# MEMBERDIRECT GUIDE FOR RETIRED MEMBERS



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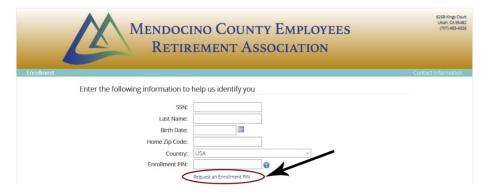
# **Enrolling in MemberDirect**

#### **Request an Enrollment PIN**

An Enrollment Personal Identification Number or PIN is required to complete enrollment. You can request your pin by navigating to the MemberDirect website at <a href="https://mcera-prod.pensiongoldhosting.com/WMSWebsite/Login.aspx">https://mcera-prod.pensiongoldhosting.com/WMSWebsite/Login.aspx</a> and clicking on "Enroll Now."



You will be brought to an Enrollment Screen. Before completing any of the information, click on the link to Request an Enrollment PIN.



Enter the required information and click "Request PIN." A PIN letter will be mailed to the mailing address on file for you. **Please allow 5-10 days for processing**. PIN numbers will expire 60 days from the date issued. Requesting a new PIN makes any prior requests invalid.

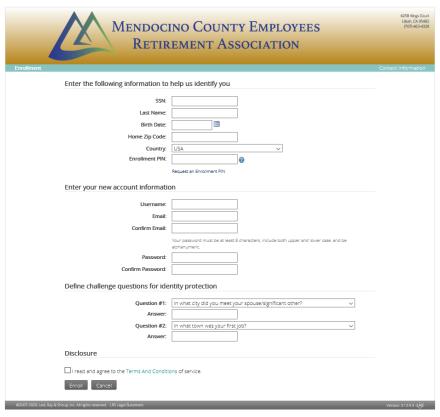


Once you have received your PIN you may complete your enrollment. Use the following link to get back to MemberDirect: <a href="https://mcera-prod.pensiongoldhosting.com/WMSWebsite/Login.aspx">https://mcera-prod.pensiongoldhosting.com/WMSWebsite/Login.aspx</a>.

Complete all fields on the enrollment screen. Here are a few tips to ensure that all fields are completed correctly:

- Only use 5 numbers for your zip code.
- Your username must not include symbols, so do not use your email as your username.
- All fields are case sensitive.

Click the link to the Terms and Conditions in the Disclosure section in order to review, or simply check the box stating you have read the terms and conditions. Click "Enroll."



Once you have completed enrollment the following screen will appear. Click the "Login to MemberDirect" link.



Enter your Username and Password and click Login.





#### **HELP**

If at any time you forget your username or password you may click on "Forgot your password?" or "Forgot your username?" Both links redirect you to a page wherein you may enter your identifying information. Once submitted you will receive an email which will prompt you to click "here" to answer your challenge questions and complete your request. Contact MCERA if you require additional assistance. For your protection, any changes made to your password will generate an email notification to the email address on file.

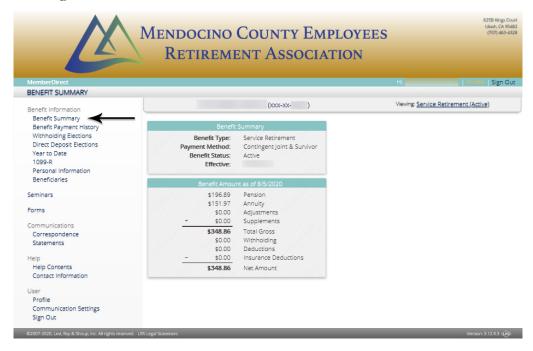
When logging into MemberDirect from a new device, you will be required to answer your challenge questions. If this is your personal device, you can avoid answering your challenge questions every time you login by checking the box next to Remember this device.



You may be asked to verify your email address. If so, enter your email address and click Confirm.



Following login, the "Account Summary" screen will open. Here, you can review your retirement account information including service credit and contribution balance.



# **Navigating MemberDirect**

To navigate MemberDirect, click on the individual links in the menu on the left.

