NPEA

NATIONAL PENSION EDUCATION ASSOCIATION

2020 Systems Roll Call

October 20, 2020

Table of Contents

Retirement Systems of Alabama

Benefits Contact	Title	Phone #	Email Address
Don Yancey	Deputy Director, RSA	877-517-0020	Don.yancey@rsa-al.gov
Communications Contact	**Title**	**Phone #**	**Email Address**
Deborah Kirk	Director, Communications	334-517-7192	Deborah.kirk@rsa-al.gov
Member Education Contact	**Title**	**Phone #**	**Email Address**
Kit Gallup	Director, Field Services	334-517-7406	Kit.gallup@rsa-al.gov

# Active Members	# Retired Members	# Inactive Members	Staff Size	Assets ($)
219,257	149,309	37,942	356	$41.8 Billion

Section 1: *Pandemic Impact* **–** Please describe specific successes, challenges and lessons learned by your system during the COVID-19 pandemic. Is your system making or discussing any long-term changes to daily operations as a result of the pandemic? If so, what are they?

Our agency was able to react quickly to the pandemic and find ways to allow employees to work remotely and/or on a rotating basis. Phones and computers were loaned out to those who needed them and others used VPN connections. We also adapted by discontinuing seminars, presentations, and counseling appointments. Virtual methods, such as Webex, were used to continue contact with our membership.

Section 2: *Member Education* – Please describe the types of education/communications programs offered by your system. Do you have targeted communications for various age groups?

Field Services: Mr. Kit Gallup, Director
Retirement Preparation Seminars
Early to mid-career Seminars
Agency Seminars
RSA on the Move at agencies and school districts
Presentations/Conferences for Deferred Comp, Pension Benefits, Health Insurance, Flexible Spending Accounts
ERS/TRS also offer Individual Counseling Appoints around the state and in our building.

Communications: Mrs. Deborah Kirk, Director
Publications
Forms
Mass emails
Website/intranet
Social Media
Board elections
Special projects

Section 3: *Legislation* – Briefly describe recently passed or currently pending legislation relating to plan changes and implementing multiple tier benefits in your system.

The 2020 Regular Session of the Alabama Legislature began on February 4, 2020 and ended on May 18, 2020. The session was very unusual as a result of the COVID-19 pandemic. Prior to the pandemic, a number of bills were introduced to improve benefits for members of the Retirement Systems of Alabama (RSA). However, after recessing for over a month due to COVID-19, the Legislature returned only to pass budgets and uncontested local bills. Therefore, no legislation which materially affects RSA was enacted.

The Legislature enacted General Fund and Education Trust budgets, which fully fund the Employees' Retirement System and the Teachers' Retirement System by setting the actuarially-determined employer contribution rates.

Section 4:	*Technology* – Please describe how you interact with your members, both active and retired. Do you have an online member self-service program and if so, what do members have access to? Do you provide web counseling? Are you using Facebook, Twitter, chats, webinars, etc.?

Due to open meeting requirements and COVID-19, we are adding live streaming capability for our board meetings. Our meeting facilities have been rewired and all technology has been updated to smooth the way for in-house live streaming. We have also introduced Webex webinars in the place of our half and full day seminars. Short webinars were also introduced to give members the opportunity to get retirement information on specific topics during their lunch breaks.

Section5:	*New Initiatives* – Please describe any new projects/initiatives that your system is undertaking related to education, communications, and member benefits. Have you implemented any new ideas from previous NPEA conferences?

A temporary division, Employer Services, was added as a permanent division to assist the many agencies across the state with reporting issues. As mentioned in Section 4, we recently upgraded our meeting facilities and software to allow live streaming capability to comply with open meetings requirements. The project should be completed by our December Board meetings.

Section 6:	Are there specific topics you are hoping to cover with your NPEA peers, or future topics you would like to see on the conference agenda?

N/A

Benefits Contact	Title	Phone #	Email Address
Sarah Korish	Financial Services Program Administrator	602-240-2172	sarahk@aszasrs.gov
Communications Contact	**Title**	**Phone #**	**Email Address**
Pam Foust	Strategic Communications Manager	602-240-2106	pamelaf@azasrs.gov
Member Education Contact	**Title**	**Phone #**	**Email Address**
Michele Briggs	Employer Relations Manager	602-240-2022	micheleb@azasrs.gov

# Active Members	# Retired Members	# Inactive Members	Staff Size	Assets ($)
211,945	159,569	233,309	241	$41.83 billion

Section 1: *Pandemic Impact* – Please describe specific successes, challenges and lessons learned by your system during the COVID-19 pandemic. Is your system making or discussing any long-term changes to daily operations as a result of the pandemic? If so, what are they?

Success
The ASRS has been successful in having over 80% of its workforce telework full time since the start of COVID-19. We have had no interruption or delays in processing benefits during this time. In the call center, we were able to get all staff set up to telework within one month. In addition, we made changes in the imaging and incoming and outgoing mail process by utilizing electronic folder to allow for more teleworking.

Lessons Learned
One lesson learned was during our first rollout of self-service lobby. We were missing a clear communication for members on where to put forms and where to get information and this caused some confusion. Once this was identified, we quickly made changes and things went smoothly after the changes.

Challenges
One challenge has been training new employees and onboarding new staff. All training has been virtual, and we had to make several adjustments. More coordination was needed between trainers on different subjects to have seamless transitions. Learning the agency culture takes a bit longer for new staff. Overall, we have been able to make it all work, but it has been an adjustment.

Long Term Changes
We are working on long-term changes allowing much more telework flexibility in the future. This includes staff working anywhere from 3-5 days a week from home. We are also looking into consolidating office space based on the reduced number of used desks.

Section 2: *Member Education* – Please describe the types of education/communications programs offered by your system. Do you have targeted communications for various age groups?

Online webinars, in-person group meetings, instructional video tutorials and online publications are all part of our commitment to ensure they have the information needed, whether they are new to the ASRS and just beginning their career or are closing in on retirement.

One-on-one Appointments

This provides our members the opportunity to meet directly with our advisors to assist with retirement needs and questions. This is typically for our members who are not able to obtain information in other ways.

Self-Paced Online Tutorials

Routes 1 & 2: These Elearnings are especially beneficial to new members. These two presentations guide the new member through the ASRS and benefits offered and offer self-paced, interactive learning.

Webinars

Know Your Insurance – Designed to provide information to members about ASRS health insurance plans and benefits. Members planning to retire soon are encouraged to attend. Members learn about health insurance options, meet benefit providers, learn about the ASRS Premium Benefit, and how health insurance costs are determined.

Route 3: Planning for Retirement - This webinar provides essential information for members who are planning to retire within the next three years. Members learn about pension benefit, how it's calculated, annuity options and direct members to generate own personal estimate online to enhance usage of web self-service.

Route 4: Retire Now - Meeting is vital for members who are planning to retire within four months. Members learn about pension benefit and how it's calculated, options for retiree health insurance and other benefits, return to work options and more. Members who register for this meeting will receive a personal benefit estimate and assistance in filing out the proper paperwork.

Group Meetings

Route 3: Planning for Retirement -This meeting is vital for members who are planning to retire within three years and learn about pension benefit and how it's calculated, options for retiree health insurance and other benefits, member responsibly and directs members to generate own personal estimate online to enhance usage of web self-service.

Know Your Insurance - Designed to provide information to members about ASRS health insurance plans and benefits. Members planning to retire soon are encouraged to attend. Members learn about health insurance options, meet benefit providers, learn about the ASRS Premium Benefit, and how health insurance costs are determined.

Route 4: Retire Now - Meeting is vital for members who are planning to retire within four months. Members learn about pension benefit and how it's calculated, options for retiree health insurance and other benefits, return to work options and more. Members who register for this meeting will receive a personal benefit estimate and assistance in filing out the proper paperwork.

Employer Meetings

Employer Conference- This meeting provides annual employer conferences to promote ongoing education for our employers.

Targeted communication- Our agency sends out several targeted communications such as birthday emails, digital publications, mailed publications, annual emails for new employees, and letters for inactive and over 65 members.

Section 3: *Legislation* – Briefly describe recently passed or currently pending legislation relating to plan changes and implementing multiple tier benefits in your system.

- ASRS to working to self-insure their members for Health Insurance. (pending clarification)

Section 4: *Technology* – Please describe how you interact with your members, both active and retired. Do you have an online member self-service program and if so, what do members have access to? Do you provide web counseling? Are you using Facebook, Twitter, chats, webinars, etc.?

Member Secure website

Self Service for retire and inactive members- Members can update their direct deposit, taxes, beneficiary, and demographic information securely. We have been very proactive in maintaining the online security for our members. We utilize Knowledge Based Authentication (KBA) questions to ensure security online for our members. The KBA's ask a specific set questions that only our member would know, ensuring that no one would be able to access their information and make changes. In addition, we have automated notifications sent on any changes made on members account, a successful secure website login, and any demographic change.

Self Service smart forms for retire and inactive members - Members can submit online smart forms that walk them through the process quickly and error free. These include the Retirement application, the Refund application, the Return to Work form, all Employer Verification forms, and Health Insurance enrollment forms.

Employer Secure Website

Self-service – Employers can submit ending payroll verification forms, submit contribution errors, update contact information, and change key personnel on their secure account.

Remote Online Counseling

Members can make an appointment to meet with our staff one-on–one. Staff will educate members about their pension benefit and how it's calculated, options for retiree health insurance and other benefits, return to work options and more. Members will receive a personal benefit estimate and assistance in filing out the proper paperwork.

Social Media

Our agency has a public website, secure website, a Twitter and Facebook account.

Section5: *New Initiatives* – Please describe any new projects/initiatives that your system is undertaking related to education, communications, and member benefits. Have you implemented any new ideas from previous NPEA conferences?

1. We moved the annual tax reporting process internal. This has saved our agency over$1,000,000 a year.
2. The ASRS is enhancing our internal system to begin imaging all employer documents.
3. We are working on replacing social security numbers with a unique identifier to increase security for our members.
4. We are working to combine both employer and member education to one team. In addition, standardizing a schedule to make it more repeatable. The team is also reducing the small meeting and consolidating these into one larger meeting.
5. We have automated our internal processes for calculating new retirees. This includes automated new retiree letters, auto populating retirement data for quicker processing, processing Lump Sum Retirement in daily disbursements, and automating the Required Minimum Distribution process for retirees.

Section 6: Are there specific topics you are hoping to cover with your NPEA peers, or future topics you would like to see on the conference agenda?

1. How are other plans collecting demographic information for their membership?
2. What are other systems using as their formal communication plan? How successful has this been?
3. How do plans handle their Long-Term Disability plan?
4. How do plans collect Health Insurance information?

San Bernardino County Employee's Retirement Association

Benefits Contact	Title	Phone #	Email Address
Colin Bishop	Chief of Member Services	909-885-7980	cbishop@sbcera.org
Communications Contact	**Title**	**Phone #**	**Email Address**
Olivia Applegate	Communications & Stakeholder Relations Manager	909-885-7980	OApplegate@sbcera.org
Member Education Contact	**Title**	**Phone #**	**Email Address**
Olivia Applegate	Communications & Stakeholder Relations Manager	909-885-7980	OApplegate@sbcera.org

# Active Members	# Retired Members	# Inactive Members	Staff Size	Assets ($)
21,823	13,244	6,726	68	$10,287,335

Section 1: *Pandemic Impact* – Please describe specific successes, challenges and lessons learned by your system during the COVID-19 pandemic. Is your system making or discussing any long-term changes to daily operations as a result of the pandemic? If so, what are they?

Section 2: *Member Education* – Please describe the types of education/communications programs offered by your system. Do you have targeted communications for various age groups?

Section 3: *Legislation* – Briefly describe recently passed or currently pending legislation relating to plan changes and implementing multiple tier benefits in your system.

Section 4: *Technology* – Please describe how you interact with your members, both active and retired. Do you have an online member self-service program and if so, what do members have access to? Do you provide web counseling? Are you using Facebook, Twitter, chats, webinars, etc.?

Section5: *New Initiatives* – Please describe any new projects/initiatives that your system is undertaking related to education, communications, and member benefits. Have you implemented any new ideas from previous NPEA conferences?

Section 6: Are there specific topics you are hoping to cover with your NPEA peers, or future topics you would like to see on the conference agenda?

Benefits Contact	Title	Phone #	Email Address
Elizabeth LeNguyen	Retirement Benefits Manager	650-363-4876	elenguyen@samcera.org
Communications Contact	**Title**	**Phone #**	**Email Address**
Natasha Jeong	Communications Specialist	650-599-1231	njeong@samcera.org
Member Education Contact	**Title**	**Phone #**	**Email Address**
Natasha Jeong	Communications Specialist	650-599-1231	njeong@samcera.org

# Active Members	# Retired Members	# Inactive Members	Staff Size	Assets ($)
5,377	5,225	1,767	23	$4.7 Billion

Section 1: *Pandemic Impact* – Please describe specific successes, challenges and lessons learned by your system during the COVID-19 pandemic. Is your system making or discussing any long-term changes to daily operations as a result of the pandemic? If so, what are they?

During the pandemic, our goal has been to keep the safety and health of our members a priority, while limiting the impact of our services to our members. In order to do this, while following local and state health orders and recommendations, management and staff worked together to evaluate our business processes and identify where adjustments were feasible in early March.

SamCERA's office closed to walk-in members and the public, and 100% of staff began working remotely on March 16, 2020. Most staff were already well-equipped with the appropriate computers and equipment to work remotely, and IT was able to quickly address any gaps and order new equipment for the few that needed it.

Communication regarding changes to day-to-day business activities was sent to members and was also updated on our website. Management and staff worked together to develop online programs, such as retirement seminars and one-on-one counseling appointments. Board of Retirement meetings and financial planning classes went virtual, and internal business processes were updated.

Lessons Learned

- Importance of investing in technology and having an onboarding process (i.e. VPN access) that allow staff to work remotely from the start.
- Importance of up-to-date written processes and procedures for anyone to access.

Long-Term Changes

- Once back in office, reassess services that we provided remotely (i.e. one-on-one counseling) and may continue to conduct them virtually or offer a hybrid approach.

Member Education – Please describe the types of education/communications programs offered by your system. Do you have targeted communications for various age groups?

