



Retirement Services Division Job Aid Defined Contribution Retirement Plan Enrollment, Termination, and Waiver

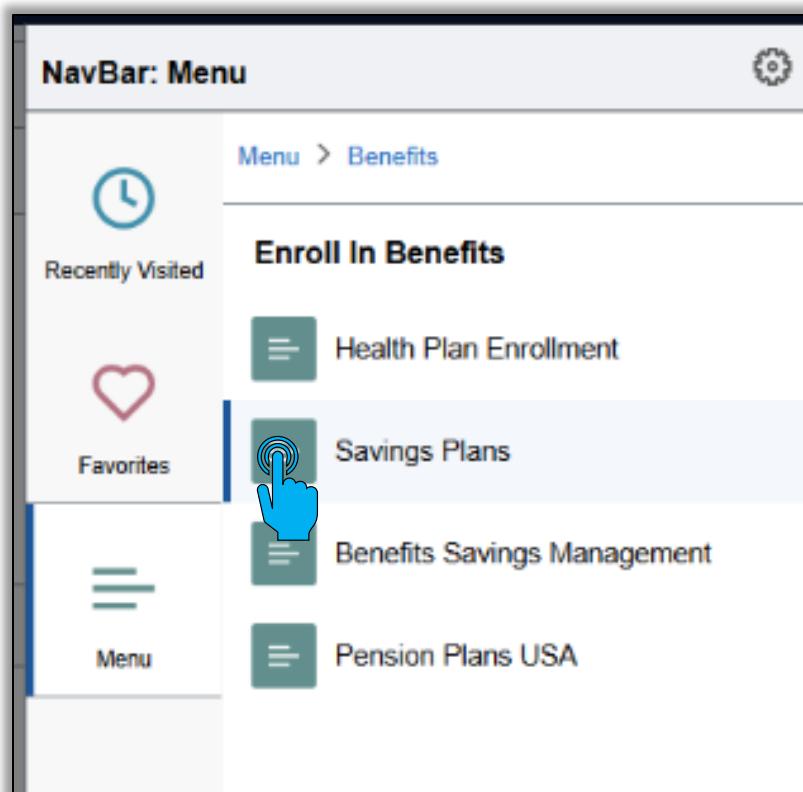
This job aid illustrates the steps taken to enter enrollments, waivers, and terminations of defined contribution plans using the Core-CT Savings Plans Page.

For further information regarding this enrollment process, please review the DC Enrollment Training on our website.¹

I. Entering New Enrollments

Navigate to the Savings Plans Page

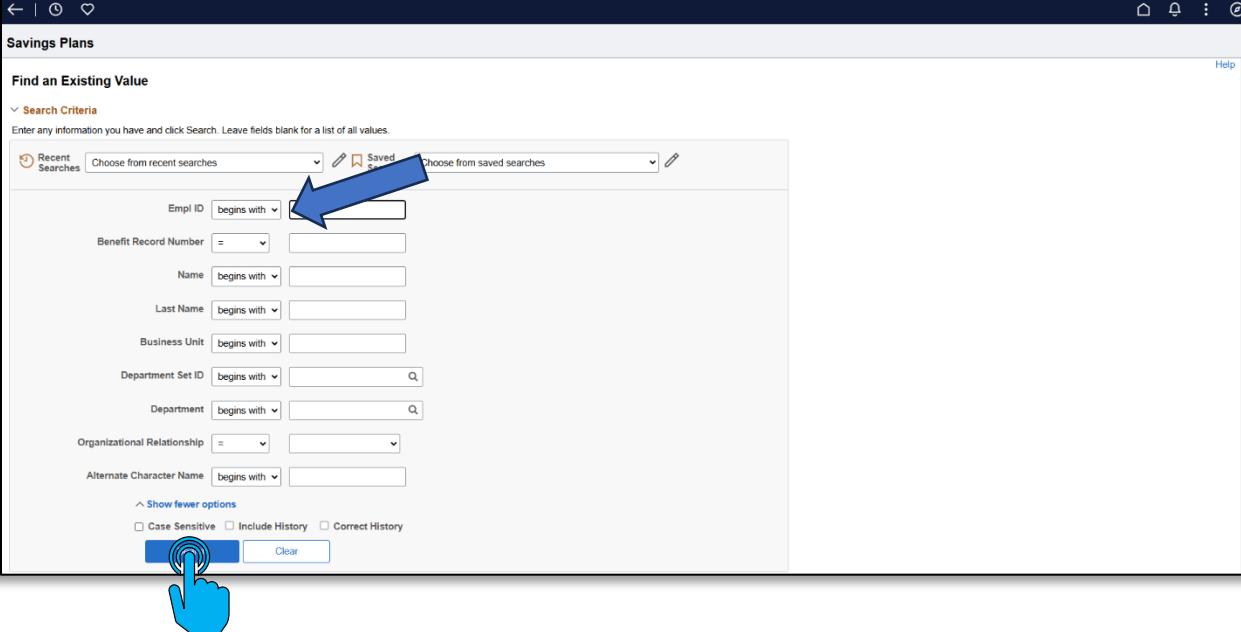
Begin by navigating to the Savings Plans page at: [NavBar: Menu → Benefits → Enroll in Benefits → Savings Plans](#)



