

Employee Retirement Plan Module

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Retirement Module Introduction

The Employee Retirement Plan module is located within Datatech's Human Resource Management software. At this time, the focus of the programming is to handle employee census exports, contribution file imports, and contribution exports for the CalSavers and OregonSaves programs.

This application is still in development. We will enhance it as we receive customer feedback on their retirement plan eligibility rules, electronic enrollment files for their plan providers, and other needs.

Planned enhancements include adding support for multiple elective plans, including support for simultaneous enrollment in both traditional and Roth 401(k) plans.

This material will cover the required setup as well as imports/exports to aid in implementing these programs. We've also included some optional settings that may be used for other retirement plans.

If you are using an alternate retirement plan provider and have programming requests, please submit your requests to support@datatechag.com.

Implementing CalSavers/OregonSaves

Initial Setup

- Add a G/L Account for Contributions
- Add a Miscellaneous Deduction for Contributions
- Review Default Settings in HR Setup
- Create a Retirement Plan

Workflow

Monthly (every 30 days minimum, more frequently if desired):

Export new hires using the **Export Employee Census** option.

Weekly/As Needed

Edit employees on the CalSavers portal. Employees no longer working should be set as *Inactive*.

Weekly

- Starting 30 days after first enrollment, before creating checks, download the **Employee Data** (Enrollment Status/Contribution file) from CalSavers/Oregon Saves.
- Import the Employee Data file through the **Import Employee Status** option.
- During Payroll Processing, before printing checks, use the **Payroll Batch Report** to review Checks w/ Misc. Deductions against enrollment records.
- After issuing checks, use the **Export Payroll Contributions** to create the deduction/contribution list, upload to CalSavers, and issue payment for contributions. Payment to CalSavers must be made within 7 days of the check deduction.

Setup

General Ledger Account

A separate general ledger account should be set up for the retirement plan contributions that will need to be paid to the state/retirement plan vendor.

1. To create this account go to **General Ledger > Chart of Accounts**. Go to your Payroll Liabilities section.
2. Bring up an existing G/L account used for another miscellaneous payroll deduction.
3. Click Clear or press the F5 key.
4. Enter the available account # and description for the account (i.e. CalSavers Contributions). *If using the Chart of Accounts set up with Groups, click on Groups and assign accordingly).*
5. Click Save.

Setup Chart of Accounts

Account #: 368.00

Description: CalSavers Contribution Payable

Account Type: Posting Always Print

Total Level: 3

Line Advance: 0 New Page

Tabs: 1

Report Type: Balance Sheet

Special Report:

Normal Balance: Credit

Budget:

Cash Basis Acct:

Print on Summary Reports Print on Summary Update

Cost Center Required Bold

Report on 1099 Italic

Active

Print Save Delete Clear

Note: Image is showing a standard Setup Chart of Accounts window, your program window may vary.

Payroll Miscellaneous Deduction

A separate Miscellaneous Deduction should be set up for the contributions.

1. To do this go to **Payroll > Setup > Miscellaneous Deductions**

## ...	Description	Short Descr	G/L # >>	Wage Type >>	Active	Colu...	Heading	Cost ID >>
4	Lost Tools	Lost Tool	707.00		<input checked="" type="checkbox"/>	0		
5	401(k) Contribution	401(k)	367.00	4K	<input checked="" type="checkbox"/>	0		
6	IRS GARNISHMENT	IRS LEVY	366.00		<input checked="" type="checkbox"/>	0		
7	FRANCHISE TAX BOARD	FTB GARN	366.00		<input checked="" type="checkbox"/>	0		
8	AFLAC DISABILITY	AFLAC	735.00	AF	<input checked="" type="checkbox"/>	0		
9	DMV GARNISHMENT	DMV	366.00		<input checked="" type="checkbox"/>	0		
10	DAILY ADVANCES		145.00		<input checked="" type="checkbox"/>	0		
11	Employee Loan		145.00		<input checked="" type="checkbox"/>	0		
12	Vehicle Reimbursement		782.00		<input checked="" type="checkbox"/>	0		
13	Health Insurance Family		732.00	HI	<input checked="" type="checkbox"/>	0		OFFICE
14	CalSavers Contributions	CalSavers	368.00		<input checked="" type="checkbox"/>	0		

2. Scroll down to a blank line and enter an available deduction #. Enter the Description and a Short Description for the Check Stub.
3. Enter the General Ledger account # you set up for the liability.

As the CalSavers and OregonSaves are post-tax ROTH plans, you DO NOT enter a pre-tax Wage Type. If you are setting up an alternate retirement plan that is pre-tax on Federal & State Income Tax Withholding, you should have a default 401(k) Wage Type available with these parameters.

The Column & Heading fields are no longer needed for customized deduction reports and should be left blank. Since this is a liability posting, a Cost ID is not needed either.

System File - Retirement Setup

A new **Retirement** tab has been added to **Tools > HR Setup**.

HR Setup

Health Insurance Control Numbers 1095-C Retirement

Require Retirement Plan

Last Retirement Plan Ctrl #: 2

Retirement Plan Operator: HANNAH

Last Retirement Record Ctrl #: 26

Census Export Folder: W:\winfarm\WebinarFiles\HR\Retirement\Census\

Import Folder: W:\winfarm\WebinarFiles\HR\Retirement\Import\

Require Retirement Plan

If you are located in a state with a mandated retirement system (CalSavers/OregonSaves) select **Require Retirement Plan**.

Retirement Plan Operator

Select the Operator account that should receive the reminders for running the Employee Census export.

Last Retirement Plan Ctrl/Last Retirement Record Ctrl

These control numbers are assigned by the software and should not be changed.

Census Export Folder/Import Folders

These are the default folders where the program will export your Employee Census and look for the Contribution Import file. The software will create the respective folders in your accounting files – **HR > Retirement > Census and Import**. If you would like to change the default folder, you can do so.

Save

If you have made any changes to the Retirement setup/settings, click Save before closing the window.

