



Table of Contents

1. Login	3
Login Overview	3
Registering for START	5
Recovering a Lost User ID or Password	7
Timeout	9
2. Welcome	10
Welcome Page Overview	10
How to use the Welcome Page	11
3. Account Summary	13
Account Summary Page Overview	13
How to get to the Account Summary Page	14
How to use the Account Summary Page	16
Information Available on the Account Summary Page	17
Changing User ID or Password	19
How to Change your Withholdings	22
How to Change your Direct Deposit Information	26
4. Contact Information	30
Contact Information Overview	30
How to get to the Contact Information Page	31
How to use the Contact Information Page	33
How to Change your Address	34
How to Create an Alternate Address	37
How to Change Your Phone Number/Email Address	40
5. Payment History	42
Payment History Page Overview	42
How to Get to the Payment History Page	43
How to Use the Payment History Page	45
6. Member Correspondence	50
Member Correspondence Overview	50
How to Get to the Member Correspondence Page	51
How to Use the Member Correspondence Page	53
Information Available on the Member Correspondence Page	54
7. Direct Deposit	55



Overview	55
How to get to the Direct Deposit Page	56
How to use the Direct Deposit Page	58
Information Available on the Direct Deposit Page	59
How to Change your Direct Deposit Information	60
8. Income Verification	65
Income Verification Page Overview	65
How to get to the Income Verification Page	66
How to use the Income Verification Page	68
9. Tax Information	69
Tax Information Page Overview.....	69
How to get to the Tax Information Page.....	70
Information Available on the Tax Information Page.....	72
How to Change your Tax Withholding.....	74
View Tax Withholding Changes.....	78
10. View Health Insurance Enrollment History	80
View Health Insurance Enrollment History Page Overview	80
How to get to View Health Insurance Enrollment History Page.....	81
How to use View Health Insurance Enrollment History Page.....	83
How to Enroll in Health Insurance.....	87
11. Logout.....	93
Logout Link Overview	93
How to get to the Logout Link.....	94
How to Use the Logout Link.....	96



1. Login

Login Overview

The Kentucky Retirement Systems (KRS) created this website to allow you convenient 24 hours a day, 7 days a week access to your retirement account information. This secure site enables you to view your personal information, benefit payment history, account summary and other relevant details specific to your account. In addition, you can update your address and contact information on record with our office, as well as change your tax withholding or direct deposit information. This state-of-the-art technology tool will provide you with virtually full access to your personal retirement account.

The login page is the starting point for you to access the START system (START). In order to enter, you will first need to register for the START website via the  button on the login page. You will need your PIN for the registration process and to make changes to your retirement account. If you do not have a PIN, you will need to contact KRS at 1-800-928-4646 to request a PIN to be mailed to you.

If you have questions or need help with the registration process, click on the link below the  button. Once you have registered, you are able to gain access to START by entering into the login screen with the User ID and Password that you created. We encourage you to register for START access and trust that you will find this site beneficial.



Strategic Technology Advancements for the Retirement of Tomorrow



 [EDUCATE YOURSELF](#)  [GET HELP](#)  [CONTACT US](#)

Login

The information contained in this site is available via a secure connection.

Disclaimer: The content of this self service website is intended merely for informational purposes. Any descriptions or interpretations of applicable law is not intended as a substitute for the particular Federal or state law, nor will its description prevail should a conflict arise between its contents and applicable Federal or state law. Before making decisions regarding your retirement, tax or financial positions, you should always consult with a retirement counselor, as well as your personal tax and financial advisors.

Retirees/benefit recipients:

If you are a first time user, you will need to register to create a new user ID and password. If you have already established your account, please log in.

Login

Enter your User ID and Password:

User ID: *

Password: *

Login

[Forgot your Password or User ID? Click here.](#)

Register

If you have never registered to use self service, please click the Register button to register now.

Register

[Need help with Registration or have questions? Click here.](#)

This is a government computer system and is the property of Kentucky Retirement Systems. This computer system, including hardware and software, may only be used for the purpose of conducting business for the Kentucky Retirement Systems. All usage of this computer must comply with the Commonwealth Office of Technology Internet and Electronic Mail Acceptable Use Policy, Policy Number CIO-060. Unauthorized or improper use of this system may result in one or more of the following: administrative disciplinary action, civil penalties, or criminal penalties. Any or all uses of this computer system and all files on this system may be monitored by authorized personnel or law enforcement personnel. Anyone using this computer system should not hold any expectation of privacy.



Registering for START

To register with START through KRS, you will need to follow the steps outlined here:

Step 1 — Enter your Social Security Number and Birth Date.

Great care is taken to protect the confidentiality of your account. Before accessing your account, your identity will be confirmed by answering the following questions. After your identity is confirmed, you can create a User ID and Password to be used for future visits to this site.

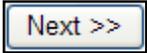
Registration Step 1 of 3

Social Security Number: * *Must be 9 numeric digits like 987654321*

Birth Date: * *A valid date, entered as MM/DD/YYYY*

* Required field

Next >>

After entering this information, click the  button to continue.

Step 2 — Enter your 4 digit KRS PIN.

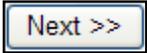
Confidentiality of member account information is a priority at KRS. Before accessing your account, your identity will be confirmed by answering the following questions. After your identity is confirmed, you can create a User ID and Password to be used for future visits to this site.

Registration Step 2 of 3

Please enter your KRS PIN: * *4 Digit number.*

* Required field

Next >>

After entering this information, click the  button to continue.

Step 3 — Select a User ID and Password in order to access the START site in the future. You will also need to select a secret question and answer. This will help verify your information in case you forget your password in the future.

Please enter a new User ID and Password below. Your User ID must be unique and your Password must be at least eight characters. The secret question and answer may be used to reset your registration information should you forget your User ID or Password.

Registration Step 3 of 3

New User ID: * *Maximum 12 characters*

New Password: * *Must be between 8 to 16 characters*

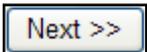
Confirm Password: *

Secret Question: * 

Answer to the secret question: *

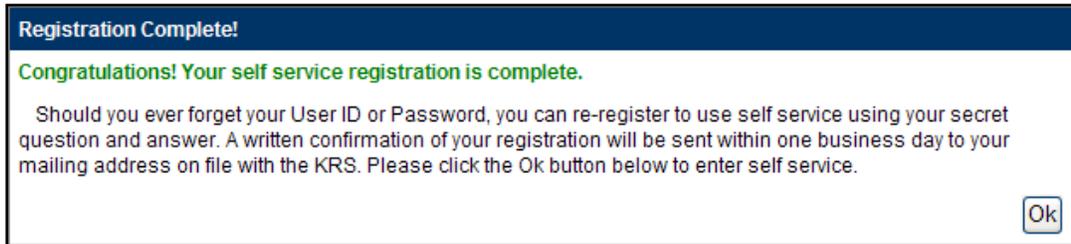
* Required field

Next >>

After entering this information, click the  button to continue



Step 4 — You will then see the following confirmation screen to confirm your registration.



Click  to enter into the START website.



Recovering a Lost User ID or Password

Should you forget your User ID or Password, you are able to obtain a new one by clicking on the Forgot Password / User ID link and going through a four step process:

Step 1 — You will need to enter your Social Security Number and Date of Birth.

You can reset your self service login credentials by answering a few questions. Please enter your social security number, and date of birth, below and then click the Next button.

Lost User ID or Password Step 1 of 4

Social Security Number: * *Must be 9 numeric digits like 987654321*

Birth Date: * *A valid date, entered as MM/DD/YYYY*

* Required field

Next >>

After entering this information, click the  button to continue.

Step 2 — Enter your 4 digit KRS PIN.

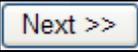
You can reset your self service login credentials by answering a few questions. Please enter your PIN number below and then click the Next button.

Lost User ID or Password Step 2 of 4

Please enter your KRS PIN: * *4 Digit number.*

* Required field

Next >>

After entering this information, click the  button to continue.

Step 3 — Answer the secret question that you selected when you previously registered for the START site

Please enter the answer to your secret question below and then click the Next button. The answer to your secret question must be exactly as you entered it when you registered to use self service.

Lost User ID and Password Step 3 of 4

Secret Question: What was the last name of your favorite teacher?

Secret Answer: * *Answer must be typed exactly the same as when you registered.*

* Required field

Next >>

After entering this information, click the  button to continue.



Step 4 — Your username will be displayed for you. Create a new Password in order to access the START site.

Please enter a new Password below. Your Password must be at least eight characters.

Lost User ID or Password Step 4 of 4

New User ID:	*	<input type="text" value="joeschmoe"/>	Maximum 12 characters
New Password:	*	<input type="text"/>	Must be between 8 to 16 characters
Confirm Password:	*	<input type="text"/>	

** Required field*

After entering this information, click the button to continue.

Step 5 — You will then see the following confirmation screen to confirm your re-registration.

Re-Registration Complete!

Congratulations! Your self service re-registration is complete.

Should you ever forget your User ID or Password, you can re-register to use self service using your secret question and answer. A written confirmation of your re-registration will be sent within one business day to your mailing address on file with the KRS. Please click the Ok button below to enter self service.

Click to enter into the START website.



Timeout

As an additional measure of security, START contains a timeout feature. If there is no activity performed within the website for 10 minutes, you will automatically be logged out of the website and returned to the main login screen.

Note: You will not be taken to the login screen due to inactivity until the first time you click something on the START website after the 10 minutes of inactivity.

Kentucky Retirement Systems | Commonwealth of Kentucky

START

Strategic Technology Advancements for the Retirement of Tomorrow

EDUCATE YOURSELF GET HELP CONTACT US

Login

The information contained in this site is available via a secure connection.

Disclaimer: The content of this self service website is intended merely for informational purposes. Any descriptions or interpretations of applicable law is not intended as a substitute for the particular Federal or state law, nor will its description prevail should a conflict arise between its contents and applicable Federal or state law. Before making decisions regarding your retirement, tax or financial positions, you should always consult with a retirement counselor, as well as your personal tax and financial advisors.

Retirees/benefit recipients:
If you are a first time user, you will need to register to create a new user ID and password. If you have already established your account, please log in.

Login

Enter your User ID and Password:

User ID: *

Password: *

[Forgot your Password or User ID? Click here.](#)

Register

If you have never registered to use self service, please click the Register button to register now.

[Need help with Registration or have questions? Click here.](#)

This is a government computer system and is the property of Kentucky Retirement Systems. This computer system, including hardware and software, may only be used for the purpose of conducting business for the Kentucky Retirement Systems. All usage of this computer must comply with the Commonwealth Office of Technology Internet and Electronic Mail Acceptable Use Policy, Policy Number CIO-060. Unauthorized or improper use of this system may result in one or more of the following: administrative disciplinary action, civil penalties, or criminal penalties. Any or all uses of this computer system and all files on this system may be monitored by authorized personnel or law enforcement personnel. Anyone using this computer system should not hold any expectation of privacy.

In order to log back into START, you will need to re-enter your User ID and Password.



2. Welcome

Welcome Page Overview

The Kentucky Retirement Systems (KRS) have created this website to allow you convenient 24 hours a day, 7 days a week access to your retirement account information. This secure site enables you to view your personal information, benefit payment history, account summary, and other relevant details specific to your account. In addition, you can update your address and other contact information on record with our office, as well as change your tax withholding or direct deposit information.



How to use the Welcome Page

After logging into the START website, you will come to the Welcome page.

The screenshot shows the START website interface for a retiree. At the top, there is a navigation bar with "Kentucky Retirement Systems | Commonwealth of Kentucky". Below this is a large banner with the START logo and a photo of an elderly couple. The main content area is titled "Retiree" and includes a sidebar with navigation links: Welcome Retiree, Account Summary, Contact Information, Payment History, Member Correspondence, Direct Deposit, Income Verification, Tax Information, Health Insurance Enrollment, and Logout. The main content area displays a personalized welcome message from Mike Burnside, Executive Director, and provides detailed information and instructions for various services, including Account Summary, Contact Information, Payment History, Member Correspondence, Direct Deposit, Income Verification, and Health Insurance Enrollment History. A disclaimer is also present at the bottom of the main content area.

Kentucky Retirement Systems | Commonwealth of Kentucky

START
Strategic Technology Advancements for the Retirement of Tomorrow

Available Forms:

Retiree [EDUCATE YOURSELF](#) [GET HELP](#) [CONTACT US](#)

Welcome Retiree > [Home](#)

Home

Dear Joe,

Welcome to KRS' new state-of-the-art technology tool that provides you with full access to your personal retirement account. This tool was designed to improve the service KRS provides by offering secure online access to your account information. You now have access to a modern retirement technology system that is a model for the nation.

It is our privilege to provide you this additional level of service.

Mike Burnside
Executive Director

Disclaimer: The content of this self service website is intended merely for informational purposes only and is not intended as a substitute for applicable Federal or state law, nor will its interpretation prevail should a conflict arise between its contents and applicable Federal or state law. Before making decisions regarding your retirement, you should consult with a retirement counselor.

* You may view detailed information and instructions by clicking on the help link at the top of each screen.

[Account Summary](#)
Your account summary provides a snapshot of your retirement benefit. From this page you can view your retirement option, monthly benefit amount and beneficiary information.

[Contact Information](#)
This page shows the contact information we have for you. You can change your contact information, including your mailing address, at any time. You can also reset your User ID and/or password.

[Payment History](#)
View your payment details including your monthly benefit amount and deductions.

[Member Correspondence](#)
Want to check the status of your correspondence? You can view a list of incoming and outgoing mail for your account from this page.

[Direct Deposit](#)
View and update your direct deposit information from this page.

[Income Verification](#)
Do you need to provide proof of your retirement income? You can submit your request online and KRS will mail or email an income verification letter when you need it.

[Tax Information](#)
This page shows your 1099-R and allows you to view and change your tax withholding information. You can also get an estimate of your tax withholding before submitting any changes.

[Health Insurance Enrollment History](#)
This page displays your health insurance enrollment and a breakdown of your monthly premium. During the open enrollment period, you have the option to submit your enrollment application online.



From the Welcome page, you can navigate to different sections of the website by clicking on the links on the bottom half of the Welcome page.

<p>Account Summary</p> <p>Your account summary provides a snapshot of your retirement benefit. From this page you can view your retirement option, monthly benefit amount and beneficiary information.</p>	<p>Contact Information</p> <p>This page shows the contact information we have for you. You can change your contact information, including your mailing address, at any time. You can also reset your User ID and/or password.</p>
<p>Payment History</p> <p>View your payment details including your monthly benefit amount and deductions.</p>	<p>Member Correspondence</p> <p>Want to check the status of your correspondence? You can view a list of incoming and outgoing mail for your account from this page.</p>
<p>Direct Deposit</p> <p>View and update your direct deposit information from this page.</p>	<p>Income Verification</p> <p>Do you need to provide proof of your retirement income? You can submit your request online and KRS will mail or email an income verification letter when you need it.</p>
<p>Tax Information</p> <p>This page shows your 1099-R and allows you to view and change your tax withholding information. You can also get an estimate of your tax withholding before submitting any changes.</p>	<p>Health Insurance Enrollment History</p> <p>This page displays your health insurance enrollment and a breakdown of your monthly premium. During the open enrollment period, you have the option to submit your enrollment application online.</p>

You are also able to access these pages by clicking on the links on the left hand side of the Welcome page. These links will appear on every page within START so it is not necessary to be on the Welcome page to use the services offered on this website.

Welcome Retiree
Account Summary
Contact Information
Payment History
Member Correspondence
Direct Deposit
Income Verification
Tax Information
Health Insurance Enrollment
Logout



3. Account Summary

Account Summary Page Overview

This page shows information regarding the benefits that you are receiving. From this page, you can view your direct deposit information, current federal tax withholdings and any other deductions that are withheld.



How to get to the Account Summary Page

After logging into the START website, you will come to the main page.

The screenshot shows the main page of the START website for a retiree. At the top, there is a navigation bar with "Kentucky Retirement Systems | Commonwealth of Kentucky" and a large "START" logo. Below the logo is the tagline "Strategic Technology Advancements for the Retirement of Tomorrow". A search bar shows "Available Forms: Membership Information" with an "OPEN" button. The main content area is titled "Retiree" and features a sidebar with navigation links: Welcome Retiree, Account Summary, Contact Information, Payment History, Member Correspondence, Direct Deposit, Income Verification, Tax Information, Health Insurance Enrollment, and Logout. The main content area displays a welcome message from Mike Burnside, Executive Director, and a disclaimer. Below the disclaimer are several informational sections, each with a link and a brief description: Account Summary, Contact Information, Member Correspondence, Income Verification, and Health Insurance Enrollment History.

Kentucky Retirement Systems | Commonwealth of Kentucky

START
Strategic Technology Advancements for the Retirement of Tomorrow

Available Forms: **OPEN**

Retiree [EDUCATE YOURSELF](#) [GET HELP](#) [CONTACT US](#)

Welcome Retiree [Welcome Retiree > Home](#)

Home

Dear Joe,

Welcome to KRS' new state-of-the-art technology tool that provides you with full access to your personal retirement account. This tool was designed to improve the service KRS provides by offering secure online access to your account information. You now have access to a modern retirement technology system that is a model for the nation.

