Quick Reference Guide: Step-by-step instructions

Retirement@Work Access:
You can access Retirement@Work through the URL: www.retirementatwork.org/suny

Before you get started, you may want to:

- Visit the SUNY website www.suny.edu/retirement/ to learn more about the retirement plans and the SUNY Voluntary 403(b) Savings Plan. Your benefits office can provide you with additional details about each system and verify which of these systems you are eligible for, as well as whether enrollment is mandatory or optional.
- Call Customer Service at 866-271-0960 if you need help enrolling.
- You may also want to research investment providers and determine how you wish to invest your retirement assets before starting the enrollment process.

Registration
If you are enrolling in your retirement plan(s) for the first time, you are required to register.

You will need the following information to enroll:
- Social Security number
- Date of birth
- Membership number, if you are presently a member of the New York State Employees’ Retirement System (ERS), the New York State Teachers’ Retirement System (TRS) or New York Police and Fire Retirement System (PFRS).
- Date of retirement, if you are presently receiving a retirement benefit from the Retirement System of New York State.

Follow the below steps to navigate through the online registration process.

1. Click the Register button.
2. Complete the personal information short form and click the Continue button.
3. Complete the personal information long form and click the Continue button.
4. Complete your contact information and click the Continue button.

Retirement Plan Enrollment
1. On the “How Can We Help You?” screen, click the Enroll Now button.
2. Select the campus for which you work by clicking the Choose your employer from the list link. Then scroll through the employer names and choose the appropriate employer.
3. Confirm the campus selected and click the Continue button.

4. Complete the Retirement Program Election (RPE) form.
   4.1. First, make a retirement program election.
   4.2. Second, provide your retirement program history.
   4.3. Finally, confirm the campus answers and click the Continue button.

5. Review the Terms and Conditions and select the checkbox beside I have read and accept these terms and conditions.

6. The Accept & Submit button is enabled once the checkbox is selected. Click the Accept & Submit button to continue.

7. Employees who elect the New York State Teachers’ Retirement System (TRS), the New York State Employees’ Retirement System (ERS) or the New York Police and Fire Retirement System (PFRS) will be directed to a PDF form to download and complete. If you select ERS/TRS/PFRS, you must take your completed application to your Human Resources office for processing. Enrollment is not complete until your application is processed. You are also given an option to enroll in the SUNY 403(b) Voluntary Savings Plan.

Employees who elect the Optional Retirement Program (ORP) will be directed to the ORP enrollment process.
2. Selecting the ORP and 403(b) allows you to contribute pretax (traditional) and after-tax (Roth) dollars to the 403(b) Voluntary Savings Plan, in addition to making your elections for the ORP.

If you elect to enroll in the SUNY ORP and/or 403(b) option, you will be navigated to the Choose Your Contribution Amount step where you can input your contribution percentage/amount (as allowed by your campus) to split your contribution amount between the pretax and after-tax (Roth), and establish the effective date using the calendar.

To decline participation in the 403(b) Plan, click on the “Do not contribute to the TDA” button. You will be navigated to complete your ORP enrollment (step 3).

If you select to enroll in the SUNY ORP only option, you will be navigated to the Choose Investment Provider step (step 3).

3. Review and confirm your elections. A summary of your elections will display. Review the contribution details for each plan and the selected investment provider(s). Click the Confirm Elections button.

4. Agree to the Salary Deferral Agreement Terms & Conditions. Click the I Agree button.

5. Your enrollment confirmation will appear.

6. You must now continue to enroll with each investment provider selected in step 2 by visiting each provider’s website separately.

Enrollment in 403(b) Voluntary Savings Plan, Formerly Called the Tax-Deferred Annuity (TDA)

1a. If you elected either ERS, TRS or PFRS in the retirement plan enrollment process and also elect to enroll in the 403(b), click the Continue Enrollment Process button.

1b. If you elect to enroll in the 403(b) from the “How Can We Help You” screen, click the Enroll in TDA Plan button.

2. Type the contribution amount or percentage in the appropriate field, click the + to split the amount between the pretax and Roth elections, establish the effective date and then click the Continue button.

3. Enter the percentage of the contribution for each investment provider by contribution type and click the Continue button.

4. Review the contribution details for each plan and the selected investment provider(s), and then click the Confirm Elections button.

5. Review the terms and conditions of the Salary Deferral Agreement. Click the I have read and accept these Terms and Conditions checkbox and click the I Agree button.

A confirmation will display. You must now continue to enroll separately on the platform of each investment provider’s that you chose.
Viewing or Making Changes to Elections and/or Personal Information

1. From the “How Can We Help You” screen, click the View my account button.
2. Select the location you would like to manage and click the Continue button.

Note: If you only have one location, you will navigate directly to the next step.

3. You are now on the Retirement@Work “Plan Summary” screen. On this page, you will find the following four tabs:
   a. Plan Summary
   b. Manage Contributions
   c. Plan History
   d. Planning Basics

The Manage Contributions tab is where you can make changes to your contribution elections. Select the Manage Elections button to be taken to the ORP enrollment process where you can adjust your elections. For 403(b), you will be able to start, stop or add deferral elections, add Roth contribution or change investment providers.

The Plan History tab allows you to review your Contribution History, Withdrawal History, Contribution Changes and any Plan Communications.

The Planning Basics tab provides easy-to-understand articles on retirement and financial basics that can help you set your goals and stay on track.

Need help?

If you need assistance with the Retirement@Work system, call 866-271-0960.
You will be connected with one of our experienced Retirement@Work consultants.

Weekdays, 8 a.m. to 10 p.m. (ET)
Saturday, 9 a.m. to 6 p.m. (ET)

If you have questions regarding SUNY retirement benefits, please contact your campus benefits administrator.