Concord Employer Training
Frequently Asked Questions

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Employer Self-Service (ESS)

Credentials

Q: When will you send me my credentials to log in to Concord?
A: TCRS will issue your ESS credentials during the week of go-live.

Q: Can I use the credentials you sent me during testing to log in to ESS once we're live?
A: No; all credentials for production will be issued the week of go-live. Any credentials issued during testing will be invalid once Concord is live.

Q: Do passwords and PINs expire after I initially log in and change them?
A: No; passwords and PINs do not expire once you have changed them.

Q: Is my Concord PIN the same PIN provided to me by my bank?
A: No; you will select your Concord PIN when you initially log in to Concord. You will use this PIN to perform any financial transaction in Concord, such as remitting your monthly payment, paying invoices, or adding bank account information.

Q: Do I have to re-register or re-authorize my ESS account each time I use a new device?
A: No; ESS does not prompt you to enter a site-key or any additional information when you use a new device.

Q: If I don't log in to ESS for an extended period of time, will I be locked out?
A: No; your ESS account will not expire due to inactivity.

Functionality

Q: Is ESS compatible with browsers other than Internet Explorer?
A: Yes; ESS is compatible with multiple browsers. You might notice slight differences in the look and feel of the site, but the functionality is the same regardless of the browser.

Q: Are there levels of clearance for ESS accounts?
A: Yes; there are three roles available in ESS—ESS Administrator, Employer Reporting, and Staff roles. The ESS Administrator has access to all screens in ESS, including the Manage Users screen. The Employer Reporting role has access to all screens in ESS besides Manage Users. The Staff role only has access to non-essential, non-financial screens.

Q: Are you going to offer employers a practice environment?
A: We hope to offer a practice environment at a later date.

Q: Who will receive the email notifications when a member applies for retirement/refunds/prior service that we need to certify the application?
A: Any agency contact recorded as a Primary Contact in ESS will receive the email notification for certification requests.

Q: Can agencies view members' beneficiaries?
A: No; employers will not have access to view beneficiary information for its employees via ESS.

Options in ESS

Q: What is a monthly packet?
A: The monthly packet contains reports from your prior month's submission and is generated with your template each month. Your template is generated on the 25th of the month and allows you to log in and begin the monthly reporting process.

Q: Is there a way for me to track what transactions the other users within my agency are performing in ESS?
A: No; at this time, there is no audit log functionality for employers. ESS Administrators, however, can use the Manage Users screen to track the last date and time users accessed ESS.

Q: When I certify retirement applications, how many months of salary do I have to project?
A: When you click the Calculate button on the certification screen, Concord will populate the number of report months that you will need to project.

Q: I certify members' salary when they apply for retirement, but someone else certifies sick leave. Can I input the salary, save the record, and let someone else record the sick leave?
A: Yes; the save button within the retirement requests screen within Employer Certification will allow you to save the record without fully completing the certification.

Q: Is there a read-only role for auditing purposes?
A: No; not at this time. However, we are evaluating the possibility of adding this type of role.

Q: Is there a report we can generate for our auditors?
A: No; not at this time. However, we are adding this type of report, and it will be available under the Services > Reports menu at a later date.

Q: Can I use the Death Notice screen to report retirees who have deceased?
A: Yes; you can report those members who retired from your agency as deceased via the Death Notice screen.

Q: Can I search for employees via ESS that are not employed by my agency?
A: You cannot view employment history for members who have never worked for your agency; you can view only member ID information.

Q: Can I see an employee's history via the Member Information screen if the member is no longer working for me?
A: Yes; the service and employer history will be viewable. The salary and contribution information, however, will not be available.

Q: Can members or employers view refunded service for members?
A: Since service credit is voided once a member refunds, the service credit will no longer be considered active; therefore, neither members nor employers will be able to view refunded service.

Q: Will an employer have the ability to view a member's entire retirement, prior service, or refund application in ESS before certification?
A: No; employers will only see the employer certification section of the applications once members submit them through MSS.

Q: Once I certify a retirement application for a member online, how can I make changes?
A: You will not have the ability to edit prior certifications you have completed via ESS. However, once you report the actual salary and service via contribution reporting, TCRS will make any adjustments to the member's retirement calculation based on the information reported.