It is our privilege to provide you this additional level of service.

Mike Burnside
Executive Director

Disclaimer: The content of this self service website is intended merely for informational purposes only and is not intended as a substitute for applicable Federal or state law, nor will its interpretation prevail should a conflict arise between its contents and applicable Federal or state law. Before making decisions regarding your retirement, you should consult with a retirement counselor.

* You may view detailed information and instructions by clicking on the help link at the top of each screen.

[Account Summary](#)
Your account summary provides a snapshot of your retirement benefit. From this page you can view your retirement option, monthly benefit amount and beneficiary information.

[Contact Information](#)
This page shows the contact information we have for you. You can change your contact information, including your mailing address, at any time. You can also reset your User ID and/or password.

[Member Correspondence](#)
Want to check the status of your correspondence? You can view a list of incoming and outgoing mail for your account from this page.

[Income Verification](#)
Do you need to provide proof of your retirement income? You can submit your request online and KRS will mail or email an income verification letter when you need it.

[Health Insurance Enrollment History](#)
This page displays your health insurance enrollment and a breakdown of your monthly premium. During the open enrollment period, you have the option to submit your enrollment application online.

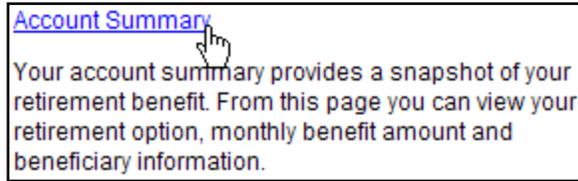
[Payment History](#)
View your payment details including your monthly benefit amount and deductions.

[Direct Deposit](#)
View and update your direct deposit information from this page.

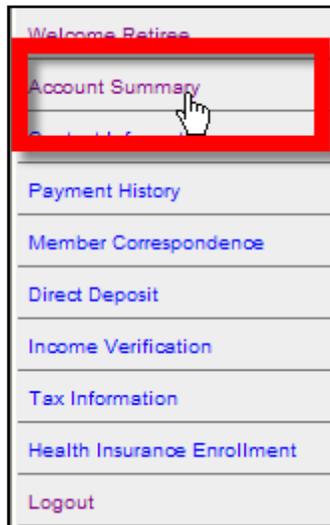
[Tax Information](#)
This page shows your 1099-R and allows you to view and change your tax withholding information. You can also get an estimate of your tax withholding before submitting any changes.



From the Welcome page, you can navigate to the **Account Summary** page by clicking on the appropriate link on the Welcome page.



You are also able to access this page by clicking on the link on the left hand side of the Welcome page. These links will appear on every page within START so it is not necessary to be on the Welcome page to access these services.





How to use the Account Summary Page

From this page, you are able to view more specific information regarding benefits that you are receiving. You are also able to change and update your tax withholdings and direct deposit information from the Account Summary page.

[Welcome Retiree](#) > [Account Summary](#)

Account Summary

You are a payee on multiple benefit accounts. In order to view the details for each account, please click the Select link to the left of the one you wish to view.

	Member ID	Retirement Date	Retirement System	Account Type	Net Monthly Benefit Amount
Select		8/1/2008	County Employees Retirement System	Early Retirement	\$650.27
Select		8/1/2008	Kentucky Employees Retirement System	Early Retirement	\$3,203.86

Benefit Account Information

Member ID:	
Social Security Number:	XXX-XX-0070
Name:	MR JOE SCHMOE
Birth Date:	10/18/1948
Retirement System:	County Employees Retirement System
Account Type:	Early Retirement
Retirement Date:	8/1/2008
Payee Begin Date:	8/1/2008
Retirement Option:	Life with 10 Years Certain
Months of Service:	73

Monthly Benefit Information

Gross Amount	Federal Taxes	Deductions	Net Benefit
\$700.27	\$50.00	\$0.00	\$650.27

Beneficiary Information

You currently have the following Beneficiary elections on file with Kentucky Retirement Systems for this account.

Monthly Survivor Benefit

Name	Date of Birth	Relationship	Type
SALLY SCHMOE	04/18/1952	Spouse	Monthly Survivor Benefit

Direct Deposit Information

Bank Name:	Account Type:
Routing Number:	Account Number:

IRS Tax Withholding Information

Tax Status:	Federal taxes have been withheld.
Filing Status:	Federal - Married
Allowances:	0
Additional Withholdings:	\$50.00

Deduction Information

Deduction Type	Deduction Amount

If you want to:

- [Change your User ID and/or Password click here.](#)
- [Change your direct deposit information click here.](#)
- [View your direct deposit changes click here.](#)
- [Change your tax information click here.](#)
- [View tax withholding changes click here.](#)



Information Available on the Account Summary Page

The top part of this page shows the retiree's benefit account. If the retiree has more than one benefit account, the account that is highlighted in blue will be the account to which the rest of the page is referring. To change the benefit account information you are viewing, click on

next to the benefit account line that you would like to view.

	Member ID	Retirement Date	Retirement System	Account Type	Net Monthly Benefit Amount
Select		8/1/2003	Kentucky Employees Retirement System	Early Retirement	\$437.73
Select		8/1/2003	County Employees Retirement System	Early Retirement	\$2,856.80

The next section shows the basic information regarding the benefit being received. Here you will be able to see your member ID, the Retirement System from which the benefit is paid, the type of account, when the account became effective, the retirement option that was chosen and the total years of service on which the benefit is based.

Benefit Account Information	
Member ID:	126370
Social Security Number:	XXX-XX-4456
Name:	JACK SCHMOE
Birth Date:	02/26/1946
Retirement System:	Kentucky Employees Retirement System
Account Type:	Normal Retirement
Retirement Date:	10/1/2008
Payee Begin Date:	
Retirement Option:	Basic
Months of Service:	360

This section shows the gross and net amount of the benefit, along with the amounts that are being deducted. If any changes are made to the tax information, the net amount of the benefit received would change as well.

Monthly Benefit Information			
Gross Amount	Federal Taxes	Deductions	Net Benefit
\$460.35	\$22.62	\$0.00	\$437.73



In this section, all current beneficiary designations will be displayed.

Beneficiary Information			
You currently have the following Beneficiary elections on file with Kentucky Retirement Systems :			
Death Benefit			
Name	Date of Birth	Relationship	Type
SALLY SCHMOE	01/27/1959	Unknown	Death Benefit
Monthly Survivor Benefit			
Name	Date of Birth	Relationship	Type
SALLIE SCHMOE	01/27/1959	Spouse	Monthly Survivor Benefit

If you have elected to have your benefit direct deposited, this section will show the bank information to where the benefit is being sent.

Direct Deposit Information:			
Your Current direct deposit information on file is:			
Bank Name:	BANK OF AMERICA, N.A.	Account Type:	Checking
Routing Number:	053000196	Account Number:	

This section shows the federal tax information for the benefit.

Federal Tax Withholding Information	
Tax Status:	Federal taxes have been withheld.
Filing Status:	Filing Status Unknown
Allowances:	
Additional Withholdings:	\$0.00

You will be able to change your tax elections by clicking on the “Change your tax information click here” link.

If there are any other deductions being withheld from the benefit, they will be listed in this section.

Deduction Information (these items are deducted from your monthly benefit)		
Organization:	KRS - Over 65 Health Insurance	Org. Phone Number:
Deduction Amount:	\$231.00	



Changing User ID or Password

You are able to change your User ID, Password and Secret Question through this page. You will need to:

Step 1 — From the main **Account Summary** page, scroll down to the bottom of the screen.

Welcome Retiree > Account Summary

Account Summary

You are a payee on multiple benefit accounts. In order to view the details for each account, please click the Select link to the left of the one you wish to view.

	Member ID	Retirement Date	Retirement System	Account Type	Net Monthly Benefit Amount
Select		8/1/2008	County Employees Retirement System	Early Retirement	\$650.27
Select		8/1/2008	Kentucky Employees Retirement System	Early Retirement	\$3,203.86

Benefit Account Information

Member ID:	
Social Security Number:	XXX-XX-0070
Name:	MR JOE SCHMOE
Birth Date:	10/18/1948
Retirement System:	County Employees Retirement System
Account Type:	Early Retirement
Retirement Date:	8/1/2008
Payee Begin Date:	8/1/2008
Retirement Option:	Life with 10 Years Certain
Months of Service:	73

Monthly Benefit Information

Gross Amount	Federal Taxes	Deductions	Net Benefit
\$700.27	\$50.00	\$0.00	\$650.27

Beneficiary Information

You currently have the following Beneficiary elections on file with Kentucky Retirement Systems for this account:

Monthly Survivor Benefit

Name	Date of Birth	Relationship	Type
SALLY SCHMOE	04/18/1952	Spouse	Monthly Survivor Benefit

Direct Deposit Information

Bank Name:	Account Type:
Routing Number:	Account Number:

IRS Tax Withholding Information

Tax Status:	Federal taxes have been withheld.
Filing Status:	Federal - Married
Allowances:	0
Additional Withholdings:	\$50.00

Deduction Information

Deduction Type	Deduction Amount
----------------	------------------

If you want to:

- [Change your User ID and/or Password click here.](#)
- [Change your direct deposit information click here.](#)
- [View your direct deposit changes click here.](#)
- [Change your tax information click here.](#)
- [View tax withholding changes click here.](#)



Step 2 — At the bottom of the **Account Summary** screen, select **Change your User ID and/or Password** link. You will be brought to a new page to change your User ID/Password.

[Welcome Retiree](#) > [Change User ID and/or Password](#)

Change User ID and/or Password

You are a payee on multiple benefit accounts. In order to view the details for each account, please click the Select link to the left of the one you wish to view.

	Member ID	Retirement Date	Retirement System	Account Type	Net Monthly Benefit Amount
Select	721148	8/1/2008	County Employees Retirement System	Early Retirement	\$650.27
Select	721148	8/1/2008	Kentucky Employees Retirement System	Early Retirement	\$3,203.86

Benefit Account Information

Member ID:	721148
Social Security Number:	XXX-XX-0070
Name:	MR JOE SCHMOE
Birth Date:	10/18/1948
Retirement System:	County Employees Retirement System

Change User ID and/or Password

Select one or more checkboxes depending on the items you want to change. For each item you select, additional fields will appear below to allow you to enter the necessary information. Please enter the required information to change your user id, password, and/or secret question. You may re-use your existing user id. Your password must be at least eight characters. The secret question and answer may be used to reset your registration information should you forget your user id and/or password.

Items to Change: * User ID Password Secret Question

** Required field*



Step 3 — Click the check boxes next to the items that you would like to change. Doing so will display the fields needed to change the selected information

Change User ID and/or Password

Select one or more checkboxes depending on the items you want to change. For each item you select, additional fields will appear below to allow you to enter the necessary information. Please enter the required information to change your user id, password, and/or secret question. You may re-use your existing user id. Your password must be at least eight characters. The secret question and answer may be used to reset your registration information should you forget your user id and/or password.

Items to Change: * User ID Password Secret Question

New User ID: *

New Password: * Password needs to be at least 8 characters.

Confirm Password: *

Secret Question: *

Answer to the secret question: *

* Required field

Next >>

Once this information is completed, click  to continue.

You will receive this message to show that the change was successful:

User ID/Password Changed

Congratulations, you have successfully changed your User ID and/or password information.

Ok

Step 4 — Click  to return to the Welcome page.



How to Change your Withholdings

Step 1 — From the main **Account Summary** page, scroll down to the bottom of the screen.

[Welcome Retiree](#) > [Account Summary](#)

Account Summary

You are a payee on multiple benefit accounts. In order to view the details for each account, please click the Select link to the left of the one you wish to view.

	Member ID	Retirement Date	Retirement System	Account Type	Net Monthly Benefit Amount
Select		8/1/2008	County Employees Retirement System	Early Retirement	\$650.27
Select		8/1/2008	Kentucky Employees Retirement System	Early Retirement	\$3,203.86

Benefit Account Information

Member ID:	
Social Security Number:	XXX-XX-0070
Name:	MR JOE SCHMOE
Birth Date:	10/18/1948
Retirement System:	County Employees Retirement System
Account Type:	Early Retirement
Retirement Date:	8/1/2008
Payee Begin Date:	8/1/2008
Retirement Option:	Life with 10 Years Certain
Months of Service:	73

Monthly Benefit Information

Gross Amount	Federal Taxes	Deductions	Net Benefit
\$700.27	\$50.00	\$0.00	\$650.27

Beneficiary Information

You currently have the following Beneficiary elections on file with Kentucky Retirement Systems for this account:

Monthly Survivor Benefit

Name	Date of Birth	Relationship	Type
SALLY SCHMOE	04/18/1952	Spouse	Monthly Survivor Benefit

Direct Deposit Information

Bank Name:	Account Type:
Routing Number:	Account Number:

IRS Tax Withholding Information

Tax Status:	Federal taxes have been withheld.
Filing Status:	Federal - Married
Allowances:	0
Additional Withholdings:	\$50.00

Deduction Information

Deduction Type	Deduction Amount
----------------	------------------

If you want to:

- [Change your User ID and/or Password click here.](#)
- [Change your direct deposit information click here.](#)
- [View your direct deposit changes click here.](#)
- [Change your tax information click here.](#)
- [View tax withholding changes click here.](#)



Step 2 — At the bottom of the **Account Summary** screen, select **Change your tax information click here**. You will be redirected to a new page that allows you to estimate and make changes to your current withholdings.

[Welcome Retiree](#) > [Tax Estimator](#)

Tax Estimator

You are a payee on multiple benefit accounts. In order to view the details for each account, please click the Select link to the left of the one you wish to view.

	Member ID	Retirement Date	Retirement System	Account Type	Net Monthly Benefit Amount
Select	721148	8/1/2008	County Employees Retirement System	Early Retirement	\$650.27
Select	721148	8/1/2008	Kentucky Employees Retirement System	Early Retirement	\$3,203.86

Benefit Account Information

Member ID:	721148
Social Security Number:	XXX-XX-0070
Name:	MR JOE SCHMOE
Birth Date:	10/18/1948
Retirement System:	County Employees Retirement System

Change Tax Withholding Information

Please enter the new values for your tax withholding. This change will take effect on the date entered in the effective date field below. The tax withholding change cannot be processed if it results in a negative Net Payment.

Effective Date:

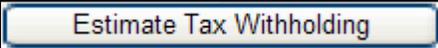
No Taxes Withheld:

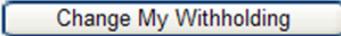
Filing Status:

Allowances:

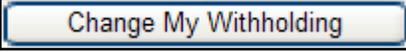
Additional Withholding:



Step 3 — Enter the tax information and click  to view how changing your withholdings will affect the net amount that you receive from your benefit. The tax withholding estimate along with the current withholdings will be displayed in the **Tax Withholding Estimate Results** section.

Tax Withholding Estimate Results		
Below are the results of the tax withholding estimate. If you would like to make these changes to your tax withholding, enter your PIN and click the Change My Withholding button below.		
	Current	Estimated
Gross Monthly Benefit:	\$0.00	\$0.00
Less		
Federal Tax Withheld Amount:	\$0.00	\$0.00
State Tax Withheld Amount:	\$0.00	\$0.00
Other Deductions:	\$231.00	\$231.00
Net Monthly Benefit Amount:	<u>(\$231.00)</u>	<u>(\$231.00)</u>
Enter PIN here: <input type="text"/>		
		

Step 4 — To accept the change in your tax withholdings based on the estimate, enter your KRS PIN and click the  button.

Step 5 — After you have clicked , you will receive a confirmation of the changes you have made.

Tax Withholding Information Changed
Congratulations, you have successfully changed your tax withholding information.
This change will be processed in the payroll you selected provided it is a valid change.




Step 6 — Click to view your pending tax withholding changes.

[Welcome Retiree](#) > [Tax Withholding Changes](#)

Tax Withholding Changes

You are a payee on multiple benefit accounts. In order to view the details for each account, please click the Select link to the left of the one you wish to view.

	Member ID	Retirement Date	Retirement System	Account Type	Net Monthly Benefit Amount
Select	721148	8/1/2008	County Employees Retirement System	Early Retirement	\$650.27
Select	721148	8/1/2008	Kentucky Employees Retirement System	Early Retirement	\$3,203.86

Benefit Account Information

Member ID:	721148
Social Security Number:	XXX-XX-0070
Name:	MR JOE SCHMOE
Birth Date:	10/18/1948
Retirement System:	County Employees Retirement System

Pending Tax Withholding Changes

You have pending tax withholding changes noted below.

Request Date	Effective Date	Taxes Withheld?	Filing Status	Allowances	Additional Withholding
09/30/2009	11/13/2009	Yes	Federal - Single	0	\$0.00

Tax Withholding Change History

Below lists the details of your previous tax withholding changes.

Effective Date	Taxes Withheld?	Filing Status	Allowances	Additional Withholding
08/01/2008	Yes	Federal - Married	0	\$50.00



How to Change your Direct Deposit Information

Step 1 — From the main **Account Summary** page, scroll down to the bottom of the screen.