¹ osc.ct.gov/retirement/sers/employers/defined-contribution-enrollments/

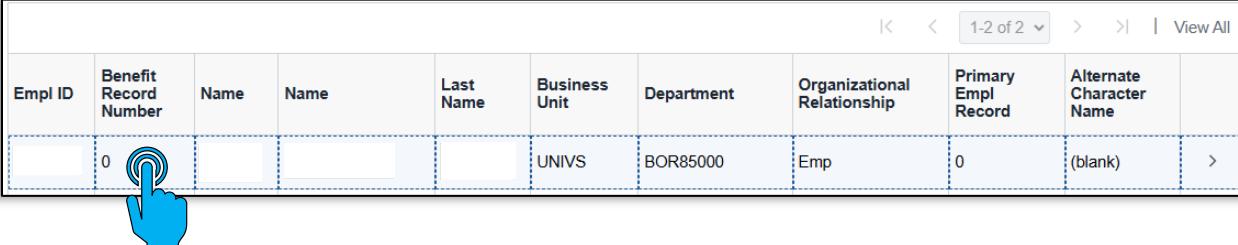
Search for the Employee

Once on the Savings Plans page, enter the employee ID and click the Search button.



The screenshot shows the 'Savings Plans' search interface. At the top, there are 'Recent Searches' and 'Saved Searches' dropdowns. Below them is a search form with fields for 'Empl ID' (set to 'began with'), 'Benefit Record Number', 'Name', 'Last Name', 'Business Unit', 'Department Set ID', 'Department', 'Organizational Relationship', and 'Alternate Character Name'. Each field has a dropdown arrow and a search icon. Below the fields are checkboxes for 'Case Sensitive', 'Include History', and 'Correct History'. A large blue arrow points to the 'Empl ID' field, and a blue hand icon points to the 'Search' button at the bottom.

Next, select the employee record you wish to enroll by clicking on the respective row.²



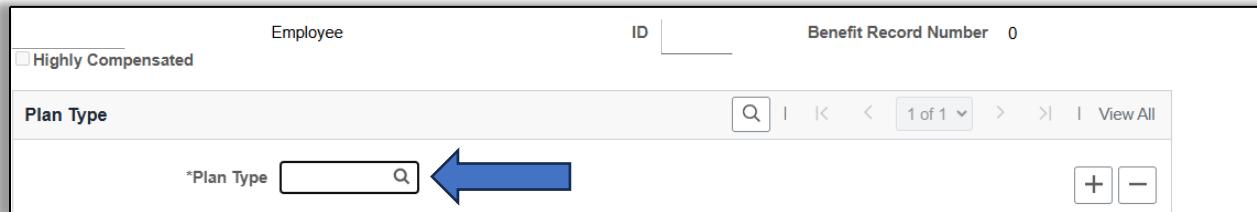
The screenshot shows a table of employee records. The columns are: Empl ID, Benefit Record Number, Name, Name, Last Name, Business Unit, Department, Organizational Relationship, Primary Empl Record, Alternate Character Name, and a blank column. The first row has a blue border. A blue hand icon points to the 'Benefit Record Number' cell of the first row. The table has a header row and 10 data rows. Navigation buttons at the top right include '<', '1-2 of 2', '>', 'View All', and '>'.

Empl ID	Benefit Record Number	Name	Name	Last Name	Business Unit	Department	Organizational Relationship	Primary Empl Record	Alternate Character Name	
	0				UNIVS	BOR85000	Emp	0	(blank)	>

² Note for dually employed members, you will need to ensure *every* retirement eligible job record has been enrolled in ARP or SERS Tier IV DC.

Enter the Plan Type

Begin enrollment by entering the Plan Type. You may type the code directly into the Plan Type field or you may select from the entire list by clicking the magnifying glass icon in that field.



