

Navigation

After receiving the email notification indicating that you have to make a mandatory retirement plan election, follow the steps below.

Note: Your mandatory plan election MUST be made within 60 days of your hire date, or you will default to TRS. Your TRS election is retroactive to your date of hire or eligibility.

- 1. Log into OneUSG Connect at <u>oneusgconnect.usg.edu</u>. Select the **OneUSG Connect** button in the Active Employees section.
- 2. Choose Benefits.

▼ Employee Self Service			
Make SCCP Contribution	Path2College 52 Employee Self 5 Benefits Save for th Offerentity in Manager Self Se	Service sates	Time and Absence
Monthly Schedule	Pay • ③ •	Paycheck Modeler	Direct Deposit



New Hire TRS Mandatory Retirement Plan Election/Enrollment

3. From Benefits Desktop, click the **MANDATORY Retirement Election** tile.

NOTE: These tiles will only be displayed if you have an open election window. The tiles will be removed from your Self Service desktop the day after you complete your election or 60 days after your hire date.

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Manage My Benefits	MANDATORY Retirement Elect	Voluntary Plan Enrollment		
University System of Georgia Benefits	ORP vs. TRS MANDATORY	403(b)/457(b) OPTIONAL		
Centered on You.	Must be completed within 60 days of hire	You must still complete the ORP vs. TRS election		

< Benefits	Retirement at Work	â	Q	7
	05/15/2019			
Enroll In Your Benefits				
You have the option of selecting your Reti Georgia Institution. Note that this election of your hire date, you will be automatically The University System of Georgia has two Retirement Plan (ORP). Both the TRS an personal savings and Social Security ben- in either the ORP or the TRS. With the TR ward the University the ORP or the TRS. With the TR	irement Plan within the first 60 calendar days of employment with a University System of is irrevocable on the date of election. If you do not make an election within 60 calendar days y enrolled with the Teachers Retirement System of Georgia (TRS).			
after you retire.	ou are responsible for choosing now to invest the contributions and now to receive money			



New Hire TRS Mandatory Retirement Plan Election/Enrollment

5. The **Enroll in Your Retirement** page will populate with information regarding both the Teacher Retirement System of Georgia (TRS) and the Optional Retirement Plan (ORP). Choose the plan that you would like to enroll in by clicking the button associated with that plan. Once selected, you cannot change your election. If you have questions, cancel out of this page and get more information from your HR/Benefits representative or on the USG Benefits website,

Click Continue.

NOTE: If you are eligible for ERS, GSEPS or need to make an election other than TRS or ORP for any other reason, you must contact your local institution's HR/Benefits office.

< Benefits	Retirement at Work
05/15/2019	
Enroll In Your Retirement	
Teacher's Retirement System of Georgia (TRS)	
TRS is a Defined Benefit Plan. In this type of plan, your retirement benefit is "defined" based on a predetermined designated formula. You are required to make a mandatory pre-tax contribution to the plan and your employer contributes a matching contribution on your behalf. Your Retirement Benefit is calculated based upon 2% times your length of service and your average monthly salary derived from your highest consecutive 24 months of earnings. You do not make investment decisions nor do you assume the risks associated with investment decisions. You become 100% vested after 10 years of creditable service. If you leave employment with the USG prior to becoming vested, you have the option of leaving your contributions with TRS (accrues interest for 4 years), roll over your contributions to another qualified plan or IRA or request a lump-sum distribution (tax penalties may apply). You should carefully consider the implications of the 10 year vesting schedule in making your retirement plan election, for example positions with limited term assignments. There are 5 key plan provisions to the TRS plan: 1. Mandatory 6% employee contributions and matching 21.14% employer contributions (effective 07-01-2019 and are subject to change) 2. 100% vested after 10 years of creditable service 3. No loans allowed 4. No hardship or unforeseen emergency withdrawals 5. No insenvice (distributions 5. No insenvice (distribution	
Optional Retirement Plan (ORP)	
ORP is a 401(a) Defined Contribution Plan. In this type of plan, the employer and employee make contributions to the plan on a regular basis. You are required to make a mandatory pre-tax contribution to the plan and your employer contributes a matching contribution on your behalf. Your account balance is based upon EE/ER contributions and accumulated earnings. You become 100% vested immediately. You are responsible for making investment decisions and assume the risks associated with investment decisions. You can divide your investments between 3 retirement plan vendors: TIAA, Fidelity and VALIC/AIG.	
If you leave employment with USG, you have the option of leaving your contributions with your retirement plan vendor, roll over your contributions to another qualified plan or IRA or request a lump-sum distribution (tax penalties may apply). This plan doesn't accept rollovers into the plan.	
There are 5 key plan provisions to the ORP plan: 1. Mandatory 6% employee contributions and matching 9.24% employer contributions (subject to change) 2. 100% vested (upon enrollment in the plan) 3. No loans allowed 4. No hardship or unforeseen emergency withdrawals 5. No in-sequere distributions Optional Retirement Program ORP Start Date: 07/01/2019	
Continue	Cancel



New Hire TRS Mandatory Retirement Plan Election/Enrollment

6. You will receive an acknowledgement message after you have made your election. To acknowledge and confirm you understand your retirement plan election and that your election is irrevocable for as long as you are employed at the USG, click OK. NOTE: YOU CAN NOT CHANGE THIS ELECTION ONCE IT HAS BEEN MADE. If you have questions, cancel out of this page and get more information from your HR/Benefits representative or through the USG Benefits website.

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Continue	Optional Retirement Program ORP Start Date: 07/01/2019	
	Continue	Cancel

Message	
Acknowledgment (2	8521,814)
I understand that thi University System o	s selection is irrevocable during the tenure of my employment in a covered position with the f Georgia.
If you have question retirement.usg.edu.	s regarding this election, please contact your local Human Resources team or visit
ОК	Cancel



7. If you elected **Teacher Retirement System (TRS)**, a Teacher Retirement System acknowledgement signature panel will be shown. Acknowledge your enrollment in the Teacher's Retirement System by **Typing Your Full Name** in the box provided. Then click **Save**.

NOTE: You should receive an email confirmation of your election.

< Benefits	Teacher's Retirement System
	05/15/2019
Acknowledgement	
You have elected: Teacher's Retirement Sy I understand that this selection is irrevocable during the tenure of my covered position with the University System of Georgia. I do hereby certify that I have read and fully understand the above sta University System of Georgia retirement plans.	stem employment in a tements regarding the
Acknowledgement Required by Typing Your Full Name Be	low
Save Cancel	

You will then receive the following message with a link to Retirement@Work. Click the **Retirement@Work** button if you would like to enroll in the **voluntary savings plans {403(b) and/or 457(b)}** for additional retirement savings.

< Benefits			Retirement at Work
a.		1. 1719	06/10/2019
Thank you for making your TRS Election! You are also eligible to contribute to a voluntary plan, in those plans. To learn more about these plans and option access the Retirement@Work system Retirement@Work	icluding 403(b), 45 nally enroll, click th	i7(b) or Roth ve he button below	rsions of to

CONGRATULATIONS! You have now completed your enrollment in TRS.