



## Human Resources Benefits and You

### QUALIFIED DOMESTIC RELATIONS ORDERS (QDRO)

In the case of divorce, a Qualified Domestic Relations Order (QDRO) may be issued to split retirement funds when those funds become available for distribution. A state court order is required and is typically part of the divorce. It is the responsibility of the divorced spouse to ensure that documentation is in place to prevent withdrawal of OSU retirement funds that should be protected due to the court order. This will not automatically happen as OSU Benefits has no way of knowing what is specified in a divorce. OSU has taken the position that we will voluntarily honor QDROs even though TIAA-CREF is based in New York and we are not required to process them.

1. If the OSU employee or the divorced spouse presents a QDRO for Oklahoma Teachers' Retirement funds, OSU Benefits will send it to OTRS without any action on the University's part.
2. OTRS has its own mechanism for handling QDRO's. The QDRO may be sent straight to OTRS without notifying OSU Benefits. OTRS will maintain the QDRO to ensure pension funds are paid appropriately. OSU personnel files will not have any record of this transaction.
3. When OSU Benefits receives an inquiry regarding TIAA-CREF retirement funds contributed by the University, we refer the employee, attorney, or former spouse to TIAA-CREF's phone center for specific information (1-800-842-2776).
4. TIAA-CREF will work with them to obtain a copy of the court order and will produce a request for OSU to authorize the appropriate split of retirement funds. Additional resources are available on their website [https://www.tiaa-cref.org/public/cs/Satellite?pagename=TCWrapper&pptsearch=QDRO&site=TCPublic&form\\_processor=SearchResults&searchBox-button=Submit](https://www.tiaa-cref.org/public/cs/Satellite?pagename=TCWrapper&pptsearch=QDRO&site=TCPublic&form_processor=SearchResults&searchBox-button=Submit)
5. If the attorney sends the QDRO to OSU Benefits, it will be mailed to TIAA-CREF QDRO Department for handling:  
  
TIAA-CREF  
ATTN: QDRO Processing  
PO Box 1259  
Charlotte, NC 28201-1259
6. TIAA-CREF will review and mail the court order and authorization forms to OSU.
7. The OSU Benefits Manager reviews the information to ensure TIAA-CREF has split the retirement funds in accordance with the court order, s/he signs the appropriate documents, and returns the executed forms to TIAA-CREF.
8. These documents become a permanent part of the TIAA-CREF retirement account so withdrawals or annuities will be dispersed appropriately. OSU will also maintain a scanned copy of the court order and our authorization forms in the permanent personnel file of the employee should any question arises at the time of withdrawal or retirement.
9. If you are divorced and have a court order to split retirement funds, you need to contact OTRS and/or TIAA-CREF to ensure proper documentation is in place as soon as possible.