



## ERS ACTIVE MEMBERS

### *DID YOU KNOW.....*

#### **What is the balance in my account?**

You may view your **ACCOUNT BALANCE** online at **Member Online Services** (<https://mso.rsa-al.gov>), or call **Member Services (877.517.0020)** to request an account balance through the mail. Your personal Annual Statement of Account is mailed to your home address in early December. The purpose of the annual statement is to provide information pertaining to your beneficiary, member contributions, accumulated interest, creditable service and earnings. This also provides you with the opportunity to verify your records and use the information for retirement planning.

#### **Can I borrow from my account?**

No, a member's contributions are only refundable at the request of the member **UPON TERMINATION OF EMPLOYMENT** and application for refund (FORM 7). There are no partial refunds; all contributions are refunded in full.

#### **Am I vested? What does it mean to be vested?**

Vesting means the member has earned enough service credit to be eligible for a lifetime retirement benefit. Members have a vested status in the ERS after accumulating **10 YEARS OF CREDITABLE SERVICE**.

#### **How can I change my address?**

You may change your address through **MEMBER ONLINE SERVICES (MOS)** on our website. You will need to set up a User ID and Password to log in. You may also change your address in writing, with signature, either by letter or Address Change Notification form. The change of address form can be downloaded from our website or requested from Member Services. Address changes cannot be made through email or over the phone.

#### **How can I change my beneficiary?**

For non-retired members, the **RSA 100-C CHANGE OF BENEFICIARY - PRIOR TO RETIREMENT** form is available on our website or you may contact the ERS. You may name more than one beneficiary and designate them as contingent or co-beneficiaries. If at the member's death, there is no beneficiary; the member's estate will be paid the appropriate death benefit.

#### **Am I a Tier 1 or Tier 2 employee?**

A **TIER 1 EMPLOYEE** is any member of the Retirement Systems who had service for which he or she received credit in the Employees' Retirement System or in the Teachers' Retirement System prior to January 1, 2013.

A **TIER 2 EMPLOYEE** is any member of the Retirement Systems who first began eligible employment with an Employees' Retirement System or a Teachers' Retirement System participating employer on or after

January 1, 2013, and who had no eligible service in the Employees' Retirement System or the Teachers' Retirement System prior to January 1, 2013.

### How do I withdraw the money from my account?

A member's contributions are only refundable at the request of the member upon **TERMINATION OF EMPLOYMENT** and an application for refund ([FORM 7](#)) must be submitted. There are no partial refunds; all contributions are refunded in full and interest is refunded based on years of contributing service; see chart below. Refunds may be subject to a federal taxation.

Years of Membership Service	Amt of Interest Refunded	Contributions Refunded
Less than 3 yrs	None	All
3 yrs, but less than 16 yrs	50%	All
16 yrs, but less than 21 yrs	60%	All
21 yrs, but less than 26 yrs	70%	All
26 yrs or more	80%	All

### I'm an employee of the State of Alabama. Who do I contact about my health insurance?

If you have any questions, please contact the **State Employees' Insurance Board** (SEIB) at 866.836.9737 or at [www.alseib.org](http://www.alseib.org).

For more information about these and other topics visit our website at [www.rsa-al.gov](http://www.rsa-al.gov) or contact Member Services at 877.517.0020.

Prepared by the Communications staff of the Retirement Systems of Alabama. To have your questions answered in "Preparing for Retirement", please address them to **Michael Pegues, Communications, Retirement Systems of Alabama, P.O. Box 302150, Montgomery, Alabama 36130-2150**. Please visit our Web site at [www.rsa-al.gov](http://www.rsa-al.gov).