Q: Can I print a year-end summary of the contributions my agency has reported for auditing purposes?
A: At this time, a year-end summary is not available. However, we are adding an auditor's report that will be available at a later date. You can view prior months' details by clicking on the date hyperlink under the Details Submitted section of the Submit Monthly Report screen.

Q: I am currently set up to submit my monthly report via online entry. Can I change my reporting method to file submission at a later date?
A: Yes; you can change your reporting method from online entry to file submission or vice versa. If, however, you elect to submit your report via file submission, you must participate in a file testing process with TCRS prior to changing.

Q: Is the participation date on the Download Member ID screen the member's original participation date or the employment begin date with the last reported employer?
A: The participation date on the Download Member ID screen is the member's original participation date as first reported to TCRS.

Monthly Contribution Reports

Reporting Different Types of Employees

Q: If employees are not initially enrolled in TCRS due to a probationary period (applies only to employers with the Probationary Period plan provision), how do they claim this prior service?
A: The employees can log in to Member Self-Service (MSS) and apply for this prior service.

Q: What happens if I erroneously report an employee as non-participating but his/her probationary period has ended?
A: Concord will verify your agency's plan provisions to ensure probationary periods are authorized. If your agency has the plan provision and attempts to report an employee in probationary status after the initial six-month period, Concord will generate an error that notifies you to enroll the employee as participating.

Q: Is the 120-day limit a strict rule for retirees working on 120-day temporary employment contract?
A: Yes; by law, retirees are limited to 120 full-time days under temporary employment guidelines.

Q: How can I make a prior period adjustment for an employee's record that I need to correct?
A: By clicking "Add a Line Item" while you are in the Contrib Details section of the monthly reporting wizard, you can select a prior report month. Once you select that prior month, the information recorded from that month will populate; you can then edit and correct that information.

Q: Even if a part-time employee isn't eligible to participate, you still want us to report them?
A: Yes; regardless of the employers' plan provisions, part-time employees should be reported. If your agency does not have the part-time plan provision, report the employee as non-participating (NONP). If you agency does have the part-time plan provision and the employee elects to participate, report the person as participating (either CONT or NONC).

Q: If our City or County does not participate in TCRS, are we required to report these employees as non-participating when we report our teachers?
A: No; if the local government does not participate, you are not required to report them as they will not be eligible for this service unless the agency joins TCRS.

Q: How do I report an employee with multiple positions (such as a teacher who also drives a bus)?
A: Since the two positions are reported under two separate department codes, the line items will need to be reported separately under the respective agency code. Report the full salary and service earned for each position.

Q: If my agency is withdrawn, how are my current employees reported and how are my new hires reported?
A: Current employees are reported under the applicable contribution group (for example, if the employee contributes 5% of his/her salary and works for a local government, the contribution group would be 051CONT). New hires are not eligible to enroll, so they should not be included in your report.

Q: How do I report temporary or seasonal employees?
A: If the employee is over the age of 25, report the member under the applicable contribution group (for example, if the employee contributes 5% of his/her salary and works for a local government, the contribution group would be 051CONT). Seasonal and temporary employees under the age of 25 are not eligible for participation and should not be reported.

Q: How do I report substitute teachers?
A: Substitute teachers should not be reported unless they are under contract and are scheduled to work on a regular basis replacing teachers throughout a school year.

Q: Will we report ORP members as non-participating?
A: Yes; ORP members will be reported as 091NONP.

Q: Are volunteer firefighters or other voluntary employees reported?
A: No; volunteers are not eligible to participate in TCRS.

Q: Am I required to report employees who are enrolled in a prior retirement system other than TCRS (pertains to local governmental agencies)?
A: No; those employees who were enrolled in a grandfathered retirement system, such as a prior defined benefit plan in which an employee participated prior to the agency's date of participation, should not be reported.

Q: How do I report a retired teacher who has returned to service as a bus driver?
A: A retired teacher who has returned to service as a bus driver must meet the temporary employment provisions provided by T.C.A. § 8-36-805.

Q: Which position status should I use to report adjunct teachers?
A: TCRS does not require that you report adjunct teachers. If, however, you choose to report them, use the part-time position status.

Q: How will I report an employee on worker's comp or FMLA?
A: Employees not receiving a paycheck should not be reported to TCRS.

Contribution Details

Q: How do I report a semi-monthly payroll frequency?
A: You would select semi-monthly in the Payroll Frequency field. You must continue to report the Salary as the monthly salary amount regardless of pay period.