SamCERA's member education program utilizes a variety of communication channels and methods to make information easily accessible, available and easy to understand for everyone. Our current member education program includes the following:

- **Financial Planning Classes** – Financial planning classes are offered to all members and their spouses/partners to provide an opportunity for them to learn skills needed to achieve financial well-being in retirement. These classes are offered through a conflict-free vendor, and there is no cost to the member. Classes include: Retirement Planning for All Ages, Estate Planning, Organizing and Managing Your Finances, etc. All classes are currently being offered as online webcasts.
- **New Hires** – An informational retirement packet is provided to all new hires, and SamCERA staff participate in employer-hosted new hire orientations.
- **Events** – SamCERA staff participate in employer-hosted annual benefit fairs.
- **1:1 Counseling Sessions** – Personalized one-on-one counseling sessions are currently being offered virtually via MS Teams.
- **Website** – www.samcera.org was redesigned in 2017 to make it easier for members to find information, retirement resources and reports. The Announcements and Latest News sections allows us to highlight important information for members.
- **MySamCERA Web Portal & App** – The MySamCERA self-service portal and app allow members to access their retirement account information, including communications and publications, in a way that suits their lifestyle.
- **Workshops and Seminars** – "Ready to Retire" workshop and "Road to Retirement" seminars are both offered throughout the year, and they are customized for members that are eligible to retire. The workshops and seminars cover topics such as: retirement options, employment after retirement, social security, health coverage, deferred compensation and more. Since we are currently offering these seminars online, we are able to accommodate and reach more members.
- **Newsletter** – The SamCERA Times is a newsletter with two editions, one specifically for retirees and beneficiaries, and the other edition focuses on active members. Producing two editions allows us to provide customized messaging, education and information which will connect with the reader. The retiree and beneficiary edition are available in electronic and printed formats.
- **Brochures, Guides and Forms** – Several resources are available in electronic and printed formats to provide detailed information to members about their retirement benefits.

We are currently developing targeted communication materials for various age groups/stages of career.

Section 3: *Legislation* – Briefly describe recently passed or currently pending legislation relating to plan changes and implementing multiple tier benefits in your system.

No new or pending litigation.

Section 4:	*Technology* – Please describe how you interact with your members, both active and retired. Do you have an online member self-service program and if so, what do members have access to? Do you provide web counseling? Are you using Facebook, Twitter, chats, webinars, etc.?

Besides the traditional methods of communications (in person, phone, mail and email), SamCERA staff uses the self-service portal, MySamCERA, to provide information and correspondence to members. MySamCERA allows members to access their retirement benefits either on a computer (www.mysamcera.org) or on their phone with our mobile app.

Through MySamCERA, active and inactive deferred members are able to:

- Check account and plan information
- Run a retirement estimate
- Print a current member statement
- Update contact information
- Review documents and upload new documents
- View beneficiaries
- Send and receive secure messages with SamCERA staff

Retired members can use MySamCERA to:

- Print and view current and past Benefit Statements
- Print and view current and past IRS Form 1099s
- View deductions and change withholding information along with certain other deductions
- Generate a Pension Income Verification Letter
- Update certain beneficiary information
- Update contact information
- Review documents and upload new documents

SamCERA has had limited activity on its social media accounts, but we have updated our Social Media Guidelines and plan to take a more active role on social media in the future.

Financial education opportunities are also available online, via webinars. Retirement seminars have been made available on MS Teams, and Retirement Analysts are also able to conduct one-on-one virtual appointments on MS Teams.

Section5:	*New Initiatives* – Please describe any new projects/initiatives that your system is undertaking related to education, communications, and member benefits. Have you implemented any new ideas from previous NPEA conferences?

We are currently working on redeveloping the MySamCERA mobile app. As more people rely on their mobile devices, we believe this project will be very beneficial to our membership. The new app will offer everything our members need conveniently in one place, allow members to connect with staff easily, and it will provide personalized assistance – from running an estimate to getting directions to our office. In addition to these features, we are exploring the feasibility of adding a DocuSign option to our mobile app, as well.

Section 6:	Are there specific topics you are hoping to cover with your NPEA peers, or future topics you would like to see on the conference agenda?

SamCERA is always open to how other systems are utilizing different communication platforms to educate and engage their membership.

Benefits Contact	Title	Phone #	Email Address
Ben Colussy	Benefits Director	720.479.2327	bcolussy@fppaco.org
Communications Contact	**Title**	**Phone #**	**Email Address**
Beth Hemenway	Communications Director	720.479.2328	bhemenway@fppaco.org
Member Education Contact	**Title**	**Phone #**	**Email Address**
Beth Hemenway	Communications Director	720.479.2328	bhemenway@fppaco.org

# Active Members	# Retired Members	# Inactive Members	Staff Size	Assets ($)
As of 12/31/2019 FPPA Qualified Plans: ~10,954 FPPA Statewide D&D Plan: ~3,899 (D&D Only Coverage)	As of 12/31/2019 FPPA Qualified Plans: ~2,640 FPPA Statewide D&D Plan: ~1,284	As of 12/31/2019 FPPA Qualified Plans: ~1,334 (Statewide D&D Plan Covers Active Members only)	55 Full Time Employees	As of 12/31/2019 6.1 Billion

Section 1: *Pandemic Impact* – Please describe specific successes, challenges and lessons learned by your system during the COVID-19 pandemic. Is your system making or discussing any long-term changes to daily operations as a result of the pandemic? If so, what are they?

Successes: Before the Pandemic all the following were in place and successful: 1.) Have secure email for communication containing personal identifiable information of our membership, 2.) Having video teleconferencing software setup, 3.) Remote access to our pension administration system, 4.) Ability to upload and store member records in our imaging system, 5.) Remote access to phone system, 6.) Completed a half-day working remotely "Stress test" for operations and equipment before everyone was sent home to work remotely
Challenges: 1.) Transitioning to virtual meetings for our on-site meeting schedule with members and employers, 2.) Re-imagining our annual member and employer seminars into Webinars, 3.) Transitioning a paper dominated process like disability claims into an electronic one, 4.) Setting up virtual examinations for our disability application process, 4.) Keeping the workforce engaged with one another and managing people remotely now that we aren't in the same building
Lessons learned: 1.) We can continue to successfully administer the plan remotely, 2.) We can pay pension benefits without disruption when working remotely, 3.) We can be so much more efficient by leveraging technology, 4.) Need for clear and timely communication amongst the team and various departments
All our benefit application processes have evolved and will not go back to the way it was pre-pandemic. Our application processes were dominated by paper and "paper pushing" between departments. Service Credit Purchase applications and refund applications are completed and processed electronically. Retirement applications and disability or survivor applications are now accepted via secure email. If paper applications or documents are sent to the office, they are imaged up front and shared electronically with the appropriate party. Files are scanned by a member of our records department that accepts and distributes mail (electronically) once a week. Template letters have evolved into emails, we use the email signature feature to deliver consistent messaging. (We save the language from our template letters into separate email signatures). This has been more efficient for staff than attaching pdfs to emails. Our Quality Control process no longer involves file folders as they have been replaced by an electronic Business Process Management system, or replaced with email notices with links to our imaging system.

Section 2: *Member Education* – Please describe the types of education/communications programs offered by your system. Do you have targeted communications for various age groups?

For member education we conduct on-site meetings with the members at their departments. These are now done virtually. We also provide monthly seminars with rotating topics (like pre-retirement topics) that we conduct via webinars. We are looking at hosting retiree appreciation events once we are allowed to gather in large groups again. Through our record keeper, we provide other targeted communications for various age groups. We have targeted surveys and communications to our members or our employers. We host webinars on various topics that are tailored to certain groups within our member population, or employer population. We've separated or grouped most of the items listed from our legislation into separate webinars, depending who our target audience is.

Section 3: *Legislation* – Briefly describe recently passed or currently pending legislation relating to plan changes and implementing multiple tier benefits in your system.

HB20-1044 This bill ensures the long-term funding of the FPPA retirement plans and provides meaningful and lasting benefits to Colorado's first responders and their families.

FPPA Statewide DB Plan:

- Increases employer contributions for each member by 4% over an 8-year period
- Rule of 80 added to Normal Retirement Definition
- Converts the Separate Retirement Account feature (SRAs) to self-directed investment accounts and can no longer be used to correct unfunded liabilities

FPPA Statewide D&D Plan:

- Increases FPPA Board's ability to adjust plan contributions by up to 0.2% every year

Old Hire Plans:

- Allows the FPPA Board to set plan-specific contribution policies for affiliated Old Hire Fire and Police plans as they wind down

Section 4: *Technology* – Please describe how you interact with your members, both active and retired. Do you have an online member self-service program and if so, what do members have access to? Do you provide web counseling? Are you using Facebook, Twitter, chats, webinars, etc.?

We mostly interact with our members through virtual meetings, tailored webinars, telephone and email. We recently switched to a cloud-based phone system to help us manage our call volume remotely. We have an online member self-service program called the Member Account Portal (MAP). The global pandemic has forced us, and our members, to utilize web counseling much more often. We have a social media presence with Facebook and Twitter, we maintain a blog called *PensionCheck Online,* and we also post our video series on Vimeo.

Section5: *New Initiatives* – Please describe any new projects/initiatives that your system is undertaking related to education, communications, and member benefits. Have you implemented any new ideas from previous NPEA conferences?

Most of our initiatives around education, communications, and member benefits are centered on our recent legislation. A task force has been assembled to study another one of our plans, the Statewide Hybrid Plan. A similar task force was assembled to study the other plans of the FPPA DB system, which resulted in the legislation discussed in Section 3. Behavioral Economics has been a topic at previous NPEA conferences that we've tried to implement into our forms and processes. We also have incorporated better communication and journalism techniques to improve our printed material and website.

Section 6: Are there specific topics you are hoping to cover with your NPEA peers, or future topics you would like to see on the conference agenda?

How to manage a team remotely. What are some ideas others have used to keep the workforce connected and engaged? How have other organizations evolved their internal communication to keep employees informed? How have others successfully implemented new initiatives while working remote?

Benefits Contact	Title	Phone #	Email Address
Matt Carroll	Director of Benefit Services	303-863-3780	mcarroll@copera.org
Communications Contact	**Title**	**Phone #**	**Email Address**
Madalyn Knudsen	Director of Creative Services	303-863-3782	mknudsen@copera.org
Member Education Contact	**Title**	**Phone #**	**Email Address**
Kirsten Lopkoff	Director of Field Education	303-837-6236	klopkoff@copera.org

# Active Members	# Retired Members	# Inactive Members	Staff Size	Assets ($)
213,294 as of Dec. 31, 2019	125,328 as of Dec. 31, 2019	283,431 as of Dec. 31, 2019	293	$52.1B as of Dec. 31, 2019

Section 1: *Pandemic Impact* – Please describe specific successes, challenges and lessons learned by your system during the COVID-19 pandemic. Is your system making or discussing any long-term changes to daily operations as a result of the pandemic? If so, what are they?

After the COVID-19 pandemic hit, the overwhelming majority of PERA's staff is working remotely, with only about 10% of staff remaining in the building to handle items that need to be done in person. PERA's Information Technology Division distributed equipment for staff to take home to be able to perform work-from-home and Application Development Division has been busy modifying certain process to be able to be performed in a remote environment. While there have been many challenges with this, one benefit was that a large amount of building maintenance was able to be completed during this time much easier than if all of the staff had been in the office.

Training – We had 6 new employees in our Customer Service Division start 2 weeks before PERA went to a remote workforce. It was trial by fire to figure out how to continue delivering and assessing an extensive and demanding training program remotely. But some good lessons were learned along the way and new tools acquired and built that we can continue to utilize going forward.

Member Service – Colorado PERA experienced unprecedented wait times, abandoned calls, longer calls, and higher email volume from late May until late August. In part, this was due to an increased need from our teacher and retiree populations related to the pandemic. We also launched new website account login security protocols during this time which drove calls from about 10% of the affected population.

PERA has accelerated the plans to transition away from the remaining manual, paper-based processes to more efficient electronic processes. Since in-person service delivery is not possible under the current conditions, PERA has pivoted to group webinars and online individual member counseling sessions. It is likely these electronic methods will be permanent offerings and will have a greater emphasis in the future compared to in-person offerings than would have otherwise occurred.

As is surely a commonality, the pandemic has impacted revenues and will have a large impact on upcoming budgets and there has been a shift in how work is being completed in the current remote-only environment. As a part of this situation, PERA has experienced temporary furloughs for some staff and reductions in force. Further, management is noticing that the remote environment is presenting a challenge with keeping teams and some individuals connected.

Section 2: *Member Education* – Please describe the types of education/communications programs offered by your system. Do you have targeted communications for various age groups?

Colorado PERA has a variety of resources available to its members about PERA and its benefits. Many of these resources are accessible from the PERA website (www.copera.org) where members can review publications, develop financial plans using PERA calculators, and access their personal PERA account information. Members can also attend a variety of informational meetings and workshops based on where they are with their working careers. PERA also has a blog, The Dime, which is exclusively focused on younger members and is a resource for tips on saving money and money management.

For many years, PERA has produced newsletters and other communications directed to broad membership groups (active members, employers, retirees, inactive/noncontributing members). However, a significant research project conducted in 2019 identified that we could better engage with all members by segmenting audiences and creating content specifically suited to meet their needs and based on their familiarity with PERA and life stage. After a thorough review of our existing materials as well as content, channels, and strategies from leaders in financial services and member-based organizations, we developed a "new member journey," which launched in June 2020. This 12-month journey is aimed at engaging with and educating new members early in their careers about PERA. Additionally, at the beginning of September, we kicked off an email campaign to our "unengaged" segment, which according to our research project, represents over one-third of active members who have not directly engaged with PERA. This campaign provides a variety of information about PERA resources and encourages members to create an online PERA account.

Section 3: *Legislation* – Briefly describe recently passed or currently pending legislation relating to plan changes and

implementing multiple tier benefits in your system.

The following legislation impacting Colorado PERA from the 2020 legislative session has been signed into law by the governor:

HB 20-1379: **Suspension of the state's direct distribution for one fiscal year**

This bill was introduced after the shuttered economy required billions to be cut from the state budget. The bill suspends the state's $225 million direct distribution to PERA for the 2020-21 fiscal year. The direct distribution is an amount of money set aside annually in the state budget to bring PERA to full funding. It was first put into law in 2018 as part of SB 18-200. The bill does not adjust retiree benefit payments and is not related to direct deposit. The direct distribution is used solely to pay off PERA's unfunded actuarial accrued liability.