[Welcome Retiree](#) > [Account Summary](#)

Account Summary

You are a payee on multiple benefit accounts. In order to view the details for each account, please click the Select link to the left of the one you wish to view.

	Member ID	Retirement Date	Retirement System	Account Type	Net Monthly Benefit Amount
Select		8/1/2008	County Employees Retirement System	Early Retirement	\$650.27
Select		8/1/2008	Kentucky Employees Retirement System	Early Retirement	\$3,203.86

Benefit Account Information

Member ID:	
Social Security Number:	XXX-XX-0070
Name:	MR JOE SCHMOE
Birth Date:	10/18/1948
Retirement System:	County Employees Retirement System
Account Type:	Early Retirement
Retirement Date:	8/1/2008
Payee Begin Date:	8/1/2008
Retirement Option:	Life with 10 Years Certain
Months of Service:	73

Monthly Benefit Information

Gross Amount	Federal Taxes	Deductions	Net Benefit
\$700.27	\$50.00	\$0.00	\$650.27

Beneficiary Information

You currently have the following Beneficiary elections on file with Kentucky Retirement Systems for this account:

Monthly Survivor Benefit

Name	Date of Birth	Relationship	Type
SALLY SCHMOE	04/18/1952	Spouse	Monthly Survivor Benefit

Direct Deposit Information

Bank Name:	Account Type:
Routing Number:	Account Number:

IRS Tax Withholding Information

Tax Status:	Federal taxes have been withheld.
Filing Status:	Federal - Married
Allowances:	0
Additional Withholdings:	\$50.00

Deduction Information

Deduction Type	Deduction Amount

If you want to:

- [Change your User ID and/or Password click here.](#)
- [Change your direct deposit information click here.](#)
- [View your direct deposit changes click here.](#)
- [Change your tax information click here.](#)
- [View tax withholding changes click here.](#)



Step 2 — At the bottom of the **Account Summary** screen, select **Change your direct deposit information click here**. You will be redirected to a new page that allows you to make changes to where your direct deposit information.

[Welcome Retiree](#) > [Edit Direct Deposit](#)

Edit Direct Deposit

You are a payee on multiple benefit accounts. In order to view the details for each account, please click the Select link to the left of the one you wish to view.

	Member ID	Retirement Date	Retirement System	Account Type	Net Monthly Benefit Amount
Select	721148	8/1/2008	County Employees Retirement System	Early Retirement	\$650.27
Select	721148	8/1/2008	Kentucky Employees Retirement System	Early Retirement	\$3,203.86

Benefit Account Information

Member ID:	721148
Social Security Number:	XXX-XX-0070
Name:	MR JOE SCHMOE
Birth Date:	10/18/1948
Retirement System:	County Employees Retirement System

Change Direct Deposit Information

Please enter your direct deposit information below. The effective date cannot be before the next available payroll date. Your bank Routing Number should be the first nine numbers shown in the lower corner on your personal checks. Your Account number is the next set of numbers to the right. Once done updating your direct deposit information, click on the Save button to save your changes. If you do not want to make any changes to your existing information, please click the Cancel button.

Effective Date: *

Account Type: *

Routing Number: *

Bank Account Number: *

Re-enter Bank Account Number: *

By entering my PIN and clicking save, I authorize Kentucky Retirement Systems to make deposits to my account as indicated. I also authorize any necessary debit entries or adjustments for entries made in error to my account.

Enter PIN here:

Direct Deposit Important Information

Below is an example of a check that displays a Routing Number and Account Number. Your actual Routing Number and the Account Number may or may not be in the same location on your check. You can verify your bank Routing and Account Number with your bank if you are unsure.

The image shows a check with a dollar sign in the upper right. At the bottom, it displays the routing number 011011000 and the account number 0110110000.

ROUTING NUMBER **ACCOUNT NUMBER**
011011000 0110110000

If you want to:
[View your current direct deposit information click here.](#)
[View your direct deposit changes click here.](#)



Step 3 — Enter the date in which the change should be made effective, the routing number and bank account number to which the direct deposit should be sent. You will be required to enter the bank account number a second time to verify the information was entered correctly.

Change Direct Deposit Information

Please enter your direct deposit information below. The effective date cannot be before the next available payroll date. Your bank Routing Number should be the first nine numbers shown in the lower corner on your personal checks. Your Account number is the next set of numbers to the right. Once done updating your direct deposit information, click on the Save button to save your changes. If you do not want to make any changes to your existing information, please click the Cancel button.

Effective Date: * 11/13/2009

Account Type: * Checking

Routing Number: * 083000056 

Bank Account Number: * 123456789

Re-enter Bank Account Number: * 123456789

By entering my PIN and clicking save, I authorize Kentucky Retirement Systems to make deposits to my account as indicated. I also authorize any necessary debit entries or adjustments for entries made in error to my account.

Enter PIN here:

Step 4 — Click the  button and verify the information entered matches the correct bank to which the direct deposit should be sent.

Change Direct Deposit Information

Please enter your direct deposit information below. The effective date cannot be before the next available payroll date. Your bank Routing Number should be the first nine numbers shown in the lower corner on your personal checks. Your Account number is the next set of numbers to the right. Once done updating your direct deposit information, click on the Save button to save your changes. If you do not want to make any changes to your existing information, please click the Cancel button.

Effective Date: * 11/13/2009

Account Type: * Checking

Routing Number: * 083000056  NATIONAL CITY BANK

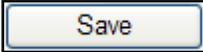
Bank Account Number: * 123456789

Re-enter Bank Account Number: * 123456789

By entering my PIN and clicking save, I authorize Kentucky Retirement Systems to make deposits to my account as indicated. I also authorize any necessary debit entries or adjustments for entries made in error to my account.

Enter PIN here:



Step 5 — To accept the change in your direct deposit, enter your KRS PIN and click the  button.

Direct Deposit Information Changed

Congratulations, you have successfully changed your direct deposit information.

The change to your direct deposit will take effect on the date you selected. Beginning on that date, your monthly payment will be deposited using the routing number and account number you provided.



Step 6 — Click  to view your pending direct deposit changes.

[Welcome Retiree](#) > [View Direct Deposit Changes](#)

View Direct Deposit Changes

You are a payee on multiple benefit accounts. In order to view the details for each account, please click the Select link to the left of the one you wish to view.

	Member ID	Retirement Date	Retirement System	Account Type	Net Monthly Benefit Amount
Select	721148	8/1/2008	County Employees Retirement System	Early Retirement	\$650.27
Select	721148	8/1/2008	Kentucky Employees Retirement System	Early Retirement	\$3,203.86

Benefit Account Information

Member ID:	721148
Social Security Number:	XXX-XX-0070
Name:	MR JOE SCHMOE
Birth Date:	10/18/1948
Retirement System:	County Employees Retirement System

Pending Direct Deposit Changes

Your pending direct deposit changes are listed below.

Effective Date	Account Type	Account Number	Routing Number
11/13/2009	Checking	123456789	083000056

Direct Deposit Change History

Details of your previous direct deposit changes are listed below.

Request Date	Effective Date	Account Type	Account Number	Routing Number
09/09/2009	01/01/1800	Checking		083000137



4. Contact Information

Contact Information Overview

This page displays your contact information that is currently on record with Kentucky Retirement Systems (KRS). If the address or contact information on this page is incorrect, you can use the links on the bottom of the page to update this information.



How to get to the Contact Information Page

After logging into the START website, you will come to the Welcome page.

The screenshot shows the START website interface for a retiree. At the top, there is a navigation bar with "Kentucky Retirement Systems | Commonwealth of Kentucky" and a large "START" logo. Below the logo is the tagline "Strategic Technology Advancements for the Retirement of Tomorrow". A dropdown menu shows "Available Forms: Membership Information" with an "OPEN" button. The main content area is titled "Retiree" and features a sidebar with navigation links: Welcome Retiree, Account Summary, Contact Information, Payment History, Member Correspondence, Direct Deposit, Income Verification, Tax Information, Health Insurance Enrollment, and Logout. The main content area displays a personalized welcome message from Mike Burnside, Executive Director, and includes a disclaimer and a help link. Below the message are several informational boxes for various services, each with a link and a brief description.

Kentucky Retirement Systems | Commonwealth of Kentucky

START
Strategic Technology Advancements for the Retirement of Tomorrow

Available Forms: **OPEN**

Retiree EDUCATE YOURSELF GET HELP CONTACT US

Welcome Retiree > Home

Home

Dear Joe,

Welcome to KRS' new state-of-the-art technology tool that provides you with full access to your personal retirement account. This tool was designed to improve the service KRS provides by offering secure online access to your account information. You now have access to a modern retirement technology system that is a model for the nation.

It is our privilege to provide you this additional level of service.

Mike Burnside
Executive Director

Disclaimer: The content of this self service website is intended merely for informational purposes only and is not intended as a substitute for applicable Federal or state law, nor will its interpretation prevail should a conflict arise between its contents and applicable Federal or state law. Before making decisions regarding your retirement, you should consult with a retirement counselor.

* You may view detailed information and instructions by clicking on the help link at the top of each screen.

[Account Summary](#)
Your account summary provides a snapshot of your retirement benefit. From this page you can view your retirement option, monthly benefit amount and beneficiary information.

[Contact Information](#)
This page shows the contact information we have for you. You can change your contact information, including your mailing address, at any time. You can also reset your User ID and/or password.

[Payment History](#)
View your payment details including your monthly benefit amount and deductions.

[Member Correspondence](#)
Want to check the status of your correspondence? You can view a list of incoming and outgoing mail for your account from this page.

[Direct Deposit](#)
View and update your direct deposit information from this page.

[Income Verification](#)
Do you need to provide proof of your retirement income? You can submit your request online and KRS will mail or email an income verification letter when you need it.

[Tax Information](#)
This page shows your 1099-R and allows you to view and change your tax withholding information. You can also get an estimate of your tax withholding before submitting any changes.

[Health Insurance Enrollment History](#)
This page displays your health insurance enrollment and a breakdown of your monthly premium. During the open enrollment period, you have the option to submit your enrollment application online.



From the Welcome page, the retiree can navigate to the **Contact Information** page by clicking on the appropriate link on the Welcome page.

[Contact Information](#)

This page shows the contact information we have for you. You can change your contact information, including your mailing address, at any time. You can also reset your User ID and/or password.

You are also able to access this page by clicking on the link on the left hand side of the Welcome page. These links will appear on every page within START so it is not necessary to be on the Welcome page to access these services.

- Welcome Retiree
- Account Summary
- Contact Information**
- Payment History
- Member Correspondence
- Direct Deposit
- Income Verification
- Tax Information
- Health Insurance Enrollment
- Logout



How to use the Contact Information Page

From this page, you are able to view and update your address, phone numbers and email address.

[Welcome Retiree](#) > [Contact Information](#)

Contact Information

You are a payee on multiple benefit accounts. In order to view the details for each account, please click the Select link to the left of the one you wish to view.

	Member ID	Retirement Date	Retirement System	Account Type	Net Monthly Benefit Amount
Select	721148	8/1/2008	County Employees Retirement System	Early Retirement	\$650.27
Select	721148	8/1/2008	Kentucky Employees Retirement System	Early Retirement	\$3,203.86

Benefit Account Information

Member ID:	721148
Social Security Number:	XXX-XX-0070
Name:	MR JOE SCHMOE
Birth Date:	10/18/1948
Retirement System:	County Employees Retirement System

Mailing Address Information

All correspondence will be sent to your mailing address.

Mail To: JOE SCHMOE

Address:

City, State, Zip Code:

Contact Information

Your current home phone number on file is:

Your current work phone number on file is:

Your current cell phone number on file is:

Your current fax number on file is:

Your current email address on file is:

If you want to:

- [Change your address information click here.](#)
- [View address changes click here.](#)
- [Change your current contact information click here.](#)
- [View your previous contact information changes click here.](#)



How to Change your Address

Step 1 — Select **Change your address information** [click here](#) from the bottom of the **Contact Information** screen. You will be redirected to a new page that allows you to make changes to your address.

[Welcome Retiree](#) > [Edit Address](#)

Edit Address

You are a payee on multiple benefit accounts. In order to view the details for each account, please click the Select link to the left of the one you wish to view.

	Member ID	Retirement Date	Retirement System	Account Type	Net Monthly Benefit Amount
Select	721148	8/1/2008	County Employees Retirement System	Early Retirement	\$650.27
Select	721148	8/1/2008	Kentucky Employees Retirement System	Early Retirement	\$3,203.86

Benefit Account Information

Member ID:	721148
Social Security Number:	XXX-XX-0070
Name:	MR JOE SCHMOE
Birth Date:	10/18/1948
Retirement System:	County Employees Retirement System

Mailing Address Information

Your mailing address information is shown below. If you do not want to make any changes to your existing information displayed or do not wish to add any new updates, please click the Cancel button.

Mailing Address Information

Foreign:	<input type="checkbox"/>
Mail To:	
Effective Date:	* <input type="text" value="10/15/2009"/>
Care Of:	<input type="text"/>
Address Line 1:	* <input type="text"/>
Address Line 2:	<input type="text"/>
City:	* <input type="text"/>
County:	<input type="text"/>
State:	* <input type="text" value="Kentucky"/>
Zip Code:	* <input type="text"/>

[Click here to add an alternate mailing address.](#)

* Required field

Enter PIN here:

If you want to:
[View your current address information](#) [click here.](#)
[View your prior address changes](#) [click here.](#)



Step 2 — To change your mailing address you will need to enter the new address into the boxes.

Mailing Address Information

Your mailing address information is shown below. If you do not want to make any changes to your existing information displayed or do not wish to add any new updates, please click the Cancel button.

Mailing Address Information

Foreign:	<input type="checkbox"/>
Mail To:	
Effective Date:	* <input type="text" value="10/15/2009"/>
Care Of:	<input type="text"/>
Address Line 1:	* <input type="text"/>
Address Line 2:	<input type="text"/>
City:	* <input type="text"/>
County:	<input type="text" value=""/> ▼
State:	* <input type="text" value="Kentucky"/> ▼
Zip Code:	* <input type="text"/>

Click here to add an alternate mailing address.

* Required field

Enter PIN here:

Step 3 — To accept the change to your address, enter your KRS PIN and click the button.

Mailing Address Changed

Congratulations, you have successfully changed your mailing address.

This change will take effect on the date you selected.



Step 4 — Click  to view your pending address changes.

[Welcome Retiree](#) > [View Address Changes](#)

View Address Changes

You are a payee on multiple benefit accounts. In order to view the details for each account, please click the Select link to the left of the one you wish to view.

	Member ID	Retirement Date	Retirement System	Account Type	Net Monthly Benefit Amount
Select	721148	8/1/2008	County Employees Retirement System	Early Retirement	\$650.27
Select	721148	8/1/2008	Kentucky Employees Retirement System	Early Retirement	\$3,203.86

Benefit Account Information

Member ID:	721148
Social Security Number:	XXX-XX-0070
Name:	MR JOE SCHMOE
Birth Date:	10/18/1948
Retirement System:	County Employees Retirement System

Pending Address Changes

You have Pending Address Changes. These will be made at 12:00 am on the date you specified. To view or edit the detail of your pending changes click the magnifying glass image next to the pending address change you wish to view.

	Request Date	Effective Date	Address Type
	09/30/2009	10/15/2009	Mailing Address

Address Change History

To view the details of your previous address changes click the magnifying glass image next to the previous address change you wish to view.

	Effective Date	Address Type
	08/11/2008	Mailing Address

If you want to:
[View your current address information click here.](#)
[Change your current address information click here.](#)



How to Create an Alternate Address

Step 1 — Select **Change your address information** [click here](#) from the bottom of the **Contact Information** screen. You will be redirected to a new page that allows you to make changes to your address.

[Welcome Retiree](#) > [Edit Address](#)

Edit Address

You are a payee on multiple benefit accounts. In order to view the details for each account, please click the Select link to the left of the one you wish to view.

	Member ID	Retirement Date	Retirement System	Account Type	Net Monthly Benefit Amount
Select	721148	8/1/2008	County Employees Retirement System	Early Retirement	\$650.27
Select	721148	8/1/2008	Kentucky Employees Retirement System	Early Retirement	\$3,203.86

Benefit Account Information

Member ID:	721148
Social Security Number:	XXX-XX-0070
Name:	MR JOE SCHMOE
Birth Date:	10/18/1948
Retirement System:	County Employees Retirement System

Mailing Address Information

Your mailing address information is shown below. If you do not want to make any changes to your existing information displayed or do not wish to add any new updates, please click the Cancel button.

Mailing Address Information

Foreign:	<input type="checkbox"/>
Mail To:	
Effective Date:	* <input type="text" value="10/15/2009"/>
Care Of:	<input type="text"/>
Address Line 1:	* <input type="text"/>
Address Line 2:	<input type="text"/>
City:	* <input type="text"/>
County:	<input type="text"/>
State:	* <input type="text" value="Kentucky"/>
Zip Code:	* <input type="text"/>

[Click here to add an alternate mailing address.](#)

* Required field

Enter PIN here:

If you want to:
[View your current address information](#) [click here.](#)
[View your prior address changes](#) [click here.](#)



Step 2 — Check the **Add an Alternate Mailing Address** box to create a temporary change of address if needed. When you check the box, the **Alternate Mailing Address** portion of the screen will be displayed. Enter the time period and mailing address information for the temporary address.

