



Employees' Retirement System
of the State of Hawaii

Frequently Asked Questions during COVID-19

Updated: October 18, 2021

The Employees' Retirement System is providing answers to some frequently asked questions received from the membership during the COVID-19 pandemic.

ERS offices are located on Oahu, Maui, Kauai and Hawaii island and are open from 7:45 a.m. to 4:30 p.m. Monday through Friday, except State Holidays. The ERS call center can be reached at 808-586-1735, or by email: dbf.ers.sss@hawaii.gov. Full contact information: <https://ers.ehawaii.gov/resources/contact-us>

For the latest information on ERS office-visit procedures, please see the message at the top of our website (www.ers.ehawaii.gov).

Member Contributions and Hardship

Q: During the COVID-19 situation, can I borrow upon or withdraw my Employees' Retirement System contributions?

A: The laws and policies regarding employee contributions remain in effect. For contributory and hybrid, members cannot borrow on ERS contributions. While employed in a position that requires ERS membership, contributions are mandatory and cannot be stopped or suspended. Withdrawal of accumulated contributions is only permitted through a refund either at the time of retirement or when the member is not employed in a position requiring ERS membership. Noncontributory members do not make contributions toward their retirement.

Leaving Employment

Q: What should I know about my ERS benefits if I am no longer employed by the state or county? (i.e. unused sick leave, years of service, retirement contributions, etc.)

A: Before leaving employment, please contact the ERS for up-to-date information on your retirement benefits eligibility and to confirm the ERS has your correct address and contact information. More details are at <https://ers.ehawaii.gov/members/leaving-employment>.

Retirement

Q: How do I know if I am eligible to retire?

A: Age and years of service requirements for retirement may differ for a Hybrid, Noncontributory or Contributory member. Retirement information, including requirements, and the packet of retirement forms are on the Retirement Planning page of the ERS website: <https://ers.ehawaii.gov/members/planning-for-retirement>. You may use the Active Member Information link at the website <https://ers.ehawaii.gov/member/login.html> or contact the ERS for service information.

Q: How can I calculate an estimate of my retirement benefit?

A: The ERS website has a retirement benefits calculator for members to use at <https://ers.ehawaii.gov/resources/benefits-calculator>.

Q: What are the deadlines for filing for retirement?

A: For members or former members who are eligible or nearing retirement eligibility, a retirement date can be the first of the month and on Dec. 31. An application can be filed as early as 150 days prior and not fewer than 30 days before the retirement date. Lists of the filing windows for 2021 and 2022 are at <https://ers.ehawaii.gov/members/planning-for-retirement>.

Q: What are some of the proof-of-age document requirement changes during COVID-19?

A: During Gov. David Ige's emergency proclamation for the COVID-19 pandemic, the Employees' Retirement System (ERS) will accept copies of proof-of-age documents of members and beneficiaries. Previously only original documents were accepted. Mailed documentation is the preferred method of submittal and delivery to accommodate social distancing requirements. The ERS also added "Real ID" credentials (e.g., driver's licenses with "Gold Star" emblems or state identification certificates) as primary proof documents to verify the birth dates of the member or beneficiary. If a primary proof document is not available, a birth registration card or a passport card may serve as 1 of 2 acceptable secondary proof documents. Mailed forms requiring notarized signatures will still need to be notarized unless submitted in-office and authorized by an ERS employee.

Q: I recently retired, but because of COVID-19 can I change my retirement option and beneficiary?

A: The retirement option cannot be changed once the member is retired. Beneficiary changes are only allowed after retirement for options that don't provide a lifetime monthly payment to a beneficiary. Call ERS if you need more information.