



Oregon Statewide Payroll Services

2015 PEBB Benefits and Open Enrollment

2015 Open Enrollment is fast approaching and that means increased work for payroll as we help employees navigate the complicated PEBB plan choices. As most of you know, this open enrollment season will be further complicated by the implementation of the Affordable Care Act regulations, the addition of many new providers and the 3%/5% contribution options. Here is a brief list of some of the upcoming changes:

New Commuter Accounts—PDB will have two new pre-tax accounts that will be shown to the member in the Member Module on the current FSA page:

- Transportation
- Parking (non-state)

New Medical Plan Options—Several new medical plans have been added for employees to choose from:

- ◆ MODA Synergy
- ◆ MODA Summit
- ◆ Balance by Trillium
- ◆ AllCare

For a list of all new deductions and deduction codes, please see <http://www.oregon.gov/DAS/EGS/FBS/OSPS/Pages/OE2015/NewDedCodes.aspx>.

Premium Share Changes— Instead of all employees paying 5% of the cost of their insurance premiums, 2015 will offer new options in each “work/live” region that gives the employee a lower 3% premium share. These options are detailed on the PEBB website at <http://www.oregon.gov/DAS/PEBB/Pages/14FAQNewPlans.aspx>. Additionally, employees are allowed to select plans associated with their work address **OR** their home address, if they are in different zip codes.

HEM Enrollment/Participation— Open enrollment is the **ONLY** time to enroll in HEM for the following plan year. There is no allowable midyear enrollment for the HEM program. Employees who decline or opt-out of medical plans are not eligible to participate in HEM for the plan year.

Medical Opt-out Changes—For 2015, only medical opt-out will be available. There is no longer an option for medical/dental opt-out. Employees currently

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eTime Project Update

Our web-based time entry program (ePayroll portal) completed phase one of testing in July and is in the middle of the agency testing phase. A small group from DAS will begin using ePayroll in production soon. Then more divisions from DAS will be coming on in the October/November timeframe. There are some agencies who have expressed interest in using ePayroll right away, but we ask for your patience as OSPS works with the Enterprise Leadership Team on a rollout plan. If any agency is interested in using ePayroll in a **TESTING** environment there are a few steps to be completed before that may begin. Please contact Seth Lewis at 503.373.0259 or email seth.lewis@oregon.gov.

A special thanks to all those agencies who came to training and are currently testing ePayroll!!!



2015 PEBB Benefits and Open Enrollment Continued ...

opting out of both medical and dental plans will have to reselect their plan choice during open enrollment, which can be medical opt-out.

Vision Separate from Medical— Vision plans are now separate from medical plans, meaning that employees who are enrolled in part-time plans can enroll in vision coverage. There are no opt-out dollars for not enrolling in vision coverage. Only those employees enrolled in a full-time Kaiser plan will have vision included as part of the medical plan. All other employees will have to elect vision coverage, if they want it.

Dental Plan Changes— There is only one change to the dental plans for the 2015 plan year. Employees will now be able to elect NOT to have dental coverage and still be enrolled in medical or medical and vision plans. Employees MUST choose a medical plan if they want dental benefits. There are no opt-out dollars associated with not enrolling in dental coverage.

PEBB Reminder— Please note that in the Agency Module, Enrollment Management page, there is a “Member Module” button that will allow you to view the member’s enrollment online as they are or have enrolled. There is no save button so you cannot save anything for the member, but you will be able to see the members selections or if they have questions on a page, you can see what they are looking at.

Affordable Care Act— The Affordable Care Act’s Employer Shared Responsibility regulation for large employers takes effect starting Plan Year 2015. This regulation is an employer play-or-pay choice for offering health care to employees:

- Either offer ***ACA defined*** full-time employees health coverage starting in 2015, or potentially pay IRS assessments.
- The ACA defines a full-time employee as someone who averages at least 30 hours of service per week in a calendar month. Under the IRS rules, employers treat an employee who works 130 hours a month as averaging at least 30 hours a week (1,560 per year).

Additional guidance coming from DAS Chief Human Resources Office and PEBB in October.

PERS Contributions and P010

Due to the PERS contribution start date change for many employees, payroll staff will soon (if not already) find themselves making many contribution start date changes. However, there are several things to be aware of when trying to change an employee's PERS contribution:

1. Entering a Retirement Start Date does not affect the date contributions start. This date triggers an entry on the **E357-020 Employees Eligible for Participation in Retirement** report. When employees appear on this report, payroll staff should make the appropriate contribution entries in P010.
2. Making a change to an employee's PERS system (**RTMT SYST**) or status (**RTMT STAT**) after Final Run 1 but before the end of the calendar month, for the current pay period will not affect the PERS contribution for run 1, which has already closed. Please work with PERS if entries need to be made during this time period.
3. Making any entry in **RTMT SYST** and **RTMT STAT** besides N will trigger PERS contributions for the employee. If the employee is not eligible for PERS contributions for the month, make sure the **RTMT SYST** and **RTMT STAT** are both N.