Mailing Address Information

Your mailing address information is shown below. If you do not want to make any changes to your existing information displayed or do not wish to add any new updates, please click the Cancel button.

Mailing Address Information	Alternate Mailing Address Information
Foreign: <input type="checkbox"/>	From: * <input type="text"/> <input type="text"/>
Mail To:	To: * <input type="text"/> <input type="text"/>
Effective Date: * <input type="text" value="10/15/2009"/>	Foreign: <input type="checkbox"/>
Care Of: <input type="text"/>	Mail To:
Address Line 1: * <input type="text" value="123 Any Street"/>	Care Of: <input type="text"/>
Address Line 2: <input type="text"/>	Address Line 1: * <input type="text"/>
City: * <input type="text" value="Frankfort"/>	Address Line 2: <input type="text"/>
County: <input type="text"/>	City: * <input type="text"/>
State: * <input type="text" value="Kentucky"/>	County: <input type="text"/>
Zip Code: * <input type="text" value="40601"/>	State: * <input type="text" value="Kentucky"/>
	Zip Code: * <input type="text"/>

Click here to add an alternate mailing address.

* Required field

Step 3 — To accept the change in your temporary address, enter your KRS PIN and click the  button.

Mailing Address Changed

Congratulations, you have successfully changed your mailing address.

This change will take effect on the date you selected.





Step 4 — Click  to view your pending address changes.

[Welcome Retiree](#) > [View Address Changes](#)

View Address Changes

You are a payee on multiple benefit accounts. In order to view the details for each account, please click the Select link to the left of the one you wish to view.

	Member ID	Retirement Date	Retirement System	Account Type	Net Monthly Benefit Amount
Select	721148	8/1/2008	County Employees Retirement System	Early Retirement	\$650.27
Select	721148	8/1/2008	Kentucky Employees Retirement System	Early Retirement	\$3,203.86

Benefit Account Information

Member ID:	721148
Social Security Number:	XXX-XX-0070
Name:	MR JOE SCHMOE
Birth Date:	10/18/1948
Retirement System:	County Employees Retirement System

Pending Address Changes

You have Pending Address Changes. These will be made at 12:00 am on the date you specified. To view or edit the detail of your pending changes click the magnifying glass image next to the pending address change you wish to view.

	Request Date	Effective Date	Address Type
	09/30/2009	10/15/2009	Mailing Address

Address Change History

To view the details of your previous address changes click the magnifying glass image next to the previous address change you wish to view.

	Effective Date	Address Type
	08/11/2008	Mailing Address

If you want to:
[View your current address information click here.](#)
[Change your current address information click here.](#)



How to Change Your Phone Number/Email Address

- Step 1** — Select **Change your current contact information** [click here](#) from the bottom of the **Contact Information** screen.
- Step 2** — Enter the new value for each item and the date which the change becomes effective that you wish to change.

Edit Contact Information

Please enter your contact information below. Once you have updated each item, enter your PIN and click the Save button below to save your changes. If you do not wish to make any changes to your existing information or do not wish to add any new updates, please click the Cancel button.

	Preferred Contact Method	Effective Date	Value
Home Phone:	<input type="radio"/>	<input type="text" value="3/27/2009"/>	<input type="text" value="(502) 123-2342"/>
Work Phone:	<input type="radio"/>	<input type="text" value="3/27/2009"/>	<input type="text"/>
Cell Phone:	<input checked="" type="radio"/>	<input type="text" value="3/27/2009"/>	<input type="text" value="(859) 234-2234"/>
Fax:	<input type="radio"/>	<input type="text" value="3/27/2009"/>	<input type="text"/>
Email:	<input type="radio"/>	<input type="text" value="3/27/2009"/>	<input type="text"/>

Check this box if you would like to receive email correspondence from Kentucky Retirement Systems

Enter PIN here:

Note: The effective date of the change will automatically default to the current date. Click the date field in the calendar if you would like to change the effective date to a future date.

◀ **November, 2008** ▶

Su	Mo	Tu	We	Th	Fr	Sa
26	27	28	29	30	31	1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	1	2	3	4	5	6

Today: November 5, 2008

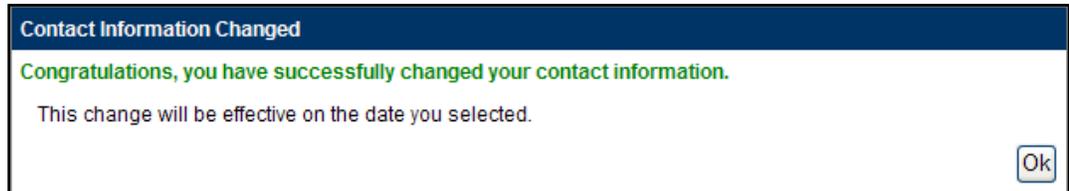
Note: The preferred contact method will be the method of contact which KRS will use if it is necessary to contact you regarding your KRS account.



Note: By selecting the option to receive email correspondence from Kentucky Retirement Systems, you will receive supplemental material via email. At this time, information specific to your account will continue to be sent through the mail.

Step 3 — To accept the change in your contact information, enter your KRS PIN and click the  button.

Step 4 — You will receive the following message to confirm that changes have been made.



Step 5 — Click  to return back to the **Contact Information** screen.



5. Payment History

Payment History Page Overview

This page shows information regarding the benefit that you are receiving. From this page, you can view information regarding individual payments that you have received in the past, along with the amount of deductions and taxes that were withheld from the benefit.



How to Get to the Payment History Page

After logging into the START website, you will come to the main page.

The screenshot shows the main page of the START website for a retiree. At the top, there is a navigation bar with "Kentucky Retirement Systems | Commonwealth of Kentucky" and a large "START" logo. Below the logo is the tagline "Strategic Technology Advancements for the Retirement of Tomorrow". A search bar shows "Available Forms: Membership Information" with an "OPEN" button. The main content area is titled "Retiree" and features a sidebar with navigation links: Welcome Retiree, Account Summary, Contact Information, Payment History, Member Correspondence, Direct Deposit, Income Verification, Tax Information, Health Insurance Enrollment, and Logout. The main content area displays a welcome message from Mike Burnside, Executive Director, and a disclaimer. Below the disclaimer, there are two columns of links and descriptions for various services: Account Summary, Contact Information, Payment History, Member Correspondence, Direct Deposit, Income Verification, Tax Information, and Health Insurance Enrollment History.

Kentucky Retirement Systems | Commonwealth of Kentucky

START
Strategic Technology Advancements for the Retirement of Tomorrow

Available Forms: **OPEN**

Retiree [EDUCATE YOURSELF](#) [GET HELP](#) [CONTACT US](#)

Welcome Retiree > [Home](#)

Home

Dear Joe,

Welcome to KRS' new state-of-the-art technology tool that provides you with full access to your personal retirement account. This tool was designed to improve the service KRS provides by offering secure online access to your account information. You now have access to a modern retirement technology system that is a model for the nation.

It is our privilege to provide you this additional level of service.

Mike Burnside
Executive Director

Disclaimer: The content of this self service website is intended merely for informational purposes only and is not intended as a substitute for applicable Federal or state law, nor will its interpretation prevail should a conflict arise between its contents and applicable Federal or state law. Before making decisions regarding your retirement, you should consult with a retirement counselor.

* You may view detailed information and instructions by clicking on the help link at the top of each screen.

[Account Summary](#)
Your account summary provides a snapshot of your retirement benefit. From this page you can view your retirement option, monthly benefit amount and beneficiary information.

[Contact Information](#)
This page shows the contact information we have for you. You can change your contact information, including your mailing address, at any time. You can also reset your User ID and/or password.

[Payment History](#)
View your payment details including your monthly benefit amount and deductions.

[Member Correspondence](#)
Want to check the status of your correspondence? You can view a list of incoming and outgoing mail for your account from this page.

[Direct Deposit](#)
View and update your direct deposit information from this page.

[Income Verification](#)
Do you need to provide proof of your retirement income? You can submit your request online and KRS will mail or email an income verification letter when you need it.

[Tax Information](#)
This page shows your 1099-R and allows you to view and change your tax withholding information. You can also get an estimate of your tax withholding before submitting any changes.

[Health Insurance Enrollment History](#)
This page displays your health insurance enrollment and a breakdown of your monthly premium. During the open enrollment period, you have the option to submit your enrollment application online.



From the Welcome page, you can navigate to Payment History page by clicking on the appropriate link on the Welcome page.



You are also able to access this page by clicking on the link on the left hand side of the Welcome page. These links will appear on every page within START so it is not necessary to be on the Welcome page to access these services.





How to Use the Payment History Page

This page allows you to view benefit payments that have been made to you in the past.

[Welcome Retiree](#) > [Payment History](#)

Payment History

You are a payee on multiple benefit accounts. In order to view the details for each account, please click the Select link to the left of the one you wish to view.

	Member ID	Retirement Date	Retirement System	Account Type	Net Monthly Benefit Amount
Select	721148	8/1/2008	County Employees Retirement System	Early Retirement	\$650.27
Select	721148	8/1/2008	Kentucky Employees Retirement System	Early Retirement	\$3,203.86

Benefit Account Information

Member ID:	721148
Social Security Number:	XXX-XX-0070
Name:	MR JOE SCHMOE
Birth Date:	10/18/1948
Retirement System:	County Employees Retirement System

Payment History Information

To view the payments for a calendar year, click the Plus sign next to the year you want to view. To view the detail of your payments click the View link next to the payment you want to view.

	Year	Benefit Amount	Gross	Federal Tax	Deductions	Net
+	2009	\$700.27	\$700.27	\$50.00	\$0.00	\$650.27

Note: KRS can only provide online access to account information as of 09/21/2009. If you would like to access account information prior to this date, please contact the KRS office at 1-800-928-4646.



The top part of this page shows your benefit account. If you have more than one benefit account, the account that is highlighted in blue will be the account to which the rest of the page is referring. To change the benefit account information that you are viewing, click on [Select](#) next to the benefit account line that you would like to view.

	Member ID	Retirement Date	Retirement System	Account Type	Net Monthly Benefit Amount
Select		8/1/2003	Kentucky Employees Retirement System	Early Retirement	\$437.73
Select		8/1/2003	County Employees Retirement System	Early Retirement	\$2,856.80

The next section shows the basic information regarding the benefit being received. Here you will be able to see your member ID, the Retirement System from which the benefit is paid, your name and birthday.

Benefit Account Information	
Member ID:	721148
Social Security Number:	XXX-XX-0070
Name:	MR JOE SCHMOE
Birth Date:	10/18/1948
Retirement System:	County Employees Retirement System



The Payment History section of this page shows you a summary of the benefits that you have received broken down by year.

Payment History Information						
To view the payments for a calendar year, click the Plus sign next to the year you want to view. To view the detail of your payments click the View link next to the payment you want to view.						
	Year	Benefit Amount	Gross	Federal Tax	Deductions	Net
+	2009	\$460.35	\$460.35	\$22.62	\$0.00	\$437.73
+	2008	\$5,448.96	\$5,448.96	\$263.94	\$0.00	\$5,185.02
+	2007	\$5,290.38	\$5,290.38	\$248.10	\$0.00	\$5,042.28
+	2006	\$5,121.42	\$5,121.42	\$231.18	\$0.00	\$4,890.24
+	2005	\$4,969.62	\$4,969.62	\$216.00	\$0.00	\$4,753.62
+	2004	\$4,908.05	\$4,908.05	\$209.87	\$0.00	\$4,698.18
+	2003	\$1,937.40	\$1,937.40	\$102.73	\$0.00	\$1,834.67

Note: KRS can only provide online access to account information as of 01/01/09. If you would like to access account information prior to this date, please contact the KRS office at 1-800-928-4646.



To view individual payments received, click on the  next to the year that you wish to view. This will expand that year to show you all benefits that were received during that year.

Payment History Information						
To view the payments for a calendar year, click the Plus sign next to the year you want to view. To view the detail of your payments click the View link next to the payment you want to view.						
Year		Benefit Amount	Gross	Federal Tax	Deductions	Net
	2009	\$0.00	\$1,750.00	\$0.00	\$169.00	\$1,581.00
	Payment Date	Gross	Federal Tax	Deductions	Net	Paid By
	2/14/2009	\$875.00	\$0.00	\$84.50	\$790.50	Direct Deposit
	1/14/2009	\$875.00	\$0.00	\$84.50	\$790.50	Direct Deposit
Total	2009	\$1,750.00	\$0.00	\$169.00	\$1,581.00	
	2008	\$0.00	\$10,357.02	\$0.00	\$987.00	\$9,370.02
	2007	\$0.00	\$10,055.70	\$0.00	\$987.00	\$9,068.70
	2006	\$0.00	\$9,734.64	\$0.00	\$930.00	\$8,804.64
	2005	\$0.00	\$9,446.10	\$0.00	\$0.00	\$9,446.10
	2004	\$0.00	\$9,215.52	\$0.00	\$0.00	\$9,215.52
	2003	\$0.00	\$9,039.00	\$0.00	\$0.00	\$9,039.00
	2002	\$0.00	\$8,842.98	\$0.00	\$210.62	\$8,632.36
	2001	\$0.00	\$8,575.38	\$0.00	\$1,176.24	\$7,399.14
	2000	\$0.00	\$8,341.26	\$0.00	\$853.44	\$7,487.82
	1999	\$0.00	\$8,185.50	\$0.00	\$1,201.08	\$6,984.42
	1998	\$0.00	\$8,029.26	\$0.00	\$124.68	\$7,904.58
	1997	\$0.00	\$7,854.24	\$0.00	\$0.00	\$7,854.24
	1996	\$0.00	\$6,927.73	\$0.00	\$105.16	\$6,822.57

Note: KRS can only provide online access to account information as of 01/01/09. If you would like to access account information prior to this date, please contact the KRS office at 1-800-928-4646.



To get more specific information on an individual payment that has been received click  on the line of the payment that you would like to see. This will bring up another page that shows you more detailed information on that benefit payment.

[Welcome Retiree](#) > [View Payment History Detail](#)

View Payment History Detail

You are a payee on multiple benefit accounts. In order to view the details for each account, please click the Select link to the left of the one you wish to view.

	Member ID	Retirement Date	Retirement System	Account Type	Net Monthly Benefit Amount
Select	721148	8/1/2008	County Employees Retirement System	Early Retirement	\$650.27
Select	721148	8/1/2008	Kentucky Employees Retirement System	Early Retirement	\$3,203.86

Benefit Account Information

Member ID:	721148
Social Security Number:	XXX-XX-0070
Name:	MR JOE SCHMOE
Birth Date:	10/18/1948
Retirement System:	County Employees Retirement System

Payment Details

Payment Date:	10/14/2009	Routing Number:	083000137
Payment Type:	Monthly Payment	Account Type:	Checking
Gross Amount:		Account Number:	
Federal Tax Amount:		Bank Name:	JPMORGAN CHASE BANK, NA
Other Deductions:			
Net Amount:			

Benefit Information

This is a list of all the benefits on the current account.

Benefit Type	Benefit Amount
Retirement Benefit NHZ	\$700.27

Deduction Information

This is a list of all the deductions on the current account.

Deduction Type	Deduction Amount
Federal Tax	\$50.00

If you want to:
[Return to your payment history list click here.](#)



6. Member Correspondence

Member Correspondence Overview

This page allows you to view a list of items that are currently being worked on by Kentucky Retirement Systems (KRS) along with along with any documents that KRS has on file for you.



How to Get to the Member Correspondence Page

After logging into the START website, you will come to the main page.

The screenshot shows the main page of the START website for a retiree. At the top, there is a navigation bar with "Kentucky Retirement Systems | Commonwealth of Kentucky" and a large "START" logo. Below the logo is the tagline "Strategic Technology Advancements for the Retirement of Tomorrow". A search bar shows "Available Forms: Membership Information" with an "OPEN" button. The main content area is titled "Retiree" and features a sidebar with navigation links: Welcome Retiree, Account Summary, Contact Information, Payment History, Member Correspondence, Direct Deposit, Income Verification, Tax Information, Health Insurance Enrollment, and Logout. The main content area displays a "Home" message from Mike Burnside, Executive Director, welcoming the user to the new state-of-the-art technology tool. A disclaimer is provided, and a note indicates that detailed information and instructions can be found by clicking on the help link at the top of each screen. Below the disclaimer, there are two columns of links and descriptions for various services: Account Summary, Contact Information, Payment History, Member Correspondence, Direct Deposit, Income Verification, Tax Information, and Health Insurance Enrollment History.

Kentucky Retirement Systems | Commonwealth of Kentucky

START
Strategic Technology Advancements for the Retirement of Tomorrow

Available Forms: **OPEN**

Retiree [EDUCATE YOURSELF](#) [GET HELP](#) [CONTACT US](#)

Welcome Retiree [Welcome Retiree > Home](#)

Home

Dear Joe,

Welcome to KRS' new state-of-the-art technology tool that provides you with full access to your personal retirement account. This tool was designed to improve the service KRS provides by offering secure online access to your account information. You now have access to a modern retirement technology system that is a model for the nation.

