership Service only includes time worked with the City of Cincinnati only when you contributed to CRS.
- You can find your Creditable & Membership service totals on Member Direct in the My Service section of the Account Summary page.

WHAT IS MY CRS MEMBERSHIP DATE?

- Your Membership Date is the date of your most recent CRS enrollment, unless you left City employment and did not withdraw your CRS contributions and are now re-employed by the City.
- Transferring time from another government system or buying time from military does not change your Membership Date.
- You can find your Membership Date on Member Direct by clicking the Account Summary tab.

FIND IT ON MEMBER DIRECT

WHEN CAN I RETIRE?

- [Retirement eligibility](#) is based on your Group Assignment.
- There are three options for City Retirement populated on Member Direct: Deferred Retirement, Early Retirement, and Service Retirement.
- Deferred Retirement is when you terminate City employment with 5+ years of Creditable Service, leave your contributions in CRS, and begin drawing a pension at eligible age.
- Early Retirement is based on your [Group](#) Assignment. If elected, all benefits are reduced based on actuarial calculation.
- [Service Retirement](#) means you are retiring with normal calculation of benefits upon reaching required age and service credit.
- You can view Retirement dates on Member Direct by clicking on the Estimate a Benefit tab under Member Information.

HOW MUCH WILL MY PENSION BE?

- The pension amount is based on a formula which includes Service Credit x Average Highest Compensation x Multiplier. (The calculated amount is reduced if there is an [Optionee](#) named to receive all or part of your pension upon death.)
- You can estimate your pension on Member Direct by clicking on the Estimate Benefit tab under Member Information.
- Determine which type of retirement you are estimating and click on the corresponding Apply Dates tab.
- Once dates are populated into the Benefits Options section, finish processing by clicking the Generate button.
- You can manually enter Separation & Retirement Effective dates. These dates should be the last day of one month and the first day of the very next month.

NOTE: Your monthly pension benefit will not increase until your 4th year of retirement. COLA increases are 3% of the base amount and will always be the same amount.

Click here if you would like to estimate a Deferred Retirement monthly pension benefit.

The Optionee receives all or part of your pension upon your death - and is usually your spouse.

Click here when the Separation & Retirement Effective dates are populated.

Click here to estimate normal Service Retirement.

Manually populate dates of your choosing: last day of one month / first day of very next month.

Click here to see all your previous benefit estimates.

Apply Dates

Apply Dates

Apply Dates

Benefit Options

Optionee

Generate

Member Information

Account Summary

Personal Information

Nominated Beneficiaries

Estimate a Benefit

Estimate History

Forms

Help

Help Contents

Contact Information

Site Tour

FAQs

User

Profile

Sign Out

Deferred Retirement: 8/1/2039

Early Retirement: 10/1/2031

Service Retirement: 8/1/2039

Separation Date: 9/30/2031

Retirement Effective Date: 10/1/2031

Name:

Relationship:

Date of Birth:

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Version: 3.12.3.23.0



CRS STAFF SPOTLIGHT WITH Christine Roberts

When did you start working for the City? Describe your role?

I was hired as a Computer Operator for the Regional Computer Center in 1992.

How long have you worked for the Retirement Department? What do you do?

Since 1998, I worked with Retirement while at ETS. I became CRS's first IT employee in 2013.

Do you have any traditions or habits that have developed among your co-workers? I

enjoy celebrating life events with co-workers if it's birthdays or a retirement.

What things do you like to do outside of work?

Outside of work, I teach teen Sunday School and I'm a youth leader. I like to relax by watching a good movie or reading a good book. And I love to be with family and friends.

Describe your plans for retirement?

Since I started with the City before getting all of my Social Security credits, I will get a job to get these credits. So [Social Security](#) can deduct my Medicare from my payment instead of me writing a check to Medicare. I hope to travel, spend more time with family, and enjoy the present.

What steps have you taken to prepare for this milestone?

About 10 years ago I created a list of things to do in preparation for retirement. Since life happens, I couldn't do all of these but at least I knew what I should be aiming for.