Employee ID: _____ Benefit Record Number: 0

Highly Compensated

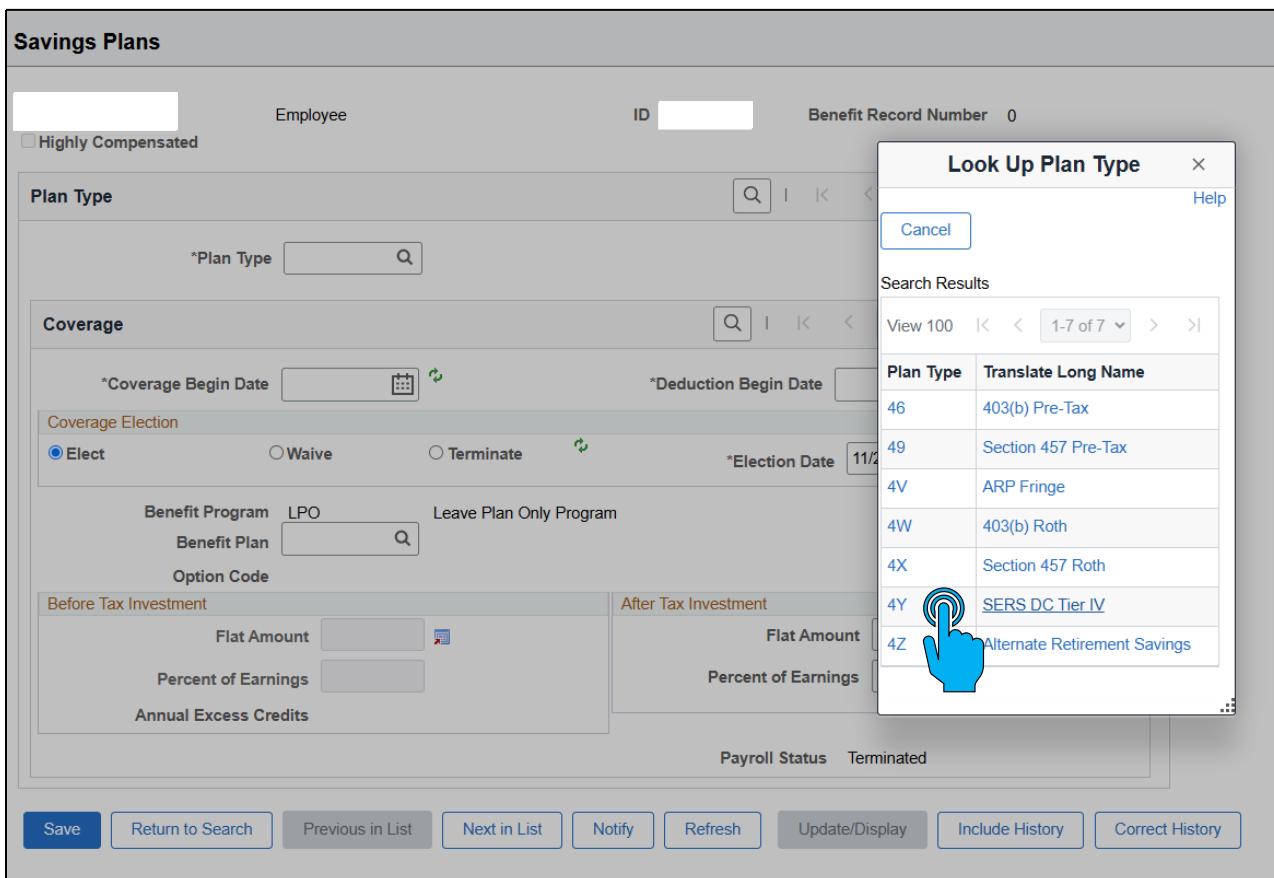
Plan Type

*Plan Type 



[+/-]

If selecting from the list, click on the respective plan to populate the field.



Savings Plans

Employee ID: _____ Benefit Record Number: 0

Highly Compensated

Plan Type

*Plan Type 

Coverage

*Coverage Begin Date  *Deduction Begin Date

Coverage Election: Elect Waive Terminate *Election Date: 11/2

Benefit Program: LPO Benefit Plan:  Leave Plan Only Program

Option Code:

Before Tax Investment: Flat Amount  Percent of Earnings

After Tax Investment: Flat Amount  Percent of Earnings

Annual Excess Credits

Payroll Status: Terminated

Buttons: Save, Return to Search, Previous in List, Next in List, Notify, Refresh, Update/Display, Include History, Correct History

Look Up Plan Type

Cancel Help

Search Results

View 100 | < | 1-7 of 7 | > | >> |

Plan Type	Translate Long Name
46	403(b) Pre-Tax
49	Section 457 Pre-Tax
4V	ARP Fringe
4W	403(b) Roth
4X	Section 457 Roth
4Y	SERS DC Tier IV
4Z	Alternate Retirement Savings