It is our privilege to provide you this additional level of service.

Mike Burnside
Executive Director

Disclaimer: The content of this self service website is intended merely for informational purposes only and is not intended as a substitute for applicable Federal or state law, nor will its interpretation prevail should a conflict arise between its contents and applicable Federal or state law. Before making decisions regarding your retirement, you should consult with a retirement counselor.

* You may view detailed information and instructions by clicking on the help link at the top of each screen.

[Account Summary](#)
Your account summary provides a snapshot of your retirement benefit. From this page you can view your retirement option, monthly benefit amount and beneficiary information.

[Contact Information](#)
This page shows the contact information we have for you. You can change your contact information, including your mailing address, at any time. You can also reset your User ID and/or password.

[Payment History](#)
View your payment details including your monthly benefit amount and deductions.

[Member Correspondence](#)
Want to check the status of your correspondence? You can view a list of incoming and outgoing mail for your account from this page.

[Direct Deposit](#)
View and update your direct deposit information from this page.

[Income Verification](#)
Do you need to provide proof of your retirement income? You can submit your request online and KRS will mail or email an income verification letter when you need it.

[Tax Information](#)
This page shows your 1099-R and allows you to view and change your tax withholding information. You can also get an estimate of your tax withholding before submitting any changes.

[Health Insurance Enrollment History](#)
This page displays your health insurance enrollment and a breakdown of your monthly premium. During the open enrollment period, you have the option to submit your enrollment application online.



From the Welcome page, you can navigate to **Member Correspondence** page by clicking on the appropriate link on the Welcome page.

[Member Correspondence](#)

Want to check the status of your correspondence?
You can view a list of incoming and outgoing mail for your account from this page.

You are also able to access this page by clicking on the link on the left hand side of the Welcome page. These links will appear on every page within START so it is not necessary to be on the Welcome page to access these services.

- Welcome Retiree
- Account Summary
- Contact Information
- Payment History
- Member Correspondence**
- Direct Deposit
- Income Verification
- Tax Information
- Health Insurance Enrollment
- Logout



How to Use the Member Correspondence Page

From this page, you are able to view a list of items that are currently being worked on by KRS along with any documents that KRS has on file for you.

[Welcome Retiree](#) > [Member Correspondence](#)

Member Correspondence

Benefit Account Information	
Member ID:	209795
Social Security Number:	XXX-XX-1234
Name:	MR JACK S SCHMOE
Birth Date:	04/20/1938
Retirement System:	County Employees Retirement System

Member Workflow Information

These are the active workflows that KRS has for you.

Process	Status	Date Created
Document Indexing Workflow	New	1/20/2009 11:51:17 AM
RS HealthInsuranceEnrollment	In Exception	1/16/2009 2:28:39 PM

Member Correspondence Information

These are the active imaging documents that KRS has for you.

Document Type	Document Title	Date Created
Incoming and Outgoing Correspondence	2800 - Incoming and Outgoing Correspondence	1/13/2009 3:38:32 PM
Health Insurance Enrollment Batch Process	SBP024 - Health Insurance Enrollment Batch Process	1/16/2009 7:28:27 PM
Person Correspondence	2800 - Incoming and Outgoing Correspondence	1/12/2009 2:18:25 PM
Incoming and Outgoing Correspondence	2800 - Incoming and Outgoing Correspondence	1/20/2009 4:51:11 PM
Health Insurance High Priority Call Centre Initiated	SBP014 - Health Insurance High Priority Call Centre Initiated	1/13/2009 3:36:19 PM



Information Available on the Member Correspondence Page

The top part of this page shows the basic information regarding the benefit being received. Here you will be able to see your member ID, the Retirement System from which the benefit is paid, your name and birthday.

Benefit Account Information	
Member ID:	721148
Social Security Number:	XXX-XX-0070
Name:	MR JOE SCHMOE
Birth Date:	10/18/1948
Retirement System:	County Employees Retirement System

This section shows a list of items that are currently being worked by KRS.

Member Workflow Information		
These are the active workflows that KRS has for you.		
Process	Status	Date Created
Document Indexing Workflow	New	1/20/2009 11:51:17 AM
RS HealthInsuranceEnrollment	In Exception	1/16/2009 2:28:39 PM

In the next section, any documents that KRS has on file for you will be displayed.

Member Correspondence Information		
These are the active imaging documents that KRS has for you.		
Document Type	Document Title	Date Created
Incoming and Outgoing Correspondence	2800 - Incoming and Outgoing Correspondence	1/13/2009 3:38:32 PM
Health Insurance Enrollment Batch Process	SBP024 - Health Insurance Enrollment Batch Process	1/16/2009 7:28:27 PM
Person Correspondence	2800 - Incoming and Outgoing Correspondence	1/12/2009 2:18:25 PM
Incoming and Outgoing Correspondence	2800 - Incoming and Outgoing Correspondence	1/20/2009 4:51:11 PM
Health Insurance High Priority Call Centre Initiated	SBP014 - Health Insurance High Priority Call Centre Initiated	1/13/2009 3:36:19 PM



7. Direct Deposit

Overview

This page shows the direct deposit information that is currently on file for the benefit payment. You are also able to change your direct deposit from this page instead of sending in a form to KRS.



How to get to the Direct Deposit Page

After logging into the START website, you will come to the main page.

Kentucky Retirement Systems | Commonwealth of Kentucky

START
Strategic Technology Advancements for the Retirement of Tomorrow

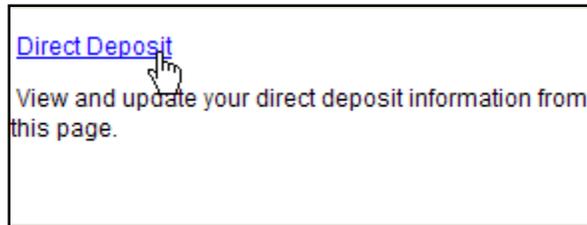
Available Forms: **OPEN**

Retiree EDUCATE YOURSELF GET HELP CONTACT US

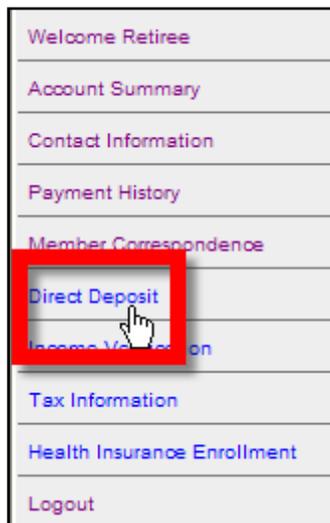
Welcome Retiree	Welcome Retiree > Home								
Account Summary	Home								
Contact Information	Dear Joe,								
Payment History	Welcome to KRS' new state-of-the-art technology tool that provides you with full access to your personal retirement account. This tool was designed to improve the service KRS provides by offering secure online access to your account information. You now have access to a modern retirement technology system that is a model for the nation.								
Member Correspondence	It is our privilege to provide you this additional level of service.								
Direct Deposit	Mike Burnside Executive Director								
Income Verification	<p>Disclaimer: The content of this self service website is intended merely for informational purposes only and is not intended as a substitute for applicable Federal or state law, nor will its interpretation prevail should a conflict arise between its contents and applicable Federal or state law. Before making decisions regarding your retirement, you should consult with a retirement counselor.</p> <p>* You may view detailed information and instructions by clicking on the help link at the top of each screen.</p>								
Tax Information	<table border="0"><tr><td>Account Summary Your account summary provides a snapshot of your retirement benefit. From this page you can view your retirement option, monthly benefit amount and beneficiary information.</td><td>Contact Information This page shows the contact information we have for you. You can change your contact information, including your mailing address, at any time. You can also reset your User ID and/or password.</td></tr><tr><td>Payment History View your payment details including your monthly benefit amount and deductions.</td><td>Member Correspondence Want to check the status of your correspondence? You can view a list of incoming and outgoing mail for your account from this page.</td></tr><tr><td>Direct Deposit View and update your direct deposit information from this page.</td><td>Income Verification Do you need to provide proof of your retirement income? You can submit your request online and KRS will mail or email an income verification letter when you need it.</td></tr><tr><td>Tax Information This page shows your 1099-R and allows you to view and change your tax withholding information. You can also get an estimate of your tax withholding before submitting any changes.</td><td>Health Insurance Enrollment History This page displays your health insurance enrollment and a breakdown of your monthly premium. During the open enrollment period, you have the option to submit your enrollment application online.</td></tr></table>	Account Summary Your account summary provides a snapshot of your retirement benefit. From this page you can view your retirement option, monthly benefit amount and beneficiary information.	Contact Information This page shows the contact information we have for you. You can change your contact information, including your mailing address, at any time. You can also reset your User ID and/or password.	Payment History View your payment details including your monthly benefit amount and deductions.	Member Correspondence Want to check the status of your correspondence? You can view a list of incoming and outgoing mail for your account from this page.	Direct Deposit View and update your direct deposit information from this page.	Income Verification Do you need to provide proof of your retirement income? You can submit your request online and KRS will mail or email an income verification letter when you need it.	Tax Information This page shows your 1099-R and allows you to view and change your tax withholding information. You can also get an estimate of your tax withholding before submitting any changes.	Health Insurance Enrollment History This page displays your health insurance enrollment and a breakdown of your monthly premium. During the open enrollment period, you have the option to submit your enrollment application online.
Account Summary Your account summary provides a snapshot of your retirement benefit. From this page you can view your retirement option, monthly benefit amount and beneficiary information.	Contact Information This page shows the contact information we have for you. You can change your contact information, including your mailing address, at any time. You can also reset your User ID and/or password.								
Payment History View your payment details including your monthly benefit amount and deductions.	Member Correspondence Want to check the status of your correspondence? You can view a list of incoming and outgoing mail for your account from this page.								
Direct Deposit View and update your direct deposit information from this page.	Income Verification Do you need to provide proof of your retirement income? You can submit your request online and KRS will mail or email an income verification letter when you need it.								
Tax Information This page shows your 1099-R and allows you to view and change your tax withholding information. You can also get an estimate of your tax withholding before submitting any changes.	Health Insurance Enrollment History This page displays your health insurance enrollment and a breakdown of your monthly premium. During the open enrollment period, you have the option to submit your enrollment application online.								
Health Insurance Enrollment									
Logout									



From the Welcome page, you can navigate to the **Direct Deposit** page by clicking on the appropriate link on the Welcome page.



You are also able to access this page by clicking on the link on the left hand side of the Welcome page. These links will appear on every page within START so it is not necessary to be on the Welcome page to access these services.





How to use the Direct Deposit Page

From this page, you are able to view the direct deposit information that is currently on file for your benefit accounts.

[Welcome Retiree](#) > [Direct Deposit](#)

Direct Deposit

You are a payee on multiple benefit accounts. In order to view the details for each account, please click the Select link to the left of the one you wish to view.

	Member ID	Retirement Date	Retirement System	Account Type	Net Monthly Benefit Amount
Select	721148	8/1/2008	County Employees Retirement System	Early Retirement	\$650.27
Select	721148	8/1/2008	Kentucky Employees Retirement System	Early Retirement	\$3,203.86

Benefit Account Information

Member ID:	721148
Social Security Number:	XXX-XX-0070
Name:	MR JOE SCHMOE
Birth Date:	10/18/1948
Retirement System:	County Employees Retirement System

Direct Deposit Information

Bank Name:	JPMORGAN CHASE BANK, NA	Account Type:	Checking
Routing Number:	083000137	Account Number:	012127884

If you want to:

- [Change your direct deposit information click here.](#)
- [View your direct deposit changes click here.](#)



Information Available on the Direct Deposit Page

The top part of this page shows your benefit account. If you have more than one benefit account, the account that is highlighted in blue will be the account to which the rest of the page is referring. To change the benefit account information you are viewing, click on the select link next to the benefit account line that you would like to view.

	Member ID	Retirement Date	Retirement System	Account Type	Net Monthly Benefit Amount
Select		8/1/2003	Kentucky Employees Retirement System	Early Retirement	\$437.73
Select		8/1/2003	County Employees Retirement System	Early Retirement	\$2,856.80

The next section shows the basic information regarding the benefit being received. Here you will be able to see your member ID, the Retirement System from which the benefit is paid, your name and birthday.

Benefit Account Information	
Member ID:	721148
Social Security Number:	XXX-XX-0070
Name:	MR JOE SCHMOE
Birth Date:	10/18/1948
Retirement System:	County Employees Retirement System

If you have elected to have your benefit direct deposited, this section will show the bank information of where the benefit is being sent.

Direct Deposit Information			
Bank Name:	PNC BANK, KENTUCKY, INC.	Account Type:	Checking
Routing Number:	083000108	Account Number:	



How to Change your Direct Deposit Information

Step 1 — From the **Direct Deposit** page, scroll down to the bottom of the screen.

[Welcome Retiree](#) > [Direct Deposit](#)

Direct Deposit

You are a payee on multiple benefit accounts. In order to view the details for each account, please click the Select link to the left of the one you wish to view.

	Member ID	Retirement Date	Retirement System	Account Type	Net Monthly Benefit Amount
Select	721148	8/1/2008	County Employees Retirement System	Early Retirement	\$650.27
Select	721148	8/1/2008	Kentucky Employees Retirement System	Early Retirement	\$3,203.86

Benefit Account Information

Member ID:	721148
Social Security Number:	XXX-XX-0070
Name:	MR JOE SCHMOE
Birth Date:	10/18/1948
Retirement System:	County Employees Retirement System

Direct Deposit Information

Bank Name:	JPMORGAN CHASE BANK, NA	Account Type:	Checking
Routing Number:	083000137	Account Number:	012127884

If you want to:
[Change your direct deposit information click here.](#)
[View your direct deposit changes click here.](#)



Step 2 — At the bottom of the **Direct Deposit** screen, select **Change your direct deposit information click here**. You will be redirected to a new page that allows you to make changes to where your direct deposit will be sent.

[Welcome Retiree](#) > [Edit Direct Deposit](#)

Edit Direct Deposit

You are a payee on multiple benefit accounts. In order to view the details for each account, please click the Select link to the left of the one you wish to view.

	Member ID	Retirement Date	Retirement System	Account Type	Net Monthly Benefit Amount
Select	721148	8/1/2008	County Employees Retirement System	Early Retirement	\$650.27
Select	721148	8/1/2008	Kentucky Employees Retirement System	Early Retirement	\$3,203.86

Benefit Account Information

Member ID:	721148
Social Security Number:	XXX-XX-0070
Name:	MR JOE SCHMOE
Birth Date:	10/18/1948
Retirement System:	County Employees Retirement System

Change Direct Deposit Information

Please enter your direct deposit information below. The effective date cannot be before the next available payroll date. Your bank Routing Number should be the first nine numbers shown in the lower corner on your personal checks. Your Account number is the next set of numbers to the right. Once done updating your direct deposit information, click on the Save button to save your changes. If you do not want to make any changes to your existing information, please click the Cancel button.

Effective Date: *

Account Type: *

Routing Number: *

Bank Account Number: *

Re-enter Bank Account Number: *

By entering my PIN and clicking save, I authorize Kentucky Retirement Systems to make deposits to my account as indicated. I also authorize any necessary debit entries or adjustments for entries made in error to my account.

Enter PIN here:

Direct Deposit Important Information

Below is an example of a check that displays a Routing Number and Account Number. Your actual Routing Number and the Account Number may or may not be in the same location on your check. You can verify your bank Routing and Account Number with your bank if you are unsure.

The image shows a check with a dollar sign in the upper right. At the bottom, there are two MICR lines. The first line is labeled "ROUTING NUMBER" and shows "011011000". The second line is labeled "ACCOUNT NUMBER" and shows "0110110000".

If you want to:
[View your current direct deposit information click here.](#)
[View your direct deposit changes click here.](#)



Note: If you receive benefits from more than one benefit account and wish to change your direct deposit for each account, you will need to select the account you wish to update. To change the benefit account to which you would like to change your direct deposit, click on the select link next to the benefit account line that you would like to change.

	Member ID	Retirement Date	Retirement System	Account Type	Net Monthly Benefit Amount
Select		8/1/2003	Kentucky Employees Retirement System	Early Retirement	\$437.73
Select		8/1/2003	County Employees Retirement System	Early Retirement	\$2,856.80

Step 3 — Enter the date the change should be made effective, select the account type and enter the routing number and bank account number to which the direct deposit should be sent. You will be required to enter the bank account number a second time to verify the information was entered correctly.

Change Direct Deposit Information

Please enter your direct deposit information below. The effective date cannot be before the next available payroll date. Your bank Routing Number should be the first nine numbers shown in the lower corner on your personal checks. Your Account number is the next set of numbers to the right. Once done updating your direct deposit information, click on the Save button to save your changes. If you do not want to make any changes to your existing information, please click the Cancel button.

Effective Date: *

Account Type: *

Routing Number: * 

Bank Account Number: *

Re-enter Bank Account Number: *

By entering my PIN and clicking save, I authorize Kentucky Retirement Systems to make deposits to my account as indicated. I also authorize any necessary debit entries or adjustments for entries made in error to my account.