The direct distribution is not the only source of contributions PERA receives. PERA also receives member contributions and employer contributions. In 2018, member contributions totaled $938 million and employer contributions totaled $1.745 billion. As an employer, the state contributed $567 million in employer contributions in 2018. The state will continue making normal employer contributions during the suspension of the direct distribution in the next fiscal year.

HB 20-1394: **Changes contribution rates for judges for two fiscal years**

Like HB 20-1379, this bill is the result of an array of budget cuts the state made in May. The bill makes a temporary change to the contribution rates for state judges and their employer. Judges will contribute an additional five percent to PERA for fiscal years 2020-21 and 2021-22 while employer contributions are reduced by five percent.

These additional member contributions will go directly to each member's account and are treated as normal contributions. While this change will affect a judge's take-home pay, it will not affect his or her highest average salary calculation.

While the total contributions coming to PERA will remain equal, the dollars received from employer contributions have a stronger effect in reducing PERA's unfunded actuarial accrued liability than employee contributions. As a result, the bill has a slight negative effect on PERA's goal of becoming fully funded.

This bill only applies to state court judges. The bill does not affect PERA contributions for those who work for the judicial branch in other roles, nor does it adjust contributions made by Denver County Court Judges.

SB 20-057: **Adds firefighters employed by the Department of Public Safety to the Safety Officer benefit structure in PERA**

The Division of Fire Prevention and Control is part of the Department of Public Safety. This bill alters the benefits firefighters in this Division receive, including PERA benefits, to reflect the nature of the job description.

Certain PERA employers hire people who fall under the category of "Safety Officers." The state legislature, not PERA, determines which positions fall under this category. Safety Officers have a higher PERA contribution rate than other PERA members. They also use different tables to calculate their benefit. These tables were formerly referred to as "Trooper tables," as State Trooper was once the primary job to fall under this category. However, in 2018, the state legislature added county sheriffs, corrections officers, and similar positions to the category, a change that went into effect in 2019.

SB 20-057 adds all current and future employees classified as a firefighter I through firefighter VII to the category of Safety Officer, beginning on July 1, 2020.

Current employees who had been building a benefit with PERA under the standard PERA tables will begin building a dual-service benefit under this new structure that takes into account the benefit earned under each structure.

HB 20-1127: **Modifies the rules for retirees hired by a BOCES**

PERA retirees who wish to work at a PERA employer in retirement must follow requirements established by the state legislature. The bill modifies the rules for certain retirees hired by a Boards of cooperative services (BOCES).

BOCES provide special education services to the school districts they serve. Almost all of these school districts are in rural parts of the state. BOCES often face difficulty hiring qualified people to serve as special service providers in these areas.

The bill allows a PERA retiree who is a special service provider (which includes school psychologists, early childhood education teachers, speech language pathologists, and more) to work beyond the limits set by these requirements. They can do this for up to five consecutive years without a reduction in their benefits.

The bill requires a BOCES that hires a PERA retiree to provide full payment of all PERA employer contributions, disbursements, and working retiree contributions. In addition, the BOCES is required to pay an additional amount equal to two percent of the retiree's salary to PERA.

Under the bill's provisions, all BOCES combined may hire no more than 40 people over five years.

Section 4:	*Technology* – Please describe how you interact with your members, both active and retired. Do you have an online member self-service program and if so, what do members have access to? Do you provide web counseling? Are you using Facebook, Twitter, chats, webinars, etc.?

Colorado PERA primarily interacts with members and retirees using traditional methods such as meetings, appointments, printed materials, and emails. PERA continues outreach through social media channels, which include the PERA on the Issues blog, Facebook, Twitter, and YouTube.

PERA is also expanding the use of webinars to deliver presentations to employers and members. PERA also offers individual counseling on the web and group educational webinars to the membership.

Section5:	*New Initiatives* – Please describe any new projects/initiatives that your system is undertaking related to education, communications, and member benefits. Have you implemented any new ideas from previous NPEA conferences?

PERA launched web counseling not long before the COVID-19 pandemic and Texas TRS's breakout session from a couple of years ago helped formulate our program.

As noted above, PERA is implementing a "new member journey" with respect to communications with members.

PERA is also in the planning stages of enhancing the ability of the membership to have a more fulsome self-service experience on PERA's website and reviewing options that may be available through the RFP process for the recordkeeper of our Defined Contribution, 401(k), and 457 Plans.

Benefits Contact		Title	Phone #	Email Address
Amy Claussen		Manager – Benefits	630-706-4208	aclaussen@imrf.org
Communications Contact		**Title**	**Phone #**	**Email Address**
John Krupa		Communications Officer	630-472-9754	jkrupa@imrf.org
Member Education Contact		**Title**	**Phone #**	**Email Address**
Connie Fox		Manager – Member Services	630-368-5369	cfox@imrf.org
Kate Setchell		Manager – Field Services	630-368-5388	ksetchell@imrf.org

# Active Members	# Retired Members	# Inactive Members	Staff Size	Assets ($)
177,809	138,089	124,170	209	$45 billion

Section 1: *Pandemic Impact* – Please describe specific successes, challenges and lessons learned by your system during the COVID-19 pandemic. Is your system making or discussing any long-term changes to daily operations as a result of the pandemic? If so, what are they?

Regardless of our already established Business Continuity Plan, the pandemic challenged IMRF to re-prioritize our most critical business processes and quickly identify procedural changes necessary to execute these tasks remotely. Highest priority was given to the continuation of benefit payments, but on a modified schedule, to allow ample consideration of the health and safety of staff that was required to report physically to the office. IMRF was not optimally equipped with remote working capability for most operational departments at the beginning of the Governor's Executive Stay At Home Order, so new and continuing claims processing was impacted, and our phone center was shut down. Members and Employers were instructed that they could contact us through their secure online accounts or through public access email on imrf.org, and claims submission was encouraged to be submitted through Member Access. All in-person group and individual meetings were cancelled.

Through the first several weeks, IMRF began to deploy additional equipment and functionality to the areas that were affected the most. As this happened, members could now leave a voicemail for a call back from a representative and claims processing timeliness improved.

Return to work on June 1st needed to incorporate CDC guidelines for social distancing, wearing masks in common areas, and encouraging proper hygiene. Enhanced disinfecting and sanitation protocols were implemented in all IMRF offices to ensure staff safety. Employees without remote working capability and leaders began to transition back into the offices June 1st at reduced staffing levels. As of today, we maintain approximately 50% of staff on-site each day. Our Member Services phone line re-opened June 1st, and our Employer Services phone line re-opened mid-July. The IMRF project to allow for remote working capability for the call center was pushed up from 2021 to 2020 and is planned to be fully operational in the next couple of months. Virtual group presentations for members and employers have been designed and will be launched in September, and Retiree workshops went virtual this year with attendance at upwards of 400 participants per session!

Lessons learned have been moving in the direction of additional remote capabilities. IMRF continues to procure and deploy laptops so that Every employee will have the capability to work from home when necessary. This equipment transition will be completed in 2021.

Meeting continued virtually for our Horizon Project partners. Our total system replacement plan does incorporate remote capabilities.

Section 2: *Member Education* – Please describe the types of education/communications programs offered by your system. Do you have targeted communications for various age groups?

Members - pre-retirement workshops, personal benefit reviews (pre-scheduled 20-minute sessions), and one-on-one counseling sessions are currently set up as virtual meetings due to COVID-19 through the end of 2020. Member support videos to sign up for Secure Access are online illustrating several functionalities currently available. Continual improvements are made as this will now be the main focus for education.

E*mployers* – Authorized Agent workshops, and Impact of Investment Return on Employer Rates meetings are now webinars. Employer support videos and webinars available through our Secure Access for employers. Continual improvements are made as this will be the main focus for employer education due to COVID-19.

Retirees – seminars on a variety of topics this year were held as webinars this year! We provided six different series presented in partnership with the University of Illinois Extension. In addition to helping retirees improve their quality of life in retirement, the seminars allow IMRF to provide retirees with a brief update on the status of IMRF and assure them that their pension is safe. The Fall 2020 Financial Literacy webinar covers the subject of "Recognizing Financial Frauds." (Review on reviewing major frauds being reported by the FTC and CFPB, but the focus will be on steps to make it less likely you'll be a victim.)

Section 3: *Legislation* – Briefly describe recently passed or currently pending legislation relating to plan changes and implementing multiple tier benefits in your system.

- Public Act 101-0544 (Senate Bill 1236) prohibits an elected official who is receiving an IMRF pension based on service in the same position from also receiving a salary for that position. If the official was receiving an IMRF pension on August 23, 2019, effective at the beginning of their next term of office they must either suspend their IMRF pension or their salary will be reduced to zero.
- Public Act 101-0546 (Senate Bill 1264) requires all pension systems to send an annual report to the State Treasurer's Office regarding unclaimed assets.

Section 4: *Technology* – Please describe how you interact with your members, both active and retired. Do you have an online member self-service program and if so, what do members have access to? Do you provide web counseling? Are you using Facebook, Twitter, chats, webinars, etc.?

Horizon Project

Phase 4 of project is underway, and we just completed Segment 3 of 4. This is the "Build and Deploy" stage. A new go live date is now planned for October 2022. User Acceptance Testing for Segment 3 begins in September. Work continues with the data conversion phase and testing of calculations.

Working on training and procedure manuals as needed. Planning has begun for Employer Training rollout (3,000 employers) and Member – adding more video content for ease of use.

Section5:	*New Initiatives* – Please describe any new projects/initiatives that your system is undertaking related to education, communications, and member benefits. Have you implemented any new ideas from previous NPEA conferences?

IMRF's Web-Centric Initiative

A planned, incremental transition toward becoming a more web-centric organization. IMRF will rely more on the web and less on paper to provide customer services to its membership. IMRF aims to:

- Help more members to utilize online Member Access to communicate and do business with IMRF.
- Save money on printing and mailing costs, benefiting all IMRF stakeholders.
- Become a better steward of our global environment by consuming less paper.

This initiative also means IMRF will stop mailing you some of the documentation that already exists in Member Access. For example:

- Stop printing and mailing of annual statement and Electronic Fund Transfer (EFT) statements.
- Providing to 2 electronic newsletters for active (over age 40; under age 40), inactive and retirees, 2 paper copy will continue to be mailed.

Members who do not have access to the Internet will continue to receive paper.

Section 6:	Are there specific topics you are hoping to cover with your NPEA peers, or future topics you would like to see on the conference agenda?

Nothing at this time.

Benefits Contact	Title	Phone #	Email Address
Becky Niece	Director, Member Services	502-848-8500	Becky.niece@trs.ky.gov
Cynthia Lewis	Deputy Director, Operations	502-848-8500	Cynthia.lewis@trs.ky.gov
Communications Contact	**Title**	**Phone #**	**Email Address**
Greg Hall	Senior Communications Liaison	502-848-8517	Gregory.hall@trs.ky.gov
Member Education Contact	**Title**	**Phone #**	**Email Address**
Lorri Stepp	Deputy Director, Education	502-858-8514	Lorri.stepp@trs.ky.gov

# Active Members	# Retired Members	# Inactive Members	Staff Size	Assets ($)
72,647	55,613	8,992 (vested)	100	21.9 billion

Section 1: *Pandemic Impact* – Please describe specific successes, challenges and lessons learned by your system during the COVID-19 pandemic. Is your system making or discussing any long-term changes to daily operations as a result of the pandemic? If so, what are they?

Although TRS has been closed to visitors since March 16, all operations – including member service processes -- are continuing in a virtual setting.

Thanks to the Information Technology department, within two weeks of that time 90% of employees were working securely from home with the ability to do all processes remotely. A handful of staff continue to be in the office by choice daily and another handful are there occasionally. Microsoft Teams, which was part of TRS's Office suite but wasn't widely used and hadn't been issued to all staff, was implemented for all staff video communications. All in-person seminars were changed to webinars and will continue as such for the foreseeable future. Member communications regarding the coronavirus response continue through the TRS website's Coronavirus Response Update page, videos, social media, bulk email, and the newsletter.

Several COVID-related documents have been created to use in place of those that normally require witness and notary signatures. Also, temporary substitutes are permitted for some normally required documents that support retirement applications and other forms.

Document scanning and uploading is being expanded to reduce touching paper and facilitate working from home.

Member video counseling, which was being contemplated before the pandemic, was implemented using Microsoft Teams as staff began working from home and all in-person counseling was suspended. It was easily and quickly implemented and is scheduled during office hours in 30-minute slots. There are kinks to work out with scheduling and follow up surveys (now being done through Survey Monkey).

Also, TRS's YouTube channel is being used to livestream public meetings.

While a return date to the office and long-term changes to daily operations have not been discussed formally, changes for document handling and remote video counseling are likely to continue.

Section 2: *Member Education* – Please describe the types of education/communications programs offered by your system. Do you have targeted communications for various age groups?

Rather than age, most TRS communications are targeted to where a teacher is on the career spectrum. TRS continues to provide information through "New Teachers and TRS" and "Retiring Sooner or Later" webinars.

With new return-to-work regulations, the webinar platform also has been used for employer training. A new, as-needed webinar series, "Answering Common Questions" has begun on the website. This new recorded series will focus on hot topic questions as they arise. The first was "Retirement During COVID-19."

Annual retired member presentations are all being conducted through live or recorded webinars/videos.

Member video counseling is conducted through Teams.

Section 3: *Legislation* – Briefly describe recently passed or currently pending legislation relating to plan changes and implementing multiple tier benefits in your system.

The new state budget, which typically is a two-year budget, was only passed for one year due to COVID-19. TRS is receiving the required funding for pension and health care in that one-year budget. The second year is expected to be considered in the next regular legislative session in 2021.

A new regulation is proposed related to anti-spiking laws that if approved will require detailed communication with members.

Stakeholders and legislators are discussing a potential new benefit tier that could be considered in the 2021 legislative session.

To anti -spiking laws that if approved will require

Section 4: *Technology* – Please describe how you interact with your members, both active and retired. Do you have an online member self-service program and if so, what do members have access to? Do you provide web counseling? Are you using Facebook, Twitter, chats, webinars, etc.?

Active members and retirees have access to Pathway, a website that provides secure, online access to accounts after the member/retiree registers. With access, they can vote in trustee elections, update some personal information, see and create benefit estimates, apply for retirement, register for seminars, download forms and contact TRS. The member registration is expected to be added by the end of the year. Members requesting video counseling, which typically is web-based, must be registered for Pathway. TRS has Facebook and Twitter accounts and a YouTube channel that houses webinars (in addition to their being on the TRS website) and is used to livestream public meetings.