# **Benefit Summary**

The Benefit Summary page shows information about your benefit such as when your benefit became effective, your benefit option (or payment method), tax withholding, and any deductions you may have.

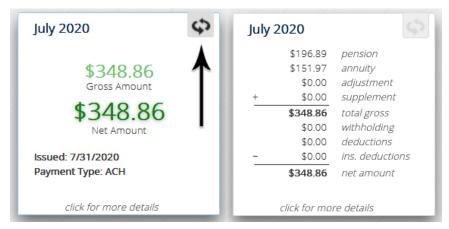


# **Benefit Payment History**

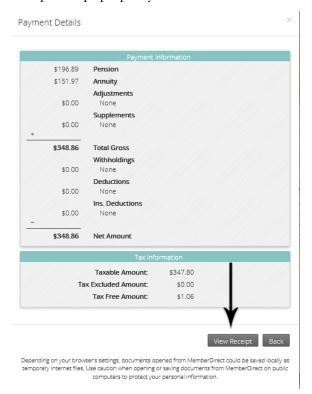
Benefit Payment History lists each benefit payment you have received within any given year. Use the drop down menu to select the year you wish to view. Each of your monthly payments is displayed on an individual card.



Each of your monthly payments is displayed on an individual card. Clicking on the circular arrow in the upper right hand of a card flips the card and provides additional detail.



Clicking on the center of the card opens a pop up Payment Details window.



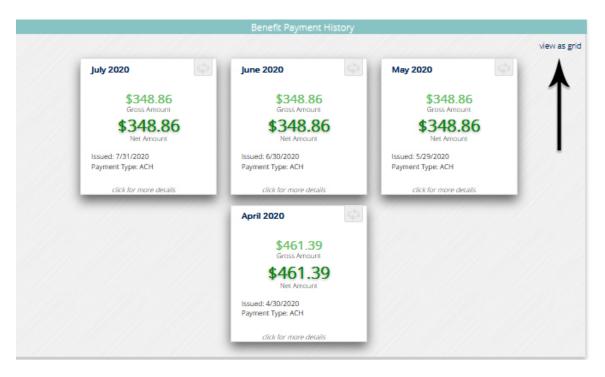
Clicking on View Receipts opens a pdf of your direct deposit advice (pay stub) that you can save or print.



NON-NEGOTIABLE



If you prefer, you can view information in a grid format by clicking on "view as grid" in the upper right-hand corner.



Viewing as a grid displays your benefit payments in a table. Clicking on Details opens the pop up window that displays details about your benefit payment.

Benefit Payment History					
view as care					
Payroll Date	Issue Date	Payment Type	Net Amount		
<del>7/20</del> 20	7/31/2020	ACH	\$348.86		
6/2020	6/30/2020	ACH	\$348.86		
5/2020	5/29/2020	ACH	\$348.86		
4/2020	4/30/2020	ACH	\$461.39		
	7/2020 6/2020 5/2020	Payroll Date Issue Date   7/2020 7/31/2020   6/2020 6/30/2020   5/2020 5/29/2020	Payroll Date Issue Date Payment Type   7/2020 7/31/2020 ACH   6/2020 6/30/2020 ACH   5/2020 5/29/2020 ACH		

# **Withholding Elections**

Withholding Elections displays your current federal and state tax withholdings. You may click "include prior elections" in the upper right corner to view previous elections. Click the down arrow on the card and then "Update Election" to update your withholding election. Additional information about how to update your tax withholding is available in the publication, "MemberDirect: Guide to Updating Your Tax Withholding."



# **Direct Deposit Elections**

Direct Deposit Elections provides information relating to your current deposit election.