Enter PIN here:



Step 4 — Click the  button and verify the information entered matches the correct bank to which the direct deposit should be sent.

Change Direct Deposit Information

Please enter your direct deposit information below. The effective date cannot be before the next available payroll date. Your bank Routing Number should be the first nine numbers shown in the lower corner on your personal checks. Your Account number is the next set of numbers to the right. Once done updating your direct deposit information, click on the Save button to save your changes. If you do not want to make any changes to your existing information, please click the Cancel button.

Effective Date: * 11/13/2009 ▾

Account Type: * Checking ▾

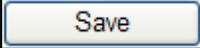
Routing Number: * 083000056  NATIONAL CITY BANK

Bank Account Number: * 123456789

Re-enter Bank Account Number: * 123456789

By entering my PIN and clicking save, I authorize Kentucky Retirement Systems to make deposits to my account as indicated. I also authorize any necessary debit entries or adjustments for entries made in error to my account.

Enter PIN here:

Step 5 — To accept the change in your direct deposit, enter your KRS PIN and click the  button.

Direct Deposit Information Changed

Congratulations, you have successfully changed your direct deposit information.

The change to your direct deposit will take effect on the date you selected. Beginning on that date, your monthly payment will be deposited using the routing number and account number you provided.



Step 6 — Click  to view your pending direct deposit changes.

[Welcome Retiree](#) > [View Direct Deposit Changes](#)

View Direct Deposit Changes

You are a payee on multiple benefit accounts. In order to view the details for each account, please click the Select link to the left of the one you wish to view.

	Member ID	Retirement Date	Retirement System	Account Type	Net Monthly Benefit Amount
Select	721148	8/1/2008	County Employees Retirement System	Early Retirement	\$650.27
Select	721148	8/1/2008	Kentucky Employees Retirement System	Early Retirement	\$3,203.86

Benefit Account Information

Member ID:	721148
Social Security Number:	XXX-XX-0070
Name:	MR JOE SCHMOE
Birth Date:	10/18/1948
Retirement System:	County Employees Retirement System

Pending Direct Deposit Changes

Your pending direct deposit changes are listed below.

Effective Date	Account Type	Account Number	Routing Number
11/13/2009	Checking	123456789	083000056

Direct Deposit Change History

Details of your previous direct deposit changes are listed below.

Request Date	Effective Date	Account Type	Account Number	Routing Number
09/09/2009	01/01/1800	Checking		083000137



8. Income Verification

Income Verification Page Overview

It is common for a third party (a bank, for example) to require proof of income from a retiree who is requesting a loan or trying to rent an apartment. This Income Verification screen makes it very simple for you to get the information you need to fulfill this requirement.



How to get to the Income Verification Page

After logging into the START website, you will come to the main page.

The screenshot shows the main page of the START website for a retiree. At the top, there is a navigation bar with "Kentucky Retirement Systems | Commonwealth of Kentucky" and a large "START" logo. Below the logo is the tagline "Strategic Technology Advancements for the Retirement of Tomorrow". A dropdown menu for "Available Forms" is set to "Membership Information" with an "OPEN" button. The main content area is titled "Retiree" and includes a navigation menu on the left with options like "Welcome Retiree", "Account Summary", "Contact Information", "Payment History", "Member Correspondence", "Direct Deposit", "Income Verification", "Tax Information", "Health Insurance Enrollment", and "Logout". The main content area features a "Home" heading, a personalized message from Mike Burnside, Executive Director, and a disclaimer. Below the message are several informational boxes for "Account Summary", "Contact Information", "Payment History", "Member Correspondence", "Direct Deposit", "Income Verification", and "Health Insurance Enrollment History", each with a brief description of the page's content.

Kentucky Retirement Systems | Commonwealth of Kentucky

START
Strategic Technology Advancements for the Retirement of Tomorrow

Available Forms: **OPEN**

Retiree EDUCATE YOURSELF GET HELP CONTACT US

Welcome Retiree > Home

Home

Dear Joe,

Welcome to KRS' new state-of-the-art technology tool that provides you with full access to your personal retirement account. This tool was designed to improve the service KRS provides by offering secure online access to your account information. You now have access to a modern retirement technology system that is a model for the nation.

It is our privilege to provide you this additional level of service.

Mike Burnside
Executive Director

Disclaimer: The content of this self service website is intended merely for informational purposes only and is not intended as a substitute for applicable Federal or state law, nor will its interpretation prevail should a conflict arise between its contents and applicable Federal or state law. Before making decisions regarding your retirement, you should consult with a retirement counselor.

* You may view detailed information and instructions by clicking on the help link at the top of each screen.

Account Summary
Your account summary provides a snapshot of your retirement benefit. From this page you can view your retirement option, monthly benefit amount and beneficiary information.

Contact Information
This page shows the contact information we have for you. You can change your contact information, including your mailing address, at any time. You can also reset your User ID and/or password.

Payment History
View your payment details including your monthly benefit amount and deductions.

Member Correspondence
Want to check the status of your correspondence? You can view a list of incoming and outgoing mail for your account from this page.

Direct Deposit
View and update your direct deposit information from this page.

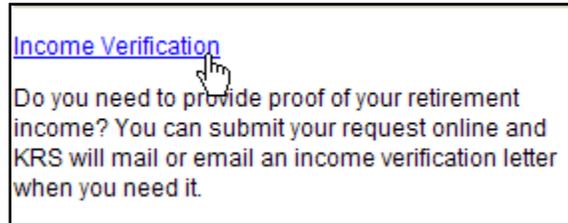
Income Verification
Do you need to provide proof of your retirement income? You can submit your request online and KRS will mail or email an income verification letter when you need it.

Tax Information
This page shows your 1099-R and allows you to view and change your tax withholding information. You can also get an estimate of your tax withholding before submitting any changes.

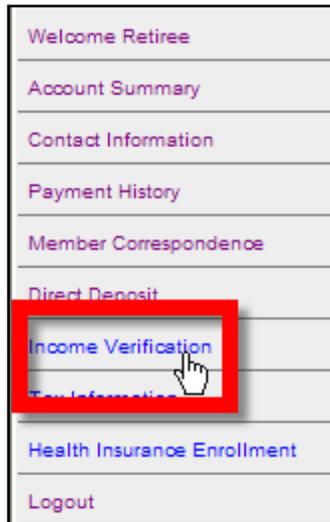
Health Insurance Enrollment History
This page displays your health insurance enrollment and a breakdown of your monthly premium. During the open enrollment period, you have the option to submit your enrollment application online.



From the Welcome page, you can navigate to **Income Verification** page by clicking on the appropriate link on the Welcome page.



You are also able to access this page by clicking on the link on the left hand side of the Welcome page. These links will appear on every page within START so it is not necessary to be on the Welcome page to access these services.





How to use the Income Verification Page

Step 1 — If you would like a letter of income verification, select the delivery method (Mail or Email) of how you would like the letter to be sent.

[Welcome Retiree](#) > [Income Verification](#)

Income Verification

You are a payee on multiple benefit accounts. In order to view the details for each account, please click the Select link to the left of the one you wish to view.

	Member ID	Retirement Date	Retirement System	Account Type	Net Monthly Benefit Amount
Select	721148	8/1/2008	County Employees Retirement System	Early Retirement	\$650.27
Select	721148	8/1/2008	Kentucky Employees Retirement System	Early Retirement	\$3,203.86

Benefit Account Information

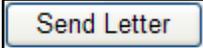
Member ID:	721148
Social Security Number:	XXX-XX-0070
Name:	MR JOE SCHMOE
Birth Date:	10/18/1948
Retirement System:	County Employees Retirement System

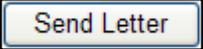
Income Verification

It is common for a third party such as a financial institution to request proof of income from a retiree who is applying for a loan or trying to rent an apartment. This Income Verification feature makes it very simple for you to get the information you need to the right people. If you would like a letter of income verification sent to a third party, please enter the mailing address or email address to which you would like it sent. To receive a letter of income verification yourself, please enter your own name and address or email address. Income verification letters will be sent within one business day.

Please choose a delivery method: Mail Email

Step 2 — Enter the mailing address or email address to where you would like the letter to be sent.

Step 3 — To send the letter, enter your KRS PIN and click the  button.

Step 4 — After you have clicked , you will receive a confirmation screen stating the letter will be sent. Income verification letters will be sent within one business day.

Income Verification Letter Sent!

Congratulations! Your verification letter will be sent within one business day.





9. Tax Information

Tax Information Page Overview

This page summarizes the federal taxes that are currently being withheld from the benefit that you are receiving. You are also able to estimate how different withholdings will affect the amount of benefit being received, change your current tax withholdings, and view changes that have been made to your tax withholdings. This section also allows you to view and print prior year 1099-Rs.



How to get to the Tax Information Page

After logging into the START website, you will come to the main page.

Kentucky Retirement Systems | Commonwealth of Kentucky

START
Strategic Technology Advancements for the Retirement of Tomorrow

Available Forms: **OPEN**

Retiree [EDUCATE YOURSELF](#) [GET HELP](#) [CONTACT US](#)

[Welcome Retiree](#) [Welcome Retiree > Home](#)

[Account Summary](#) **Home**

[Contact Information](#)

[Payment History](#)

[Member Correspondence](#)

[Direct Deposit](#)

[Income Verification](#)

[Tax Information](#)

[Health Insurance Enrollment](#)

[Logout](#)

Dear Joe,

Welcome to KRS' new state-of-the-art technology tool that provides you with full access to your personal retirement account. This tool was designed to improve the service KRS provides by offering secure online access to your account information. You now have access to a modern retirement technology system that is a model for the nation.

It is our privilege to provide you this additional level of service.

Mike Burnside
Executive Director

Disclaimer: The content of this self service website is intended merely for informational purposes only and is not intended as a substitute for applicable Federal or state law, nor will its interpretation prevail should a conflict arise between its contents and applicable Federal or state law. Before making decisions regarding your retirement, you should consult with a retirement counselor.

* You may view detailed information and instructions by clicking on the help link at the top of each screen.

[Account Summary](#)
Your account summary provides a snapshot of your retirement benefit. From this page you can view your retirement option, monthly benefit amount and beneficiary information.

[Contact Information](#)
This page shows the contact information we have for you. You can change your contact information, including your mailing address, at any time. You can also reset your User ID and/or password.

[Payment History](#)
View your payment details including your monthly benefit amount and deductions.

[Member Correspondence](#)
Want to check the status of your correspondence? You can view a list of incoming and outgoing mail for your account from this page.

[Direct Deposit](#)
View and update your direct deposit information from this page.

[Income Verification](#)
Do you need to provide proof of your retirement income? You can submit your request online and KRS will mail or email an income verification letter when you need it.

[Tax Information](#)
This page shows your 1099-R and allows you to view and change your tax withholding information. You can also get an estimate of your tax withholding before submitting any changes.

[Health Insurance Enrollment History](#)
This page displays your health insurance enrollment and a breakdown of your monthly premium. During the open enrollment period, you have the option to submit your enrollment application online.



From the Welcome page, you can navigate to **Tax Information** page by clicking on the appropriate link on the Welcome page.

[Tax Information](#)
This page shows your 1099-R and allows you to view and change your tax withholding information. You can also get an estimate of your tax withholding before submitting any changes.

You are also able to access this page by clicking on the link on the left hand side of the Welcome page. These links will appear on every page within START so it is not necessary to be on the Welcome page to access these services.

- Welcome Retiree
- Account Summary
- Contact Information
- Payment History
- Member Correspondence
- Direct Deposit
- Income Verification
- Tax Information**
- Health Insurance Enrollment
- Logout



Information Available on the Tax Information Page

The top part of this page shows the retiree's benefit account. If the retiree has more than one benefit account, the account that is highlighted in blue will be the account to which the rest of the page is referring. To change the benefit account information you are viewing, click on the select link next to the benefit account line that you would like to view.

	Member ID	Retirement Date	Retirement System	Account Type	Net Monthly Benefit Amount
Select		8/1/2003	Kentucky Employees Retirement System	Early Retirement	\$437.73
Select		8/1/2003	County Employees Retirement System	Early Retirement	\$2,856.80

The next section shows the basic information regarding your benefit. Here you will be able to see your member ID, the Retirement System from which the benefit is paid, your name and birthday.

Benefit Account Information	
Member ID:	721148
Social Security Number:	XXX-XX-0070
Name:	MR JOE SCHMOE
Birth Date:	10/18/1948
Retirement System:	County Employees Retirement System

This section shows the current federal tax information for the benefit. You will be able to change your tax elections by clicking on the link below the boxes showing the current tax withholdings.

Federal Tax Withholding Information	
Tax Status:	Federal taxes have been withheld.
Filing Status:	Filing Status Unknown
Allowances:	
Additional Withholdings:	\$0.00



The last section allows you to view tax documents for an individual year. To view a 1099-R, click on the  button next to the year you would like to see.

Individual 1099-R Information					
To view the details of your 1099-R, please click the magnifying glass image next to the year you wish to view.					
	Calendar Year	Corrected	Gross Distribution Amount	Federal Tax Amount	State Tax Amount
	2008	N	\$5,448.96	\$263.94	\$0.00
	2007	N	\$5,290.38	\$248.10	\$0.00
	2006	N	\$5,121.42	\$231.18	\$0.00



How to Change your Tax Withholding

Step 1 — From the main **Tax Information** page, scroll down to the bottom of the screen.

[Welcome Retiree](#) > [Tax Information](#)

Tax Information

You are a payee on multiple benefit accounts. In order to view the details for each account, please click the Select link to the left of the one you wish to view.

	Member ID	Retirement Date	Retirement System	Account Type	Net Monthly Benefit Amount
Select	721148	8/1/2008	County Employees Retirement System	Early Retirement	\$650.27
Select	721148	8/1/2008	Kentucky Employees Retirement System	Early Retirement	\$3,203.86

Benefit Account Information

Member ID:	721148
Social Security Number:	XXX-XX-0070
Name:	MR JOE SCHMOE
Birth Date:	10/18/1948
Retirement System:	County Employees Retirement System

IRS Tax Withholding Information

Tax Status:	Federal taxes have been withheld.
Filing Status:	Federal - Married
Allowances:	0
Additional Withholdings:	\$50.00

If you want to:
[Change your tax information click here.](#)
[View tax withholding changes click here.](#)



Step 2 — At the bottom of the **Tax Information** screen, select **Change your current tax withholding** click here. You will be redirected to a new page that allows you to estimate and make changes to your current withholdings.

[Welcome Retiree](#) > [Tax Estimator](#)

Tax Estimator

You are a payee on multiple benefit accounts. In order to view the details for each account, please click the Select link to the left of the one you wish to view.

	Member ID	Retirement Date	Retirement System	Account Type	Net Monthly Benefit Amount
Select	721148	8/1/2008	County Employees Retirement System	Early Retirement	\$650.27
Select	721148	8/1/2008	Kentucky Employees Retirement System	Early Retirement	\$3,203.86

Benefit Account Information

Member ID:	721148
Social Security Number:	XXX-XX-0070
Name:	MR JOE SCHMOE
Birth Date:	10/18/1948
Retirement System:	County Employees Retirement System

Change Tax Withholding Information

Please enter the new values for your tax withholding. This change will take effect on the date entered in the effective date field below. The tax withholding change cannot be processed if it results in a negative Net Payment.

Effective Date:

No Taxes Withheld:

Filing Status:

Allowances:

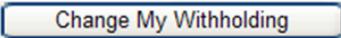
Additional Withholding:

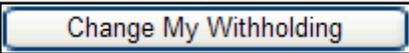


Note: If you receive benefits from more than one benefit account and wish to change your tax withholdings for each account, you will need to select the account you wish to update. To change the benefit account to which you would like to change your tax withholdings, click on the select link next to the benefit account line that you would like to change.

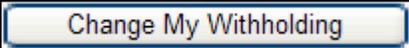
	Member ID	Retirement Date	Retirement System	Account Type	Net Monthly Benefit Amount
Select		8/1/2003	Kentucky Employees Retirement System	Early Retirement	\$437.73
Select		8/1/2003	County Employees Retirement System	Early Retirement	\$2,856.80

Step 3 — Enter the tax information and click  to view how changing your withholdings will affect the net amount that you receive from your benefit. The tax withholding estimate along with the current withholdings will be displayed in the **Tax Withholding Estimate Results** section.

Tax Withholding Estimate Results		
Below are the results of the tax withholding estimate. If you would like to make these changes to your tax withholding, enter your PIN and click the Change My Withholding button below.		
	Current	Estimated
Gross Monthly Benefit:	\$0.00	\$0.00
Less		
Federal Tax Withheld Amount:	\$0.00	\$0.00
State Tax Withheld Amount:	\$0.00	\$0.00
Other Deductions:	\$231.00	\$231.00
Net Monthly Benefit Amount:	(\$231.00)	(\$231.00)
	Enter PIN here: <input type="text"/>	
		

Step 4 — To accept the change in your tax withholdings based on the estimate, enter your KRS PIN and click the  button.



Step 5 — After you have clicked , you will receive a confirmation of the changes you have made.