Plan Type

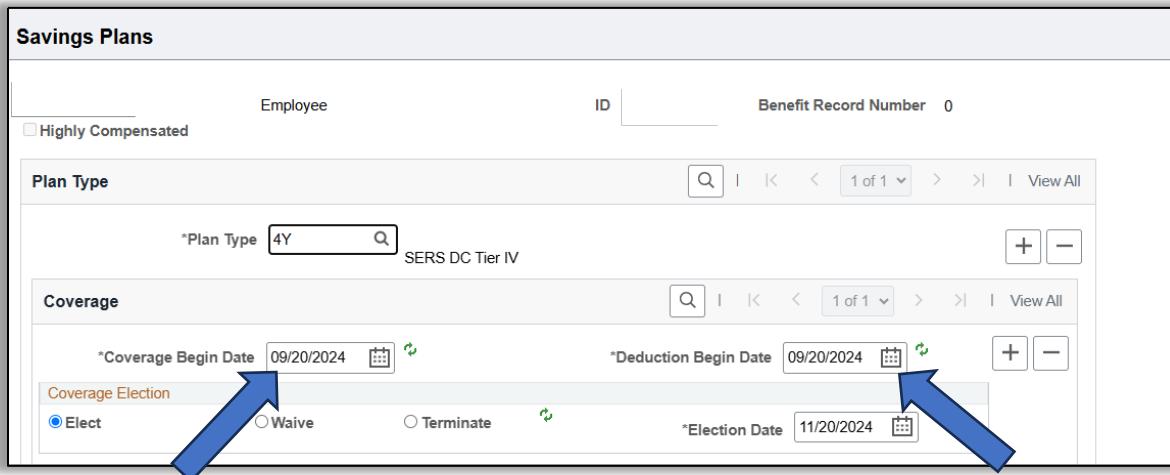
*Plan Type: 4Y 

SERS DC Tier IV

[+/-]

Verify Coverage Begin Date and Deduction Begin Date

The Coverage Begin Date and Deduction Begin Date will automatically fill with the first day of the current pay period.



Savings Plans

Employee ID: [REDACTED] Benefit Record Number: 0

Highly Compensated

Plan Type *Plan Type: 4Y SERS DC Tier IV

Coverage

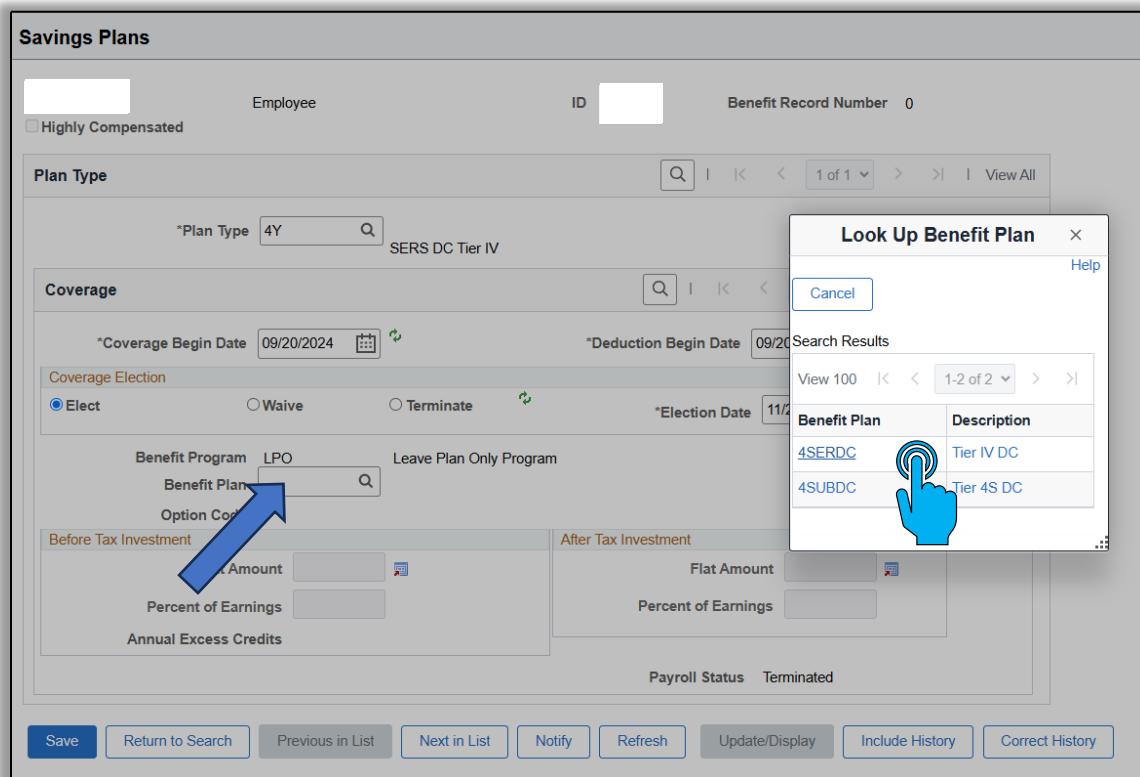
*Coverage Begin Date: 09/20/2024 *Deduction Begin Date: 09/20/2024

Coverage Election: Elect Waive Terminate

*Election Date: 11/20/2024

Select the Benefit Plan

Next, type the Benefit Plan into the corresponding field or click the magnifying glass icon to select from the entire Benefit Plan list.