Section5: *New Initiatives* – Please describe any new projects/initiatives that your system is undertaking related to education, communications, and member benefits. Have you implemented any new ideas from previous NPEA conferences?

We anticipate incorporating counseling surveys that automatically would be generated and sent to the member email. The IT department has implemented an email validation process that will help with member communications as we are moving toward using mass and individual emailing for member reminders and notices.

Section 6: Are there specific topics you are hoping to cover with your NPEA peers, or future topics you would like to see on the conference agenda?

Best practices for remote management and leadership of a large team of diverse employees. How to keep workers engaged, motivated, professional, connected and improving. Self-improvement as well as professional improvement for the benefit of the member.

Benefits Contact	Title	Phone #	Email Address
Erin Surratt	Executive Director	502-696-8536	Erin.surratt@kyret.ky.gov
Communications Contact	**Title**	**Phone #**	**Email Address**
Shawn Sparks	Division Director	502-696-8450	shawn.sparks@kyret.ky.gov
Member Education Contact	**Title**	**Phone #**	**Email Address**
Shauna Miller	Division Director	502-696-8768	Shauna.miller@kyret.ky.gov

# Active Members	# Retired Members	# Inactive Members	Staff Size	Assets ($)
132,144	114,437	140,130	251	$18.19 B

Section 1: *Pandemic Impact* – Please describe specific successes, challenges and lessons learned by your system during the COVID-19 pandemic. Is your system making or discussing any long-term changes to daily operations as a result of the pandemic? If so, what are they?

In mid-March 2020, Kentucky Retirement Systems (KRS) suspended in-person office appointments due to COVID-19. The majority of our 251 employees will continue to work from home for now, as KRS has been able to serve our members without interruption in essential services. In place of in-person office appointments, KRS is offering appointments for retirement counseling by telephone and will offer one-on-one virtual appointments. KRS has been encouraging members to register for Member Self Service (MSS) and use MSS to upload documents and to apply for retirement online, both new features.

COVID-19 also forced the cancellation of our popular Pre-Retirement Education Program (PREP). The program helps Tier 1 and Tier 2 members within five years of retirement understand their pension and medical insurance benefits. In place of the in-person PREP sessions, KRS uploaded the PREP presentation to its website and launched a series of live webinars designed to help members prepare for upcoming retirements. These started in June and are ongoing.

Board and committee meetings, which have been streamed online via KRS' Facebook page since 2017, have moved fully online using GoToMeeting. Those meetings continue to be broadcast to the public via Facebook.

From a budget standpoint, the economic uncertainty surrounding COVID-19 prompted the General Assembly to approve a one-year Executive Branch budget bill rather than the usual two-year budget. A budget bill for Fiscal Year 2022 will have to be introduced at a later session, either a special session called by the governor or the next regular session, slated to begin in January 2021.

Section 2: *Member Education* – Please describe the types of education/communications programs offered by your system. Do you have targeted communications for various age groups?

Informational Webinars - In an effort to provide alternative means of communicating information to our members, we are offering weekly webinars. Webinar topics include: General Information; Ready to Retire; Tier 1 – Strategies for Retirement; Reemployment after Retirement; and Retirement Payment Options. All webinars last approximately 20-45 minutes with time for questions to follow.

Section 3: *Legislation* – Briefly describe recently passed or currently pending legislation relating to plan changes and implementing multiple tier benefits in your system.

KRS administers five separate pension plans: the Kentucky Employees Retirement System (KERS) Nonhazardous and Hazardous plans: The County Employees Retirement System (CERS) Nonhazardous and Hazardous plans; and the State Police Retirement Plan (SPRS). Each system also has a corresponding insurance fund.

For the past several years the Kentucky League of Cities has spearheaded a major effort to separate the governance of the CERS pension and insurance plans from the Kentucky Retirement Systems' Board, arguing that CERS is the largest system within KRS but does not have proportional representation on the Board of Trustees. In particular, they sought more direct control over CERS investments by CERS employers.

During this past legislative Session, a bill was passed that accomplishes this separation. The bill established one 9- member board for the Kentucky Employees Retirement System (KERS) and the State Police Retirement System (SPRS), and a second 9-member board for the County Employees Retirement System (CERS). Further, the bill established a third 8-member board, the Kentucky Public Pension Authority Board, which will be responsible for the day-to-day operations of all three systems including having all current KRS staff members be under its authority. Our employees will still be subject to the provisions of the State Personnel system. The new governance structure will take effect on April 1, 2021.

There are a host of legal, investment, and daily operational issues to be considered when separating the administration of four multi-billion-dollar funds (two pension and two insurance funds) from the body that has been administering them since the pension funds' inception in 1958 and the insurance funds' inception in 1978. To date, we have determined more than 90 action items, or steps, required to make the transition, and expect to find more action items as our work progresses.

In addition to HB 484, during the 2017 Regular Session of the General Assembly a bill was enacted creating new pension spiking rules for members retiring on or after January 1, 2018. KRS recently received a favorable Private Letter Ruling on the bill's provision that will allow Tier 1 and Tier 2 members to opt into Tier 3. Staff is identifying system changes necessary to implement this provision of the bill.

During this time of physical distancing when it's not possible to attend meetings in person, the Systems' ongoing work to bring the meetings to our stakeholders is even more important. To that end, KRS continues to livestream Board and Committee meetings and archive the videos on our Facebook page. Twenty-one Board meetings have been livestreamed from December 2017 through August 2020, and the meetings have currently been viewed more than 41,000 times.

Other Technology initiatives include:
1. The KRS website, kyret.ky.gov, is one of the largest websites in Kentucky state government (over 200 separate pages) and had over 5.2 million page views in calendar year 2019. KRS uses Facebook (16,785 followers as of 9/1/20) and Twitter (998 followers as of 9/1/20) to promote self-service and inform members and stakeholders of news and announcements.

2. KRS continues to focus on self service improvements. New features include routine verification of contact information (members and employers), upload documents, and applying for retirement online. Employers can also submit the employer certification portion of the retirement application electronically. In September, KRS will implement LexisNexis' knowledge-based authentication as an alternative to providing a PIN for registration and password resets. In addition, we are improving seminar registration to replace current use of Eventbrite for PREP registration. Upcoming projects include an Employer Self Service dashboard and message center for members.

3. The Division of Communications initiated an Email Project to increase the number of members with a valid email address on file, so we can provide more information by email and lay the foundation for requiring some services to transition to online only. Project goals include directing members to self-service to improve efficiencies and saving money on print and postage (daily correspondence, publications and bulk mailings).

To date, the project team has facilitated the following changes:

- Correspondence is defaulted to email from our system if the member has a valid email, frequently used forms include an email field, email data exchange with LexisNexis, and knowledge-based authentication (see above).

- KRS is currently working with the Commonwealth's Personnel Cabinet to finalize changes to the monthly employer file that will now include an email address for approximately 34,000 active members.

- The project team will soon develop and recommend an electronic opt out policy for members that will incorporate use of a self-service message center.

4. We continue to produce a regular electronic newsletter for Reporting Officials at approximately 1,500 participating agencies, a quarterly electronic newsletter for legislators and the executive branch, and a biennial electronic Member and Retiree newsletter. The open rates for each newsletter range from 29% to 50%, which exceeds the average open rate of 28.77% for "Government" emails.

5. In response to closing the KRS office to in-person visits, Member Services created a series of weekly webinars designed to help people prepare for retirement. Webinar topics include general information, strategies for Tier 1 (traditional defined benefit plan) participants, the retirement process, and a discussion of retirement payment options. Begun in June with the general information webinar, the sessions expanded to include the additional live presentations and were extended through July. Each webinar lasts between 20 and 45 minutes, and participants can ask questions. Registrations for the first few webinars exceeded the 100-person capacity of KRS' Zoom license and have since been increased to a 300-person capacity. Each webinar is archived on the KRS website for with 1,981 views to date.

Section5: *New Initiatives* – Please describe any new projects/initiatives that your system is undertaking related to education, communications, and member benefits. Have you implemented any new ideas from previous NPEA conferences?

Legislation passed in 2019 will allow KRS to use electronic balloting for electing Trustees in future elections. The next election is for members of CERS and will be held in early 2021 for the term beginning April 1, 2021. Members with a valid email address on file will have the option to request a paper ballot later this year. KRS is working with an external vendor to implement online voting.

Section 6: Are there specific topics you are hoping to cover with your NPEA peers, or future topics you would like to see on the conference agenda?

We would be interested to hear how other systems are successfully communicating their "story" to their state legislature… electronic newsletters, brochures, booklets, etc.? Also, how are other systems explaining their investment strategies to their members and the general public?

Benefits Contact	Title		Phone #	Email Address
Laurie Wright	Retirement Benefits Administrator		225-925-6446	Laurie.wright@trsl.org
Communications Contact	**Title**		**Phone #**	**Email Address**
Lisa Honore	Executive Liaison Officer		225-925-6446	Lisa.Honore@trsl.org
Member Education Contact	**Title**		**Phone #**	**Email Address**
Lisa Honore	Executive Liaison Officer		225-925-6446	Lisa.Honore@trsl.org

# Active Members	# Retired Members	# Inactive Members	Staff Size	Assets ($)
85,998	79,647	31,804	153	21,652,482,372

Section 1: *Pandemic Impact* – Please describe specific successes, challenges and lessons learned by your system during the COVID-19 pandemic. Is your system making or discussing any long-term changes to daily operations as a result of the pandemic? If so, what are they?

In March we began to postpone our in-person workshops in hopes of having them later in the summer. When the pandemic continued longer we transitioned all of our workshops to online events. The 20 + workshops now moved to a web-based format using GoTo Webinar allowed us to continue our educational programs. This format is recorded so that members who could not attend the events live were able to watch them in an on-demand video from our website.

With the offices closed to the public, all in person counseling normally held by walk in appointments were moved to phone or virtual appointments scheduled by the Member Information Center. Any documentation that could normally be brought in to the office had to be mailed in or now can be dropped off at the front of the building through a lockbox system. Once the State has lifted the office closures to the public, we have made steps to allow safe face to face appointments with barriers and no contact paperwork receiving. The Virtual appointments are being kept as an option.

Section 2: *Member Education* – Please describe the types of education/communications programs offered by your system. Do you have targeted communications for various age groups?

We offer multiple educational workshops targeting the amount of time they have been in our system (Early Career, Mid-Career and Ready to Retire) We hold short webinars on key points regarding our retirement system that are used to fill in the gaps between the main workshops. Email newsletters are focused on three groups. The employer newsletter (The Key), employee newsletter (Links) and (Retirees) are emailed quarterly giving information on processes, training and legislative updates.

Section 3:	*Legislation* – Briefly describe recently passed or currently pending legislation relating to plan changes and implementing multiple tier benefits in your system.

New RTW Law creates two groups of RTW retirees

Act 337 of 2020 enacted La. R.S. 11:710.1. With passage of this new law, there are now two groups of RTW retirees subject to two different laws.
2010 RTW Group (subject to the 2010 RTW Law – La. R.S. 11:710)

Retirees who returned to work for a TRSL-reporting employer before July 1,
2020 Retirees who retired on or before June 30, 2010 (grandfathered group)
2020 RTW Group (subject to the 2020 RTW Law – La. R.S. 11:710.1)

Retirees who returned to work for a TRSL-reporting employer for the first time on or after July 1,
2020 Retirees in the 2010 RTW Group who make an irrevocable election to be in the 2020 RTW
Group **Other legislation that passed:**
Supplemental payment to UAL: Act 255 (House Bill 307), sponsored by Rep. Jerome Zeringue, makes a $36.7 million supplemental appropriation to the TRSL initial unfunded accrued liability (IUAL) from a portion of the FY 2018-19 surplus funds in the state treasury.
Permanent benefit increases (PBIs): Senate Resolution 15 (Sen. Ed Price) and House Resolution 21 (Rep. Lance Harris) request the four state retirement systems work together to report to the legislature on alternative methods for providing permanent benefit increases (PBIs) to retirees in future years.
Social Security offsets: House Concurrent Resolution 9 (Rep. Mike Johnson) and Senate Concurrent Resolution 34 (Sen. Beth Mizell) ask Congress to consider eliminating or reducing the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO) Social Security benefit reductions.

Section 4:	*Technology* – Please describe how you interact with your members, both active and retired. Do you have an online member self-service program and if so, what do members have access to? Do you provide web counseling? Are you using Facebook, Twitter, chats, webinars, etc.?

We have a secure online access for members, retirees and employers that allow them to access their information. Service credit, salary history, employment history and sick leave. They may also update personal information, do retirement calculations and submit retirement applications through member access.

We provide virtual and phone counseling with GoTo Meeting for "face to face" communication with our members. Facebook and twitter have been very helpful in communication with our members about news, events and other subject matters related to TRSL.

Section5:	*New Initiatives* – Please describe any new projects/initiatives that your system is undertaking related to education, communications, and member benefits. Have you implemented any new ideas from previous NPEA conferences?

We are currently working on short video series to explain frequently asked questions or topics we would like to highlight.

Section 6:	Are there specific topics you are hoping to cover with your NPEA peers, or future topics you would like to see on the conference agenda?

Member engagement for online workshops and events.

Benefits Contact	Title	Phone #	Email Address
Lisa Maloney	Chief Administrative Officer	978-439-3008	lmaloney@middlesexretirement.org
Communications Contact	**Title**	**Phone #**	**Email Address**
Lisa Maloney	Chief Administrative Officer	978-439-3008	lmaloney@middlesexretirement.org
Member Education Contact	**Title**	**Phone #**	**Email Address**
Lisa Maloney	Chief Administrative Officer	978-439-3008	lmaloney@middlesexretirement.org

# Active Members	# Retired Members	# Inactive Members	Staff Size	Assets ($)
9,282	5,862	3,463	13	$1.3 Billion

Section 1: *Pandemic Impact* **–** Please describe specific successes, challenges and lessons learned by your system during the COVID-19 pandemic. Is your system making or discussing any long-term changes to daily operations as a result of the pandemic? If so, what are they?

Successfully and timely paid every retiree monthly payroll without exception despite office closure, technological limitations that prevented key staff from working remotely, and 50% staffing levels when the office did re-open. We are providing telephone retirement counseling rather than in person appointments which both the staff and members find more efficient and just as effective. We saw increased participation in Advisory Council meetings when we moved to a remote meeting platform.