Tax Withholding Information Changed

Congratulations, you have successfully changed your tax withholding information.

This change will be processed in the payroll you selected provided it is a valid change.

Step 6 — Click  to view your pending tax withholding changes.

[Welcome Retiree](#) > [Tax Withholding Changes](#)

Tax Withholding Changes

You are a payee on multiple benefit accounts. In order to view the details for each account, please click the Select link to the left of the one you wish to view.

	Member ID	Retirement Date	Retirement System	Account Type	Net Monthly Benefit Amount
Select	721148	8/1/2008	County Employees Retirement System	Early Retirement	\$650.27
Select	721148	8/1/2008	Kentucky Employees Retirement System	Early Retirement	\$3,203.86

Benefit Account Information

Member ID:	721148
Social Security Number:	XXX-XX-0070
Name:	MR JOE SCHMOE
Birth Date:	10/18/1948
Retirement System:	County Employees Retirement System

Pending Tax Withholding Changes

You have pending tax withholding changes noted below.

Request Date	Effective Date	Taxes Withheld?	Filing Status	Allowances	Additional Withholding
09/30/2009	11/13/2009	Yes	Federal - Single	0	\$0.00

Tax Withholding Change History

Below lists the details of your previous tax withholding changes.

Effective Date	Taxes Withheld?	Filing Status	Allowances	Additional Withholding
08/01/2008	Yes	Federal - Married	0	\$50.00



View Tax Withholding Changes

Step 1 — From the main **Tax Information** page, scroll down to the bottom of the screen.

[Welcome Retiree](#) > [Tax Information](#)

Tax Information

You are a payee on multiple benefit accounts. In order to view the details for each account, please click the Select link to the left of the one you wish to view.

	Member ID	Retirement Date	Retirement System	Account Type	Net Monthly Benefit Amount
Select	721148	8/1/2008	County Employees Retirement System	Early Retirement	\$650.27
Select	721148	8/1/2008	Kentucky Employees Retirement System	Early Retirement	\$3,203.86

Benefit Account Information

Member ID:	721148
Social Security Number:	XXX-XX-0070
Name:	MR JOE SCHMOE
Birth Date:	10/18/1948
Retirement System:	County Employees Retirement System

IRS Tax Withholding Information

Tax Status:	Federal taxes have been withheld.
Filing Status:	Federal - Married
Allowances:	0
Additional Withholdings:	\$50.00

If you want to:
[Change your tax information click here.](#)
[View tax withholding changes click here.](#)



Step 2 — At the bottom of the **Tax Information** screen, select **View tax withholding changes click here**. This will take you to a new page that displays the tax withholding changes that are pending to become effective in the future.

[Welcome Retiree](#) > [Tax Withholding Changes](#)

Tax Withholding Changes

You are a payee on multiple benefit accounts. In order to view the details for each account, please click the Select link to the left of the one you wish to view.

	Member ID	Retirement Date	Retirement System	Account Type	Net Monthly Benefit Amount
Select	721148	8/1/2008	County Employees Retirement System	Early Retirement	\$650.27
Select	721148	8/1/2008	Kentucky Employees Retirement System	Early Retirement	\$3,203.86

Benefit Account Information

Member ID:	721148
Social Security Number:	XXX-XX-0070
Name:	MR JOE SCHMOE
Birth Date:	10/18/1948
Retirement System:	County Employees Retirement System

Pending Tax Withholding Changes

You have pending tax withholding changes noted below.

Request Date	Effective Date	Taxes Withheld?	Filing Status	Allowances	Additional Withholding
09/30/2009	11/13/2009	Yes	Federal - Single	0	\$0.00

Tax Withholding Change History

Below lists the details of your previous tax withholding changes.

Effective Date	Taxes Withheld?	Filing Status	Allowances	Additional Withholding
08/01/2008	Yes	Federal - Married	0	\$50.00



10. View Health Insurance Enrollment History

View Health Insurance Enrollment History Page Overview

This page shows a history of your health insurance enrollments through the Kentucky Retirement Systems. From this page, you can view detailed information pertaining to your current and past health insurance enrollments. You will also be able to you use the link on the bottom of the page to set up future Health Insurance Enrollments.



How to get to View Health Insurance Enrollment History Page

After logging into the START website, you will come to the main page.

Kentucky Retirement Systems | Commonwealth of Kentucky

START
Strategic Technology Advancements for the Retirement of Tomorrow

Available Forms: **OPEN**

Retiree [EDUCATE YOURSELF](#) [GET HELP](#) [CONTACT US](#)

Welcome Retiree	Welcome Retiree > Home								
Account Summary	<u>Home</u>								
Contact Information	Dear Joe,								
Payment History	Welcome to KRS' new state-of-the-art technology tool that provides you with full access to your personal retirement account. This tool was designed to improve the service KRS provides by offering secure online access to your account information. You now have access to a modern retirement technology system that is a model for the nation.								
Member Correspondence	It is our privilege to provide you this additional level of service.								
Direct Deposit	Mike Burnside Executive Director								
Income Verification	<p>Disclaimer: The content of this self service website is intended merely for informational purposes only and is not intended as a substitute for applicable Federal or state law, nor will its interpretation prevail should a conflict arise between its contents and applicable Federal or state law. Before making decisions regarding your retirement, you should consult with a retirement counselor.</p> <p>* You may view detailed information and instructions by clicking on the help link at the top of each screen.</p>								
Tax Information	<table border="0"><tr><td>Account Summary Your account summary provides a snapshot of your retirement benefit. From this page you can view your retirement option, monthly benefit amount and beneficiary information.</td><td>Contact Information This page shows the contact information we have for you. You can change your contact information, including your mailing address, at any time. You can also reset your User ID and/or password.</td></tr><tr><td>Payment History View your payment details including your monthly benefit amount and deductions.</td><td>Member Correspondence Want to check the status of your correspondence? You can view a list of incoming and outgoing mail for your account from this page.</td></tr><tr><td>Direct Deposit View and update your direct deposit information from this page.</td><td>Income Verification Do you need to provide proof of your retirement income? You can submit your request online and KRS will mail or email an income verification letter when you need it.</td></tr><tr><td>Tax Information This page shows your 1099-R and allows you to view and change your tax withholding information. You can also get an estimate of your tax withholding before submitting any changes.</td><td>Health Insurance Enrollment History This page displays your health insurance enrollment and a breakdown of your monthly premium. During the open enrollment period, you have the option to submit your enrollment application online.</td></tr></table>	Account Summary Your account summary provides a snapshot of your retirement benefit. From this page you can view your retirement option, monthly benefit amount and beneficiary information.	Contact Information This page shows the contact information we have for you. You can change your contact information, including your mailing address, at any time. You can also reset your User ID and/or password.	Payment History View your payment details including your monthly benefit amount and deductions.	Member Correspondence Want to check the status of your correspondence? You can view a list of incoming and outgoing mail for your account from this page.	Direct Deposit View and update your direct deposit information from this page.	Income Verification Do you need to provide proof of your retirement income? You can submit your request online and KRS will mail or email an income verification letter when you need it.	Tax Information This page shows your 1099-R and allows you to view and change your tax withholding information. You can also get an estimate of your tax withholding before submitting any changes.	Health Insurance Enrollment History This page displays your health insurance enrollment and a breakdown of your monthly premium. During the open enrollment period, you have the option to submit your enrollment application online.
Account Summary Your account summary provides a snapshot of your retirement benefit. From this page you can view your retirement option, monthly benefit amount and beneficiary information.	Contact Information This page shows the contact information we have for you. You can change your contact information, including your mailing address, at any time. You can also reset your User ID and/or password.								
Payment History View your payment details including your monthly benefit amount and deductions.	Member Correspondence Want to check the status of your correspondence? You can view a list of incoming and outgoing mail for your account from this page.								
Direct Deposit View and update your direct deposit information from this page.	Income Verification Do you need to provide proof of your retirement income? You can submit your request online and KRS will mail or email an income verification letter when you need it.								
Tax Information This page shows your 1099-R and allows you to view and change your tax withholding information. You can also get an estimate of your tax withholding before submitting any changes.	Health Insurance Enrollment History This page displays your health insurance enrollment and a breakdown of your monthly premium. During the open enrollment period, you have the option to submit your enrollment application online.								
Health Insurance Enrollment									
Logout									



From the Welcome page, you can navigate to View Health Insurance Enrollment History page by clicking on the appropriate link on the Welcome page.

Health Insurance Enrollment History This page displays your health insurance enrollment and a breakdown of your monthly premium. During the open enrollment period, you have the option to submit your enrollment application online.
--

You are also able to access this page by clicking on the link on the left hand side of the Welcome page. These links will appear on every page within START so it is not necessary to be on the Welcome page to access these services.

Welcome Retiree
Account Summary
Contact Information
Payment History
Member Correspondence
Direct Deposit
Income Verification
Tax Information
Health Insurance Enrollment
Logout



How to use View Health Insurance Enrollment History Page

This page allows you to view the specific Health Insurance plan in which you are currently enrolled in or have been enrolled in the past.

[Welcome Retiree](#) > [View Health Insurance Enrollment](#)

View Health Insurance Enrollment

You are a payee on multiple benefit accounts. In order to view the details for each account, please click the Select link to the left of the one you wish to view.

	Member ID	Retirement Date	Retirement System	Account Type	Net Monthly Benefit Amount
Select	721148	8/1/2008	County Employees Retirement System	Early Retirement	\$650.27
Select	721148	8/1/2008	Kentucky Employees Retirement System	Early Retirement	\$3,203.86

Benefit Account Information

Member ID:	721148
Social Security Number:	XXX-XX-0070
Name:	MR JOE SCHMOE
Birth Date:	10/18/1948
Retirement System:	County Employees Retirement System

Health Insurance Enrollment Service Information

This section displays the details of your health insurance service.

Account Type	Hazardous Service	Nonhazardous Service	Total
Retiree	0	0	0
Retiree	0	0	0

Health Insurance Enrollment History Information

To view the details of your health insurance enrollments, click the magnifying glass image next to the enrollment you wish to view.

	Effective Date	Premium	System Contribution	Subsidy	Smoker Cost	Haz/Nonhaz Adjustment	Payroll Deduction	Monthly Amount Due
	11/1/2009	\$566.20	(\$545.08)	\$0.00	\$0.00	\$0.00	\$21.12	\$0.00
	10/1/2009	\$566.20	(\$545.08)	\$0.00	\$0.00	\$0.00	\$21.12	\$0.00
	1/1/2009	\$566.20	(\$545.08)	\$0.00	\$0.00	\$0.00	\$21.12	\$0.00
	9/1/2008	\$501.20	(\$484.24)	\$0.00	\$0.00	\$0.00	\$16.96	\$0.00

If you want to:
[Set up your KEHP and KRS Health Insurance Enrollments for next year, click here](#)



The top part of this page shows your benefit account. If you have more than one benefit account, the account that is highlighted in blue will be the account to which the rest of the page is referring. To change the benefit account information that you are viewing, click on next to the benefit account line that you would like to view.

	Member ID	Retirement Date	Retirement System	Account Type	Net Monthly Benefit Amount
Select		8/1/2003	Kentucky Employees Retirement System	Early Retirement	\$437.73
Select		8/1/2003	County Employees Retirement System	Early Retirement	\$2,856.80

The next section shows the basic information regarding the benefit being received. Here you will be able to see your member ID, the Retirement System from which the benefit is paid, your name and birthday.

Benefit Account Information	
Member ID:	721148
Social Security Number:	XXX-XX-0070
Name:	MR JOE SCHMOE
Birth Date:	10/18/1948
Retirement System:	County Employees Retirement System



The Health Insurance Enrollment History section of this page shows you a summary of the health insurance benefits which you are currently enrolled and those in which you were enrolled in the past.

Health Insurance Enrollment Service Information			
This section displays the details of your health insurance service.			
Account Type	Hazardous Service	Nonhazardous Service	Total
Retiree	0	205	205

Health Insurance Enrollment History Information								
To view the details of your health insurance enrollments, click the magnifying glass image next to the enrollment you wish to view.								
	Effective Date	Premium	System	Subsidy	Smoker Cost	Other Adjustment	Payroll Deduction	Monthly Amount Due
	01/01/2009	\$338.00	253.50	\$0.00	\$0.00	\$0.00	\$84.50	\$0.00
	01/01/2008	\$329.00	246.75	\$0.00	\$0.00	\$0.00	\$82.25	\$0.00
	01/01/2007	\$329.00	246.75	\$0.00	\$0.00	\$0.00	\$82.25	\$0.00
	01/01/2006	\$310.00	232.50	\$0.00	\$0.00	\$0.00	\$77.50	\$0.00
	01/01/2005	\$119.00	119.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00



To get more specific information on an individual Health Insurance Enrollment that has been received click  on the line of the Health Insurance Enrollment that you would like to see. This will bring up another page that shows you more detailed information on that specific Health Insurance Enrollment.

[Welcome Retiree](#) > [View Health Insurance Enrollment Detail](#)

View Health Insurance Enrollment Detail

You are a payee on multiple benefit accounts. In order to view the details for each account, please click the Select link to the left of the one you wish to view.

	Member ID	Retirement Date	Retirement System	Account Type	Net Monthly Benefit Amount
Select	721148	8/1/2008	County Employees Retirement System	Early Retirement	\$650.27
Select	721148	8/1/2008	Kentucky Employees Retirement System	Early Retirement	\$3,203.86

Benefit Account Information

Member ID:	721148
Social Security Number:	XXX-XX-0070
Name:	MR JOE SCHMOE
Birth Date:	10/18/1948
Retirement System:	County Employees Retirement System

Kentucky Employees Health Plan Enrollment and Cost Information

This displays your Kentucky Employees Health Plan health insurance enrollment details.

Plan Holder	Name	Company	Option	Level	XRef	Effective Date	Smoker	Relationship
<input checked="" type="checkbox"/>	JOE SCHMOE	Kentucky Employees Health Plan	Optimum	Single	<input type="checkbox"/>	01/01/2009	<input type="checkbox"/>	Retiree
<input checked="" type="checkbox"/>	JOE SCHMOE	Kentucky Employees Health Plan	Standard	Single	<input type="checkbox"/>	01/01/2010	<input checked="" type="checkbox"/>	Retiree

Premium	System	Subsidy	Smoker Cost	Other Adjustment	Payroll Deduction	Monthly Amount Due
\$566.20	\$545.08	\$0.00	\$0.00	\$0.00	\$21.12	\$0.00

KRS Health Insurance Enrollment and Cost Information

This displays your KRS health insurance enrollment details.

Premium	System	Subsidy	Smoker Cost	Other Adjustment	Payroll Deduction	Monthly Amount Due
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Total Health Insurance Cost Information

This displays your total health insurance cost details.

Premium	System	Subsidy	Smoker Cost	Other Adjustment	Payroll Deduction	Monthly Amount Due
\$566.20	\$545.08	\$0.00	\$0.00	\$0.00	\$21.12	\$0.00



How to Enroll in Health Insurance

Step 1 — Select **Set up your KEHP and KRS Health Insurance Enrollments for next year**, **click here** from the bottom of the **View Health Insurance Enrollment** screen. You will be redirected to a new page that allows you enroll in a health insurance plan.

[Welcome Retiree](#) > [Health Insurance Enrollment](#)

Health Insurance Enrollment

You are a payee on multiple benefit accounts. In order to view the details for each account, please click the Select link to the left of the one you wish to view.

	Member ID	Retirement Date	Retirement System	Account Type	Net Monthly Benefit Amount
Select	721148	8/1/2008	County Employees Retirement System	Early Retirement	\$650.27
Select	721148	8/1/2008	Kentucky Employees Retirement System	Early Retirement	\$3,203.86

Benefit Account Information

Member ID:	721148
Social Security Number:	XXX-XX-0070
Name:	MR JOE SCHMOE
Birth Date:	10/18/1948
Retirement System:	Kentucky Employees Retirement System

Introduction | [Contact Information](#) | [Coverage](#) | [Review Elections](#) | [Confirmation](#)

You can enroll in a health insurance plan online. Begin by answering the questions below.

Whose account would you like to take coverage in?

Are you intending to Cross Reference your coverage with another Retiree or State Employee?

* Yes No

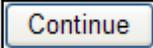
Are you or any of your dependents Medicare Eligible due to Disability?

