

EMPLOYEE FAQ

*Please note all Retiree Medical, Optical, and Life Insurance questions should be directed to the **Benefits and Disability Administration Division** at:*

General Information

Main Number: (313) 224-5157

Fax Number: (313) 967-1228

Email: benefits@waynecounty.com

IF YOUR LAST NAME BEGINS WITH...	YOUR ENROLLMENT SPECIALIST IS...	EMAIL	PHONE NUMBER
A – D	Ebony Byrd	ebyrd@waynecounty.com	313-224-0436
E – K	Andrea Allen	aallen@waynecounty.com	313-967-6432
L – R	Deborah Brown	dbrown7@waynecounty.com	313-224-6076
S – Z	Cherylita Feagin	cfeagin@waynecounty.com	313-224-0971
Questions About Stipends	Precious Walton	pw Walton@waynecounty.com	313-224-5381
Questions About Stipends	Karyn Jones	kjones@waynecounty.com	313-224-0354

How much will I receive in a monthly pension if I retire?

A *Retirement Estimate Request* form may be downloaded at wccers.org (under Active Members > Active Forms) or may be submitted [online](#) (under Active Members > Estimate Request). It is recommended that you have received an estimate within the last 12 months prior to requesting an appointment to retire. Please allow a minimum of 4-6 weeks for an estimate. If you have not already received one, an estimate will be done for you prior to your scheduled appointment.

Why was my request for an estimate of benefits denied?

Requests are typically denied if any of the following occurs:

- The employee is not a member of the retirement system
- The employee is not enrolled in a retirement plan
- The employee is not vested in his/her respective retirement plan
- An estimate has been provided within the past 12 months

Will an estimate show my final dollar amounts?

No. These are estimated amounts based on the monies you have already earned. We do **NOT** project earnings for anyone because you may not earn those monies. Final amounts are only obtained AFTER you have retired.

What do I need to know about myself before I retire?

You need to know your employee identification number, retirement plan, and the date you wish to retire.

Who do I contact to make an appointment?

Contact the Retirement Office at (313) 224-5890.

What information do I need to provide to schedule an appointment?

We will need your first and last name (legal name), your employee identification number, your retirement plan, anticipated retirement date, and a good phone number to reach you at.

What documents do I need to bring with me to my appointment?

You need to bring the following with you on the day of your appointment:

- Birth Certificate for yourself, your spouse, and any dependent children
- Social Security cards* for yourself, your spouse, and any dependent children
- Marriage License
- Eligible Domestic Relations Order, Domestic Relations Order, and/or Qualified Domestic Relations Order – **complete/full Court executed copies are required.**
- Health Care/Physician information **(for disability applicants only)**
- Voided check for Direct Deposit
- Any Trust and/or other Probate Document **(i.e., Power of Attorney, Guardianship, Conservatorship)**

*In lieu of Social Security cards, you may bring in a copy of the top portion of the first page of last year's Federal Income tax return. Baptismal Certificate, valid Passport, Naturalization Papers, Census Report or School Record (prior to date of hire) may be accepted as proof of age in lieu of a Birth Certificate.

If I do not bring in all the required documents, can I still apply for retirement?

Yes, you may complete an application; however, your application will not be processed until all required documents have been received. This may affect your ability to retire on your desired date. The Retirement System reserves the right to void a retirement application or change the effective date of retirement:

- If the member fails to meet retirement eligibility according to his/her collective bargaining agreement
- If the member fails to complete or submit all required documentation
- For other instances that may necessitate such course of action

What do I need to be certain of when I come in for my appointment?

You must be certain that you are retiring. Retirement appointments are for the purpose of completing your retirement application packet. If you have a Defined Contribution account, you should know whether you want to purchase an annuity with your available Defined Contribution funds. For Defined Benefit participants, you need to be certain of the payment option you want to select (Straight Life, or a Joint & Survivorship to cover your spouse). If you are married and take a Straight Life, your spouse will be required to sign off, waiving any future pension/benefits, and the document will need to be notarized. Retirement staff cannot provide financial advice or recommend an option to you. If you are unsure what option to select, please seek advice from a licensed, certified investment planner prior to your scheduled appointment.

How long will my appointment be?

Your appointment will take approximately 30-40 minutes. Please be prompt.

Do you accept walk-ins?

As a precautionary measure due to concerns for the health of WCERS employees, and to help slow the spread of Covid-19, **appointments are required for all in-person services** at this time. For assistance you may contact Wayne County Employees' Retirement System by phone at (313) 224-5890 or by email at eRetirement@waynecounty.com.

What will I be doing at my appointment?

We will review your most recent benefit estimate and answer any questions you may have regarding the estimate and payment options available to you at retirement. You will ultimately complete a retirement packet. If you are eligible to purchase time such as military, other government and/or credited service, you will be provided with additional instructions. All purchase transactions must be completed prior to your retirement date.

You will be directed to contact the Wayne County Benefits Administration Department at (313) 224-5157 with any questions you may have regarding retiree life/health/dental/optical insurance benefits.

Do I have to notify my department that I have applied to retire?