Long term we are assessing our IT infrastructure as the inability for staff to work remotely is a significant challenge that needs to be addressed. Currently, the System is fortunate it has enough office space to accommodate the staff with ample physical distancing, but we recognize this is not a long-term solution. We will continue to offer remote meeting participation and telephone retirement counseling. We are exploring virtual member meetings/education programs.

We have accommodated staff schedules to address their challenges with homeschooling and limited day care options and will continue to do so. Our dedicated staff has proved to be quite flexible and resilient.

Section 2: *Member Education* – Please describe the types of education/communications programs offered by your system. Do you have targeted communications for various age groups?

Pre-pandemic, the Middlesex County Retirement System ("MCRS") conducted regional member education programs in addition to providing member education programs upon request by employer units. It also provided onsite member counseling. We have moved to telephone counseling and are exploring virtual education programs.

Middlesex County Retirement System employs a part-time social security consultant to deliver educational programs regarding social security benefits, the Government Pension Offset, and Windfall Elimination Provision. We are exploring a virtual platform for this program as well.

Finally, MCRS educates its employer units through Advisory Council meetings, attendance at Boards of Selectmen/Finance Committee meetings, and Employer Training Programs.

Section 3: *Legislation* – Briefly describe recently passed or currently pending legislation relating to plan changes and implementing multiple tier benefits in your system.

There are a number of bills pending that address increasing the COLA base for retirees and the funding of same, expanding the period of time in which military service credit purchases can be made, and proposed amendments to the forfeiture provisions of the retirement plan.

Section 4: *Technology* – Please describe how you interact with your members, both active and retired. Do you have an online member self-service program and if so, what do members have access to? Do you provide web counseling? Are you using Facebook, Twitter, chats, webinars, etc.?

Middlesex County Retirement System interacts with its membership by posting information on its website, publishing newsletters, and delivering newsflashes via email. Middlesex County Retirement System does not offer member self-service at this time. It does offer employer self-service for contribution reporting and the submission of Enrollment and Separation of Service forms.

Section 6: Are there specific topics you are hoping to cover with your NPEA peers, or future topics you would like to see on the conference agenda?

MCRS is interested to see how different Systems prepare and distribute Board materials for review each month. (e.g., how the material is shared? what documents are prepared and presented? how is Executive Session material handled? etc.)

Benefits Contact	Title	Phone #	Email Address
Jonathan Osimo	Assistant Executive Dir. of Member Services	617-679-6837	jonathan.osimo@trb.state.ma.us
Communications Contact	**Title**	**Phone #**	**Email Address**
Scott Olsen	Director of Communications	617-679-6844	scott.olsen@trb.state.ma.us
Member Education Contact	**Title**	**Phone #**	**Email Address**
Scott Cauley	Director of Contact Center Services	617-679-6883	scott.cauley@trb.state.ma.us

# Active Members	# Retired Members	# Inactive Members	Staff Size	Assets ($)
94,000	67,000	30,000	90 FT, 10 PT	29.1 B

Section 1: *Pandemic Impact* **–** Please describe specific successes, challenges and lessons learned by your system during the COVID-19 pandemic. Is your system making or discussing any long-term changes to daily operations as a result of the pandemic? If so, what are they?

Following our governor's emergency order on March 17th, the MTRS closed our offices to the public in order to protect the health and safety of our members and employees. We quickly transitioned to remote operations while maintaining a small skeleton crew on-site to ensure the continuity of essential services. We worked to avoid interruption of the services our members depend upon, including the continued processing of new benefit applications and on-time payment of monthly pensions. Since March, we've relied heavily on email and voicemail for most of our member support.

As Massachusetts enters the next phase of its reopening plan, the MTRS is developing plans to bring more staff back to our offices in the fall, and we look forward to eventually resuming in-person member services. We are also developing plans to hold online retirement planning webinars and video counseling sessions.

Section 2: *Member Education* – Please describe the types of education/communications programs offered by your system. Do you have targeted communications for various age groups?

Although all in-person educational initiatives are currently cancelled until further notice, the MTRS remains committed to educating our members about the retirement plan, as well as providing active and retired members with educational opportunities addressing financial and life issues related to retirement. To that end, under normal circumstances, the MTRS provides programs for members at various life stages:

- ☐ *Your MTRS Benefits* – for members at any stage - 2-hour program, held at various locations across the Commonwealth, focuses on retirement formulas, creditable service issues, Social Security offsets and other post-retirement issues.
- ☐ *The Next Chapter* **–** for members 5-15 years from retirement - comprehensive, all-day preretirement planning program including MTRS benefits, financial planning, estate planning, and the transition to retirement. The program features speakers who are experts in their field.
- ☐ *Ready for Retirement* **–** for members within one year of retirement - 2-hour, after-work program for our soon-to-be retirees. During this nuts-and-bolts seminar, members learn exactly what to do—and expect—as they go through the retirement process.
- ☐ *Retirement U* **–** for retired members - half-day program covering various topics such as estate planning, financial tips for retirees, fraud prevention, health issues, and resources to help retirees maximize their retirement years financially and personally.
- ☐ **Constituent group presentations –** we provide programs tailored to the needs of various groups, including superintendents, vocational educators, school business officials, etc.
- ☐ **Retirement Group Counseling -** held for 12-15 members at a time, every other week, in both MTRS offices. We cover the MTRS benefits with the group and then provide each participant with an individual estimate and counseling.

Section 3: *Legislation* – Briefly describe recently passed or currently pending legislation relating to plan changes and implementing multiple tier benefits in your system.

Effective April 2, 2012 our legislature passed the third significant pension reform law in a three-year period, which created a new benefit tier for members who enter the retirement system on or after 4/2/2012. It increased the minimum retirement age from 55 to 60 with at least ten years of service and repealed the ability for members to receive a reduced benefit with 20 years of service at any age. Under the new tier, new members are subject to reduced age factors, and a five-year salary average instead of a three-year salary average. After 30 years of service, the employee contribution rate for members under the new tier will decrease from 11% to 8%. This latest pension reform also doubled the interest rate, from 4% to 8%, charged on most service purchases for all members of the MTRS, not just new members. This increase went into effect on 4/2/2013, and as a result, we experienced a 500% increase in the number of service purchase applications.

Section 4: *Technology* – Please describe how you interact with your members, both active and retired. Do you have an online member self-service program and if so, what do members have access to? Do you provide web counseling? Are you using Facebook, Twitter, chats, webinars, etc.?

When we rolled out our new computer system from 2012 – 2014, the Member Self-Service (MSS) rollout was limited due to a lack of automated creditable service data. In FY 2018, we completed a creditable service conversion project that will allow us to offer the full MSS functionality. The first phase of the MSS rollout occurred in late 2017, which included the ability to view the member's account information, estimate retirement benefits, view beneficiary info, and initiate certain service purchases through the MSS system. The last phase of the MSS rollout occurred in late 2018, which allowed certain members to view their complete creditable service history. Due to data integrity issues, certain members can only view some of their creditable service history, and we continue to deal with manual data cleanup and fixing member accounts with complex issues.

Presently, we do not provide web counseling, nor do we use FB, Twitter, or other social media to communicate with our members. We conducted a survey of our active members in 2017 regarding their preferences for various modes of retirement education, and the overwhelming majority indicated they would not be interested in receiving retirement information via social media.

Section5: *New Initiatives* – Please describe any new projects/initiatives that your system is undertaking related to education, communications, and member benefits. Have you implemented any new ideas from previous NPEA conferences?

We continue to expand our online educational videos for both employers and members. We currently have six tutorial videos available to employers which cover: *Creating a Payroll Calendar in MyTRS* (our computer system); *Importing a Deduction Report; Termination Events in MyTRS; Registering a new Employee in MyTRS; Retiree Insurance; Completing Part 2 of the Retirement Application.*

As for our members, we currently have 17 tutorial videos which cover: *Enrollment; Member Self-Service Accounts (creating, username/password assistance); Leaving MTRS service prior to retirement (Leave your funds on account; If eligible, receive a retirement benefit; Take a refund); Your contributions; Types of retirement benefits; Regular creditable service; Purchasable creditable service; The three retirement options: A, B and C; The retirement formula; Retiree health insurance; Working after retirement; Taxation of your benefit; Cost of living adjustments; Preparing for retirement; Completing the retirement application; Welcome to retirement.*

Additionally, at the end of CY 2019, we began work on a computer system (application) upgrade project, which is our first upgrade since we converted from our legacy system to our current system about seven years ago. The project is expected to take approximately two years to complete, and we are currently on track to complete the project on-time, despite the extenuating circumstances created by the COVID-19 pandemic.

Section 6: Are there specific topics you are hoping to cover with your NPEA peers, or future topics you would like to see on the conference agenda?

As our system continues to rollout more MSS functionality, we would be interested in hearing more about other system's experiences with their MSS initiatives. What have been some of the greatest lessons learned? What have been the greatest challenges so far, and how have you overcome them?
Additionally, we would like to talk to other systems that offer educational videos, retirement planning webinars, and/or video counseling sessions for members and/or employers. Specifically, what has worked well, and what hasn't worked well? Finally, we would like to discuss computer system (application) upgrades with other systems that have recently upgraded their applications, specifically in terms of their experience and lessons learned.

Municipal Employee's Retirement System (MERS) of Michigan

Benefits Contact	Title	Phone #	Email Address
Cara Doerfler	Plan and Education Design Business Process Owner	517.703.9030	cdoerfler@mersofmich.com
Communications Contact	**Title**	**Phone #**	**Email Address**
Jennifer Mausolf	Communications and Retirement Strategies Director	517.703.9030	jmausolf@mersofmich.com
Member Education Contact	**Title**	**Phone #**	**Email Address**
Jennifer Mausolf	Communications and Retirement Strategies Director	517.703.9030	jmausolf@mersofmich.com

# Active Members as of 6/30/20	# Retired Members as of 6/30/20	# Inactive Members as of 6/30/20	Staff Size as of 6/30/20	Assets($)as of 6/30/20
DB = 29,585 DC = 15,177 Hybrid = 3,650 Health Care Savings (HCSP) = 19,763 457 = 7,386	DB = 42,886 DC = 6,749 Hybrid = 133 HCSP = 7,469 457 = 1,208	DB = 9,381 Hybrid = 336	134	$11.9

Section 1: *Pandemic Impact* – Please describe specific successes, challenges and lessons learned by your system during the COVID-19 pandemic. Is your system making or discussing any long-term changes to daily operations as a result of the pandemic? If so, what are they?

MERS implemented remote operations within the first week of the Michigan Stay at Home Order with little or no disruption to our services. This included our customer service representatives who are now able to assist employers and participants remotely. For both employers and participants, we continued to provide education and service, shifting originally planned onsite meetings to webinar and teleconference formats, and increasing our use of social media, such as Facebook Live events. With the exception of our print and mail room and facilities staff, all staff have been able to work 100% remotely.

From a portfolio perspective, our diversified fund utilizes various management strategies that provide downside market protection with upside market participation which aids those with a defined benefit plan. With the onset of the COVID-19 pandemic, and subsequent impacts to the market, we launched a microsite with information, videos, charts and other resources to assist members in navigating the economic crisis. In addition, we hosted a webinar with our investment team providing members an opportunity to receive up-to-date information and the ability to ask questions.

Based on feedback from our members and federal legislation enactments, the MERS Retirement Board took action to assist with COVID-19-related health and financial hardships. Changes include new options made available through the Coronavirus Aid, Relief, and Economic Security (CARES) Act for an in-service distribution for qualified individuals, loan relief options and changes to the Health Care Savings Program qualified expenses. In addition, the Board made temporary adjustments to the Working in Retirement guidelines and ability for employers to make temporary benefit modifications. Additionally, we added resources to our website such as FAQs related to COVID-19, along with our response to COVID-19 and the actions we are taking operationally during this time.

Last, through our business continuity and disaster recovery efforts we continue to develop and enhance our COVID-19 Preparedness and Response Plan. This includes a comprehensive plan for returning to the office, when it is safe to do so, and implementing a telecommuting policy for ongoing workforce management.

Section 2: *Member Education* – Please describe the types of education/communications programs offered by your system. Do you have targeted communications for various age groups?

MERS takes a multi-channel approach to providing education to participants, ensuring that we offer opportunities that appeal to a wide variety of participants, each with a preferred learning method.

- *New Participant Resources Webpage* – This new hire resource helps participants understand their MERS benefits with an interactive video that walks new employees through a straightforward explanation of how each of their programs work and links to more information on the various products.
- *Pizza & Planning* – These free, quarterly seminars are held after traditional work hours at various locations throughout the state. With COVID, these events have switched to a webinar format for 2020. They focus on a variety of Financial Wellbeing and Retirement topics and are open for all MERS participants to attend.
- *Quick Bite Webinars* - For those who are unable to attend our educational sessions in person, live and pre-recorded webinars are available on our website. Current topics include Basics of Investing, Making Your Money Work for You, Monitoring and Managing Your Portfolio, Health Care in Retirement, Estate Planning, Using Your Retirement Account, Navigating Social Security and more.
- *On-Site Education* - Our Benefit Education Specialists regularly attend benefit fairs and provide plan level information through on-site group presentations and one-on-one consultations.
- *Age-Targeted Presentations* - MERS has developed a series of age-targeted presentations packed with information pertinent to participants through each stage of their career. These presentations are available as part of our Pizza & Planning seminars, as well as for on-site group presentations.
- *Retiree Connections* – These meetings will give retirees a chance to have face-to-face communication with MERS staff and provide retirees and their spouses with the opportunity to interact with other MERS retirees in their area. Topics include Social Security highlights, Medicare, and frequently asked questions from retirees on their MERS benefits. With COVID, these events have switched to a webinar format for 2020.
- Quarterly educational outreach campaign theme, Save – Invest – Plan – Prepare, reaches active participants through postcards, emails, posters, and social media (Facebook and Twitter) with topics such as setting retirement goals, determining an appropriate retirement savings rate, and using available resources to understand their current financial picture, individual goals, and plan for the future.
- *CentsAbility* blog where participants can learn about topics ranging from budgeting, debt management, emergency savings, investments and retirement planning. We present complex financial concepts such as the role of investments in retirement planning in easy-to-understand and actionable ideas. These articles provide general education from a reliable partner (us), rather than sales pitches or product details specific to MERS.
- *Social Media* – social media platforms on Facebook, LinkedIn and YouTube reach participants through timely and educational posts with interactive conversations. In addition, we use Facebook Live to provide participants with opportunities to have their questions answered by subject matter experts about topics such as investments, Social Security and retirement planning.
- *Full Picture Report* – Participants are encouraged to go online and create their Full Picture report through their secure myMERS online account. Each individual's MERS plan information is pre-populated, and participants may add in other data such as a spouse and non-MERS account information. The Full Picture Report will show a comprehensive picture of the participant's level of retirement readiness, along with suggestions on how to achieve their retirement goals if they are not on track to do so. Free online investment guidance is offered to assist participants in determining an investment strategy that best fits their goals.