Savings Plans

Employee ID: [REDACTED] Benefit Record Number: 0

Highly Compensated

Plan Type *Plan Type: 4Y SERS DC Tier IV

Coverage

*Coverage Begin Date: 09/20/2024 *Deduction Begin Date: 09/20/2024

Coverage Election: Elect Waive Terminate

*Election Date: 11/20/2024

Benefit Program

Benefit Plan: LPO

Leave Plan Only Program

Before Tax Investment

Flat Amount: [REDACTED] Option: [REDACTED]

Percent of Earnings: [REDACTED]

Annual Excess Credits

After Tax Investment

Flat Amount: [REDACTED] Option: [REDACTED]

Percent of Earnings: [REDACTED]

Payroll Status: Terminated

Look Up Benefit Plan

Search Results: View 100 1-2 of 2

Benefit Plan	Description
4SERDC	Tier IV DC
4SUBDC	Tier 4S DC

Buttons: Save, Return to Search, Previous in List, Next in List, Notify, Refresh, Update/Display, Include History, Correct History

This will automatically fill the Percentage of Earnings field with the appropriate employee deduction. The employer deduction is not visible on this screen but will automatically process based on this enrollment.

Savings Plans

Employee ID: _____ Benefit Record Number: 0

Highly Compensated

Plan Type

*Plan Type: 4Y SERS DC Tier IV

Coverage

*Coverage Begin Date: 09/20/2024 *Deduction Begin Date: 09/20/2024 *Election Date: 11/20/2024

Elect Waive Terminate

Benefit Program: LPO Leave Plan Only Program
Benefit Plan: 4SERDC Tier IV DC
Option Code: 1

Before Tax Investment **After Tax Investment**

Flat Amount: <input type="text"/>	Flat Amount: <input type="text"/>
Percent of Earnings: 1.000	Percent of Earnings: <input type="text"/>
Annual Excess Credits	

Payroll Status: Terminated



Save the Changes

Lastly, click the Save button at the bottom left of the page to effectuate your changes.

Benefit Program: LPO Leave Plan Only Program
Benefit Plan: 4SERDC Tier IV DC
Option Code: 1

Before Tax Investment **After Tax Investment**

Flat Amount: <input type="text"/>	Flat Amount: <input type="text"/>
Percent of Earnings: 1.000	Percent of Earnings: <input type="text"/>
Annual Excess Credits	