The Retirement Department will send a notification within 2-3 business days after you have filed an application. We do not hold retirement notifications.

When will I receive my first pension check?

If you are a member of a Defined Benefit Plan, your first pension check will be paid to you at least two months after your retirement date (e.g., if retiring September 1, your first check will come November 1). It will include pension monies for the months of September and October. Your November monies will be paid in December, and so on.

If you are a member of the Defined Contribution Plan and turning your funds over for an annuity pension, your first check will be on the 1st of the month following 30 days after the receipt of funds (e.g., if retiring September 1, and we receive the check from Prudential by September 15, your first check will be paid on the first of November). However, you will only receive a check for one month.

Pension payments are paid in arrears. A check received on November 1 is for the month of October.

Will this be what I should expect every month?

Since your first pension check will cover 2 months, no. Your second pension check may be adjusted. Finally, your third pension check should be the amount that you can expect every month – unless you choose an accelerated option, which will cause your pension monies to decrease at the date you are eligible for full unreduced social security.

Will my pension check be taxed?

Yes, your pension is taxable by the Federal Government. Effective January 1, 2012 - your pension became taxable by the State of Michigan.

I already have direct deposit. Why do I need to complete another form?

Our payroll system is separate from the Active Employee payroll system; therefore, another form must be submitted.

I am a member of Hybrid Plan 5 or Hybrid Plan 6. What can I do with the Defined Contribution monies that were left over after I transferred from Plan 4?

You have several options for these monies:

1. Release funds to the Retirement System to receive a monthly annuity pension over and above the Defined Benefit pension. Keep in mind, the Retirement System will not accept rollover funds for deposit 30 days after the effective date of retirement.
2. Rollover the funds to another qualifying plan for deposit (IRA, etc.).
3. Take a full refund (you will be responsible for all taxes/penalties).
4. Leave the funds in the plan.

If I sign the application, does that mean I have to retire?

Yes, you are expected to retire at your scheduled effective date.

Can I change my mind about retiring, and if so, what is the procedure?

You may be eligible to withdraw your application, unless you have an agreement that states differently. You must write a request to rescind your retirement to your Department Head who, in turn, must write a corresponding request to the Retirement Commission supporting your request to withdraw your application. Copies of both requests must be delivered to this office so that it can be placed on the Meeting Agenda prior to your retirement date. Request to rescind should be submitted no less than 10 business days prior to your effective retirement date – **No exceptions**.

Can I change my Election of Option?

You can change your Election of Option up until you are put on the Retiree Payroll. After you have been put on the payroll, you cannot change your election.

How do I change my Federal Withholding amount?

You must complete a new [Federal Withholding](#) form. It can be located at [wcers.org](#) (under Retired Members > Retiree Forms).

How do I change my Direct Deposit?

You must complete a new [Direct Deposit](#) form found at [wcers.org](#) (under Retired Members > Retiree Forms). It can be mailed or faxed to our office. Please include a voided check.

DO NOT CLOSE YOUR EXISTING BANK ACCOUNT BEFORE YOU CHANGE YOUR DIRECT DEPOSIT.

How do I change my address?

You must put the change in writing along with the effective date, your printed name, signature, and retirement (employee ID) number. All changes must be submitted in writing. Verbal requests will not be honored. The form can be found under Retired Members > Retiree Forms on [wcers.org](#).

What are Pre/Frozen Benefits versus Post Benefits?

Pre/Frozen Benefits are retirement benefits earned prior to October 1, 2015, or the date established by your respective CBA or Benefit Plan. Frozen Benefits are available to employees who have met the plan vesting requirements and retirement eligibility criteria in effect on September 30, 2015, or established date. Pre/Frozen Benefits are calculated using your average final compensation (x) plan multiplier (x) credited service earned prior to the established plan freeze date (See your CBA or Benefit Plan for details).

Post Benefits are retirement benefits earned on, and after, October 1, 2015. Post Benefits are available to employees who meet the 10 years vesting requirement and retirement eligibility criteria in effect on and after October 1, 2015, or date established by your CBA or Benefit Plan. Post Benefits are calculated using your average final compensation (x) plan multiplier (x) credited service earned on, and after, the established plan freeze date (See your CBA or Benefit Plan for details).

I am eligible for a Post Freeze Date (i.e., 10/1/2015 or 10/1/2016 or 11/1/2018) Benefit. How do I apply for this benefit and when can I collect it?

Your collective bargaining agreement determines when you are eligible to collect your Post Benefit. After your retirement date, Post Benefits will begin automatically at the date you are first eligible to collect an unreduced benefit. Post Benefits will not be paid earlier than age 55. Collecting earlier will result in a reduction of benefit.

I am getting a divorce – What should I do once the divorce is final?

If you are divorced, or in the process of getting a divorce, you must notify our office and send a copy of your Eligible Domestic Relations Order, Domestic Relations Order, and/or Qualified Domestic Relations Order to the Retirement Office for processing. More information about this topic can be found online at wcers.org (Under Retired Members > Divorce After Retirement). You may also want to review your pension beneficiary information by contacting the Retirement Office at (313) 224-5890.