Section 3: *Legislation* – Briefly describe recently passed or currently pending legislation relating to plan changes and implementing multiple tier benefits in your system.

MERS of Michigan is independent from the State of Michigan and is a voluntary system. Each participating municipality can choose which retirement plan to offer to their employees and determines the benefit structure. MERS offers a Defined Benefit, Defined Contribution, and a Hybrid Plan in addition to supplemental accounts and other post-employment benefit solutions. We administer over 2,000 different benefit structures for our membership.

SB 13, 17 & HB 4006 - Pension Tax Elimination: Reinstates the pension tax credit.

HB 4186 - Data Breach and Security Act: Requires the implementation of security measures designed to protect sensitive personally identifying information against a breach of security.

Public Act 65 of 2020 - Surviving Spouse Tax Deduction: Amends the Income Tax Act to mandate tax treatment of retirement
income for a married couple filing jointly to be extended to the surviving spouse after the death of the older spouse.

Section 4: *Technology* – Please describe how you interact with your members, both active and retired. Do you have an online member self-service program and if so, what do members have access to? Do you provide web counseling? Are you using Facebook, Twitter, chats, webinars, etc.?

Active and terminated participants with participant directed accounts receive a quarterly statement that detail their account including contributions, investments, growth, and future projections, as well as timely messaging addressing plan changes, trending issues, or useful information.

Active participants in the MERS Defined Benefit Plan receive annual statements detailing their service credit, contributions, beneficiary information and earned retirement benefit. A full statement history is available electronically to both participants and employers. Defined benefit retirees and terminated/inactive participants over age 60 receive Retiree News, a bi-annual newsletter that provides important information and updates such as pension payment dates, notification of upcoming events, and reminders to keep beneficiary and contact information current with MERS. Other relevant topics many include benefit FAQs, as well as timely tips on estate planning, required minimum distributions and selecting retiree health care insurance, etc.

Through their individual myMERS accounts, participants enjoy convenient online access 24/7. They have access to account details, statements, and beneficiary information with the ability to make online updates, view publications, forms, and much more.

Through the myMERS portal, they can also apply for retirement, make changes to their tax exemptions, banking information and securely download/upload documents to and from MERS, complete various Health Care Savings Plan transactions, modify investment allocations, rebalance assets, submit requests for distributions and loan applications (if the plan allows for loans). There are also online resources to help participants understand and monitor their accounts, including a personalized rate of return calculation, access to each fund's performance and fee details, and online calculators to assess their retirement needs.

Employer online 457 enrollments with the ability to make deferral rate changes is also an available feature. Participants can also opt out of paper statements online.

With an active presence on Facebook, YouTube and LinkedIn, MERS uses social media to connect with and educate our customers via special alerts, Financial Wellness Challenges, money management tips and live events. In addition, our customers can chat with our helpful professionals via Facebook Messenger.

Online events and presentations across a variety of platforms such as GoToWebinar, Zoom and Facebook Live deliver participant education on a variety of topics and encourage interaction with MERS experts who can answer questions, provide resources, and follow up with details.

MERS of Michigan actively collects feedback from customers through a network of post-event surveys, call-tracking responses, and annual Voice of the Customer surveys. These responses are systematically collected, reviewed, and correlated to provide actionable insights on the content, delivery, successes, and gaps in the benefits we provide, the messaging we deliver, and every aspect of how our audiences interact with our services and team members. This information is tied directly to our goals to ensure that we're measuring and acting on issues most relevant to customer needs and that our teams understand how all business areas impact customer experiences.

Section 5: *New Initiatives* – Please describe any new projects/initiatives that your system is undertaking related to education, communications, and member benefits. Have you implemented any new ideas from previous NPEA conferences?

MERS has several projects in progress, and several more in concept that will assist MERS in meeting strategic goals around expanding customer relationships, promoting financial wellness, managing affordability for customers and using process management to ensure successful outcomes. In 2019, MERS implemented the following:

- Launched online retirement and online beneficiary change processes and developed an online transactions strategy to purposefully move more transactions online.
- Enhanced the beneficiary designation process, including evaluation and clarification of beneficiary types, failure provisions and an intentional outreach program to collect missing beneficiary information.
- One important development within our financial wellness initiative will be the launch of a new financial wellness tool called Financial Fitness. This comprehensive tool brings participants' financial information to

one place either through our myMERS online account or through the tool's app. With its robust aggregation, participants can utilize data from their bank account, retirement plan, credit card, and more — so they can set goals, budget, and take action toward more financial security. With easy, intuitive workouts, employees get a better understanding of their overall financial wellness, which they can use to make better decisions. More specifically, the tool helps participants save for emergencies, make a plan to manage overall debt, maximize the benefits of health savings, helps employees protect themselves from unexpected events with insurance, and
assist them with their retirement planning.

Section 6: Are there specific topics you are hoping to cover with your NPEA peers, or future topics you would like to see on the conference agenda?

Specific topics of interest for MERS would be educational delivery methods, financial wellness strategies peer systems are engaged in, how to get participants engaged in preparing for retirement and any other retirement industry trends other systems are experiencing.

Benefits Contact	Title	Phone #	Email Address
Erica Pinc	Member Benefits Director	651-215-6042	EPinc@minnesotatra.org
Pension Administration	Title	Phone #	Email Address
Julie Larson	Pension Administration Manager	651-215-6389	jlarson@minnesotatra.org
Member Education Contact	Title	Phone #	Email Address
Lynn Paatalo	Member Services Director	651-215-6820	lpaatalo@minnesotatra.org

# Active Members	# Retired Members	#Inactive members	Staff Size	Assets ($)
82,965	67,285	15,517	87	$22.7 Billion

Section 1: *Pandemic Impact* – Please describe specific successes, challenges and lessons learned by your system during the COVID-19 pandemic. Is your system making or discussing any long-term changes to daily operations as a result of the pandemic? If so, what are they?

Our staff was able to transition immediately to 98% work from home. TRA's Continuity of Operations Plan had staff fully equipped to telecommute and report to work from their home work stations. Though we canceled all in-person appointments and presentations, we were able to immediately offer all appointments by telephone. Estimates and documents are sent via the message portal in their online account and an upload portal allows members to upload documents for submission. All of our presentations were switched to webinar format. Additionally, we've implemented virtual appointments with on screen document sharing for clear counseling. The design, development, testing, implementation and training phases went live in just two months due to the pandemic. Our board has also gone virtual with secure tablets to log into virtual meetings.

Section 2: *Member Education* – Please describe the types of education/communications programs offered by your system. Do you have targeted communications for various age groups?

TRA offers group workshops, individual retirement counseling, online webinars and periodic newsletters. Online webinars are offered throughout the year and have been well attended. Additionally, our Contact Center provides phone counseling, live chats, and e-mail responses. We had more intentional and directed efforts at outreach and saw our ad hoc audiences increase by 38% this year with the majority of our presentations to a new and mid-career audience.

We've improved our new member and newly vested materials and increased the distribution of these materials both to all employers and also in our automated mailings.

MyTRA account online provides personalized benefit estimates, payment detail and history, other account information, and the ability to schedule appointments for group or individual sessions.

Content on TRA's public-facing website is organized according to four life stages. Content is presented to be relevant for each particular age group, and photos were carefully selected so that when members come to TRA's website, they "see themselves" reflected there. TRA's brochures use the same life stages organizing principle used on the website.

TRA is also active on Twitter and Facebook. The TRA website (www.MinnesotaTRA.org) contains up-to-date information on timely news issues, annual reports, fund facts, forms, applications and other publications.

Section 3: *Legislation* – Briefly describe recently passed or currently pending legislation relating to plan changes and implementing multiple tier benefits in your system.

As a result of legislation in the 2020 session, beginning July 1, 2020, refunds must be fully repaid in a single payment to restore service credit. Installment payments will no longer be permitted after June 30. This change in the law does not impact individuals who have made at least one installment payment prior to July 1, 2020.

Section 4: *Technology* – Please describe how you interact with your members, both active and retired. Do you have an online member self-service program and if so, what do members have access to? Do you provide web counseling? Are you using Facebook, Twitter, chats, webinars, etc.?

We utilize chats and our numbers have gone up for chat use. Our online account numbers have continued to increase to include 53% of our active members. For the last two years we've seen increases in the number of online estimates so that more are done online by members than in office by our staff. Members are able to apply online so that 23% in FY 2020 did so. We are seeing the number of secure messages increase drastically given the use of online appointments.

Section5: *New Initiatives* – Please describe any new projects/initiatives that your system is undertaking related to education, communications, and member benefits. Have you implemented any new ideas from previous NPEA conferences?

Our newest initiatives include our virtual appointments, a new line of videos and our My Messages.
- For our virtual appointments we use the screenshare capability with members for viewing documents as well as sending the documents to the member 48 hours in advance.
- The new videos are focused on guiding members around the online account features.
- "My Messages" is a secure way to exchange personal information and track correspondence within our online account software. This feature has been instrumental for telephone and virtual counseling so that documents can be received by members in advance with less paper burden.

Section 6: Are there specific topics you are hoping to cover with your NPEA peers, or future topics you would like to see on the conference agenda?

Our next initiative is likely to be video counseling. We are interested in other systems' approach especially concerning background technology and security.

Best practices and strategies for mass messaging:

- Are there certain cycles of communication that systems follow?
- What key messages are put in mass messaging?

Benefits Contact	Title	Phone #	Email Address
Jim Lewallen	Administrative Mgr.	816-472-5800	jim.lewallen@kcpsrs.org
Communications Contact	**Title**	**Phone #**	**Email Address**
Christine Gierer	Executive Director	816-472-5800	christine.gierer@kcpsrs.org
Member Education Contact	**Title**	**Phone #**	**Email Address**
Erica Hill	Retirement Education Specialist	816-897-8904	erica.hill@kcpsrs.org

# Active Members	# Retired Members	# Inactive Members	Staff Size	Assets ($)
4,074	4,145	529 inactive vested 2,631 inactive nonvested	7	$663 Million

Section 1: *Pandemic Impact* – Please describe specific successes, challenges and lessons learned by your system during the COVID-19 pandemic. Is your system making or discussing any long-term changes to daily operations as a result of the pandemic? If so, what are they?

When the pandemic hit, we immediately updated our services to have the ability to work remotely. Retirement counseling sessions are given via Zoom and or phone conference. We created a voice over presentation that was sent to our employers to use in their on-boarding of new hires as well as other printed documentation. We provided special links for members retiring to submit their paperwork via secure clink or secure email. Most of our processes went to 100% electronic and has ran rather smoothly during this time. We are still working remotely about 85% of the time.

Section 2: *Member Education* – Please describe the types of education/communications programs offered by your system. Do you have targeted communications for various age groups?

We currently present retirement information to Kansas City Public School district during their New Hire Orientation, as well as visit Charter schools to communicate the retirement system advantages. We conduct annual Pre-Retirement seminars in the winter. Would like to conduct the pre-retirement sessions via Zoom in the winter.

Section 3: *Legislation* – Briefly describe recently passed or currently pending legislation relating to plan changes and implementing multiple tier benefits in your system.

None

Section 4: *Technology* – Please describe how you interact with your members, both active and retired. Do you have an online member self-service program and if so, what do members have access to? Do you provide web counseling? Are you using Facebook, Twitter, chats, webinars, etc.?

We offer active members and retirees' a member portal online access. Retirees can retrieve and print a verification of their benefits, update their address, update personal tax withholding and update beneficiary information through their member service portal. Active members can view the balance of their individual account, update beneficiary information, and obtain an estimate of their retirement benefit through their member service portal. KCPSRS has a Facebook page and a YouTube channel with our outreach videos for new members and members considering retirement. We are taking steps towards offering a Facebook Live questioning and answering session geared toward our Mid-Career members. Since Covid-19 we have implemented Zoom counseling sessions and phone counseling sessions.

Section5: *New Initiatives* – Please describe any new projects/initiatives that your system is undertaking related to education, communications, and member benefits. Have you implemented any new ideas from previous NPEA conferences?

KCPSRS is still in the process of updating our member online services to allow members to take initial steps to apply for retirement online. We are still perfecting out outreach process to better educate and inform our members of the retirement processes and working after retirement processes. We have created a retirement workbook used to guide those individuals seeking retirement and a better understanding of the processes for KCPSRS.

Section 6: Are there specific topics you are hoping to cover with your NPEA peers, or future topics you would like to see on the conference agenda?

Would like some information about going Live on Facebook and how that is managed to be asked and answer questions at the same time while going Live.

Benefits Contact	Title	Phone #	Email Address

Communications Contact	Title	Phone #	Email Address

Member Education Contact	Title	Phone #	Email Address
Jeff Pabst/Penny Thomas	Education and Outreach Coordinator/ Specialist	573.632.6388/573.632.6350	jpabst@molagers.org/pthomas@molagers.org

# Active Members	# Retired Members	# Inactive Members	Staff Size	Assets ($)
36,000	25,000		37	$8 Billion

Section 1: *Pandemic Impact* – Please describe specific successes, challenges and lessons learned by your system during the COVID-19 pandemic. Is your system making or discussing any long-term changes to daily operations as a result of the pandemic? If so, what are they?

Like most systems, we had to transition all of our in-person meetings, including Pre-Retirement Seminars, to a virtual platform. The transition was almost seamless, and from our acquired knowledge and experience, we made the decision to implement more virtual events going forward. We found we were reaching more members online versus at our in-person events – about 25% more! We even chose to conduct new quarterly updates for our retirees and members virtually. Though we hosted "Retiree Link Meetings" for our retirees in person in the past, we are now able to expand our reach to both retirees AND our active members in this new fashion. We do plan to return to in person events once the pandemic has diminished, but this opportunity provided us with an avenue to extend our reach and make connections we may not have otherwise been able to do.

We are also, for the first time, conducting a hybrid annual meeting, with both in person events simultaneous with streaming events. Our annual meeting is where our board of trustees are elected as well as stakeholder updates are shared. This new path is very exciting, and we have definitely discussed incorporating the hybrid model for future use as long as it is as successful as we believe it will be.