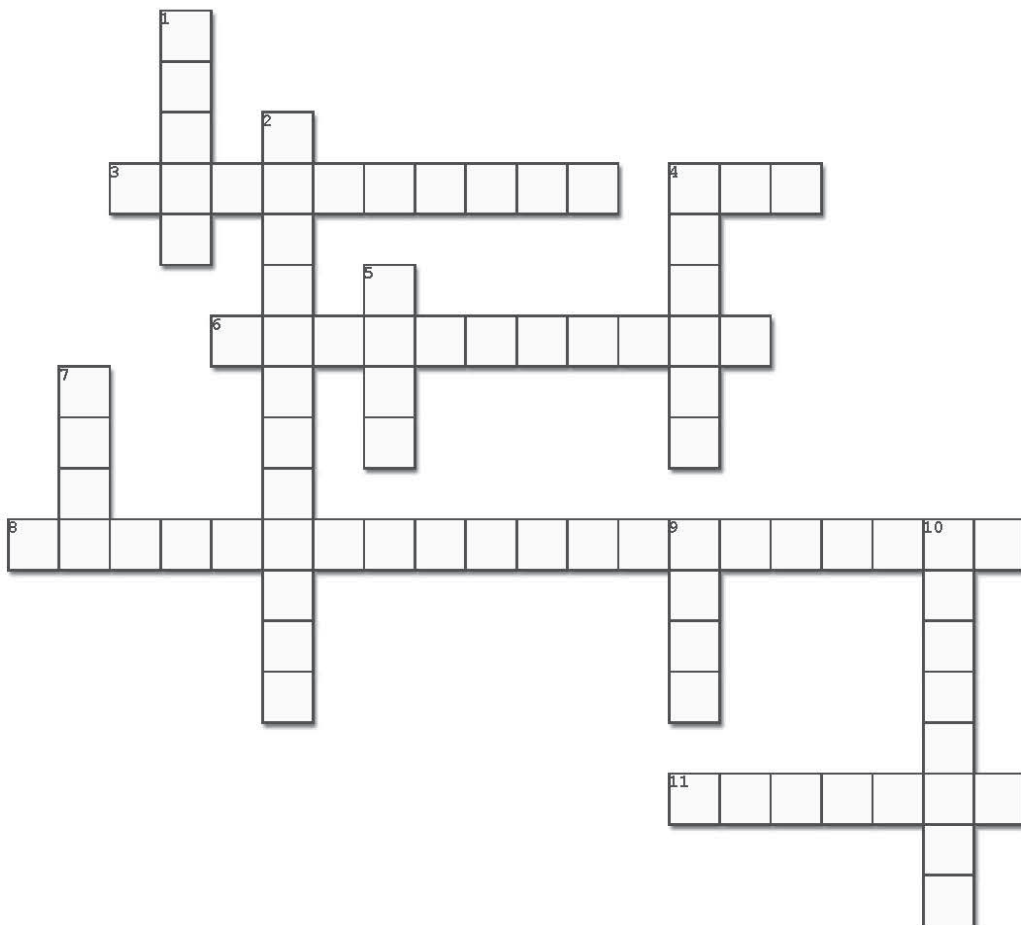
What is something valuable that you have learned while working in city government? What advice would you give to City employees who are just starting out?

Working in Retirement has made me value time. It is priceless and there is no guarantee on much you get. Give your best at work but more importantly do the same in the other parts of your life.



Let's Get Quizzical:

Test your knowledge on all things Retirement!