Retirement Plan Setup

At least one retirement plan must be set up, and if you offer employees a choice between different plans, you should set up each one of the plans in this window.

To set up your Retirement plans go to **Retirement > Plan Setup**.

Retirement Plan Setup

Plan ID: CS

Description: CALSAVERS

State: CA

Deduction #: 14

Loan Deduction #: 0

Export Format: CalSavers

Vendor #: 25 CALSAVERS

Enrollment...

Automatic

Days After Hire to Enroll: 30

Enrollment Waiting Period: 30

Election Good For # Days: 0

Last Census File Date: 08/12/2020

Employee Contributions...

Default Percentage Rate: 5.00

Standard Limit/Year: 6000

Catch Up Contribution Age: 50

Catch Up Limit/Year: 7000

Eligibility...

Minimum Age to Enroll: 18

Waiting Period After Hire: 0

Minimum Hours: 0

Employer Contributions...

Contribution Limit: 0.00

Method: % of Wages

Maximum Contribution/Year: 0

Save Clear Delete

Plan ID

Enter up to 8 characters to identify the plan.

Description

Enter the plan description.

State

Enter the state for the plan.

If you have employees located in more than one state, the software will only include employees that have received a check for the state entered on the plan.

For example, say you have employees working in California and Arizona. An employee that only has checks for work in Arizona will not be included in a plan that applies to California employees.

Deduction

Select the deduction you set up for the plan.

Loan Deduction

The Loan Deduction is not used for the state run (CalSavers/OregonSaves) programs. This may be used for other retirement programs that allow for withdrawing funds as a loan.

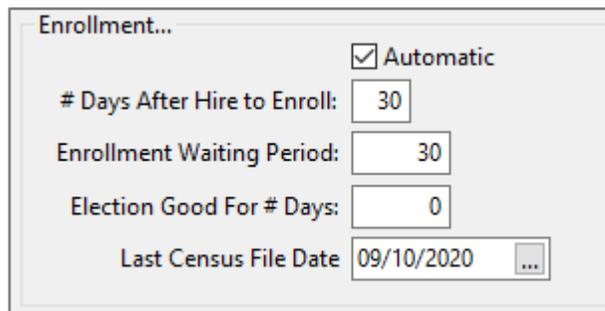
Export Format

At this time, CalSavers is the only Employee Census export option. This can also be used for OregonSaves. As we have templates from other retirement plans, we will add to this selection list.

Vendor

If you will be issuing the payment for the retirement contributions through Datatech software, select the Vendor account for the retirement provider.

Enrollment



Enrollment...

Automatic

Days After Hire to Enroll: 30

Enrollment Waiting Period: 30

Election Good For # Days: 0

Last Census File Date: 09/10/2020 ...

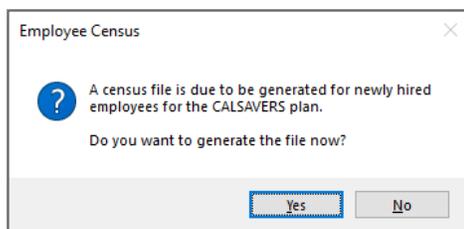
Automatic

Select *Automatic* if employees are automatically enrolled. This would be the case for CalSavers/OregonSaves. If you are setting up a plan that employees opt-in to, leave this setting unselected.

Days After Hire to Enroll

For the CalSavers program, you should upload/enroll employees within 30 days of hire.

This prompt acts in a similar way to the New Hire Report reminder. The software will record when an Employee Census was last generated. If the last census created is 25 days old, you will start receiving reminders to generate the Census.



Employee Census

?

A census file is due to be generated for newly hired employees for the CALSAVERS plan.

Do you want to generate the file now?

Yes No

This setting does not control employees that are included in the Census file, which will be covered in the Census Export section.

Enrollment Waiting Period

The Enrollment Waiting Period is the amount of days from when an employee is eligible to when they will start enrollment. For CalSavers/OregonSaves, once you have uploaded your census, the state program will send the employee(s) an

enrollment package. The employee will be auto-enrolled after 30 days from this point if there is no action taken to opt-out.

By entering 30 days here, the program will calculate an initial Contribution Start Date when the retirement record is created. When you import your Employee Data (Contribution information) if a date is reported in column E – “Eligible for Contribution”, this date will be updated on the retirement record.

Election Good for # of Days

This entry is not used at this time.

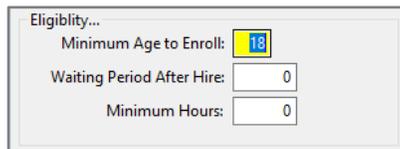
It is for CalSavers/OregonSaves. This may be used in the future for other retirement plans to indicate how long an employee’s decision to enroll or decline to enroll is effective.

CalSavers has not indicated how long an opt-out status would be retained.

Last Census File Date

You do not need to enter a date here. It will be updated when you run the first census. As mentioned above, the software will check that the census has been run at least every 30 days and will store the last date the export was generated here.

Eligibility



Eligibility...	
Minimum Age to Enroll:	<input type="text" value="18"/>
Waiting Period After Hire:	<input type="text" value="0"/>
Minimum Hours:	<input type="text" value="0"/>

Minimum Age to Enroll

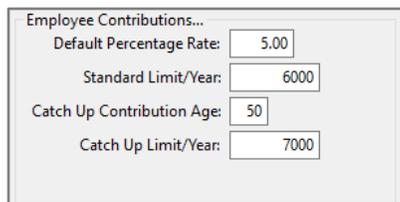
The Minimum Age to enroll for most retirement plans is 18. This should be entered and adjusted if your plan varies.

Waiting Period After Hire/Minimum Hours

These settings are not used for state run plans, since all employees are eligible to participate.

These settings may be used for other retirement plans that have eligibility parameters. This includes the length of employment and an hour requirement the employees must meet before becoming eligible to participate in the program.