Section 2: *Member Education* – Please describe the types of education/communications programs offered by your system. Do you have targeted communications for various age groups?

We are working on more targeted communications for new hires, mid-career, pre-retirees, and retirees. Currently we offer Pre-Retirement Seminars, LAGERS LunchBreaks, Retiree Link Meetings, Certified LAGERS Administrator, HResource Meetings, and Employer Rate Meetings. We also offer webinars on a whole host of system-related subjects. We hope to have a more thorough campaign for each of the above-mentioned groups within the next year or so.

Section 3: *Legislation* – Briefly describe recently passed or currently pending legislation relating to plan changes and implementing multiple tier benefits in your system.

Recent legislation was passed to allow our employers to choose between 0%, 2%, 4%, or 6% employee contributions. Before this was passed, our only option was either Non-Contributory (0%) or Contributory (4%).

Section 4: *Technology* – Please describe how you interact with your members, both active and retired. Do you have an online member self-service program and if so, what do members have access to? Do you provide web counseling? Are you using Facebook, Twitter, chats, webinars, etc.?

We do have a member self-service portal called myLAGERS. Members can create their own benefit estimates, change beneficiaries, complete a retirement application, and create an estimate for purchasing military service.

Section5: *New Initiatives* – Please describe any new projects/initiatives that your system is undertaking related to education, communications, and member benefits. Have you implemented any new ideas from previous NPEA conferences?

LAGERS Loves Local: As part of our strategic plan, one of goals is communicating the value of our plans to all stakeholders, including taxpayers. We launched a new campaign last month called LAGERS Loves Local. It was a photo contest that involved our retirees showing us the local businesses where they are spending their retirement benefits. We did three drawings for those who entered. The winners won a basket of goodies from local businesses across Missouri. If the retiree was comfortable with it, our Executive Director went and personally delivered the gift baskets.

Retiree Readiness & Younger Employee Virtual Focus Groups: We are deploying retirement readiness surveys to gauge our members financial well-being. Also, we are going to gauge our employer's perception of their staff's financial wellbeing. Once we have the data, we are going to identify focus groups for particular age groups. It is our hope that we can leverage the information gathered from the readiness survey and the focus groups to develop content and programs that increase awareness, understanding and value.

Section 6: Are there specific topics you are hoping to cover with your NPEA peers, or future topics you would like to see on the conference agenda?

I would love to hear from systems about implementation of a chat feature, virtual counseling sessions, and the efficiencies of call centers.

Benefits Contact	Title	Phone #	Email Address
Juanita Mummert	Assistant Benefits Officer – Education	573-632-6138	juanitam@mosers.org
Communications Contact	**Title**	**Phone #**	**Email Address**
Candy Smith	Communications Manager & PIO	573-632-6130	candys@mosers.org
Member Education Contact	**Title**	**Phone #**	**Email Address**
Juanita Mummert	Assistant Benefits Officer – Education	573-632-6138	juanitam@mosers.org

# Active Members	# Retired Members	# Inactive Members	Staff Size	Assets ($)
As of 6/30/20: 46,168	Ret + Survivors: 50,472	22,024	Investments + Operations: 91	As of 6/30/20: $8 billion

Section 1: *Pandemic Impact* **–** Please describe specific successes, challenges and lessons learned by your system during the COVID-19 pandemic. Is your system making or discussing any long-term changes to daily operations as a result of the pandemic? If so, what are they?

Human Resources & Legal: In mid-March, the MOSERS Business Continuity Planning Committee assisted in assessing conditions and implementing strategies to transition staff from office-based to home-based operations. In a timeframe of 8 business days, 90% of staff were able to telework and assist members from their home. (The other 10% are facility & mailroom staff who remained in the building). Due to foresight and having already started the process of using laptops instead of desktop computers as normal workstations, as well as utilizing our reserve of laptops, we were able to get all staff (who could perform daily duties outside the office) set up working from home within a very short timeframe while maintaining high levels of customer service. In May, staff began returning to the office, but we changed course and limited in-office staff to no more than 50%. Currently, at least 50% of staff continue working from home and our office remains closed to visitors.
-Developed and had all staff sign off on a telecommuting policy before we closed the office
-Established and distributed to staff leave guidance based on new federal legislation
-Encouraged staff to stay home if they were experiencing symptoms
-Implemented activity logs for staff to complete while working from home or on a modified schedule to track projects, work hours, leave hours, and the amount of time spent working remotely versus in the office
-Developed COVID-19 policy to address employee safety, how to safely transition staff back to the office
-Developed Workplace Safety Plan to be implemented if we have a positive/suspected positive case

Member Education: We transitioned all of our pre-retirement and mid-career sessions (from mid-March through December) from in-person to online. See details below. We also transitioned all defined benefit and deferred compensation appointments from in-person, to phone or online virtual counseling. We cancelled all 10 seminars for retirees.

Member Communications: Developed a dedicated COVID-19 updates page on our website, produced a video & email message from the ED, which we sent to all members with a valid email address; conducted a campaign to encourage members still receiving a paper check to switch to direct deposit. To-date, 30% of those we contacted as part of this campaign have switched to direct deposit. This brings us up to just over 99% of benefit recipients on direct deposit.

Section 2: *Member Education* – Please describe the types of education/communications programs offered by your system. Do you have targeted communications for various age groups?

Ready to Retire (PreRetirement) Sessions - Prior to COVID, in FY20, we held 44 in-person sessions, serving 1,424 members. Due to COVID we transitioned 32 in-person sessions to webinars in calendar year 2020, with a 64% transition rate (not including guests). Of those who transitioned to the webinar, 98% attended. These transitions required coordinating with 1,257 active members. We also added closed captioning to 2 online webinars. Overall, members expressed appreciation and provided positive feedback with the online sessions.

NEOs – We continue joining agencies in their orientations. In FY20 we participated in 4 in-person sessions and 118 active members participated. The Missouri Office of Administration (OA) developed their own orientation program, titled OA 101. We participated in 7 sessions with 104 new OA employees attending.

NEO Expansion (XP) Seminars – To expand our presence with newer employees we contacted local HR reps asking to present to their employees. In FY20 we scheduled 8 seminars enrolling 102 members who had at least six months of service but less than five years (not yet vested.

Mid-Career Webinars – In FY20, our pilot year mid-career webinar opened for registration for members who are vested but are 10 years or more from retirement eligibility. Two mid-career webinars were conducted in FY20 with 132 members attending. These webinars included speakers from both MOSERS and MODC.

Benefits U Conference – This conference is designed for state HR Reps and payroll clerks. We held it in the fall of FY20. It is a one-day conference and 196 were in attendance.

Section 3: *Legislation* – Briefly describe recently passed or currently pending legislation relating to plan changes and implementing multiple tier benefits in your system.

Divorce After Retirement - Allows a retired MOSERS member divorced on or after January 1, 2021, to remove their former spouse as a survivor beneficiary upon divorce and receive an adjusted annuity amount. To do so, the divorce decree must provide for the sole retention by the MOSERS member of all rights in the annuity and that the former spouse is not entitled to any survivor benefit under MOSERS. Members who divorced prior to January 1, 2021, may remove their former spouse as a survivor and receive an adjusted annuity if the parties obtain an amended or modified dissolution decree, after January 1, 2021, which provides the MOSERS member all rights in the annuity and the former spouse is immediately removed as the survivor beneficiary.

Judicial Buyout - Allows an active judge to elect to receive a lump-sum payment equal to sixty percent of the present value of the member's vested MSEP* benefit. Any active judge who elects to take the lump-sum payment will forfeit all credible service and future rights to receive retirement annuity benefits from MSEP and is not eligible to receive any long-term disability benefits. *(*for general state employee, legislative, or statewide elected official service)*

State Appropriations - The Missouri General Assembly authorized the appropriation of $476 million to MOSERS for Fiscal Year 2021. This appropriation funds the Board-certified employer contribution rate.

Section 4: *Technology*	– Please describe how you interact with your members, both active and retired. Do you have an online member self-service program and if so, what do members have access to? Do you provide web counseling? Are you using Facebook, Twitter, chats, webinars, etc.?

Online Benefit Counseling Sessions – In April 2020, our benefits department started offering online counseling sessions for active members. These opportunities were promoted again in July 2020. Since inception, we have had 13 online conferences, and more are scheduled.

Online Self Service - Members can complete nearly any transaction (most forms, change of address, etc.) online that they would otherwise do on paper. They can generate their own benefit estimate, view annual & monthly payroll history and service credit, upload documents, view correspondence online, & enroll online for seminars. In addition, retirees can print benefit verification letters and 1099-R replacements. In September 2017, we implemented the use of Online IDs to increase the security of member data and replace the use of Social Security numbers. Online IDs are self-created and can be independently reset by the member. Currently, 51,373 members have Online IDs (53% of actives; 50% of retirees; 25% vested inactive).

Online Retirement Application Process
The MOSERS retirement process consists of 2 steps:
Step 1 - The *Retirement Application* and up to six other forms (re: taxes, direct deposit, life insurance, etc.)
Step 2 - The *Retirement Election Form, BackDROP Distribution Form* (if applicable), and submission of proof documentation (age, lawful presence, and marriage, if applicable)
Members are provided with very individualized information which streamlines the process for them, helps them track their progress, reduces errors, and makes it more efficient for MOSERS to process retirement inceptions.
Currently, 72% of retirement applications are submitted online

Members Who Get Most Materials from MOSERS Electronically: Active – 93%; retirees – 49%; vested inactive – 50%

Social Media/Online: We use Facebook 1,918 likes; Twitter 787 followers; Linked In (job postings are popular on all); You Tube 63,224 views (since 2009); Rumor Central blog 8,061 subscribers.

Public Website: We launched our all new public website on Aug 2019 and won National Association of Government Communicators (NAGC) 1st place award for it.

- Public Website Usage: 1,640 visits per day = 11,542 per week
- Member Portal Usage: 773 logins per day = 5,440 per week

We will redesign the member portal in tandem with the new pension administration system.

Section5: *New Initiatives*	– Please describe any new projects/initiatives that your system is undertaking related to education, communications, and member benefits. Have you implemented any new ideas from previous NPEA conferences?

Pension Administration System (PAS) – We are replacing our entire PAS and anticipate implementation in 2022. Currently, we are developing new standards for all of our member correspondence and reviewing and updating ~150 member letters, many with conditional language.

"Congratulations, You're Vested!' emails – In March 2020, we started sending emails to members letting them know they had become vested, what that means and where they can find more information. We send an average of 172 of these emails a month.

Optional Text Messaging – Outside of deferred compensation communications, we currently use text messaging for password resets only but will implement for reminders about appointments, seminars, past-due forms, etc.

Video production – We are ramping up the use of videos in member communications and education.

Section 6:	Are there specific topics you are hoping to cover with your NPEA peers, or future topics you would like to see on the conference agenda?

Demos and functionality of member portals; effective use of videos in member communications

Benefits Contact	Title	Phone #	Email Address
Nicole Hamler	Director of Member Services	(800) 392-6848 Ext. 1095	nhamler@psrsmo.org
Communications Contact	**Title**	**Phone #**	**Email Address**
Susan Wood	Director of Communications	(800) 392-6848 Ext. 1083	swood@psrsmo.org
Member Education Contact	**Title**	**Phone #**	**Email Address**
Amanda Wooten	Member Education Supervisor	(800) 392-6848 Ext. 1031	awooten@psrsmo.org

# Active Members	# Retired Members	# Inactive Members	Staff Size	Assets ($)
129,681	88,878	38,983	140	$45.6 billion

Section 1: *Pandemic Impact* – Please describe specific successes, challenges and lessons learned by your system during the COVID-19 pandemic. Is your system making or discussing any long-term changes to daily operations as a result of the pandemic? If so, what are they?

- On March 23, 2020 our office closed to all outside visitors and employees began working from home at 100%. We process mail three times a week, so a small group of staff members are at the office to open and sort incoming mail and handle any outgoing mail requests from members.
- All scheduled retirement seminar meetings from March 19, 2020 through April 30, 2020 were converted to webinars. The Member Education team prepared, packed and mailed personalized benefit estimate information for these webinars to over 844 members over the course of 6 days.
- Our retirement seminar presentation is offered in webinar form several times a month. In addition, we created five other special topic webinars that cover mid-career information, purchasing service, the benefit estimate, filing for retirement and what to expect after retirement. These special topic webinars are each offered several times a month at various times.
- A short 15-20 minute webinar targeting a major topic of discussion or question among members is given twice a month. This webinar series is called Real Talk and has covered several different items including Social Security, purchasing, PLSO and ending employment.
- Going forward we plan to continue to provide all webinar topics for members, even after we begin offering in-person meetings again.
- Our regular seminar schedule runs September through May. However due to COVID, we have moved all our in-person seminar locations to January 2021 through May 2021 instead. A schedule to advertise these events will be sent to members later, once it is determined these meetings will be held. Additionally, we are in the process of offering a virtual seminar option where members can view their personalized benefit information prior to and during the live webinar.
- All members who were signed up for in-office visitor sessions on March 26, 2020 and after were contacted and changed to a phone or web counseling session instead. Our web counseling option has been in place for several years but has seen a large uptick in popularity over the past two years. We implemented phone counseling as an option in 2019 and they have been very successful. Having both options already in place provided a very seamless transition for members who desired counseling as well as our counselors who meet with them.

Section 2: *Member Education* – Please describe the types of education/communications programs offered by your system. Do you have targeted communications for various age groups?

RetireSMART: Beginner Basics – an introduction to the benefits and advantages of the defined benefit plan, including membership basics, vesting requirements, contributions, beneficiary designations, etc.

RetireSMART: Education Essentials – attendees receive a general overview of their PSRS/PEERS retirement benefits with a primary focus on aspects related to this point in their careers. Discussion topics include advantages of a defined benefit plan, retirement eligibility and calculating benefits, purchasing and reinstating credit, etc.

RetireSMART: Retirement Ready Seminars – an in-depth overview of the retirement system that is designed for members planning to retire within the next five years, but all members are welcome to attend. Seminars include information regarding retirement eligibility, calculating benefits, purchasing and reinstating service, retirement payment plans, COLAs, health insurance, working after retirement, etc. These meetings are held all year long, throughout the state at various locations as well as in Jefferson City, MO at the PSRS/PEERS office. We also offer a virtual seminar option at various times throughout the year.

Special Topic Webinars – provided throughout the year on various topics including purchasing, understanding your benefit estimate, preparing for retirement and considerations after retirement.

