

Office of Human Resources

1902 Retirement

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**Georgia Department of Human Services
Human Resources Policy #1902**

Retirement

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References: 29 U.S.C. Chapter 14, Subsection 623 — Prohibition of Age Discrimination
O.C.G.A. §47-2-1 et al. — Employees' Retirement System
DHS Human Resources Policy #901 — Employee Benefits

As an equal opportunity employer, the Department of Human Services (DHS) will not force any employee to retire based on age. Employees of any age may continue employment provided that the quality and quantity of their performance and work conduct meet the standards of performance expected of all employees. This does not change the “at will” employment status of unclassified employees.

Section A: Retirement Benefits

The Employees' Retirement System (ERS) manages the retirement process for eligible employees. Benefits through ERS include service retirement, disability retirement and death benefits.

1. The ERS Plan contains three (3) different benefit structures in which an employee could be a member:
 - a. Old Plan Structure - Members continuously employed on a full-time basis before July 1, 1982.
 - b. New Plan Structure - Members are employees who were hired between July 1, 1982 and December 31, 2008.
 - c. Georgia State Employees' Pension and Savings (GSEPS) Plan - Members hired on and after January 1, 2009 are automatically enrolled in the GSEPS Plan.
2. Members of ERS become vested for service retirement after accumulating ten (10) years of creditable service. There are three different types of Service Retirement you can apply for: Normal Retirement, Early Retirement, and Terminated Vested Retirement.
3. Members of ERS who become totally and permanently disabled from performance of duties in their positions may apply for disability retirement benefits, if they have accumulated at least 13 years and 4 months of creditable service for Old Plan and New Plan members. GSEPS Members positions may apply for disability retirement benefits, if they have accumulated at least 15 years of creditable service.
4. The benefits payable to a member's beneficiary(ies) upon death are dependent upon employment / retirement status, age, and Creditable Service at the time of death. Members are encour-

aged to have current beneficiary information on file with ERS.

5. Members should refer to the ERS Plan Guide for comprehensive retirement benefits information at the ERS website at www.ers.ga.gov/sites/main/files/file-attachments/ers_handbook.pdf
6. Please refer to [DHS Human Resources Policy #901 — Employee Benefits](#) for information regarding eligibility for membership in ERS.

Section B: Involuntary Separation Retirement Benefits

1. Employees who first established membership with ERS **prior** to April 1, 1972 and have more than 18 years of State service, may be eligible for involuntary separation retirement benefits under retirement law.
2. The Office of Human Resources **must** be contacted prior to taking action to separate employees who may be eligible for involuntary separation retirement benefits.

Section C: Creditable Service

ERS members earn credits toward retirement for each month of membership contributions. Members may receive additional creditable service toward retirement under certain circumstances.

1. Creditable service may be received for current accumulated and unused sick leave, forfeited annual and sick leave, and sick leave that was previously lost due to a break in service, if these leave balances total at least 960 hours.
2. ERS members, who are placed on leave without pay due to job-related temporary disabilities and do not qualify for disability retirement benefits, may purchase creditable service for up to twelve (12) months of the period of absence without pay.
 - a. This creditable service must be purchased within six (6) months after returning to work.
 - b. Employees must pay the employee portion of the retirement contribution for the period of absence plus regular interest compounded based on the last monthly salary before going on leave without pay. ERS should be contacted for additional information.
3. ERS members who are called to active military duty may purchase creditable service for the period of military leave without pay, up to a maximum of five (5) years.
 - a. Employees must provide ERS with a copy of your orders as soon as possible.
 - b. Employees must pay the employee portion of the retirement contribution for the period of absence within five (5) years or within three (3) times the length of the qualified military service, whichever is shorter. ERS should be contacted for additional information.
4. Employees should refer to the *ERS Plan Guide* for a complete list of opportunities for receiving creditable service.

Section D: Refund of Contributions

1. Employees who leave employment with state government for a reason other than retirement may request and receive a refund of their contributions to ERS plus interest.

NOTE

In the case of death, the named living beneficiary may receive a refund of contributions plus interest.

2. The portion of employee contributions used for Group Term Life Insurance premiums is not refundable.
3. Requests for refunds must be submitted on the correct Application for Refund of Contributions Form (Form D3-ERS) for ERS.

Section E: Filing for Retirement Benefits

1. Applications for retirement are to be filed with ERS **at least 30 calendar days**, but **no more than 90 calendar days** before the retirement date.

NOTE

Applications for retirement are not considered filed until received by ERS.

2. When applications for retirement are received less than 30 days prior to the effective date of retirement, there will be a one-month delay in receiving the first check.
3. Applications for disability retirement must be filed prior to the last day of employment. It generally takes at least 60 to 90 days to process an application for disability retirement.

NOTE

The five-part disability application must be forwarded to OHR prior to submitting to ERS.

4. Retirement benefits always begin on the first of a month.
5. Employees who have selected a retirement date and have received confirmation from ERS should advise their supervisors of the retirement date, as soon as possible. Supervisors should be given at least thirty (30) calendar days advance notice.

For additional information or assistance, please contact your local Human Resource Office, or email DHS-Policies@dhs.ga.gov.