

Section 3 provides information regarding enrolling new members and the Department Chief Exemption.

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A. Chart of Retirement Plans and Information Required for New Members

The information required from new members will vary depending upon the retirement plan offered by the employer/department. The following chart indicates for the type of data members will provide through the FPPA Member Account Portal (MAP) for the referenced plans.

Plan Name	Detailed Health History - for Death & Disability Coverage	Social Security Form SSA-1945	Demographic Info & Beneficiary Designations - for SWDB & SWH-DB and MP Plans Only	Demographic Info - related to SWMP & SWH-MP Only Plans (Beneficiary Designations must be set up directly with Fidelity)
SWDB Statewide Defined Benefit Plan	X	X	X	
SWH-DB&MP Statewide Hybrid Plan – Defined Benefit & Money Purchase Component	X	X	X	
SWH-MP Statewide Hybrid Plan – Money Purchase Component Only	X	X		X
SWD&D-LOCAL MP Local Money Purchase Plan	X			
SWDB-SS Supplemental Social Security Component			X	
SWDB-SS Supplemental Social Security Component & SWD&D-SS Social Security Supplemental Death & Disability Plan	X		X	
SWMP Chief Election and Return to Work, Part-time Police Officer or Firefighter in the SWD&D Statewide Money Purchase Plan & Statewide Death & Disability Plan	X	X		X
SWDB Full-time Clerical Members in the Statewide Defined Benefit Plan		X	X	
SWH-DB&MP Full-time Clerical Members in the Statewide Hybrid Plan - Defined Benefit & Money Purchase Component		X	X	
SWMP Part-time Clerical Members in the Statewide Money Purchase Plan		X		X

B. Enrollment Process

When hiring new members, regardless of if you consider them to be permanent or probationary, the Employer is responsible for timely enrolling new members in the correct FPPA plans. The Member Onboarding process is accessed online through FPPA's Employer Portal, found at **FPPAco.org**. This process replaces the collection of paper documents; new members will provide that same information online going forward.



Once a member is enrolled, an automatic email communication is sent to the new member with instructions to log onto FPPA's webpage to complete the enrollment process. **New members must complete their part of the enrollment process within 30 days after their first day of employment.** It is important that Employers enroll members as soon as possible to allow their new members time to complete their part within that required timeframe.

In addition to the enrollment of new members, the Employer will use the Member Onboarding process to enroll existing members in new plans; i.e., SWDB members into DROP, members enrolling in 457 Deferred Comp after their initial enrollment, etc.

Failure to complete the enrollment process within 30 days after a member's first day of employment will result in notification to the Fire or Police Chief. If coverage includes the Death & Disability Plan, it may result in the Employer being liable for payment of benefits should a member die or become disabled because of a disability or medical condition the member had at the time of hire.

New Member Enrollment

Each Employer must grant at least one contact the authorization to access the FPPA Employer Portal for purposes of enrolling new members. The FPPA Employer Portal Access Form is available through the Employer Resources section of the FPPA Employer Portal or by contacting a Contributions Specialist.

Once authorized, the Enrollment contact can log into the FPPA Employer Portal from the FPPA website, FPPAco.org. To enroll new members, click on the Member Onboarding and Management section. Depending on the number of new members to enroll and if system generated reports are used, the contact may complete the process via manual entry of data or uploading a data file.

Manual Entry

To enroll a new member manually (or enroll an existing member into a new plan, such as 457 Deferred Compensation or DROP):

- Click on the Manual Member Management link.
- From the drop-down menu, the contact selects the correct **Org Plan** for the new member.
- Click on **Add a New Member** button.
- Enter new member demographic data.
- If new member is the Fire or Police Chief, check the **Chief** box – otherwise, leave blank.
- Fill in the Full-time Member or Part-time Member tab that applies for the new member.
 - From the drop-down menu, select the correct **Plan** for the new member.
 - Enter the **Start Date** for the new member.

Uploading a File

To enroll a new member using the File Upload process (or enroll an existing member into a new plan, such as 457 Deferred Compensation or DROP):

- Refer to the Employer Portal Member Onboarding File Format document to get the information needed to create a file for upload. This is located within the Employer Resources section of the FPPA Employer Portal.
 - Columns A–R all require data – no blank columns
 - Columns S-T require a heading - columns should be blank
 - The format is very similar to the Contributions Reporting file format
- Once the file is created and formatted, click on the **Upload Onboarding File** button.
- If the file successfully uploaded, review the data and approve the enrollment.
- If errors are detected from the file upload, review listed error reasons, correct the upload file, and retry.