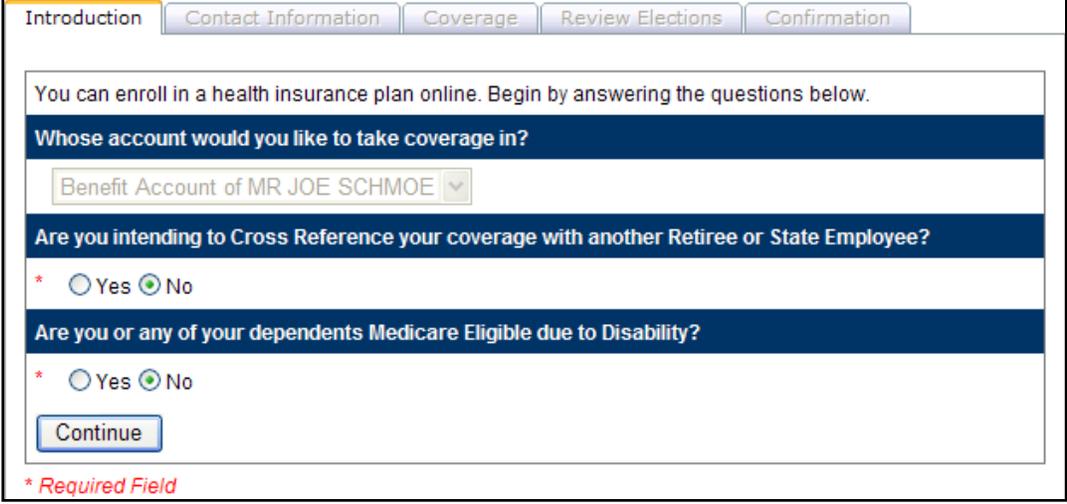
* Yes No

** Required Field*

If you would like to request health insurance information in another language or format, please contact our office at 1-800-928-4646 or 502-696-8800.



Step 2 — Answer the following questions and click .



Introduction | Contact Information | Coverage | Review Elections | Confirmation

You can enroll in a health insurance plan online. Begin by answering the questions below.

Whose account would you like to take coverage in?

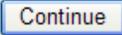
Benefit Account of MR JOE SCHMOE ▾

Are you intending to Cross Reference your coverage with another Retiree or State Employee?

* Yes No

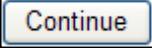
Are you or any of your dependents Medicare Eligible due to Disability?

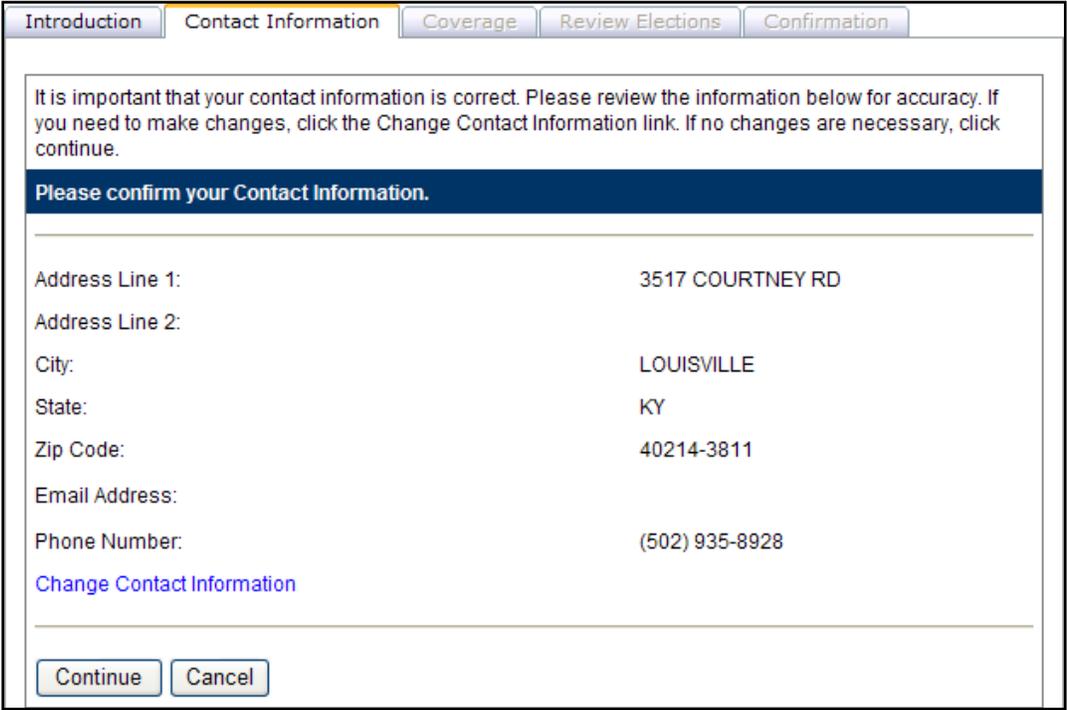
* Yes No



* Required Field

Note: The dropdown selection to choose the benefit account that you would like to take coverage in will be view only if you only have one benefit account.

Step 3 — Verify that your contact information is correct; if it is incorrect click the **Change Contact Information** link to edit. After you have verified your correct contact information click .



Introduction | Contact Information | Coverage | Review Elections | Confirmation

It is important that your contact information is correct. Please review the information below for accuracy. If you need to make changes, click the Change Contact Information link. If no changes are necessary, click continue.

Please confirm your Contact Information.

Address Line 1: 3517 COURTNEY RD

Address Line 2:

City: LOUISVILLE

State: KY

Zip Code: 40214-3811

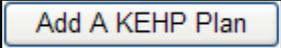
Email Address:

Phone Number: (502) 935-8928

[Change Contact Information](#)



Step 4 — Select the plan that you would like to enroll in by clicking  or .

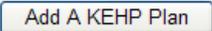


Introduction | Contact Information | **Coverage** | Review Elections | Confirmation

Plans

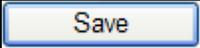
No Plans Added Yet

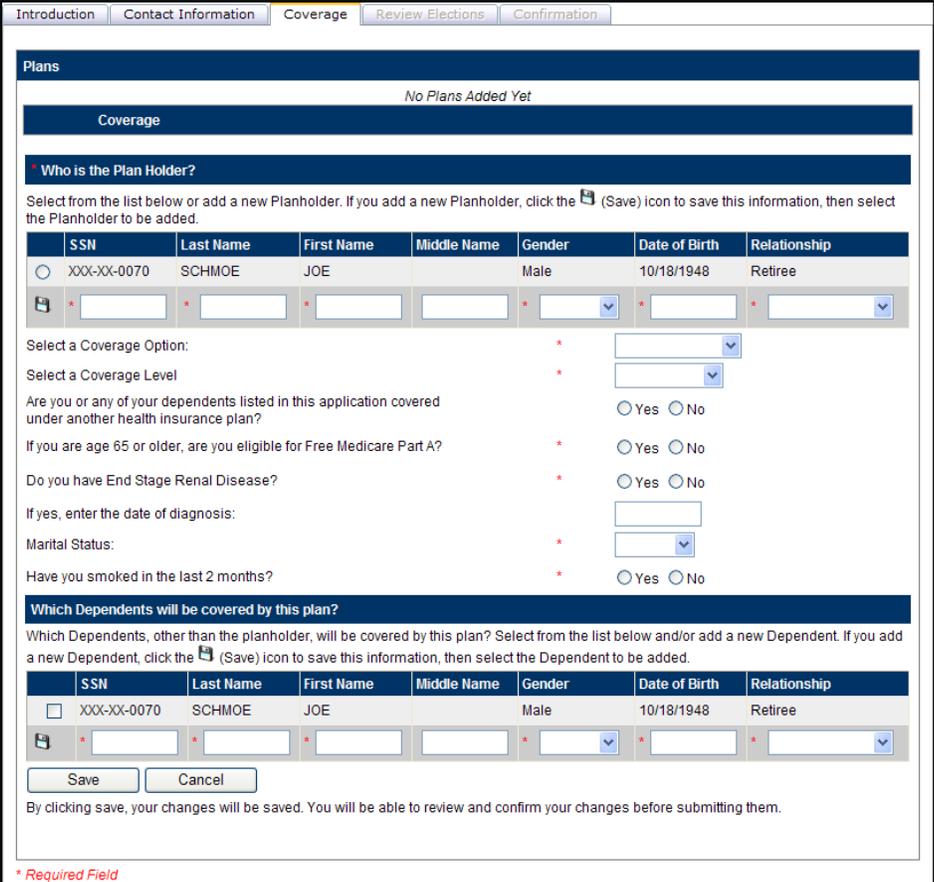
Coverage

Non Medicare eligible retirees or non Medicare eligible dependents may elect coverage in the Kentucky Employees Health Plan. 

Medicare eligible retirees or Medicare eligible dependents may elect coverage in the Kentucky Retirement Systems Prescription Drug Plan. 

* Required Field

Step 5 — The application that shows will be dependent upon the plan that you selected. Fill in all the appropriate fields and click .



Introduction | Contact Information | **Coverage** | Review Elections | Confirmation

Plans

No Plans Added Yet

Coverage

* Who is the Plan Holder?

Select from the list below or add a new Planholder. If you add a new Planholder, click the  (Save) icon to save this information, then select the Planholder to be added.

	SSN	Last Name	First Name	Middle Name	Gender	Date of Birth	Relationship
<input type="radio"/>	XXX-XX-0070	SCHMOE	JOE		Male	10/18/1948	Retiree
	* <input type="text"/>	* <input type="text"/>	* <input type="text"/>	<input type="text"/>	* <input type="text"/>	* <input type="text"/>	* <input type="text"/>

Select a Coverage Option: *

Select a Coverage Level *

Are you or any of your dependents listed in this application covered under another health insurance plan? Yes No

If you are age 65 or older, are you eligible for Free Medicare Part A? * Yes No

Do you have End Stage Renal Disease? * Yes No

If yes, enter the date of diagnosis:

Marital Status: *

Have you smoked in the last 2 months? * Yes No

Which Dependents will be covered by this plan?

Which Dependents, other than the planholder, will be covered by this plan? Select from the list below and/or add a new Dependent. If you add a new Dependent, click the  (Save) icon to save this information, then select the Dependent to be added.

	SSN	Last Name	First Name	Middle Name	Gender	Date of Birth	Relationship
<input type="checkbox"/>	XXX-XX-0070	SCHMOE	JOE		Male	10/18/1948	Retiree
	* <input type="text"/>	* <input type="text"/>	* <input type="text"/>	<input type="text"/>	* <input type="text"/>	* <input type="text"/>	* <input type="text"/>

By clicking save, your changes will be saved. You will be able to review and confirm your changes before submitting them.

* Required Field



Step 6 — You will be redirected to the page where you can review, delete and / or add another plan. If you do not want to make any changes to the coverage click

Continue

Introduction	Contact Information	Coverage	Review Elections	Confirmation
--------------	---------------------	-----------------	------------------	--------------

Plans

Your current coverage is outlined below. If you wish to make changes select Add a KEHP Plan or Add a KRS Plan.

Coverage	
	Kentucky Employees Health Plan - Standard - Single Plan Holder: JOE SCHMOE

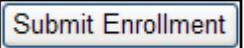
Non Medicare eligible retirees or non Medicare eligible dependents may elect coverage in the Kentucky Employees Health Plan.

Medicare eligible retirees or Medicare eligible dependents may elect coverage in the Kentucky Retirement Systems Prescription Drug Plan.

If you do not want to make changes to the coverage detailed above, click continue.

** Required Field*



Step 7 — Review your elections. To submit the Health Insurance application enter your PIN and click .

Introduction | Contact Information | Coverage | **Review Elections** | Confirmation

The information below reflects the changes to your elections. Please review these changes carefully before submitting your enrollment information.

Coverage

Kentucky Employees Health Plan - Standard - Single

Plan Holder: JOE SCHMOE

[Hide Cost Details](#)

Premium	\$446.24		
System Contribution	\$0.00		
Subsidy	\$0.00		
Smoker Cost	\$0.00		
Haz/Nonhaz Adjustment	\$0.00		
Cost to Member	\$446.24	Cost to Member	\$446.24
		Payroll Deduction	\$446.24
		Monthly Amount Due	\$0.00

The total cost of this coverage to you, is **\$446.24**

Please review the Health Insurance Annual Enrollment booklet to check your eligibility and determine what, if any, Contribution or Subsidy you are entitled to.

To formally submit this Health Insurance Application:

1. Read the **Authorization and Certification** section.
2. Enter the **Retiree's PIN** in the box.
3. Click the **Submit Enrollment** button.

Authorization and Certification

Kentucky Employees Health Plan

- I understand that my signature on this application creates a legal and binding contract between myself, the Department of Employee Insurance and the TPA.
- I understand that if my spouse and I elect the cross-reference payment option, we are dual plan holders and our level of coverage (Family) will automatically drop to a parent plus coverage level upon termination of employment by either spouse/planholder. The cross-reference payment option ceases upon termination of employment by either spouse/planholder.

Enter PIN here:

By clicking the Submit Enrollment button below, this enrollment will replace any prior submission.



Step 8 — You will be provided with confirmation that your enrollment application has been successfully submitted.

Introduction	Contact Information	Coverage	Review Elections	Confirmation
--------------	---------------------	----------	------------------	--------------

Congratulations! You have successfully submitted your enrollment. Please note that all enrollments are subject to final verification by our office. If you enrolled in a Medicare plan, our office will notify you once your enrollment is confirmed with the Center for Medicare and Medicaid Services.

Your Confirmation Number is: **788787**

Please print this page for your records.

You have chosen:

Coverage
Kentucky Employees Health Plan - Standard - Single
Plan Holder: JOE SCHMOE

If you have questions about your coverage or need to change the above elections, please contact the KRS Health Insurance Department at 1-800-928-4646.

The deadline for changes to KEHP elections is October 25, 2009.
The deadline for changes to KRS elections is December 31, 2009.



11. Logout

Logout Link Overview

The logout feature allows you to leave the START website securely. Once logged out, you will not be able to access any of the pages within START without first re-entering your User ID and Password.



How to get to the Logout Link

After logging into the START website, you will come to the Welcome page.

The screenshot shows the START website interface for a retiree. At the top, there is a navigation bar with "Kentucky Retirement Systems | Commonwealth of Kentucky". Below this is a large banner with the START logo and the tagline "Strategic Technology Advancements for the Retirement of Tomorrow". A navigation menu includes "Available Forms: Membership Information" and an "OPEN" button. The main content area is titled "Retiree" and features a sidebar with various service links: Welcome Retiree, Account Summary, Contact Information, Payment History, Member Correspondence, Direct Deposit, Income Verification, Tax Information, Health Insurance Enrollment, and Logout. The main content area displays a personalized welcome message from Mike Burnside, Executive Director, and includes a disclaimer and a help link. Below the message are several informational boxes for Account Summary, Contact Information, Payment History, Member Correspondence, Direct Deposit, Income Verification, and Health Insurance Enrollment History.

Kentucky Retirement Systems | Commonwealth of Kentucky

START
Strategic Technology Advancements for the Retirement of Tomorrow

Available Forms: **OPEN**

Retiree [EDUCATE YOURSELF](#) [GET HELP](#) [CONTACT US](#)

Welcome Retiree > [Home](#)

Home

Dear Joe,

Welcome to KRS' new state-of-the-art technology tool that provides you with full access to your personal retirement account. This tool was designed to improve the service KRS provides by offering secure online access to your account information. You now have access to a modern retirement technology system that is a model for the nation.

It is our privilege to provide you this additional level of service.

Mike Burnside
Executive Director

Disclaimer: The content of this self service website is intended merely for informational purposes only and is not intended as a substitute for applicable Federal or state law, nor will its interpretation prevail should a conflict arise between its contents and applicable Federal or state law. Before making decisions regarding your retirement, you should consult with a retirement counselor.

* You may view detailed information and instructions by clicking on the help link at the top of each screen.

[Account Summary](#)
Your account summary provides a snapshot of your retirement benefit. From this page you can view your retirement option, monthly benefit amount and beneficiary information.

[Contact Information](#)
This page shows the contact information we have for you. You can change your contact information, including your mailing address, at any time. You can also reset your User ID and/or password.

[Payment History](#)
View your payment details including your monthly benefit amount and deductions.

[Member Correspondence](#)
Want to check the status of your correspondence? You can view a list of incoming and outgoing mail for your account from this page.

[Direct Deposit](#)
View and update your direct deposit information from this page.

[Income Verification](#)
Do you need to provide proof of your retirement income? You can submit your request online and KRS will mail or email an income verification letter when you need it.

[Tax Information](#)
This page shows your 1099-R and allows you to view and change your tax withholding information. You can also get an estimate of your tax withholding before submitting any changes.

[Health Insurance Enrollment History](#)
This page displays your health insurance enrollment and a breakdown of your monthly premium. During the open enrollment period, you have the option to submit your enrollment application online.



You are able to logout by clicking on the link on the left hand side of the Welcome page. This link will appear on every page within START so it is not necessary to be on the Welcome page to find these links.

Welcome Retiree
Account Summary
Contact Information
Payment History
Member Correspondence
Direct Deposit
Income Verification
Tax Information
Health Insurance Enrollment
Logout



How to Use the Logout Link

After clicking the logout link, you will be taken back to the main login screen.

START
Strategic Technology Advancements for the Retirement of Tomorrow

EDUCATE YOURSELF GET HELP CONTACT US

Login

The information contained in this site is available via a secure connection.
Retirees/benefit recipients:
If you are a first time user, you will need to register to create a new user ID and password. If you have already established your account, please log in.

Login	Register
Enter your User ID and Password:	If you have never registered to use self service, please click the Register button to register now.
User ID: * <input type="text"/>	
Password: * <input type="password"/>	
<input type="button" value="Login"/>	<input type="button" value="Register"/>
Forgot your Password or User ID? Click here.	Need help with Registration or have questions? Click here.

In order to get back into the START website, you will need to re-enter your User ID and Password.