Employee Contributions



Employee Contributions...	
Default Percentage Rate:	<input type="text" value="5.00"/>
Standard Limit/Year:	<input type="text" value="6000"/>
Catch Up Contribution Age:	<input type="text" value="50"/>
Catch Up Limit/Year:	<input type="text" value="7000"/>

The state run programs fall under ROTH IRA Contribution limits set by the IRS. See: <https://www.irs.gov/retirement-plans/plan-participant-employee/retirement-topics-ira-contribution-limits> for current contribution limits.

Note: When employees are enrolled in a retirement plan, the program will automatically create the Miscellaneous Payroll Deduction. This deduction will be set to Percent of IRA/401k Wages.

If you have a Wage Type for non-wage payments (i.e. Reimbursement) that should not be subject to the IRA percentage calculation, make sure the IRA/401k Wages calculation on that Wage Type is not selected.

Default Percentage Rate

Enter the default percentage rate for the plan. For example, the default rate for CalSavers is 5%.

Standard Limit/Year

Enter the annual, maximum contribution an employee can have withheld for the plan. The software will stop contributions if they have met this limit.

Catch Up Contribution Age & Catch Up Limit/Year

If the plan allows for employees over a certain age to contribute a higher amount, enter that age and respective amount.

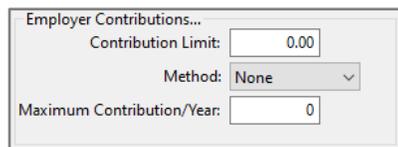
For example, in 2020, the maximum ROTH contribution an employee under 50 can make is \$6,000. Employees over 50 can contribute \$7,000.

Employer Contributions

The state run programs do not allow for employer contributions.

Leave everything in the Employer Contributions section blank when setting up a CalSavers/OregonSaves plan.

It may be used for other retirement plans that include an employer contribution.



The screenshot shows a form titled "Employer Contributions...". It contains three fields: "Contribution Limit:" with a text input containing "0.00", "Method:" with a dropdown menu showing "None", and "Maximum Contribution/Year:" with a text input containing "0".

Contribution Limit

Enter the maximum percent of an employee's gross/IRA wages that the Employer will contribute.

Method

Select the Method used for calculating the employer contribution:

% of Deduction – This will calculate a percent of what the employee contributed.

For example, if an employer matched 50% of the employees contribution, and the employee had \$40 withheld, the employer contribution would be \$20.

% of Wages – This setting will calculate based on the IRA/401(K) wages.

For example, if you are contributing 2% of employees' wages and the employee earned \$600, the employer contribution would be \$12, regardless of what/or if the employee contributed.

Note: Most Wage Types in your payroll software will be included as IRA/401(k) wages. Some customers may have used wage types for non-wages and these wage types should not have the IRA/401(K) Wages selected. You may want to review your wage types if this situation applies to you.

% of Wages/Match – The setting will also calculate based on a percentage of wages, but only if the employee has contributed. This would be used if the employer contributes a set percentage, but only if the employee also contributes.

None - No employer contribution.

Maximum Contribution/Year

If applicable, enter the maximum dollar amount the employer will contribute. For example, if you contribute a percentage, but no more than \$3,000 per employee/per year, enter 3,000 here.

Save/Delete/Clear

Click Save to save the plan or changes to the plan.

Click Delete to delete the plan (if not used yet).

Click Clear to clear the window without making any changes.

Workflow

Census Export

At this time, the Census Export is designed for the CalSavers and OregonSaves retirement programs with automatic enrollment. It will determine what employees have worked and are eligible for enrollment.

This option will be updated to handle opt-in retirement plans as well. For opt-in plans, the option will only export employees that have a retirement plan record indicating that they have *accepted* enrollment.

As we have more development for other retirement plans, this window may be modified or look different based on the default Export Format on the retirement plan.

Note: If you have **H2A** or **foreign addresses**, CalSavers says you will need an alternate export format. We will have an update to include this format soon.

Who is included on the Census?

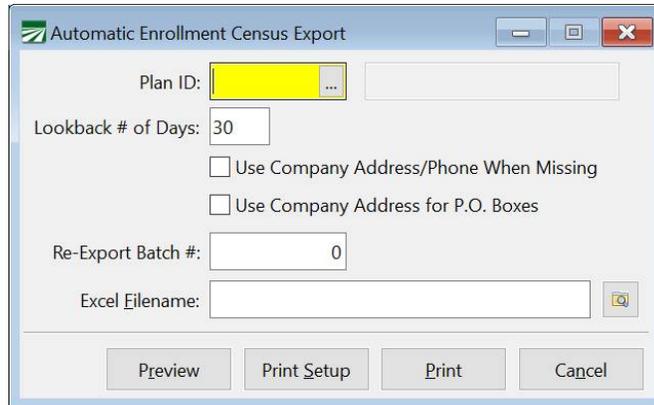
- Active Employees (Inactive excluded)
- Employees with no current Termination Date (may have one in History)
- State for Withholding on their Employee file matches the Retirement Plan Setup
- Meet the minimum age for the plan or no birth date
- Does not have an active retirement record



What if you have already generated or uploaded employees to the website portal?

Do not export the census yet. First, download your Employee Data (Contribution Statuses) from the CalSavers/OregonSaves portal and import (see Import Employee Status). This will create retirement plans for the employees you have already exported/set up in the program.

Then, you can run the Census to get all other employees that have not been uploaded/set up in the program.



You can access the export from **Retirement > Census Export**.

Plan ID

Select the Plan ID for the census export.

Lookback # of Days

The Lookback # of Days identifies employees that have received a check within the specified number of days. Employees hired who have not received a check will not be included in the Census. The Census is based on whether they have received a check, it does not look at work dates.

The lookback will default to the plan setting for “# of Days After Hire to Enroll” (on the Retirement Plan Set Up). This will be used to pull in all employees that have received a check within that period, and have not already had a retirement record created.

On the Retirement Plan Set Up, you define the # of days from hire to enroll (upload to CalSavers/OregonSaves). The number of days for these plans is 30. If you do not run the file within 30 days (i.e. you wait 40 days before you run the Census again) the program will automatically change the lookback number of days to 40. *This ensures that employees get included on the census.*

Going forward, if you do not record terminations/inactive employees, you may want to enter a shorter lookback period. For example, if you want to include only employees that have received a check in the last two weeks, you can change the Lookback # of Days to 14.

