

## Service Credit Certification Procedure

From time to time, an employee will apply for retirement benefits and terminate employment with the understanding that they have met certain plan thresholds for service credit including:

1. Healthcare eligibility, 15 years
2. Additional healthcare bands, 20, 25, 30, 35 years
3. Early retirement healthcare eligibility, 40 years
4. Spouse Allowance eligibility, 20 years
5. Recovery of 'lost' years of service credit
6. Other

Upon receipt of the application, our staff has on occasion discovered an error in the service record, resulting in increases or decreases in service credit. When that drops an employee just below a threshold the result can be a significant reduction in retirement benefits from what had been estimated. If the employee has terminated employment, the organization is faced with the challenge of making the employee whole. In an effort to provide a safeguard against such an unfortunate event, the Plan proposes the following steps for employees approaching retirement age:

1. A caveat has been inserted at the bottom of the eAdventist Personnel service record printout, reminding the employee of the final review by retirement.
2. Retirement will, at the request of an employer, certify service credit years for employees approaching retirement age. The process for such a request is:

### 3. Employer Tasks

- a. Identify the individuals to certify.
  - b. Using eAdventist Personnel, download service information into the Benefits Calculator for the individual. It is not necessary to complete the application form.
  - c. Enter each line item from the official hard copy service record for pre-2000 service and from eAdventist Personnel for post-1999 service in the Service Analysis Tab of the Benefits Calculator
  - d. Upload the Benefits Calculator spreadsheet to us using the secure eAdventist Personnel upload provision in eAdventist Personnel.
  - e. Fax the **original service record hard copy** and **updated copy of the electronic service record (from eAdvPersonnel)** to (301) 680 6190, attention Lyn Wick, Request for Service Credit Certification, and reference the calculator you uploaded in eAdvPersonnel.
  - f. Fax any additional information that might result in additional service credit including ITR letter, military service documentation, graduate study documentation, etc.
4. Retirement Office Tasks
    - a. Review the Benefits Calculator service analysis tab and compare to the service records.
    - b. Review adjustment documentation, military service, etc.
    - c. Certify years of qualifying defined benefit service.
    - d. Certify total years of service as of last year-end.
    - e. Send a letter to the requesting employer with certification information to be placed in the employee's file and sent in with other documentation when the individual applies for retirement benefits.