Q: If my agency pays employees a year-end bonus, do I have to report that bonus on a separate detail record?
A: Yes; bonus payments must be separated from regular pay rows during monthly reporting.

Q: How do we report annual leave payouts in Concord?
A: Since annual leave payouts are not creditable toward TCRS, you should not report these payments.

Q: How do I report an employee who has been on leave without pay for the entire month?
A: During those instances where an employee is on leave without pay for the entire month, please report the member's information with a payment reason of leave without pay with zeroes populated for the salary and service credit fields.

Q: How should I report balances of contract when an employee is terminated?
A: You can report salaries up to two months after the employee's employment end date.

Q: Does Concord allow for a tolerance in my employee contribution calculations?
A: Yes; the employee contribution tolerance amount is 5¢ for each employee's record

Q: Can I record sick leave in Concord and discontinue sending in a confirmation letter once an employee terminates?
A: Yes; by recording unused sick leave credit in the appropriate field in ESS upon an employee's termination, a follow-up letter is not necessary.

Q: Should I report my employees' accumulated sick leave every month?
A: No; please report accumulated sick leave for employees only in the case of termination, death, or retirement.

Q: If I report an employee's sick leave days upon termination and they come back to work for my agency, how do I keep them from "double dipping"?
A: When the member re-terminates or re-retires, do not include the originally reported sick leave in their detail record. TCRS will also monitor sick leave balances for those employees who have previously been given service credit for unused sick leave upon termination.

Q: Can I report partial days for unused sick leave credit (such as 10.25)?
A: Yes; the field to record accrued unused sick leave will allow you to report up to two decimal places to record partial days.

Q: If my report contains an error, will the report be rejected?
A: Concord will reject reports submitted via file submission only in instances where the error rate is above the allowable threshold.

Q: If an employee transfers from a different agency to ours, how do we transfer him/her to our system in TCRS?
A: By reporting an employee via the contribution report, the member is automatically enrolled. No other action is needed from you to transfer the employee.

Q: What if an employee transfers from another agency, and that agency has already reported a month of service credit for that employee?
A: Concord's posting process will not allow an employee to accumulate more than a full month's credit during each month. Therefore, the former agency and the new agency can report the employee. Concord will automatically prorate the service credit based on the salary reported by each agency.

Q: If an employee is enrolled with incorrect information and we make prior period adjustments, how is the employee billed for their contributions?
A: The employer will be invoiced for the employer and employee contributions.

Q: If my agency submits a file, does the file overwrite the data every month with the information from the file?
A: Yes; each month when you submit your file, this new information will be updated in Concord.

Q: You mentioned that you will be collecting email addresses for employees through employer reporting. Should I report email addresses for non-participating employees?
A: Yes; please report the email address of each person included in the file.

Q: Are non-participating employees assigned a Member ID?
A: Yes; all persons reported in Concord are assigned a Member ID.

Q: Will part-time employees be assigned a Member ID?
A: Yes; all persons reported in Concord are assigned a Member ID.

Q: Are we required to apply employee contributions for Longevity payments?
A: Yes; longevity payments are considered earnable compensation in accordance with TCA 8-34-101 and should be reported to TCRS with applicable contributions deducted.

Q: Are we required to apply employee contributions for phone allowances?
A: TCRS generally considers all salary, wages, tips and fees paid to a member as a result of services performed for the employer that is includable on the W-2 as earnable compensation. If you consider a phone allowance income to the employee, you should report it. In cases of doubt, the retirement system shall determine whether any certain payment is includable as earnable compensation.

Q: My agency is a school system, and we will not make payments to employees during summer months. Can I leave these employees off of my contribution report?
A: If you are submitting your report via file upload, you can leave these employees out of the file. However, if you are reporting via online entry, you will need to re-input every employee's record once they are to be reported again.

Q: If I report my teachers' pay over 12 months in Concord rather than over 10 months as I report them today, will I have to pay the new rate for those contributions made in July and August for the salary already earned?
A: Yes; any contributions reported with a posting month of July will be applied with the rate effective in the new fiscal year.

Q: If I don't list an employee's record within my contribution details, will that member be removed from our monthly report?
A: Yes; if a member is not included within the contribution report, TCRS will not have a record of the member.

