



This handout provides general information about drawing a MainePERS monthly benefit as the Alternate Payee (ex-spouse) under a Qualified Domestic Relations Order (QDRO). For more information, contact MainePERS Retirement Services at the address or phone number above, or at RetirementServices@mainepers.org.

Who is eligible?

An alternate payee of any MainePERS member, providing:

- A QDRO has been approved by and is on file with MainePERS,
- The member has not already retired or withdrawn their contributions¹,
- The alternate payee has reached the member's normal retirement age², and
- The alternate payee submits a completed Alternate Payee Benefit Inception form to MainePERS.

When can I file?

MainePERS will accept a completed Alternate Payee Benefit Inception form up to one year before you are eligible to begin receiving payments. The amount of your benefit will be reduced if your ex-spouse has not reached his or her normal retirement age. Contact MainePERS for benefit amounts and possible effective dates if this applies to your case.

When will payments begin?

MainePERS monthly benefits are paid at the end of each month. Your Alternate Payee benefit will begin the month after the later of:

1. you reaching your ex-spouse's normal retirement age, or
2. our receipt of your completed application

Do I select a payment option?

No. The amount of your monthly Alternate Payee benefit is determined by the QDRO on file with MainePERS. Your alternate benefit payments stop effective the first of the month following your death.

Do I designate a beneficiary?

No. This benefit is payable only to you, for the remainder of your lifetime. Your alternate benefit payments stop effective the first of the month following your death.

Is this benefit subject to cost-of-living adjustments (COLA)?

Yes. You will receive COLA increases at the same increments as your ex-spouse, once s/he begins to draw their MainePERS monthly benefits.

Is this the only form I need to submit?

No. MainePERS requires all monthly benefit payments be made via electronic direct deposit. You must complete and submit an Authorization Agreement for Electronic Direct Deposit. You may also choose to complete and submit federal and Maine state income tax withholding forms. While these forms are not required, if you do not file them, we will deduct federal income taxes using a filing status of Married with 3 exemptions and Maine state income taxes using a filing status of Single with no exemptions, as required by law.

¹In these instances, the Alternate Payee's benefit is automatically initiated when the member takes action or the QDRO is filed.

²MainePERS determines a member's normal retirement age on an individual basis, as it depends in part on the retirement plan provided by the employer and/or the total service credit earned as of certain plan changes.