Payroll Status: Terminated

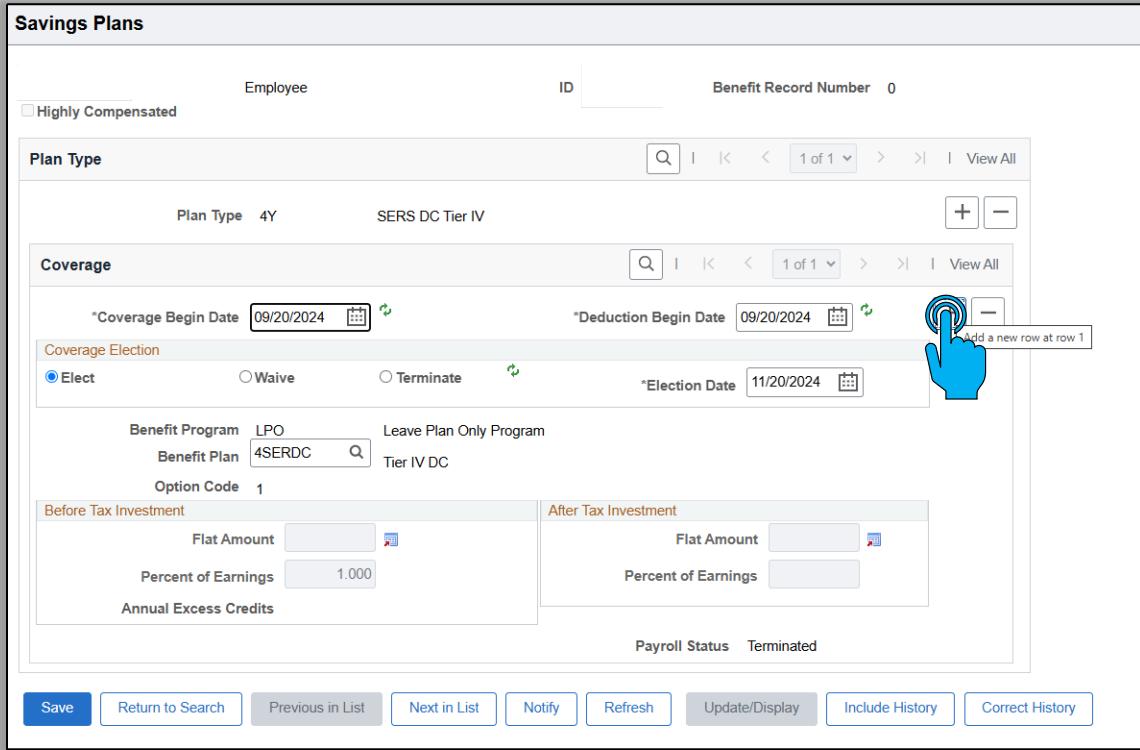


Congratulations! You have successfully enrolled the employee! Contributions will be deducted automatically by Core-CT in accordance with plan enrollment.

II. Terminating Enrollment

Add a New Row

Under the section marked Coverage, click the “+” button to add a new row.



Savings Plans

Employee ID: _____ Benefit Record Number: 0

Highly Compensated

Plan Type Plan Type: 4Y SERS DC Tier IV + -

Coverage + -

*Coverage Begin Date: 09/20/2024 [Calendar] *Deduction Begin Date: 09/20/2024 [Calendar] [Edit] [Delete] [Add a new row at row 1]

Coverage Election + -

Elect Waive Terminate *Election Date: 11/20/2024 [Calendar] [Edit] [Delete]

Benefit Program: LPO Leave Plan Only Program
Benefit Plan: 4SERDC [Search] Tier IV DC

Option Code: 1

Before Tax Investment **After Tax Investment**

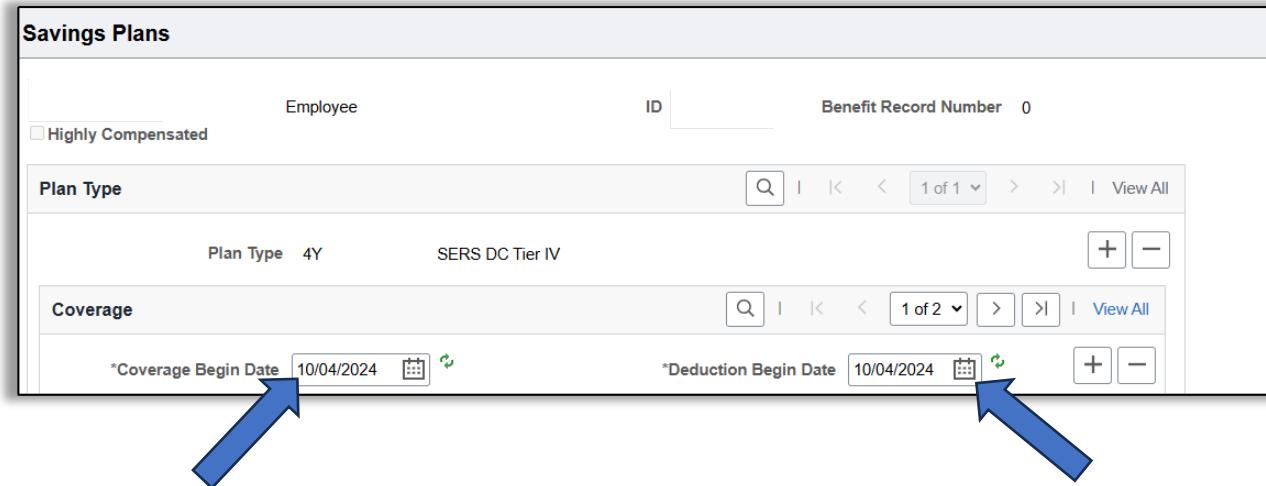
Flat Amount: [Text] [Edit]	Flat Amount: [Text] [Edit]
Percent of Earnings: 1.000	Percent of Earnings: [Text] [Edit]
Annual Excess Credits	

Payroll Status: Terminated

Save Return to Search Previous in List Next in List Notify Refresh Update/Display Include History Correct History

Verify Coverage Begin Date and Deduction Begin Date

The Coverage Begin Date and Deduction Begin Date will automatically fill with the first day of the current pay period. These dates should reflect the first day of the pay period in which the enrollment is to cease.



Savings Plans

Employee ID: _____ Benefit Record Number: 0

Highly Compensated

Plan Type Plan Type: 4Y SERS DC Tier IV + -

Coverage + -

*Coverage Begin Date: 10/04/2024 [Calendar] *Deduction Begin Date: 10/04/2024 [Calendar] [Edit] [Delete]

Enter the Coverage Election

Click the Terminate radio button.

