So You Think You Are Ready to ROP?

Everything you need to know about successful ROPing
Welcome to the ROP Program

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Agenda

- What is ROP?
- What are the requirements to participate in ROP?
- What do I need to do to get started?
- Where can I ROP?
- When can I start my ROP time?
- How do I get my ROP badge?
- What about my PWCS Email?
- How much do I have to work?
- Time, time, time.
- Lunch?

- What happens when I finish my ROP time?
- Can I work as a sub when I am finished with my ROP time?
- What if I can't complete my ROP time?
- What if I no longer want to participate in ROP?
- Can I participate in Lincoln Financial while I ROP?
- ROP and health insurance.
- ROP and Social Security
What is ROP?
Retirement Opportunity Program -

- ROP provides additional income for PWCS employees eligible for VRS retirement but not yet eligible to collect Social Security.

- ROP also utilizes the valuable experience of retirees in continued employment in work assignments compatible with the retiree’s training, experience and qualifications.
What are the Requirements to Participate in ROP?

- Must be a full time employee at time of retirement.
- Must have 17 years of full time VRS service or service with an accredited education institution.
- Must have ten (10) years of service with PWCS with the last seven (7) being consecutive.
- Employee must be in good standing prior to retirement.
- Age 55 or older, but under full Social Security age.
- Not eligible for Disability Retirement.

There is a ROP information page on the Benefits Website at: www.Benefits.pwcs.edu under the Retirement Plans tab.
You Are in the ROP Program

Now What?
What Do I need to do to get started?

- Your ROP application was completed during your retirement process.
- You must submit a ROP Work Assignment Request for each location you will ROP.
- The form must be signed by the supervisor of that work location.
- You must have a list of planned duties.
- Duties must be consistent with your position with PWCS prior to retirement.
Where Can I ROP?

- Most ROP participants choose to ROP at their previous work location or school.
- Some ROP participants opt to work with administrators/staff they have worked with in the past at a different location.
- You are able to work at more than one location in the year.
- You must submit a work assignment form for each location where you plan to ROP.
- You can add an additional location during the year if an opportunity arises.
- ROP duties must be consistent with requirements and duties of the job you held with PWCS prior to retirement.
Where can I ROP? (continued)

- It is the responsibility of the ROP participant to contact work locations to arrange for their ROP assignment.
- Certain positions require ROP participants to work with their central office department to arrange their ROP assignments.

- Librarians - Schenell Agee, Office of Library & Media Services.
- Custodians - Warren Jenkins, Office of Facilities Services.
- Nurses - Teresa Polk, School Health Services.
- Bookkeepers - John Wallingford in Finance.
- Principals and Assistant Principals - Area Associate Superintendent.
When Can I Start My ROP Time?

You must have a break in service of 30 days.

- 250 day contract employees - August 1
- 223-day contract employees - August 1 or September 1
- 195-day contract employees - October 1

All subsequent years, new ROP year begins July 1
What About My ROP Pay?

- You will earn 19% of your final annual salary with PWCS prior to retirement.
- You will receive your first ROP paycheck the 15th of the month you are eligible to ROP.
- The first year of ROP, your annual ROP pay will be divided from the first month of ROP through June 30.
- All subsequent ROP years, your ROP pay will be over the full 24 pay periods from July through June.
- Your check will continue to be direct deposited in your existing bank account. Contact payroll if you have questions.
How Do I Get My ROP Badge?

- Upon your retirement, you will surrender your PWCS employee ID.
- Risk Management will create a new ROP ID Badge that will be valid the entire length of your ROP eligibility.
- Your badge will be sent to the work location where you have indicated you will ROP.
What happens with my PWCS email address? And speaking of contact info...

- Your PWCS email account will be deactivated after you receive your last paycheck, but will be reactivated when you become active in our system again as a ROP participant.
- You should have access to your email as of your ROP start date with your previous passwords intact.
- Any additional access you may need to systems would require a ticket with the Help Desk by your work location.
- It is important that our office have your most up-to-date contact info to include your preferred telephone number and home email address.
- Remember to keep PWCS informed of all address changes and changes in your contact info.
- We do not have access to your account with VRS once you retire and are separated from PWCS in the VRS's online account system. You will need to update VRS with your contact info.
How Much Do I Have to Work?

- The number of hours you must work is determined by your previous contract length and the number of hours in your work day.

- We are looking for the total HOURS required determined by the number of days required times the length of your required work day.

- 195-day contracts = 20 days x 7 = 140 hours
- 200-day contracts = 20 days x 7 = 140 hours
- 214-day contracts = 21 days x 7 = 147 hours
- 223-day contracts = 22 days x 7 = 154 hours
- 250-day contracts = 25 days x 7.5 = 187.5 hours
When Do I have to ROP?

- You have the whole ROP year to complete your hours.
- You can begin ROP the first year upon your ROP eligibility date or any time after that date. You cannot work prior to your ROP start date.
- Subsequent years you can begin your ROP time at the start of the new ROP year on July 1.
- All ROP time must be completed no later than June 30.
- If you do not complete your ROP hours, you lose your eligibility to continue in ROP, and you must pay PWCS back for all hours not worked.
The hours you work each day will be determined by the needs of the location for the assignment/duties you are performing.

You may begin your ROP time at the beginning of your ROP year, or you may begin your hours later in the year.

Your availability and the needs of your work location will determine when you perform your hours.

You must submit time sheets at your work location to track your time.

You must submit time sheets throughout the year as you work. Do NOT wait until the end of the year to submit all time at once.
What About Lunch?

