

# FACTS At-a-Glance

Ohio Public Employees Retirement System • 277 East Town Street • Columbus, Ohio 43215

**Questions or  
comments?**

Contact Employer  
Reporting at  
1-888-400-0965.

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## ***Employer Payment Remittance Advice (form E-3) and Employer Account Summary***

Employer Reporting has received many questions at training sessions and via the Employer Call Center about how to use the *Employer Remittance Advice* and the *Employer Account Summary*. Because the documents are somewhat new, and because of the number of questions regarding them, this *Employer Documents Facts At-a-Glance* has been created for you.

Captured here for you are the most common questions from employers—and the OPERS answer for those questions.

### **This fact sheet was prepared to help you get the most use possible from Employer Reporting documents so that you can:**

- Understand the purpose for and information contained in the *Employer Remittance Advice (E-3)* and the *Employer Account Summary*, and
- Fully understand your responsibilities for these documents.

### **Additional information is available to you:**

- The *Employer Manual* has information about both documents,
- Additional information is available via employer seminars, and
- You can always contact your customer service representative for information.



1-888-400-0965  
www.opers.org

*This document is written in plain language for use by public employers who are subject to coverage under the Ohio Public Employees Retirement System. It is not intended as a substitute for the federal or state law, namely the Ohio Revised Code, the Ohio Administrative Code, or the Internal Revenue Code, nor will its interpretation prevail should a conflict arise between it and the Ohio Revised Code, Ohio Administrative Code, or Internal Revenue Code. Rules governing the retirement system are subject to change periodically either by statute of the Ohio General Assembly, regulation of the Ohio Public Employees Retirement Board, or regulation of the Internal Revenue Code. If you have questions about this material, please contact our office or seek legal advice from your attorney.*

## Section I: Employer Remittance Advice

The question posed was...	The OPERS response is...
<p><b>What is meant by the employer obligations, or liabilities, listed in Section 4 of the <i>Employer Payment Remittance Advice</i>?</b></p>	<p>Employer obligations are any payments due to OPERS for which employers are responsible including employer contributions, penalties, or interest charges.</p> <p>Because there are a variety of financial obligations that employers might incur, the following information details each obligation and when it will occur:</p> <p>The following are specific to a reporting period. Employers are responsible for indicating the amount—and the report period end date—on each <i>Employer Payment Remittance Advice</i>.</p> <ul style="list-style-type: none"><li>• <b>Liability (L)</b> This is the employer contribution or employer share for your <i>Report of Retirement Contributions</i>.</li><li>• <b>Interest (N)</b> This is the amount of any interest charges assessed for late payment of employer contributions.</li><li>• <b>Penalty (P)</b> This shows penalty charges assessed for late reporting or late payment of employee or employer contributions.</li></ul> <p>The following obligations are specific to an employee and represent employer obligations for the purchase of service credit by the employee or delinquent contributions due for the employee. You need to show both the amount and the employee's social security number on the <i>Employer Payment Remittance Advice</i>.</p> <ul style="list-style-type: none"><li>• <b>Elected Official Service Purchase Billing (E)</b> This is the employer obligation for an employee's purchase of elected official service credit. When the employee pays their portion, the employer is billed and obligated to forward the corresponding employer contribution amount.</li><li>• <b>Delinquent Contributions Billing (D)</b> This is the total employer obligation of employee and employer contributions plus applicable interest billed under ORC 145.483.</li><li>• <b>Interrupted Military Service Purchase Billing (M)</b> This is the employer obligation related to an employee's purchase of interrupted military service credit.</li></ul>

## Section I: Employer Remittance Advice

The question posed was...	The OPERS response is...
<p><b>I submit multiple checks each month; do I have to submit an E-3 form for each check I send in?</b></p>	<p>Yes. Currently, employers are required to submit one E-3 for each check, wire payment or ACH payment submitted to OPERS. The E-3 is necessary so OPERS knows exactly how you wish to have your payment applied.</p>
<p><b>On the E-3 form, where do I show the employer pick-up amount for employee contributions?</b></p>	<p>Employee contributions are to be reported in Section 2. If you have an established pick-up plan or fringe benefit pick-up plan, the contributions remitted on behalf of the employee are considered the employee contributions and are to be reported in Section 2.</p>
<p><b>Does the E-3 form take the place of the Report of Retirement Contributions?</b></p>	<p>No. The <i>Employer Payment Remittance Advice</i> does not ever take the place of the <i>Report of Retirement Contributions</i>. The E-3 is required to advise OPERS how your payment should be applied on your employer account.</p>
<p><b>Is there ever a time when I don't have to send both an E-3 form AND the Report of Retirement Contributions?</b></p>	<p>Yes. If you are submitting your payment online via the Employer Contribution System (ECS) and are paying only the amount due for the report you do not need to forward an E-3 form. All other payments made via check, wire remittance or ECS are required to be accompanied by an E-3.</p>
<p><b>What is the report period end date? Do I use the last pay period end date within the month, or the last day of the month?</b></p>	<p>It's important that you do not confuse the pay period end date (PPE) with the report period end date. The report period end date is the last day of the month being reported. For example, if you are reporting the pay period ending 4/28/06, the report period end date is 4/30/06—the last day of the month.</p>