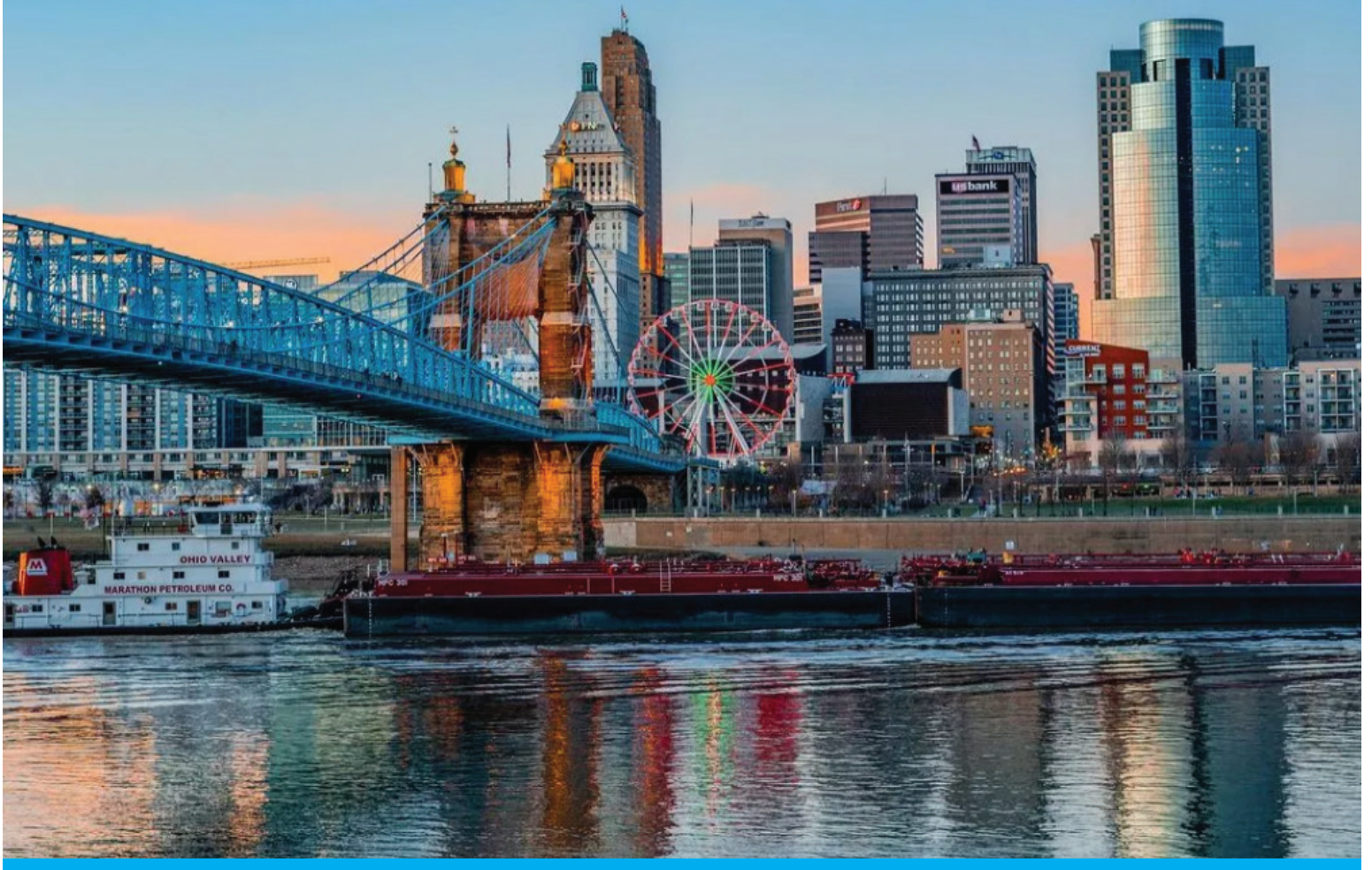
Across

3. Newest observed holiday added to City calendar?
4. Government agency that manages Medicare?*abv.*
6. Person you name to receive your contributions if you die in service?
8. Program for CRS Members to choose additional deduction from pay to supplement pension?
11. Famous for 3-ways?

Down

1. Affects whether you are eligible for healthcare and when you become eligible for retirement?
2. CRS online portal where you can estimate your pension?
4. Current Cincinnati City Manager?
5. Opening Day team?
7. How many years can you continue to work while in DROP?
9. Percentage members contribute to CRS out of each paycheck?
10. Person you name to receive your pension after you die?

1. Group
 2. Member Direct
 3. June/teenth
 4A. SSA
 4D. Sheryl
 5. Reds
 6. Beneficiary
 7. Five
 8. Deferred Compensation
 9. Nine
 10. Optio/ee
 11. Skyline



6 EASY STEPS TO RETIRE

1
Employee contacts HR Liaison or Supervisor at least three months before intending to retire.

2
CRS confirms employee's retirement eligibility date.

3
Employee completes & signs Retirement Application (from HR Liaison).

4
CRS enrolls employee in Retirement Processing Session & mails information to employee's home.

5
Employee attends Retirement Processing Session, provides documents & signs paperwork.

6
Employee retires on their selected date (always the first of a month).