

Kansas Board of Regents

- The Kansas Board of Regents (office)
- Emporia State University (ESU)
- Fort Hays State University (FHSU)
- Kansas State University (KSU)
- Pittsburg State University (PSU)
- University of Kansas in Lawrence (KU)
- University of Kansas Medical Center in Kansas City (KUMC)
- Wichita State University (WSU)

Brief History

The Kansas Legislature formed KPER in 1962, providing retirement benefits to all state employees, with one exception. KBOR employers, instead, contracted with the Teacher Insurance and Annuity Association-College Retirement Equities Fund (TIAA-CREF, now known as TIAA). The resulting KBOR Mandatory Retirement Plan (KBOR Plan) gave Regent faculty state-to-state portability, a feature not available with KPER.

Enroll in KPER or KBOR Plan?

New Employees

Classified (University Support Staff) ⇒ KPER

Employees hired at Regents institutions in classified, benefits-eligible positions become KPER members.

[Employer Manual: KPER Membership](#)

[Quick Vid: Enrollments](#)

Unclassified ⇒ KBOR

Employees hired at Regents institutions in unclassified, benefits-eligible positions (faculty and some professional staff) become KBOR Plan members, after meeting the required **one year** of employment.

[Regents Retirement Plans](#)

By law, employees **can't** contribute to both the KPER and KBOR **Mandatory** Plans at the same time. They **can**, however, contribute to KPER and the KBOR **Voluntary** Plan at the same time.

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Transfers & Reclassifications

- If KPERS member moves to KBOR-eligible position **or**
- KBOR Plan member moves to KPERS-eligible position
- **Must choose** whether to stay in current plan

The member must complete the **Retirement Plan Election for Kansas Board of Regents Employees** form ([KPERS-3BOR](#)). The employer certifies.

If a **KPERS-3BOR** form is **not** submitted, the employee will default to the plan tied to the new position.

What happens to the KPERS account?

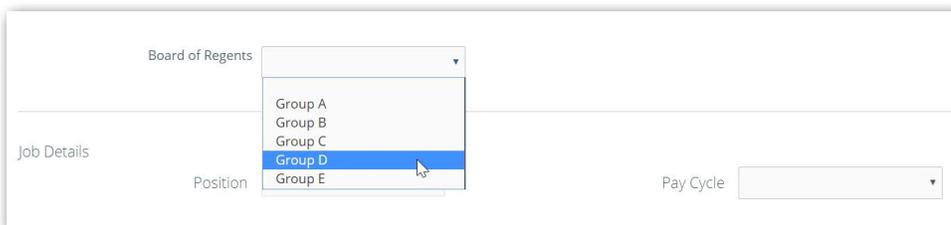
If a KPERS member who is working at a Regent institution transfers to the KBOR Plan with the same employer or becomes ineligible for KPERS because of reduced hours at the same employer, his KPERS account will continue to draw interest as long as he remains with the same employer (Regent institutions and The State of Kansas are considered the same employer).

Group	KPERS service before transfer	Accrue Interest?	For how long?	Then what?	Retirement Eligibility
KPERS 1	1 yr	Yes	Until leaves employer	Can withdraw if leaves employer Can retire from KPERS	65 w/ 1yr
KPERS 2	1 yr	Yes	Until leaves employer	Can withdraw if leaves employer	65 w/ 5yrs
KPERS 3	1 yr	Yes	Until leaves employer	Can withdraw if leaves employer	65 w/ 5yrs

If the member transfers from the KBOR employer to a KPERS employer, his KPERS membership and regular vesting period picks up where it left off.

Groups

When enrolling employees, you must enter the group they belong to.



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Group A

This is for KBOR Plan members who are **prior-service only** members of KPERS. They have service as faculty and/or unclassified employee at a Regents institution **before January 1, 1962**, which counts as KPERS prior service.

- University **reports** current KBOR salary to KPERS.
- KPERS benefit is based on **higher** of KBOR salary or KPERS salary.
- Member **may use** KBOR service to help meet retirement eligibility with KPERS.

Group B

KBOR Plan members who are **inactive** KPERS members with some “**participating service**” in KPERS. KBOR Plan start date is **before July 1, 1998**.

- University **reports** current KBOR salary to KPERS.
- KPERS benefit is based on **higher** of KBOR salary or KPERS salary.
- Member **may use** KBOR service to help meet retirement eligibility with KPERS.

Group C

KBOR Plan members who are **inactive** KPERS members with some “**participating service**” in KPERS. KBOR Plan start date is **on or after July 1, 1998**.

- University **does not** report current KBOR salary to KPERS.
- KPERS benefit is calculated using **KPERS salary only**.
- Member **may not use** KBOR service to help meet retirement eligibility with KPERS.