If you have entered terminated/laid off employees and account information is up to date, this would not be a concern and you can select a longer look back period. Those employees would be excluded based on the parameters laid out above.



Important: The company address used for the following two options will be what you have entered under *Tools > Program Setup > Main > Company* in the Street Address fields. If no address is entered in the Street Address fields, the Mailing Address will be used. Remember, a P.O. Box address will not be

accepted as an employee's physical address. Do not replace a missing or P.O. Box address with a P.O. Box address.

Exception Report: If you select either of the checkboxes, the program will still create an exception report. This report will list any employees that had information replaced. If you replace an employee's information with your company information and upload it to CalSavers, that information will need to be manually edited on their website.

Use Company Address/Phone When Missing

CalSavers will not create a record for an employee if they are missing an address or phone number. Select this box to replace any missing employee addresses or phone numbers with your company address or phone number. This will allow the employee record to be created in the CalSavers and OregonSaves programs.

Note: Selecting this option will only replace information that is missing in the employee's account. If you have a phone number entered for the employee, but they are missing an address, only the address will be replaced.

Use Company Address for P.O. Boxes

CalSavers will not accept a 'P.O. Box' as an address. Select this box to replace any P.O. Box addresses entered as the physical address on employee accounts with your company address.

Note: Selecting this option will replace any address entered as a P.O. Box with your company address.

Re-Export Batch #

You can use this option to re-export a specific batch number. This could be used in cases where you include employees with missing phone numbers/address information, then fix those accounts, or want to re-export the same employees using the option to substitute company address/phone on those employees.

The batch # can be found on the retirement record of an employee that was included in the batch, on the message that appears right after you generate the files, or in the title of the exported file.

Excel Filename

This entry is disabled for CalSavers/OregonSaves. File Name will be generated automatically per specs in the designated export folder. The export will save in the default folder defined in the **HR Setup > Retirement** tab.

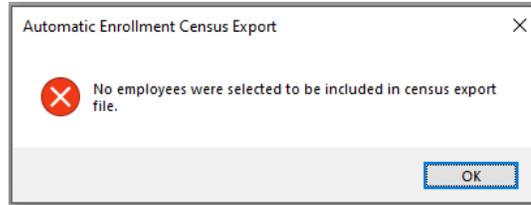
Preview/Print

Select either Print or Preview. This will print or preview an Exception Report if you have employees with missing dates required for retirement plan enrollment.

Census Export Messages

No Employees

You will get the following message if there are no employees to be included in the file:



Exceptions

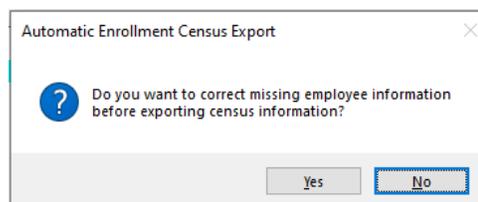
You will receive an exception report if any of the following apply:

- Temporary/Incomplete Social Security Number
- Missing Address Information
- Missing Date of Birth

These are required fields. The exception report will be previewed:

Webinar Training Files Census Exception Report							
Acct #	S.S. #	EmployeeName	Address	City	State	Zip	Date of Birth
1016	543219876	AVALOS, CARLOSGONZAL	374 AVE 10	STOCKTON	CA		08/10/1952
1005	321987654	CEJA, DAVID					
1593	432198765	FUENTES, GUADALUPE					
1002	765432198	GARCIA, JUAN		FRESNO	CA	93710	05/08/1980
8059	765875432	DIAZ, GREGORIO					

These employees will not be included in the Census and you will receive the following message:



Yes – If you click Yes, no census will be generated. You can correct any information and re-generate the census file.

No – If you click No, the employees listed will still **not** be included in the Census that is created. All other employees that meet the parameters outlined above will be included.

Export Results

When the export is complete you will receive a message with the number of records exported:



When employees are included on a Census for Automatically Enrolled retirement plans (CalSavers & OregonSaves) the program automatically creates a Retirement record. This record includes a Batch #. On future Census exports, employees with a retirement record will not be included.

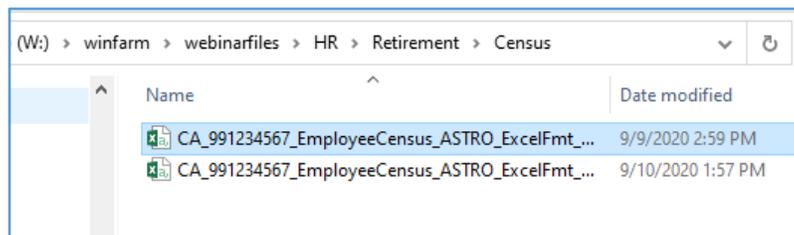
Employees not included on a census because of invalid information, will be included on future census exports if they are continuing to work and have valid information updated on their Employee file.

If you generate a census file, it should be uploaded to the state portal. Otherwise, the HR program will think that the enrollment is pending for all employees, but the state system will have no record of the employees.

If you need to re-generate a census, this would require deleting the retirement records in order for the software to include them again. (This will be covered in the Retirement record section).

Import Census to CalSavers/OregonSaves

As mentioned above, the software will automatically place the census file in the default folder specified in **Tools > HR Setup > Retirement**. When you are uploading the file, navigate to this folder to locate the file.



NOTES ON REHIRES & EDITS:

The employer is responsible for ongoing responsibilities: submitting employees' contributions and adding new employees or removing employees who have left your company. *Employees* are responsible to make manual edits to their accounts in the CalSavers/OregonSaves portals. **CalSavers import process does not allow for updating information through imports.** [Click here to see what you are and are not responsible for according to CalSavers.](#)

If you include employees in a Census that already exist in the portal, their system will give you a duplicate records error. Therefore, re-hires ARE NOT included in the census if they have been previously exported. (You can complain to them, not us.)