- If you are working in a classroom with students, you are not deducted time for lunch.
- If you are not working a full day, you are not required to take time out for lunch.
- If you are working in another capacity, not working with students, work a full day and take time out to have lunch, it must be deducted from your day.
- ROP pay is based on total number of hours worked. If you take time for lunch it must be deducted from your total hours worked in a day.
How Do I Know If I Have Finished My Time?

- You should be turning in time sheets as you work.
- Keep a copy of your timesheets for yourself.
- The time is entered at each work location.
- The more different locations you work, the more important it is for you to keep copies of your time sheets.
- The timekeeper at your location should be able to see your hours in our system.
- You can contact me if you have any questions about your time.
What Happens When I Finish My ROP Time?

► When you finish you time, you must submit a ROP completion form.

► If you do not plan on work any additional time, you are done.

► If you are planning to ROP the next year, submit your work assignment for the next ROP year.

► Make sure all time sheets are submitted.

► All paperwork must be submitted before June 30 or your pay for the next year can be stopped.
Can I Work as a Sub or Temp Now That I am Done With My ROP Time?

- You may work as a sub or temp employee once all ROP time is complete and the completion form has been submitted. This must be completed before you can be paid for additional time.
- You may NOT work as a permanent PT position. Your ROP time and any additional sub or temp time you work cannot total more than 80% of a full time position.
- This is not automatic. You MUST notify Benefits or the Sub office that you wish to sub or temp so you can be set up to be paid.
- The first year you work as a sub/temp after ROP, you must submit the ROP to sub/temp form.
- This form triggers the Sub/Temp Office to send you the Sub orientation and additional paperwork.
How Do I Set Up My Sub/Temp Job?

Your set up will be different if you are working in a temp position or as a substitute.

You will be contacted if additional information or paperwork is required.

This form will be sent to you if you are going to work as a substitute. Here you can indicate your preferences for the sub calling system.

You may indicate that you do not wish to receive call from the sub calling system by writing that on your form.

Following the procedures will delay your pay for additional work.

If you are an administrator, you will work under a Temporary Management Agreement.
What If I Cannot Complete My ROP Time?

- If you cannot complete your ROP time, you must inform the Benefits Office at your earliest convenience.

- Your ROP pay begins with the first payroll following your ROP start date and is divided evenly over all of the pay dates for that year.

- It must be determined how many hours you have worked in the year and how much you have been paid.

- You are required to pay PWCS back for any time for which you have been paid but did not complete.

- If you do NOT complete your ROP hours, you lose eligibility for any future ROP years.
What If I Decide I No Longer Wish To Participate in ROP?

- You are eligible to participate in ROP up until you reach full Social Security age or a maximum of 7 years (unless you forfeit a year of ROP based on your retirement date).

- If you no longer wish to ROP, you must notify our office in writing.

- Once you withdraw from ROP, you lose all future ROP participation.
Frequently Asked Questions:

Can I Continue to Participate in my Lincoln 403(b) Account?

- You can contribute to the Lincoln 403(b) account as a ROP participant, but you must re-elect the contributions you wish to make.

- If you are not 59 ½ you CANNOT withdraw any funds from your 403(b) account while you participate in ROP.

- If you are participating in ROP you CANNOT withdraw any funds from your 457 account.
I Turn 65 Before My ROP Eligibility Ends. What Happens to My Health Insurance?

- Retiree Health Insurance is completely separate from your ROP participation.
- Retiree Health Insurance ends at age 65 when you qualify for Medicare.
- Retiree Health Insurance premiums are either paid out of your VRS pension check or by sending a check to PWCS Benefits Office. It does NOT come out of your ROP paycheck.
- Questions about Retiree Health Insurance go to Kris Brittigan.
What About ROP and Social Security?

- ROP is set up as a bridge between VRS Retirement and Social Security age.
- The age at which you begin to collect Social Security benefits is a personal one with many considerations.
- You should consider setting up your account on www.ssa.gov
- Early Social Security Age is 62. It is up to you if you choose to begin collecting at that age.
- You can participate in ROP and collect Social Security, but your Social Security benefits can be impacted by your yearly earnings.
  - Until you reach full Social Security age, Social Security will subtract money your check if you exceed a certain income, determined annually.
  - For the 2018 year, the limit on earned income is $17,040
  - Your benefits are reduced $1 for every $2 you earn over the limit.
Who Do I Contact With Questions?

- Hours completed, Paperwork Received, ROP Changes (Benefits)
  - Jill Argueta ArguetJD@pwcs.edu 703.791.8927
- Retiree Health (Benefits)
  - Kristin Brittigan BrittiKA@pwcs.edu 703.791.8772
- Sub/Temp positions (Sub/Temp Office)
  - Susan Cox CoxSK@pwcs.edu 703.791.7327
  - Drucila Jimenez JimeneDX@pwcs.edu 703.791.7466
- Sub Calling System, Sub/Temp Office
  - Monica Skinner SkinneML@pwcs.edu 703.791.7897
- Temporary Management Agreements (Administrative HR)
  - Rose Jones HarbacRE@pwcs.edu 703.791.8959
- ROP Badge (Risk Management)
  - Liliana Bickham BICKHAMLC@pwcs.edu 703.791.8911
- PWCS Taxes, W2s, Direct Deposit (Payroll)
  - Stephanie Magee MageeSP@pwcs.edu 703.791.8748
- VRS Questions, Pension Taxes, Pension, Direct Deposit
  - VRS MyVRS www.varetire.org 1.888.827.3847