C. Part-Time Employees

Part-Time Police Officers or Firefighters

Employers whose full-time members participate in the SWDB Plan and the SWD&D Plan or the SWMP Plan and the SWD&D Plan, may elect to cover police officers and firefighters working less than 1,600 hours in a calendar year, but who otherwise qualify as members, in the SWMP Plan and the SWD&D Plan administered by FPPA.

Covered part-time employees only include permanent employees that are regularly scheduled to work each month, and do not include temporary or seasonal employees or intermittent employment.

If a department files a resolution to cover part-time employees, then all future part-time employees shall be covered by the plan. For a sample resolution, please refer to the FPPA web site **FPPAco.org** then click on the Employer Tab. For more information, please refer to FPPA Rules Section 611 or contact FPPA.

Part-Time Clerical Employees

Fire Protection Districts, Fire Authorities, and County Improvement Districts whose full-time firefighters are in the SWDB Plan, may elect to cover part-time clerical employees, whose services are auxiliary to fire protection, in the SWMP Plan.

If a department files a resolution to cover part-time employees, then all future part-time, clerical employees shall be covered by the SWMP. For a sample resolution, please refer to the FPPA website **FPPAco.org** then click on the Employer Tab. For more information, please refer to FPPA Rules Section 611, or contact FPPA. The FPPA Rules and Regulations can be found on the FPPA website.

D. Full-Time Clerical Employees

Fire Protection Districts, Fire Authorities or County Improvement Districts providing fire protection services whose members participate in the SWDB Plan or the Statewide Hybrid Plan may elect coverage for full-time clerical or other personnel whose services are auxiliary to fire protection under the department pension plan.

One exception applies, if a departments' clerical or other personnel participate in PERA, the department may not elect coverage for these employees under FPPA.

If a department files a resolution to cover clerical employees, then all future full-time clerical

employees shall be covered by the plan. For a sample resolution, please refer to the FPPA website **FPPAco.org** then click on the Employer Tab. For more information, please refer to FPPA Rules Section 612, or contact FPPA. The FPPA Rules and Regulations can be found on the FPPA website.

E. Hiring a Former FPPA Retiree

If you are hiring a member who is returning to work after retiring from your department or another FPPA employer, please call FPPA immediately for this may affect the member's retirement benefit and the plan for which the member is eligible. For more information regarding an FPPA retired member returning to work, please refer to Section 311 of the FPPA Rules and Regulations. The FPPA Rules and Regulations can be found on the FPPA website

F. Information Changes for Active Members

Changes to an active member's name, address, or employment status (leaves, terminations, etc.), should be submitted, by Employer, to FPPA. This is through the FPPA Employer Portal either through the Member Onboarding and Management section for immediate member updates or using the Contributions Reporting section to be updated when contributions are processed.

G. Department Chief Exemption from SWDB Plan or the SWH – DB and MP Plan

Please notify FPPA immediately if your department has a new chief, whether they are or have attained the position through a promotion.

Who It Applies To

The Department Chief Exemption only applies to a newly hired department chief of a department whose new hires are covered by the Statewide Defined Benefit Plan (SWDB) or the Statewide Hybrid Plan – Defined Benefit and Money Purchase Component (SWH – DB and MP).

Time Limit for the Chief to Opt Out

The department chief has **60 days** from their date of hire as the department chief to elect to be exempt from the department pension plan and may choose an alternative pension plan. If the chief elects to be exempt, FPPA will transfer all member and employer contributions made to the department plan to the alternate plan on their behalf as outlined in FPPA Rule 102.02.01.

Pension Plan Options if a Chief Elects to Opt Out of the Departments' Plan

1. For departments covered by the Statewide Defined Benefit Plan (SWDB)

The chief will initially be enrolled in the SWDB Plan; however, the chief may elect to participate in one of the following plans in lieu of the SWDB Plan:

- a. The Statewide Hybrid Plan – Defined Benefit and Money Purchase Components (SWH-DB and MP)
- b. The Statewide Hybrid Plan - Money Purchase Component Only (SWH- MP)
- c. The Statewide Money Purchase Plan (SWMP),
- d. A 457(b) Deferred Compensation plan, or
- e. An alternate pension plan not offered by FPPA*

* *Social Security and PERA are examples of alternate pension plans not offered by FPPA*

If the chief makes no election, they shall be a member in the SWDB Plan.