Group D

Active KPERS members who are working at a KBOR employer but are **not eligible** for or are **not participating** in the KBOR Plan.

- University reports KPERS-covered wages to KPERS.
- KPERS benefit is calculated using **KPERS salary only**.
- Member **may not use** KBOR service to help meet retirement eligibility with KPERS.

Group E

Employee working at a Board of Regents employer but is **neither a KPERS member** nor has any **KPERS service**. Employer **does not enroll** member using the EWP. KPERS will not know who is a Group E with your employer.

- University **does not** report KBOR salary to KPERS.
- No KPERS benefit can be calculated.

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Death Benefits

If an active KPER member (or a KBOR member with an inactive KPER account) dies, KPER provides his beneficiaries with a lump-sum payment of the member's KPER **contributions** and **interest**. Beneficiaries may also receive life-insurance payments. [Basic and Optional Life Insurance](#) (below)

Surviving Spouse Benefit (KPER Members Only)

Instead of receiving the members contributions and interest, a surviving spouse of a member may choose a lifetime monthly benefit.

- Member's spouse must be only **primary** beneficiary
- If member is **eligible** to retire at time of death, spouse begins receiving **monthly benefit** immediately
- If member is **not eligible** to retire at time of death, but has at least **10 years¹** of service credit, the spouse receives monthly benefit at earliest time member **would have been eligible** for regular or early² retirement

¹ 5 years for KPER 3 ² KPER 3 must wait for full/normal retirement age

Other Death Benefits (KPER & KBOR Members)

Accelerated Death Benefit

If an employee is diagnosed with a terminal illness with **24** months or fewer to live, he may be eligible to receive up to **100%** of his life insurance while he is still living, instead of going to his beneficiaries after he dies.

Job-related

If an employee dies from an on-the-job accident, his spouse receives **50%** of his final average salary paid in a monthly benefit (less Workers' Compensation/\$100 minimum) and a **\$50,000** lump-sum payment. This is in addition to returned **contributions**, plus interest, and [life insurance](#).

Life Insurance

Basic

Employees in covered positions **automatically** receive employer-paid basic life insurance coverage equal to 150% of their annual salary, regardless of their plan.

[Basic Life Insurance: Employer Manual \(Member Benefits\)](#)

[Optional Life Insurance: Employer Manual](#)

Optional

Employees in covered positions can **choose** to purchase optional life insurance, regardless of their plan. They can get coverage for themselves, spouses and/or dependent children.

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Beneficiary

To communicate how they want life insurance and death benefits paid, employees need to designate a beneficiary through their [online account](#)* or with the **Designation of Beneficiary** paper form ([KPERS-7/99](#)).

*Members with KBOR service only do not have a KPERS online account and must submit a [KPERS-7/99A](#), which is kept by their employer in their personnel file.

Benefits a Beneficiary Receives

1. Basic life insurance (150% of employee's annual salary)
2. Any optional life insurance
3. Returned KPERS account balance or possibly a monthly benefit for spouse

[Surviving Spouse Option](#)

Who Can Be a Beneficiary?

- A living person
- A trust
- The employee's estate
- Any combination of these options

- If an employee chooses more than one beneficiary, each will share the benefit equally.
- Employees can name life insurance beneficiaries that are the same as or different from retirement-benefit beneficiaries

[Beneficiary: Employer Manual](#)

Disability Benefits

Employees in both the KPERS and the KBOR are covered by KPERS long-term disability insurance. This coverage provides financial protection by replacing part of the employee's income if he becomes disabled by injury or sickness for a long time.

Disability coverage is **not available** while an employee is on **military leave**.

[Leaving Employment: Employer Manual](#)

[KPERS Disability: Employer Manual \(Active Member Benefits\)](#)

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Working After Retirement for KPER Retirees

Position Not Covered by KBOR Plan , Follow KPER Rules

A KPER retiree who goes to work for a KBOR employer in a position **not** covered by the KBOR Mandatory Retirement Plan, must follow **all** of the KPER working-after-retirement rules.

Working After Retirement: ([Employer Manual](#) | [Webpage](#))

Position Covered by KBOR Plan, Exempt from KPER Rules

Prearrangement and waiting-period rules still apply.

A KPER retiree who goes to work for a KBOR employer in positions covered by the KBOR Mandatory Retirement Plan are exempt from the KPER working-after-retirement rules. Do **not** enroll them in the KPER Working After Retirement Plan.

If you hire a **KBOR Plan retiree** into a position covered by the KBOR Plan, consult the working-after-retirement rules for the KBOR Plan.

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