Here are the instructions provided from CalSavers for when you have a re-hire:

Employers may use the “employment status” functionality to instead mark an employee as inactive. Doing so will default to make that employee invisible to the employer (this can be turned off to view all employees both active/inactive).

When an employee comes back onboard, the employer would mark their status as “active” (instead of re-uploading as a new employee) and can then check a box that says “Resend welcome invitation” so they are notified of CalSavers again.

Import Employee Status

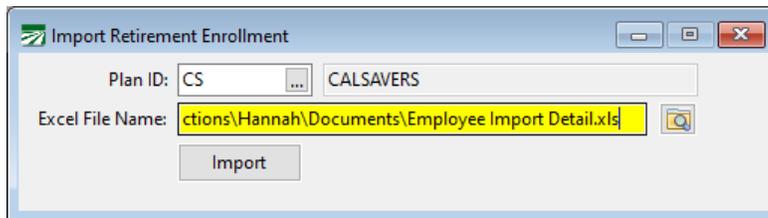
The Import Employee Status is designed for the download “Employee Data” available from CalSavers & OregonSaves.

The Employee Data export from these programs will look similar to this:

External payroll ID	SSN/ITIN	Employee	Employment status	Eligible for contributor	Contribution rate	Rate updated	Account status	Payroll(s)
1016		AVALOS, CARLOS GONZALEZ	A	Yes	0%	08/26/2020	Opted out	Webinar Files
1005		CEJA, DAVID	A	Yes	5%	07/21/2020	Auto enrolled	Webinar Files
8059		DIAZ, GREGORIO	A	No	5%	07/21/2020	Not established	Webinar Files
1593		FUENTES, GUADALUPE	I	No	5%	07/21/2020	Frozen	Webinar Files
1000		AYALA GARCIA, JUAN JOSE	A	No	5%	07/21/2020	Not established	Webinar Files
1002		GARCIA, JUAN	I	Yes	5%	07/21/2020	Auto enrolled	Webinar Files
1001		AYALA GONZALES, MARIA REY	A	Yes	5%	07/21/2020	Auto enrolled	Webinar Files
1050		GUTIERREZ LOPEZ, JOSE MANUAL	A	Yes	5%	07/21/2020	Auto enrolled	Webinar Files
5000		HERNANDEZ ACOSTA, SALVADOR	A	Yes	5%	07/21/2020	Auto enrolled	Webinar Files

As we get more feedback from customers, compatibility with other retirement program export formats will be added.

You can access the import tool from **Retirement > Import Employee Status**.

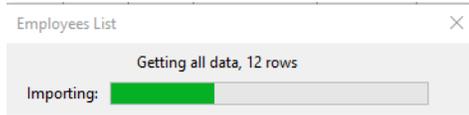


Plan ID

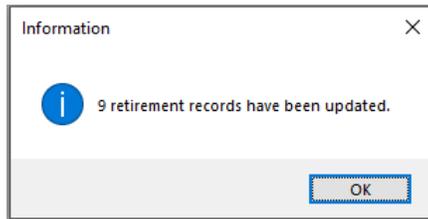
Select the Plan ID for the entries in the file.

Excel Filename

Use the Explorer button to locate and select the import file. A licensed copy of Excel is necessary to import the file.



When the import is complete, you will get a pop-up with the import results:



The program will also generate a report of the import file.

Webinar Training Files
CalSavers Retirement Import Summary

Import File: \\datatech.datatechag.com\folderredirections\Hannah\Documents\CalSavers Import Test.xlsx

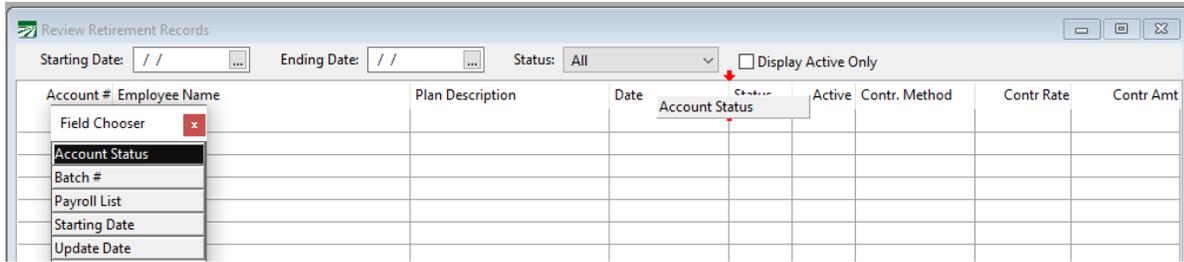
Acct #	S.S. #	EmployeeName	Status	Eligible	Contr		Account Status	Payroll List	Action
					Rate	RateUpdated			
1016	543-21-9876	AVALOS, CARLOS GONZALEZ	A	Yes	0.00	08/26/2020	Opted out	WebinarFiles	
1005	321-98-7654	CEJA, DAVID	A	Yes	5.00	07/21/2020	Auto enrolled	WebinarFiles	
8059	765-87-5432	DIAZ, GREGORIO	A	No	5.00	07/21/2020	Notestablished	WebinarFiles	
1593	432-19-8765	FUENTES, GUADALUPE	I	No	5.00	07/21/2020	Frozen	WebinarFiles	
1000	654-32-1987	AYALA GARCIA, JUAN JOSE	A	No	5.00	07/21/2020	Notestablished	WebinarFiles	
1002	765-43-2198	GARCIA, JUAN	I	Yes	5.00	07/21/2020	Auto enrolled	WebinarFiles	
1001	987-65-4321	AYALA GONZALES, MARIA REY	A	Yes	5.00	07/21/2020	Auto enrolled	WebinarFiles	
1050	654-98-4321	GUTIERREZ LOPEZ, JOSE MANU	A	09/25/2020	5.00	07/21/2020	Auto enrolled	WebinarFiles	
5000	611-16-2712	HERNANDEZ ACOSTA, SALVADO	A	09/25/2020	5.00	07/21/2020	Auto enrolled	WebinarFiles	

9 records in import file.

