



North Carolina
Total Retirement Plans



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NEW Online Retirement Application

Frequently Asked Questions

for Employers

1. When will the new online process be available for members?

The online retirement application will be “live” in ORBIT on Tuesday, November 13, 2018, for members of the Teachers’ and State Employees’ Retirement System and Local Governmental Employees’ Retirement System.

Since ORBIT’s inception in 2007, members have had the ability to go to ORBIT to download and print any of our paper forms. This new application is entirely different. The online application walks members through the retirement process step-by-step, combining all of their required decision points into one experience that is visual and easy to navigate. With integrated help topics and videos, members can make more informed decisions about their retirement benefits.

2. How is this application different from the paper forms?

Simple answer: The online application is a much better experience for members. Here are just some of the reasons why:

- *Step-by-step guide.* The online application doesn’t overwhelm members with dozens of empty fields that they must complete. Instead, the online application allows members to move through the retirement application in small segments that are not overwhelming or confusing.
- *Integrated help and resources.* With paper forms, we have always been limited by the size of an 8.5x11 piece of paper. To limit the number of pages per form, we have historically asked for lots of information up front and incorporated help topics in the guides at the end. Based on feedback from employers and members, often times those guides are ignored or don’t provide answers to all of a member’s questions. The online application changes all that. We were able to integrate videos, examples and links aimed at educating members at the exact point they’re asked to make a decision, so they can make more informed choices.
- *Built-in business rules.* The online application allows us to make sure that members are entering a full Social Security number, for example, or are avoiding naming beneficiaries that are in violation of North Carolina General Statutes. This really streamlines the process for members and prevents us from having to halt a member’s application while we wait for members to correct form mistakes.

3. What are the benefits to employers?

The online application will follow the exact same process that paper forms use now, so you don't have to learn a new process or change your internal procedures around retirements. Also, if you encourage your employees to use the online application, you can rest assured that they will have a better understanding of the retirement process, and that they have access to the information they will need to make informed decisions.

4. Will the Retirement Systems Division still accept paper forms if employees do not want to complete the process online?

Absolutely. We are not eliminating the paper forms, but we feel confident that members who use the application and read the prompts will feel much more confident about the decisions they are making. We enlisted the help of non-retirement staff to gain feedback on the process and make sure that it was understandable to even the most non-technically savvy members. If a member can log in to ORBIT, they can retire online. It's really that easy, but we definitely won't force anyone to use the online application that would prefer the paper process.

5. When the Retirement Systems Division receives an online retirement application will it be scanned to AX so that employers will be able to view it in ORBIT?

Online applications will be treated the same way as paper applications. Employers can log in to ORBIT to see the Form 6OL (the online application's version of the Form 6). The Form 6OL looks different than the Form 6, but you will be able to see what your employee has entered online in Step 1.

6. As the Retirement Systems Division sends emails to employees throughout the process, will copies of those emails be placed on AX so employers will be able to view it in ORBIT?

No. Employers will not have the ability to view emails sent to members. However, after the online application is launched, we will continue to look for opportunities to improve the experience for both members and employers.

7. What will your expected turnaround time be for receiving the Form 6C back in your office?

As you can imagine, members want their retirement applications processed as quickly as possible. The answer to this question really depends on what the member's requested date of retirement is and how quickly we're trying to move the application along. With the online application, an email is sent to an employer with an electronic copy of the Form 6C. The member is cc'ed on that email so they are aware of where their application is in the process. In addition to the email, a paper copy of the Form 6C will also be mailed to your agency.

There is one helpful change that you will experience as your employees retire using the online application: Form 6Cs will be sent by email. This will make it easier for you to verify your employee's information and speed up the processing timeline. If you have not responded to the survey in the monthly *Monitor* emails, please be sure to [respond to that survey](#) and provide contact information for at least two people in your agency that process retirement applications. Providing a general email address that is monitored by more than one person or providing

contact information for multiple people will help make sure that Form 6Cs make it to the right people, even if the main point of contact is out of the office.

8. If employees decide not to upload their documents, will the Retirement Systems Division mail them the paper forms instead? We have a lot of staff who are unable to open your forms on ORBIT due to them not having the most updated version of Adobe.

The online application eliminates the need to use Adobe software which can cause problems if the software isn't updated to the latest version. The online application is mobile-friendly and designed to walk members through step-by-step. When member's get to the point where they need to provide their required documents, they will be given the option to upload their documents or fax/mail them to our office. If they chose to upload, they can submit scanned .pdf copies or they can upload picture files taken with a tablet or smart phone. Whichever option they chose, they will be given a customized list of each document that must be provided based on the decisions the member has made during the online application.

9. Can the Retirement Systems Division provide employers with a list of the required documents that will be requested in Step 3?

That's the beauty of the online retirement application. Members will make a series of decisions during the online application process. Based on the decisions made, the member will see a customized list of all the required documents that must be submitted to the Retirement Systems Division. No longer will members have to be unsure of what is needed, nor will they have to wait until they're contacted by the Retirement Systems Division to be sure. Now members will know instantly what is needed and will be able to upload copies of their documents, or they can still fax or mail copies of their documents.

10. Where can I go for more information?

[Click here to watch a brief video](#) that explains the online application in a bit more detail. If you still have questions after watching the video, please feel free to email nc.retirement@nctreasurer.com. Thank you for helping us encourage members to utilize this exciting new tool that is sure to improve their journey to retirement!