Savings Plans

Employee	ID	Benefit Record Number	0
<input type="checkbox"/> Highly Compensated			
Plan Type			
Plan Type	4Y	SERS DC Tier IV	
Coverage			
*Coverage Begin Date <input type="text" value="10/04/2024"/>		*Deduction Begin Date <input type="text" value="10/04/2024"/>	
<input type="radio"/> Elect		<input type="radio"/> Waive	
<input checked="" type="radio"/> Terminate		*Election Date <input type="text" value="11/20/2024"/>	
Benefit Program LPO		Plan Only Program	
Benefit Plan <input type="text"/>			
Option Code			
Before Tax Investment		After Tax Investment	
Flat Amount <input type="text"/>		Flat Amount <input type="text"/>	
Percent of Earnings <input type="text"/>		Percent of Earnings <input type="text"/>	
Annual Excess Credits			
Payroll Status Terminated			
Save Return to Search Previous in List Next in List Notify Refresh Update/Display Include History Correct History			

Save the Changes

Lastly, click the Save button at the bottom left of the page to effectuate your changes.

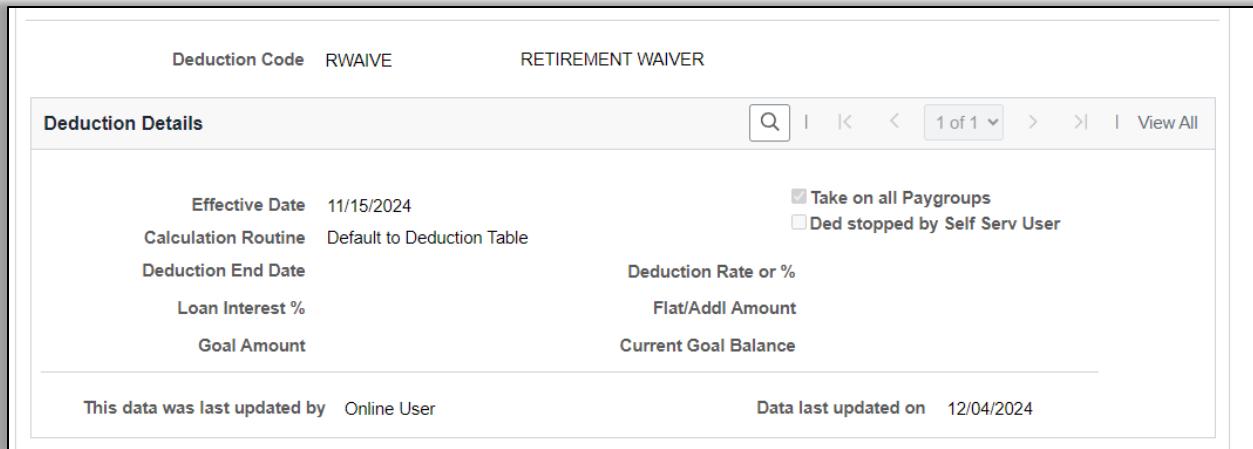
Coverage

Employee	ID	Benefit Record Number	0
<input type="checkbox"/> Highly Compensated			
Plan Type			
Plan Type	4Y	SERS DC Tier IV	
Coverage			
*Coverage Begin Date <input type="text" value="10/04/2024"/>		*Deduction Begin Date <input type="text" value="10/04/2024"/>	
<input type="radio"/> Elect		<input type="radio"/> Waive	
<input checked="" type="radio"/> Terminate		*Election Date <input type="text" value="11/20/2024"/>	
Benefit Program LPO		Plan Only Program	
Benefit Plan <input type="text"/>			
Option Code			
Before Tax Investment		After Tax Investment	
Flat Amount <input type="text"/>		Flat Amount <input type="text"/>	
Percent of Earnings <input type="text"/>		Percent of Earnings <input type="text"/>	
Annual Excess Credits			
Payroll Status Terminated			
Save Return to Search Previous in List Next in List Notify Refresh Update/Display Include History Correct History			

III. Waiving Retirement Plan Membership

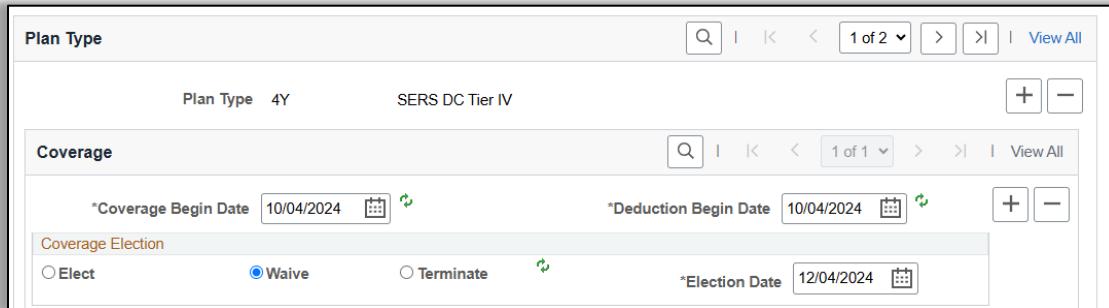
Employees that waive retirement plan membership must have the appropriate waiver deduction code entered into the Create General Deductions page.³

Employees **eligible for both SERS and ARP** who choose to waive retirement plan membership should be entered into Create General Deductions with the deduction code **RWAIVE**. This code must be entered on each waived record.