9 retirement records have been updated.

For Manually Generated Census Files

The main identifier for the import is the External Payroll ID. If you upload or add employees manually into the CalSavers/OregonSaves without the Datatech Employee Account # as the External Payroll ID, you can edit them manually through the website portal.



View/Edit

Double click on a line to open/view and/or edit the record:

Plan ID/Date/Active

If you are importing a file, the Plan ID selected on the import will be assigned, the Date will populate based on when the Census was generated, and the record will default to Active.

If you are entering a record manually, select the Plan ID and enter the Enrollment Date in the Date field.

Enrollment Status

When a retirement record is created by the census export, it has a “Pending” status. For an automatic enrollment plan, the starting date for the deduction is based on the Enrollment Waiting Period in the Retirement Plan Setup.

The employee account does not actually have the deduction set up until the retirement record status is changed to Enrolled.

It is important to remember that the deduction for the plan will not start until

- 1) the status has been updated from “Pending” to “Enrolled” and
- 2) the Start Contribution is after the Pay Period Ending or Check Date being issued. *(Whether the program uses the Pay Period Ending or Check Date to see if it has passed the Start Date is defined under **Tools > Program Setup > Payroll > Week of Month Calc. Basis**).*

For CalSavers/OregonSaves users, the Account Status for each employee will update when importing a new Employee Data (Contribution information) file. The software will make the following updates to the Employee Retirement Record depending on this status:

- When an employee is shown as “AUTO ENROLLED” then the status is changed from Pending to Enrolled.
- If the employee is shown as “OPTED OUT” or “FROZEN” then the status is changed to Declined.
- If the file shows the employee status is “NOT ESTABLISHED” or “PENDING” then the retirement record status remains at “Pending”

Automatic Enrollment vs. Opt In Enrollment Status Options

The types of Enrollment Status that can be used on a retirement record is subject to the type of plan.

For Automatic Enrollment plans (CalSavers/Oregon Saves) when a retirement record is created the status will change to **Pending**.

Once the Employee Data file is imported, the Employment Status will either become **Declined** or **Accepted**. If you are not importing the file, these are the only two options that you should select for Automatic Enrollment plans.

If you are implementing a plan that the employee opts-in, then the following statuses could apply:

When an initial offer is made to an employee, the Enrollment Status would be **Offered**. If employees have a waiting period or gap from acceptance to enrollment, you can change the status to **Accepted**.

Then change the status to **Enrolled** upon final enrollment. Or, you may go from a status of Offered to Enrolled. If the employee Declines, set the status to **Declined**.

Contribution Rate

For automatic enrollment plans, the program will insert the Default Percentage Rate from the Retirement Plan as the contribution rate. As Employee Data (Contribution) files are imported, this rate will be updated if the employee has changed their contribution.

If you are entering retirement records manually and the contribution is a percentage of wages, enter the rate here.

Contribution Start Date

For automatic enrollment plans, when an Employee Census is generated, the program will calculate an initial contribution start date. When future Employee Data (Contribution) files are imported, this date will be updated if defined in column E - “Eligible for Contribution.”

For manual entries, if you are setting up a retirement record and there is a specified contribution start date, enter it here.

Contribution Amount

If you are implementing a retirement plan that allows for flat rate contributions, you can enter the amount the employee has elected to have withheld here.

Batch #/Account Status/Payroll List/Contr. Rate Last Updated

Account Status, Payroll List, and Contribution Rate Last Updated are all data items that come from the enrollment file that is imported. These items cannot be edited by the user and are provided for reference only.

Delete/Save/Cancel

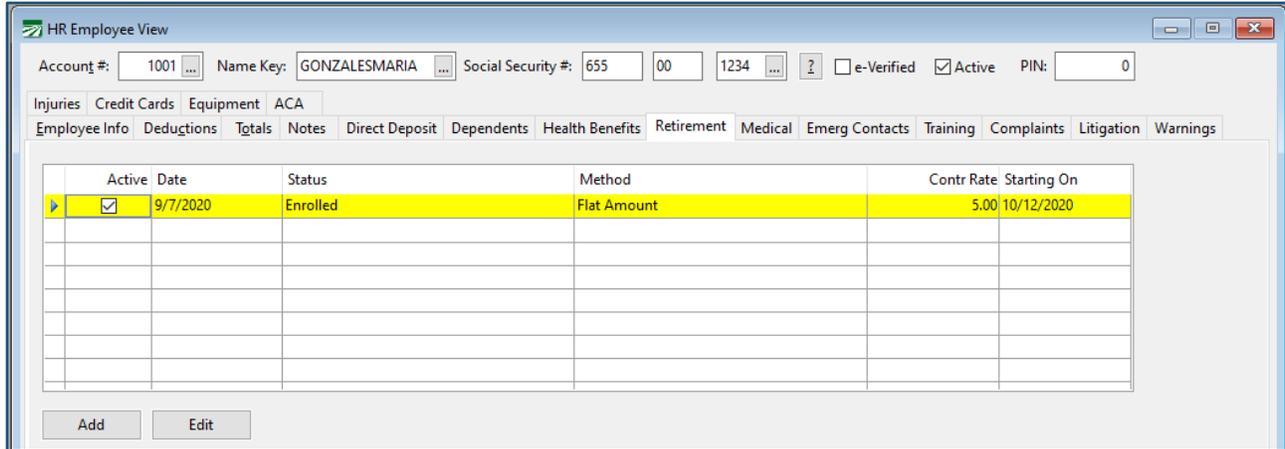
If you have edited a record, click Save to save your changes.

An active record can't be deleted. If you need to delete a record, deselect the Active checkbox, save the record, and then re-open the record and click delete.

Records should only be deleted when you need to include the employee on a new Census export. Otherwise, deselect the Active checkbox to indicate the retirement record/contribution is no longer in use.