2. For departments covered by the Statewide Hybrid Plan- Defined Benefit and Money Purchase Component (SWH – DB and MP)

The chief will initially be enrolled in the SWH – DB and MP Plan, however the chief may elect to participate in one of the following plans in lieu of the SWH – DB and MP Plan:

- a. The Statewide Defined Benefit Plan (SWDB)
- b. The Statewide Hybrid Plan - Money Purchase Component Only (SWH-MP)
- c. The Statewide Money Purchase Plan (SWMP),
- d. A 457 Deferred Compensation plan, or
- e. An alternate pension plan not offered by FPPA*

* *Social Security and PERA are examples of alternate pension plans not offered by FPPA*

If the chief makes no election, they shall be a member in the SWH – DB and MP Plan.

Forms for the Department Chief Exemption

IMPORTANT

Although the chief does have the option to opt into another pension plan, they must initially be enrolled in the department’s plan for all new hires (SWDB Plan or SWH – DB and MP Plan). Contributions must be submitted for the default plan enrollment until FPPA receives official “Chief Election” paperwork that may indicate a change to be implemented.

- **To enroll the chief with FPPA**, the Employer follows the normal Member Onboarding and Management process.
 - Employer will indicate “yes” in column R of the file upload or check the Chief box for manual entry.

If a chief elects to opt out of the SWDB Plan (or the SWH – DB and MP) and the chief elects one of the following plans:

Statewide Money Purchase Plan

Statewide Hybrid Plan – Defined Benefit and Money Purchase Components, or

Statewide Hybrid Plan - Money Purchase Component Only

Then, file the *Department Chief Election Agreement* with FPPA

If the chief elects to opt out of the department’s plan and elects an alternate pension plan not offered by FPPA, file the following forms with FPPA.

1. *Department Chief Election Agreement*
2. *Department Chief Exemption Form*

If the chief meets the requirements for eligibility, they will be covered by the Statewide Death & Disability Plan, **unless** the chief elects to be covered by PERA or Social Security. If the chief elects to be covered by PERA or Social Security, the chief will not be covered by the SWD&D Plan.

H. Definition of a Member

An employee is considered a member of FPPA when they meet the definition of Member, which is defined in *Statute 31-31-102 of the Colorado Revised Statutes* as:

Member

“Member” means an active employee who is a full-time salaried employee of a municipality, fire protection district, fire authority, or county improvement district normally serving at least one thousand six hundred hours in any calendar year and whose duties are directly involved with the provision of police or fire protection, as certified by the member’s employer.

“Member” also includes an active employee who works less than sixteen hundred hours per year but otherwise qualifies as a member and whose employer elects to treat all such other similar employees as members.

The term does not include clerical or other personnel whose services are auxiliary to police protection, or any volunteer firefighter, as such term is defined in C.R.S. 31-30-1102 (9).

For the purpose of participation in the statewide defined benefit plan pursuant to part 4 of this article or the statewide money purchase plan pursuant to part 5 of this article, but not for the purpose of participation in the statewide death and disability plan pursuant to part 8 of this article, the term may include clerical or other personnel employed by a fire protection district, fire authority, or county improvement district, whose services are auxiliary to fire protection.

Sheriff

In the case of a sheriff’s office a member is defined as a Peace Officer. Per FPPA Rule 101.13.4 Peace Officer means:

A Peace Officers Standards & Training (POST) certified officer or guard as described in §16-2.5-101, C.R.S., and includes any guards employed by a county sheriff pursuant to §17- 26-122, C.R.S.

This document is intended to be a plain language overview of FPPA administered plans and procedures. It should be used in conjunction with the applicable FPPA Rules and Regulations, plan documents and the Colorado Revised Statutes. Alone, this guide can only be considered a summary and not a comprehensive reference to retirement, disability and survivor benefits provided by FPPA. This plain language document is intended for informational purposes only. Official interpretations or determinations are based upon the applicable plan documents, the Colorado Revised Statutes, and FPPA Rules and Regulations that govern the plan.