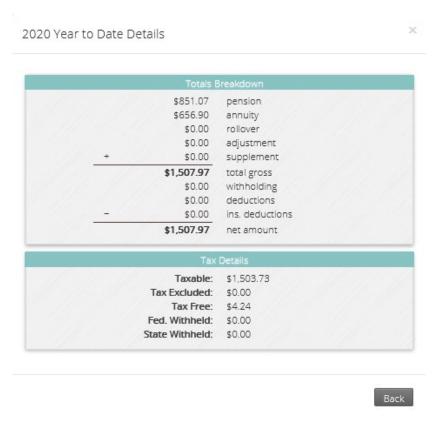


#### **Year to Date**

Year to Date provides a statement of your benefit payments by year.



Clicking on a card will open a window where you can view a yearly breakdown of all payments and deductions.



#### 1099-R

The 1099-R Information page provides access to your 1099-R information back to 2016. Clicking on a card will allow you to view, print, or save your 1099-R in pdf format.



#### **Personal Information**

Personal Information includes your personal address, phone number and email address. Retirees can update this information here without having to submit a form to MCERA. To update the email address used in communication preferences, please see the section "Profile" on page 12.





#### **IMPORTANT**

Your "Home" address is the address we use to mail documents to you. Due to IRS regulations, if you update your home address to a post office box you must also provide your physical street address. Please enter your street address under the address type, "Main." If you require additional assistance, please contact MCERA.

#### **Beneficiaries**

Clicking on "Beneficiaries" displays information pertaining to each of your chosen beneficiaries. You may update beneficiary by downloading and submitting the appropriate form. Please contact MCERA for more information



#### **Seminars**

Seminars provides a list of upcoming retirement seminars or trainings. Clicking "Details" next to the seminar you are interested in will reveal the seminar details.



On the Seminar Details page, members may register for a seminar, add it to their calendar, or cancel a prior seminar registration.



#### **Forms**

The "Forms" link displays forms that are available for download. The ability to allow our members to submit forms from within the site is not available at this time. While the majority of information on the forms may be completed digitally, we still require an original signature. Please print and sign the forms, then return them to the retirement office in order to make the requested changes.



# Correspondence

Correspondence displays any correspondence created specifically for you. Clicking on a card allows you to download the correspondence to your computer. Clicking on the drop down arrow on the top right of a card gives you the option to download or delete that correspondence.



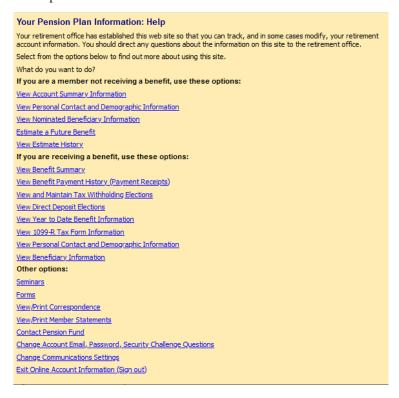
#### **Statements**

Statements provides access to annual member statements. Statements are generated annually for active and deferred members only. Once you retire, any past active member statements can be viewed here.



# **Help Contents**

Clicking on "Help Contents" provides additional instructions for all functions of MemberDirect.



#### **Contact Information**

Contact Information provides contact information for MCERA including our email address, <a href="mailto:retirementassociation@mendocinocounty.org">retirementassociation@mendocinocounty.org</a>, and website, <a href="https://www.mendocinocounty.org/retirement">https://www.mendocinocounty.org/retirement</a>. The map can provide directions to the retirement office by clicking on "click here to enter a starting location." Once you enter your starting location you should get appropriate directions from your location to the retirement office.



#### **Profile**

Profile contains your email address, challenge questions and answers, and password choice for MemberDirect. You must re-enter your password to access your profile.



Once your identity is confirmed you will be allowed to change your email address, password, and challenge questions.



# **Communication Settings**

Use the drop down menu next to "Communication Type" to add preferences for direct deposit receipts, member statements (not applicable for retirees), or tax forms. Click the drop down menu next to "Delivery Method" and choose email. You will now receive email notification when the specified correspondence types are ready to view on MemberDirect. The email address used will be the email you set up in your "Profile" For your protection, any changes you make to your communications settings will generate an email notification to the email address on file.



# Sign Out

Clicking "Sign Out" will allow you to sign out and exit MemberDirect.