Employee View of Retirement Record

Retirement Records can also be accessed from the Retirement Tab on the Employee View in the Human Resource Management module.



The screenshot shows the 'HR Employee View' window. At the top, there are input fields for Account # (1001), Name Key (GONZALESMARIA), Social Security # (655 00 1234), and PIN (0). There are also checkboxes for 'e-Verified' and 'Active'. Below this is a navigation bar with tabs for Injuries, Credit Cards, Equipment, ACA, Employee Info, Deductions, Totals, Notes, Direct Deposit, Dependents, Health Benefits, Retirement, Medical, Emerg Contacts, Training, Complaints, Litigation, and Warnings. The 'Retirement' tab is selected. Below the navigation bar is a table with the following columns: Active, Date, Status, Method, Contr Rate, and Starting On. The first row is highlighted in yellow and contains the following data: Active (checked), Date (9/7/2020), Status (Enrolled), Method (Flat Amount), Contr Rate (5.00), and Starting On (10/12/2020). Below the table are 'Add' and 'Edit' buttons.

Active	Date	Status	Method	Contr Rate	Starting On
<input checked="" type="checkbox"/>	9/7/2020	Enrolled	Flat Amount	5.00	10/12/2020

To view a record, click the **Retirement** tab, select the record, and then click **Edit**. You will see the same view of the Retirement record as shown in the Review Retirement Records window.

Employee Deductions

When a status changes to *Enrolled*, the system automatically sets up the Miscellaneous Deduction on the Deductions tab in the Employee file.

HR Employee View

Account #: 1002 Name Key: GARCIAJUAN35 Social Security #: 765 43 2198 e-Verified Active PIN: 0

Injuries Credit Cards Equipment ACA

Employee Info Deductions Totals Notes Direct Deposit Dependents Health Benefits Retirement Medical Emerg Contacts Training Complaints Litigation Warnings

Tax Settings: Pay Cycle: Weekly Special Tax Status: None Federal Taxes: Type: Agricultural (943) W-4: 2019/Prior

Miscellaneous Deduction Settings: Advance/Loan Balance: 0.00 Deduction: 0.00

Type/Description	Method	Amount	Percent	Min. Amt	Max. Amt	Weeks	Frequency
14 - CalSavers Contr	Percent of Gross	0.00	5.00	0.00	0.00		Weekly
0 - None	<Undefined>	0.00	0.00	0.00	0.00		Each Check

HR Employee View

Account #: 1002 Name Key: GARCIAJUAN35 Social Security #: 765 43 2198 e-Verified Active PIN: 0

Injuries Credit Cards Equipment ACA

Employee Info Deductions Totals Notes Direct Deposit Dependents Health Benefits Retirement Medical Emerg Contacts Training Complaints Litigation Warnings

Tax Settings: Pay Cycle: Weekly Special Tax Status: None Federal Taxes: Type: Agricultural (943)

Miscellaneous Deduction Settings: Weeks Frequency Last Ded. On Starting On Total to Deduct Ded. to Date Case #/Ref # Vend #

Weeks	Frequency	Last Ded. On	Starting On	Total to Deduct	Ded. to Date	Case #/Ref #	Vend #
	Weekly		09/09/2020	6000.00	0.00		0
	Each Check			0.00	0.00		0

The Annual Maximum Contribution will update to the Total to Deduct. We will be adding a utility to clear this and re-set the Total each year.

The Vendor is not updated, as the Accounts Payable update option will be available from the Export Payroll Contributions option.

When a Retirement record is updated to Declined or Inactive, the deduction will remain on the employee account, but will no longer have a deduction withheld.

Payroll Review

Payroll Batch Report

After checks have been entered and/or checks are created from Daily Payroll, you can use the option on the Payroll Batch Report to print Checks w/ Miscellaneous Deductions. You can compare this list to your Enrolled Retirement Records. As more enhancements are added, there will be a report/print option on the Review Retirement Records window.

Webinar Training Files
Batch Payroll Check Report

Checks With Miscellaneous Deductions

Acct #/Employee Name	Reg	Wages Overtime	Check Total	SDI SDI/	Fed Wht State Wht	Soc Sec Medicare	Loans Misc Ded	Net	Check	Entry #
Ending Date: 09/20/2020										
1001 AYALA GONZALES MARIA	540.00	0.00	540.00	5.40	0.00 0.00	33.48 7.83	0.00 174.99 147.99 27.00	318.30	729	Child Support CalSavers Contribution
1005 CEJA DAVID	540.00	0.00	540.00	5.40	0.00 0.00	33.48 7.83	0.00 27.00 27.00	466.29	731	CalSavers Contribution
1002 GARCIA JUAN	540.00	0.00	540.00	5.40	0.00 0.00	33.48 7.83	0.00 27.00 27.00	466.29	730	CalSavers Contribution
1050 GUTIERREZ LOPEZ JOSE	540.00	0.00	540.00	5.40	23.82 10.00	33.48 7.83	0.00 27.00 27.00	432.67	733	CalSavers Contribution
5000 HERNANDEZ ACOSTA SA	540.00	0.00	540.00	5.40	0.00 0.00	33.48 7.83	0.00 150.32 123.32 27.00	342.97	735	Child Support CalSavers Contribution
<hr/>										
Subtotals this payroll batch:	2,700.00	0.00	2,700.00	27.00	23.82 10.00	167.40 39.15	0.00 406.31	2,026.52		
<hr/>										
# of Checks Printed: 5				27.00 SDI			271.31 135.00			