Q: How will I report extra payments in months where my employees are receiving an extra paycheck (this is applicable to agencies that pay weekly or semi-monthly).
A: The payroll frequency field is used to explain variances in salary. Concord will use this field to determine any variances that include extra pay periods.

Q: How do I calculate service credit for my part-time or other non-participating employees?
A: TCRS would suggest that agencies prorate part-time service based on the position's full-time equivalent.

Q: What is the difference between report month and posting month?
A: Report month is the month for which you are reporting your monthly contributions; posting month is the month to which the transaction will be applies. Posting month could be different than the report month if you are making prior period adjustments.

Q: Are there general rules that TCRS uses for contribution groups per agency?
A: Yes; contribution groups are specific to each agency. For example, local government codes that begin with an 8 must use a contribution group that applies only to local governments (such as 051CONT); teacher codes that begin with a 9 must use a contribution group that applies only to teachers (such as 024CONT). Refer to pages 9-12 of the New Fields Required in Contribution Reporting Quick Reference Guide for a detailed list of all contribution groups.

Payment Information

Q: How can I obtain your company ID and routing # if my agency has an ACH block on our account?
A: Please provide your financial institution with the following information to authorize the monthly payment:
Company ID   8626001445
Company Name   TENN CON RET SYS

Q: Once I submit my payment, when will it process? Can I choose the process date for the payment?
A: The payments are processed through a nightly batch process and the ACH debit will hit your bank account two banking days from that date. At this time, you cannot select a process date; therefore, you should submit your payment on the day you would like to make the payment. Note: in the event of a Federal holiday or weekend, the debit will take place on the following business day.

Q: We have historically paid TCRS via wire transfer. Can we continue to do so?
A: No; wire transfers are not available in Concord. You can pay either via EFT or eCheck. You can also pay via the Local Government Investment Pool (LGIP) if you have an LGIP account.

Q: My agency does not allow bank drafts from our account. Are there other options for payment other than EFT or eCheck?
A: Agencies can remit payments via LGIP if EFT or eCheck transactions are not options for your agency. Please contact TCRS to set up the LGIP payment information.

Q: If I make my payment via eCheck, does Concord prompt the signatory for an approval?
A: No; Concord will not prompt an additional approval for eCheck payments.

Q: If the 10th of the month is on a holiday or weekend, when is my payment due?
A: Your payment would be due on the following business day in the event that the 10th falls on a holiday or weekend.

Q: How long does it take for ACH debits to process once I remit the payment via ESS?
A: The typical turnaround for ACH bank drafts to process is two business days.

Q: Is there a minimum balance due required in order to pay via EFT?
A: No; there is no minimum amount required to pay via EFT or eCheck.

Q: If my agency does not submit a monthly contribution report but owes a flat dollar amount each month, how does the payment process work?
A: Concord will generate a monthly invoice for the dollar amount due to be paid via ESS.

Q: Am I required to apply my invoices during the monthly reporting process?
A: No; only credit invoices and billings for LEA retiree insurance support are automatically applied. All other invoices can be paid as needed on an ad-hoc basis.

Q: Can I partially apply or pay an invoice?
A: No; invoices must be paid in their entirety.

Q: Can I report more than one check number from the same bank account if I pay via eCheck?
A: No; the eCheck functionality allows you to enter only one check number.

Member Information

Member Self-Service (MSS)
Q: When will MSS for members go live?
A: MSS will likely go live in the month following ESS go-live.

Q: Will employees be receiving information about MSS?
A: No; we will not be sending a direct communication to members when MSS is initially available. However, when annual statements become available, we will notify members to log in to MSS to obtain their statements.

Q: Can members apply for retirement via MSS greater than 150 days in advance?
A: No; if a member attempts to apply for retirement greater than 150 days in advance, he/she will receive an error message.

Q: If an employee goes into MSS and changes their address, won't Concord override it when we send in the monthly contribution file?
A: MSS prompts members to notify their employer of their new address. If, however, the employee does not notify his/her employer, the contribution report will override the address after 60 days.

Q: Since members can apply for retirement online, can they also apply for insurance online?
A: The retiree insurance process is administered by Benefits Administration, which is not a division of Treasury. Therefore, members must complete an application for insurance to be remitted separately from the retirement application process.

Q: Will employers be able to log in to MSS on behalf of members?
A: No; employers will not be able to log in to MSS on behalf of members. Members will register for and maintain their own accounts.