Did you know...

Pre-note change: Beginning September 19th, the time it takes for a direct deposit to complete the pre-note process, moving from a "X" to a "V" will take 6 days instead of 9. The OSPS Processing Calendar has been updated with the new pre-note deadlines and agency payroll staff are encouraged to download or print new copies due to this and other small changes.

Table change requests cannot be completed during the days between prelim and final. OSPS will complete table changes that are requested during this time in the next pay period .

New OSPS Payroll Guide: OSPS is debuting a new Payroll Guide to supplement the Reference Manual. This guide available online and will feature both web pages and interactive tutorials broken down by payroll topic or OSPS screen. OSPS is requesting feedback on the topics that are currently included in this guide. Please send all feedback to Kari Kampert at kari.kampert@oregon.gov. Though the guide is not yet completed, users can explore some of the completed sections by accessing the following site:

<http://www.oregon.gov/DAS/EGS/FBS/OSPS/Pages/Guide/Table-of-Contents.aspx>.



Upcoming Payroll Training

Payroll Essentials Series:

November 17-19th. This series is intended for newer agency payroll staff who need a lot of OSPA and payroll information in a short period of time. The first day of the three day series is an overview of statewide payroll and does not require OSPA access. The second and third days do require specialized OSPA access.

Datamart & Hyperion: Payroll:

Sept 16, 2014. Learn the basics about the OSPA Datamart, the Repository, and how to set up and OCE. Also, learn about the Hyperion application, how to build and run queries, manipulate queries and results and how to append queries.

Online/On demand trainings include:

- Calculating FIT withholding in OSPA
- Calculating retirement in OSPA
- Overview of leave accrual (LARS), series
- Reading the OSPA payroll register
- Working the exception report (B055RG)

To register for or access any of these trainings, visit <https://ilearn.oregon.gov>.

October 15, 2014 Forum Venue Change!

Date: 10/15/14

Time: 2 p.m.

Place: ODFW, Commission Room
4034 Fairview Industrial Drive SE.

Topic: Year-End Best Practices

To register for the virtual session, please visit: <https://oregonconnect.ilinc.com/register/vsjrskb>.



Agency Staffing Updates:

DHS would like to welcome **Lucy Ojeda** and **Gabriel Dougherty**, as new Accounting Techs and **Shawn Harksen**, formerly of DOC payroll, as an Accountant 2.

OSPS would like to congratulate **Gina Beaman** on her promotion to the OSPS Help Desk, moving from Shared Payroll Services.

Also joining OSPS is **Betsy Kelly**, former DOC payroll manger to help with Shared Payroll Services, OSPS Help Desk and the eTime project implementation.

DOC welcomes **Lisa Hall** to payroll, **Cherie Greenwade** as Payroll Manager and says goodbye to **Todd Coffey**, who retired in August.

ODOT welcomes new accounting techs **Tara Wait** (from DCBS), **Dawn Conner** (from DEQ) and **Alicia Pullen** to payroll.

As DAS Shared Payroll Services welcomes the Department of Energy as a client agency, we say goodbye to **Carrie Cummins** who retired in August.

Mobile Deposit: A New Fraud Risk

Mobile banking has become the latest trend in the financial world. There is no longer a need to go to a bank branch, check cashing store, or even ATM when you can simply deposit a check through an app on your mobile phone. Unfortunately, as the popularity of mobile remote deposit capture grows, so does the risk of fraud related to duplicate depositing of checks. As with any new technology, customers and clients are finding ways to “manipulate” this new process by depositing checks through a mobile device to their financial institution, then fraudulently presenting the same check “physically” for cash at another bank or check cashing location. In essence, the check is being presented twice, leaving the check issuer potentially liable to pay on both the transactions.

While financial institutions and software vendors have become more astute at detecting duplicate or fraudulent checks, items that are presented at different financial institutions remains a challenge. Banking laws concerning mobile deposits and the legality of the image versus the physical checks have not kept up with the pace of technology. According to various sources, a slow and growing ability for banks to detect duplicate items is emerging; however, updates to Uniform Commercial Code and other banking regulations need to be instituted to address mobile deposits. Treasury is continuing to work with our financial service provider to understand the regulations surrounding mobile deposits.

So what does this mean to state agencies? The Oregon State Treasury has been made aware of agencies experiencing duplicate check redemptions related to the use of newer mobile deposit applications. In these cases, a payee initially redeems the State check via a mobile deposit application. The physical check is then taken to a check cashing establishment, where it is negotiated a second time. These instances may be fraud on the part of the payee or may simply be an instance of them not adequately securing the physical check once it was electronically deposited. Regardless, if the check cashing establishment accepts the State check in good faith, they may be a Holder In Due Course. Unfortunately, this complicates the normal duplicate check resolution process, where the second (duplicate) presentment is typically returned. Oregon State Treasury is working with the banking community to attempt to address this important issue. However, there are not yet definitive legal remedies to this issue.

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