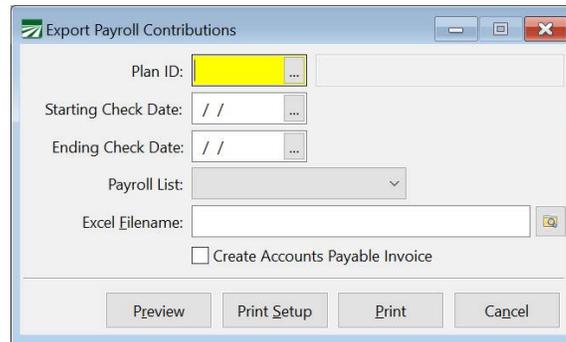
Review Retirement Records								
Starting Date:	Ending Date:	Status:	<input type="checkbox"/> Display Active Only					
Account #	Employee Name	Plan Description	Date	Status	Active	Contr. Method	Contr Rate	Contr Amt
5000	HERNANDEZ ACOSTA, SALVADOR	CALSAVERS	9/10/2020	Enrolled	<input checked="" type="checkbox"/>	% of Gross	5.00	0.00
1050	GUTIERREZ LOPEZ, JOSE MANUAL	CALSAVERS	9/10/2020	Enrolled	<input checked="" type="checkbox"/>	% of Gross	5.00	0.00
1002	GARCIA, JUAN	CALSAVERS	9/10/2020	Enrolled	<input checked="" type="checkbox"/>	% of Gross	5.00	0.00
1005	CEJA, DAVID	CALSAVERS	9/10/2020	Enrolled	<input checked="" type="checkbox"/>	% of Gross	5.00	0.00
1001	AYALA GONZALES, MARIA REY	CALSAVERS	9/10/2020	Enrolled	<input checked="" type="checkbox"/>	% of Gross	5.00	0.00

Export Employee Payroll Contributions

The Export Employee Payroll Contributions is designed for the upload available on CalSavers & OregonSaves websites.

As we get more feedback from customers, other retirement program exports may be importable.

You can access the import from **Retirement > Export Employee Payroll Contributions**.



Plan ID

Select the Plan ID for the retirement plan contributions to export.

Starting Check Date/Ending Check Date

Select the date range of checks to export.

Payroll List

CalSavers assigns employees to a Payroll List. After entering the Plan ID and check dates, this drop-down should be used to select the employees to include by the Payroll list they are assigned to in CalSavers. It will list the available payroll lists for employees with contributions that match the dates/plan you enter.

If you do not have a payroll list assigned to employees, leave this entry blank.

A different payroll list may be set up for employees on different pay cycles (i.e. weekly vs biweekly). When both weekly and biweekly employees are receiving checks, the drop-down will list both options. Then, you can then generate separate files for employees under each pay cycle. For weeks with only weekly employees, the drop-down will only show the weekly payroll list option.

Excel Filename

Use the Explorer button to navigate to where you want to save the file and give it a filename.

Create Accounts Payable Invoice

If you are using Datatech's accounting software and want to create an A/P Invoice for the contributions, select this box. One invoice for the total of the contributions will be created.

Preview/Print

Select Print or Preview to generate the file and print/preview the report.

Webinar Training Files Retirement Plan Contribution Report				
Check Date: 09/15/2020				
Acct #	Employee Name	Check #	Gross Wages	Contribution
1001	AYALA GONZALES, MARIA	3033	540.00	27.00
1005	CEJA, DAVID	3034	540.00	27.00
1002	GARCIA, JUAN	3036	540.00	27.00
1050	GUTIERREZ LOPEZ, JOSE	3037	540.00	27.00
5000	HERNANDEZ ACOSTA, SALVA	3038	540.00	27.00
Report Totals:			2,700.00	135.00
Contributions exported to: W:\winfarm\webinarfiles\HR\Retirement\Contribution Exports\9-15.20 Contributions.xls				

This file can now be uploaded to the CalSavers/OregonSaves system.

	A	B	C	D	E
1	Last name	First name	SSN	Contribution	External Payroll ID
2	AYALA GONZALES	MARIA		27	1001
3	CEJA	DAVID		27	1005
4	GARCIA	JUAN		27	1002
5	GUTIERREZ LOPEZ	JOSE		27	1050
6	HERNANDEZ ACOSTA	SALVADOR		27	5000
7					

FAQ's

We will add more to this section as questions come in. Check our blog for the most up-to-date FAQ's.

What happens if an employee doesn't opt-out and wants their check re-issued without the deduction?

The Employee must complete their opt-out form and submit it to the state. After this, if you can void and re-issue the check *before* remitting your payment for the contribution, then the contribution does not have to be included in the report/paid.

You must submit your payment within 7 days of withholding. If you have submitted the payment, you can't recoup the money from CalSavers as an employer. The employee would have to submit paperwork to draw the money out of their account.

Can I assist my employees with Opting-Out?

You are under no obligation to help your employees complete their enrollment/opt-out forms. However, we have heard from many customers that since the state is only providing the initial welcome package in English, they are assisting employees by printing out some of the information in Spanish. It may also help to explain to employees that if they do nothing they will have an automatic deduction.

You can access the forms in other languages by clicking the drop down button below the Register/Login buttons on the CalSavers website:



Do I have to participate in the CalSavers program?

California employers are required by state law to facilitate CalSavers if they don't offer an employer-sponsored retirement plan and have 5 or more employees.

Employers with more than:

100 employees must register by Sept. 30, 2020

50 employees must register by June 30, 2021

5 employees must register by June 30, 2022

You may want to look at other employer-sponsored options before registering and beginning to upload employees to CalSavers.

For example, FELS (Farm Employer Labor Service) recently published this information:

The California Farm Bureau Federation (“CFBF”) is working with Nationwide to create a new multiple employer retirement plan (“MEP”) that is available only to employers that are agricultural members of county Farm Bureaus in California, even those that already sponsor a retirement plan. The CFBF-sponsored MEP provides a cost-efficient method to comply with the new law that begins to apply in 2020 to California employers with over 100 employees.

You may also contact the following Nationwide Financial representatives in Private Sector Retirement Plans for more information:

Paul Yossem

Regional Vice President

858.997.8863

Yossem@nationwide.com

Aaron Barton

Regional Internal Consultant

614.435.4705

bartoa6@nationwide.com

<https://www.fels.net/1/30-labor/665-nationwide-financial-helps-cfbf-grow-a-retirement-plan-for-employees-of-farm-bureau-ag-members.html?highlight=WyJyZXRpcmVtZW50I10>