

# Quick Reference Guide: Step-by-step instructions

## Retirement@Work access:

You can access Retirement@Work through the URL: [www.retirementatwork.org/suny](http://www.retirementatwork.org/suny)

Before you get started you may want to:

- Visit the SUNY website [www.suny.edu/retirement/](http://www.suny.edu/retirement/) to learn more about the retirement Plan 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.
- If you are eligible to choose between the ORP or one of the defined benefit plans (ERS, TRS or PFRS), you may want to listen to this comparative video comparing the ORP and the defined benefit plan options at <https://youtu.be/YdCLWb2T2VQ>.
- 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 plans 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 Fire Retirement System (PRFS).
- Date of retirement if you are presently receiving a retirement benefit from Retirement System of New York State.

The below steps will navigate you 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.

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## Retirement Plan Enrollment

1. From 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 and 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. 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 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. By selecting 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 decline membership in a Retirement System will be given an option to enroll in the 403(b) Voluntary Savings Plan, for which enrollment instructions are provided on the following page. Participating in the 403(b) Voluntary Savings Plan provides you with an opportunity to save on a pretax basis (traditional) and after-tax basis (Roth). With the pretax option, all contributions plus any earnings accumulated are tax deferred, and you pay no taxes until you receive your accumulations in retirement. Money invested in the Roth option is taxed when it is deducted from your paycheck and it provides the potential to withdraw earnings on a tax-free basis in retirement. You will be allowed to split your 403(b) contributions between after-tax (Roth) and pretax (traditional), although the combination of any such contributions cannot exceed the maximum allowed by the IRS.

Employees who elect the Optional Retirement Program (ORP) will be taken to the ORP enrollment process.

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## Optional Retirement Program (ORP) Enrollment

**Note: These instructions are the continuation of the enrollment process for employees who have chosen the ORP.**

1. After you click the **Accept & Submit** button in RPE, you will be navigated to the "Thank You" transition page where you can select to enroll in the SUNY ORP only or select to enroll in both the SUNY ORP and the 403(b) Voluntary Savings Plan.

To enroll in the 403(b), please input your contribution percentage/amount (as allowed by your campus) and establish the effective date using the calendar.

**To decline participation, click on the blue text "I would not like to add the TDA at this time."**

Click the **Continue** button to be taken to complete your Optional Retirement Program enrollment.

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 Optional Retirement Program.

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 Optional Retirement Program 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.

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### 403(b) Voluntary Savings Plan, formerly called the Tax-Deferred Annuity (TDA) Enrollment

- 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 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 on each investment provider platform separately that you chose as your investment provider.

## 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 into 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. – 10 p.m. (ET)

Saturday, 9 a.m. – 6 p.m. (ET)

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