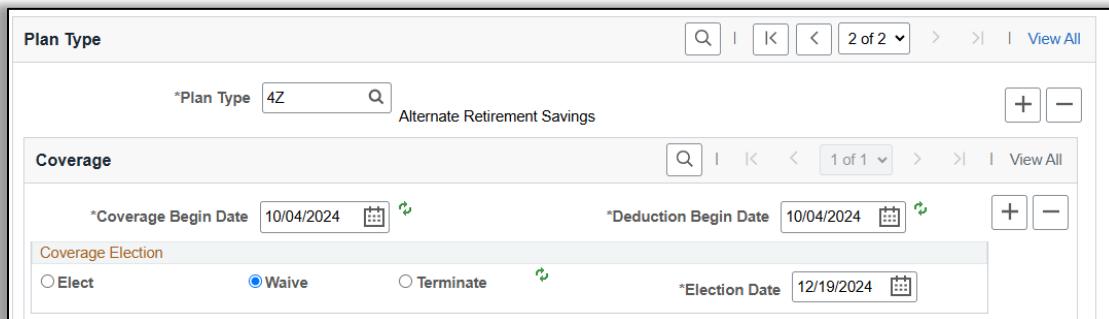


The screenshot shows the 'RETIREMENT WAIVER' page with the deduction code 'RWAIVE' at the top. The 'Deduction Details' section includes fields for Effective Date (11/15/2024), Calculation Routine (Default to Deduction Table), Deduction End Date, Deduction Rate or %, Loan Interest %, Flat/Addl Amount, Goal Amount, and Current Goal Balance. It also shows checkboxes for 'Take on all Paygroups' and 'Ded stopped by Self Serv User'. At the bottom, it indicates the data was last updated by 'Online User' on 12/04/2024.

When this code is entered into Create General Deductions, the Savings Plans page will open a waiver entry for both Tier IV DC and ARP on each record with the RWAIVE code. You do not need to enter the waiver on the Savings Plans page directly.



The screenshot shows the 'Plan Type' page for 'SERS DC Tier IV'. It displays a 'Coverage' entry with 'Coverage Begin Date' and 'Deduction Begin Date' both set to 10/04/2024. The 'Coverage Election' section shows 'Waive' selected. The 'Election Date' is 12/04/2024.



The screenshot shows the 'Plan Type' page for 'Alternate Retirement Savings'. It displays a 'Coverage' entry with 'Coverage Begin Date' and 'Deduction Begin Date' both set to 10/04/2024. The 'Coverage Election' section shows 'Waive' selected. The 'Election Date' is 12/19/2024.

³ [CORE-CT HRMS → Payroll for North America → Employee Pay Data USA → Create General Deductions](#)

Employees who are **eligible for ARP only** and choose to waive, such as UConn Adjuncts, should have their waiver entered in Create General Deductions with the code **ARWAVE**. This code must be entered on each waived record.

The screenshot shows the 'General Deduction' page. At the top, the deduction code is listed as 'ARWAVE' with the description 'ARP WAIVER'. Below this, the 'Deduction Details' section is expanded, showing the following fields:

Effective Date	08/25/2023	<input checked="" type="checkbox"/> Take on all Paygroups
Calculation Routine	Default to Deduction Table	<input type="checkbox"/> Ded stopped by Self Serv User
Deduction End Date		Deduction Rate or %
Loan Interest %		Flat/Addl Amount
Goal Amount		Current Goal Balance

At the bottom of the page, it states 'This data was last updated by Online User' and 'Data last updated on 09/10/2023'.

When ARWAVE is entered, the Savings Plans page will open a waiver entry for ARP only since the employee did not have the option to elect or waive SERS. As with RWAIVE, there is no direct waiver entry required on the Savings Plans page.

The screenshot shows the 'Plan Type' page. The plan type is listed as '4Z' with the description 'Alternate Retirement Savings'. Below this, the 'Coverage' section is expanded, showing the following fields:

*Coverage Begin Date	10/04/2024	<input type="button" value=""/>
*Deduction Begin Date	10/04/2024	<input type="button" value=""/>
Coverage Election		
<input type="radio"/> Elect	<input checked="" type="radio"/> Waive	<input type="radio"/> Terminate
*Election Date		
12/04/2024		