Q: Can members apply for and ORP transfer via MSS?
A: Yes; members will be able to apply for this transfer via MSS.

Q: Is a voided check required when members apply for retirement via MSS and set up direct deposit information?
A: No; Concord validates the routing number when the member inputs it and requires the bank account number to be entered twice for accuracy, so we will not require a voided check for online applications.

Q: How should a member remit the Social Security estimate when he/she chooses Social Security Leveling via online retirement application in MSS?
A: At this time, members will need to remit the paper copy of the Social Security estimate when applying for this option online.

Q: How do members submit proof of citizenship when applying for retirement online via MSS?
A: At this time, members will need to remit a paper copy of the proof of citizenship when applying online.

Q: When a member applies for disability retirement online via MSS, are the other forms available to submit online as well?
A: Some of the forms will be available for online application; however, those forms requiring follow-up (such as the Attending Physician's Report) will need to be remitted separately to TCRS.

Q: Many employees don't have internet access and won't attempt to log into MSS. What are their options for retrieving information such as annual statements?
A: Employees will be able to retrieve annual statements by requesting them through TCRS. Employers will not be able to access MSS or member documentation, such as annual statements, on behalf of members. We do encourage all agencies to urge members to utilize MSS whenever possible to obtain annual statements, update beneficiary information, and perform other transactions such as retirement applications.

Communications to Members

Q: Since employers are no longer completing enrollment forms, how do employees select a beneficiary?
A: Upon enrollment through the contribution report, TCRS will send the member a welcome packet. The packet will prompt the member to log in to MSS to select a beneficiary. We will also include a beneficiary election form if the member chooses not to log in to MSS.

Q: Since annual statements are now being distributed to members, will you be mailing them directly to the members?
A: TCRS will mail all members a post card notifying them to go online to Member Self-Service to retrieve their annual statements.

Q: How will the employer know when a new hire receives their welcome packet when they are enrolled?
A: Employers will not be notified when TCRS sends a new member a welcome packet. The member will receive the packet once enrolled via the contribution reporting process. TCRS will remit the welcome packet to the address reported from the employer in the first contribution report.

Q: When will TCRS begin allowing members to elect multiple beneficiaries at retirement?
A: This is yet to be determined; the option will not be available immediately at go-live.

Q: Will non-participating employees receive a welcome packet?
A: No; non-participating employees will not have rights and benefits in the retirement system and will not receive a welcome packet.

Other Questions

Forms

Q: Will TCRS require notarization of forms when Concord goes live?
A: No; TCRS will no longer require notarization on forms.

Q: Do agencies still need to complete ORP enrollment forms after Concord goes live?
A: No; employees will be recorded as enrolled in ORP in the same manner as TCRS employees via file submission. Agencies will need to contact the ORP vendor regarding their role in the enrollment process.

Q: Will TCRS require a non-elect form for those nonparticipating employees (such as optional, part-time employees)?
A: No; since the member will be enrolled as nonparticipating via file submission, we will not require a form to record the non-election.

Q: Is Part 6 of the Temporary Employment Report still required with Concord?
A: No; since Concord will track the salary and service of 120-day temporary employees, the final employer certification is not necessary.

Q: Since the retirement application process is online, to whom do we remit insurance applications?
A: At this time, we are asking that you continue to remit them to TCRS as you do today.

Miscellaneous

Q: Various employers have differing policies about leave accrual. Are agencies allowed to have their own sick leave policy?
A: Yes; sick leave policies are decided by each respective agency.

Q: How is the LEA retiree insurance support process handled in Concord?
A: The process will continue as it does today. However, rather than debiting your account through an ACH transaction, you will receive an invoice through ESS that you will be required to pay before you can complete the monthly contribution reporting process.

Q: Will TCRS be offering additional training about the hybrid plan?
A: Yes; we plan to offer additional training regarding the hybrid plan rules. We will also be publishing an FAQs document to the TCRS website that contains hybrid information.

Q: Does TCRS plan to regulate part-time employees and make them enroll?
A: No; TCRS does not plan to regulate part-time employment with a minimum or maximum number of hours.

Q: During our first month at go-live, will TCRS be lenient on the 10th of the month due date?
A: As a general rule, TCRS does not plan to waive the penalties for reports submitted after the 10th of the month.