Real Talk Webinars – offered monthly, these webinars are 15-20 minutes and focus on one popular topic or frequently asked question from members.

Quick Counseling Sessions – offered at the request of an employer, this program provides individual, one-on-one counseling sessions at the employers' location. Each session lasts 15 minutes and allows members the opportunity to update their personal information in our system, ask specific questions about their retirement system and receive estimated benefit amounts.

Web Counseling Sessions – provides members with an individual counseling session that is face-to-face but from the convenience of their home, place of employment or any personal computer with internet access.

Individual Counseling Sessions (One-on-One's) – are available to all interested members who would like to meet one-on- one with a retirement counselor at the PSRS/PEERS office in Jefferson City, MO. Walk-ins are welcome but prior appointment registration is preferred.

Phone Counseling – offered to all members who would like to speak with a retirement counselor at a designated time that is convenient for them. Appointment times are available Monday-Friday, during normal business hours and evening sessions are offered several days throughout the month.

Section 3: *Legislation* – Briefly describe recently passed or currently pending legislation relating to plan changes and implementing multiple tier benefits in your system.

- **CARES Act** – On March 27, 2020 a federal stimulus package was passed that contained language regarding a tax waiver for those who take a lump sum distribution of money from a qualified retirement system and who met the requirement set forth for a Qualified Coronavirus-Related Distribution (QCD). In PSRS/PEERS that would mean anyone who has taken a refund or Partial Lump Sum Distribution Option (PLSO) since January 2020 or who takes one prior to December 30, 2020. The CARES Act removes the 20% mandatory withholding requirement and changes the default withholding to 10% for eligible distributions. Members have the option to waive all withholdings, however QCD's will be taxable as ordinary income and could result in a tax liability for the member when they complete their 2020 federal income tax return. The only tax that is waived is the 10% early withdrawal penalty.

- **Working After Retirement Limit Waiver** - On August 7, 2020 the Missouri Department of Elementary and Secondary Education (DESE) announced to members that in order to help alleviate the potential shortage of substitute teachers and/or school support staff members during the 2020-2021 school year, Governor Parson approved their request to temporarily waive portions of the state statutes that limit the number of hours and salary earned by retirees while working for a covered employer in a temporary, part-time or substitute positions. These waivers remain in effect for the duration of the Governor's emergency order. All PSRS/PEERS retirees were contacted through an email and those who are reported to be working for a covered employer are notified with a letter. When the state of emergency ends, the working after retirement limits will be put back into place and members will be notified again.

Section 4: *Technology* – Please describe how you interact with your members, both active and retired. Do you have an online member self-service program and if so, what do members have access to? Do you provide web counseling? Are you using Facebook, Twitter, chats, webinars, etc.?

Power Business Intelligence Tool (Power BI)- This product delivers rich interactive reports that allow us to explore data visually, quickly discover patterns and make better, faster decisions. We are able to identify errors in data, analyze internal processes, monitor website activities and better understand our membership and how they interact with our retirement systems.

Web Member Services (WMS) – A secure portion of our website where members can view information in real time about their membership, such as demographic information, beneficiaries, purchases, benefit plan options, tax information and COLAs.

Through WMS members can change their address, direct deposit information, tax withholding amounts and beneficiary designations. Members can also file for service retirement, upload documents and view post-retirement work reported by covered employers. WMS also features several tools for members to assist in retirement planning, such as calculating benefit amounts and purchase cost recovery.

Members registered for WMS have the option to receive newsletters, annual statements, newsflashes and Board of Trustee meeting minutes in paper form or electronically and can change their preferences at any time.

Web Counseling - PSRS/PEERS offers web counseling sessions as a more convenient way for members to learn about their retirement without having to drive to Jefferson City.

Webinars – We offer webinars on a variety of topics each month, so our members can choose a day and time that works with their schedule to learn more about their retirement.

Website - PSRS/PEERS launched an updated website showcasing new features and designs of the Sitefinity CMS. There is a dedicated page for legislation so that members can view any legislation the Systems are tracking.

Social Media - PSRS/PEERS utilizes Facebook and Twitter to share information with our audiences.

Section5:	*New Initiatives* – Please describe any new projects/initiatives that your system is undertaking related to education, communications, and member benefits. Have you implemented any new ideas from previous NPEA conferences?

Carden Group Partnership – In November 2019 we entered a partnership with Chad Carden and the Carden Group to gain a more insightful look into the Member Education department. The process has allowed us to analyze the effectiveness of our presentations, evaluate the materials we use at meetings and helped to take a closer look at what and how our information is provided to members. By essentially deconstructing our education department, we have been able to build a new version that is member-friendly, modern and engaging. Our program is called RetireSmart with three separate categories of meetings; Beginner Basics, Education Essentials and Retirement Ready.

- **RetireSmart - Beginner Basics** will be used for all new employee meetings. It is designed to be short, 15-20 minutes and can be used with or without a PowerPoint presentation. For these meetings we will provide a quick card containing important information members need to know when they first join our membership.
- **RetireSmart – Education Essentials** is a program that can be used for all in-school meetings as well as any other location where PSRS/PEERS is asked to present about our systems and benefits. A PowerPoint presentation with roughly 30 minutes of materials will be given and is customizable based on the audience participation. Presenters will be able to interact with members, asking questions and relying on them to drive most of the meeting content. The handout for these meetings will also be a quick card, however it will be larger and have more information included.
- **RetireSmart – Retirement Ready** are our basic seminars that we currently offer every year, throughout the state. The slideshow will be a mixture of bullet point information on the screen along with areas where the presenter is able to interact with the audience, have them write down key takeaways and ask questions to continuously engage with members. To accompany the PowerPoint, members will each receive a workbook created specifically for the seminars. This will contain all the information discussed during the seminar, show examples in detail and have areas where members can fill in the blank and take notes.

In addition to mentoring the Member Education department on our presentation materials, the Carden Group will also provide training for all our presenters. This professional development series will provide an opportunity for those who present to learn new techniques on how to engage the audience and perfect the art of successful public speaking.

Member Satisfaction Surveys – In 2019 the Member Services department began a significant project to overhaul our survey process for members. A committee was created and has spent countless hours researching other companies, how their surveys are successful, what information we consider important to obtain from members and how to best approach making these changes to our current procedures. Several other departments within the organization have been involved in the development of this process including Communications and Information Technology. When completed, each group of members who are surveyed will have a unique survey experience. There will be different questions based on the situation and the platform by which the member receives their survey will range from paper, email or text.

Section 6:	Are there specific topics you are hoping to cover with your NPEA peers, or future topics you would like to see on the conference agenda?

Texting Reminders – One of our main goals for the upcoming year is to implement texting reminders for our members who are registered to attend our seminars. Any information about this topic would be helpful.

Green Screen Type Videos – We are dedicating space in our building for video/photography production and are interested in any ideas about shooting green screen type videos or any other interesting technology for videos.

New York State Teachers' Retirement System (NYSTRS)

Benefits Contact	Title	Phone #	Email Address
Erica Mortimore	Manager, Benefits	518-447-4770	Erica.mortimore@nystrs.org
Communications Contact	**Title**	**Phone #**	**Email Address**
Michael Contento	Manager, Information & Communication Services	518-447-2811	Michael.contento@nystrs.org
Member Education Contact	**Title**	**Phone #**	**Email Address**
John Cardillo	Manager, Education & Outreach	518-447-4743	John.cardillo@nystrs.org

# Active Members	# Retired Members	# Total Members	Staff Size	Assets ($)
263,517	169,203	432,720	390	122.5 (6/30/2020)

Section 1: *Pandemic Impact* – Please describe specific successes, challenges and lessons learned by your system during the COVID-19 pandemic. Is your system making or discussing any long-term changes to daily operations as a result of the pandemic? If so, what are they?

- Our organization quickly transitioned to most staff working remotely, and our IT department supplied those staff with the necessary computer technology to continue working securely and efficiently.
- We adapted our work processes, so we could continue to provide the services that members need and expect.
- Some processes (e.g., in-take and scanning of mail; processing of paper checks) needed to be done in the office, so a small group of staff stayed working in the building, and our Facilities department took a wide range of precautionary steps and cleaning procedures to ensure the office remained safe.
- In-person / video consultations, presentations and PREP seminars were no longer possible because of school closings and safety and social distancing requirements. So, we developed and offered alternatives. We are doing the same number of consultations as before, but they are now all being done by phone. We are offering presentations to members through webinars, targeting the marketing of these live events to members who meet various criteria, and then following up by sending a link to a recording of the event for those unable to attend the live session. In addition, we recorded video versions of all our PREP seminar modules and posted them on our website, so members could view them at their convenience.
- The governor issued an executive order permitting e-notarization of documents, and we provided that e-notarization service to members filing NYSTRS forms.
- Flexibility was important (especially at the onset of the pandemic) because conditions in our state were changing rapidly as was knowledge about COVID-19 causes and preventions, and that required us to update plans and evolve quickly.

Section 2: *Member Education* – Please describe the types of education/communications programs offered by your system. Do you have targeted communications for various age groups?

Among the services we offer are:

- A contact center, which responds to member phone calls, emails, secure messages and correspondence.
- A comprehensive website at NYSTRS.org, which includes a wide range of self-service tools in our secure MyNYSTRS area, as well as a Pension Education Toolkit.
- A mobile app for members, which features key retirement planning information by tier and the latest NYSTRS news.
- One-on-one benefit consultations, in which we walk members through the retirement process and key decisions they must make, answer their individual questions, and provide them with benefit estimates.
- Pension & Retirement Education Program (PREP) seminars, now available as online tools, which provide a thorough review of NYSTRS' benefits and also cover topics such as estate planning, Social Security, and adjusting to retirement.
- Benefits presentations, which are now being conducted as live webinars, with recordings of the events emailed afterwards to invitees in case they were unable to attend live.
- Our *Benefit Profile*, a comprehensive annual statement provided to all active members that summarizes their service and salary information, offers retirement planning information, and includes benefit projections and eligibility information for disability benefits, death benefits, and loans.
- A 24-hour automated hotline, which enables members to order forms and publications, and hear announcements about the latest NYSTRS news.
- Our online video library, which features a host of videos for members, including "A Two-Minute Tutorial for New Members" (which is emailed to our newest members) and a four-part "NYSTRS Benefits" series that provides an overview of NYSTRS benefits, service credit, benefits calculations, and the retirement process.
- Monthly mass emails, which educate members in various stages of their careers (e.g., an introduction to NYSTRS and the importance of membership for new and early stage members; an overview of NYSTRS services and benefits for mid-career members; and important retirement planning tips for late-career members.

Section 3: *Legislation* – Briefly describe recently passed or currently pending legislation relating to plan changes and implementing multiple tier benefits in your system.

New York State recently enacted a law that allows for the payment of an accidental death benefit in cases where members reported to work at a place of employment as directed, contracted COVID-19 within 45 days, and died in 2020 with COVID-19 causing or contributing to their death.

To help recruit retired health care workers who were interested in assisting the state through its COVID-19 crisis, the governor issued an executive order that temporarily suspended the earnings limits that retirees under the age of 65 normally have when they return to New York State public employment.

Section 4: *Technology* – Please describe how you interact with your members, both active and retired. Do you have an online member self-service program and if so, what do members have access to? Do you provide web counseling? Are you using Facebook, Twitter, chats, webinars, etc.?

- We talk to our members by phone and correspond by email, secure message, and letters.
- We do live virtual benefits presentations and use our website to host informational recordings for members to access at their convenience.
- We offer "MyNYSTRS," a secure online portal that our members can use to access their NYSTRS information and a wide range of self-service tools. They can apply for a loan or service retirement, schedule a consultation, correspond with us via secure message, run pension and loan estimates, print a verification of income / contributions, download a 1099 statement, submit a prior service claim, change their direct deposit and withholding election; track the processing of their retirement benefit, elect e-publications rather than mailed newsletters or statements, update their address, and report their post-retirement earnings.

Section5: *New Initiatives* – Please describe any new projects/initiatives that your system is undertaking related to education, communications, and member benefits. Have you implemented any new ideas from previous NPEA conferences?

Building on the successful video consultation program we have offered for many years at schools across the state, we will soon be offering members the ability to connect to a video consultation using their own personal electronic devices. This will increase the convenience and flexibility of this service for members.

We are also preparing to implement a significant upgrade to our contact center technology which, in part, will use Artificial Intelligence (IA) tools to allow members more efficient access to information when they call.

Benefits Contact	Title	Phone #	Email Address
Stephanie Starr Jayme Heick	Retirement Program Specialists	701-328-9875 701-328-9880	smstarr@nd.gov jheick@nd.gov
Communications Contact	Title	Phone #	Email Address
Denise Weeks	Retirement Program Manager	701-328-9878	dcweeks@nd.gov
Member Education Contact	Title	Phone #	Email Address
Denise Weeks	Retirement Program Manager	701-328-9878	dcweeks@nd.gov

# Active Members	# Retired Members	# Inactive Members	Staff Size	Assets ($)
11,216	9,031	2,848	19	$2.5 billion

Section 1: *Pandemic Impact* – Please describe specific successes, challenges and lessons learned by your system during the COVID-19 pandemic. Is your system making or discussing any long-term changes to daily operations as a result of the pandemic? If so, what are they?

Our office transformed into a complete remote workstation in around a two-week span. We continue to have staff working 100% from home with the remaining staff alternating in office and remote work. The transition went fairly smoothly with interruption to services provided to our members. We have discovered new and improved ways to communicate electronic both among staff and with members. We have also streamlined our system of scanning and retaining documents and reduced the amount of "paper shuffling" that occurs in our physical office.

We are currently struggling with how to provide outreach services while maintaining safe practices such as social distancing.

Our physical office is now equipped with cleaning and protective equipment including plexi-glass dividers on desk, face masks and face visors.

Long-term we will continue to see the use of remote work capacities and expanding our ability to conduct meetings and appointments from any location. Our governor has enacted plans to continue work from home capabilities and reducing physical office space. We have seen little to no foot traffic in our physical office and it remains closed to the public other than through advanced appointment.

Section 2: *Member Education* – Please describe the types of education/communications programs offered by your system. Do you have targeted communications for various age groups?

NDRIO offers the following member education programs:

1) Group Counseling Sessions—we are only doing Group Counseling Sessions out on the road. This way we are able to touch more members at each session since the retirement process is the same for everyone. With the group style setting members are benefiting from hearing others questions too, things they may have not thought to ask in the individual sessions. Members receive their personalized TFFR information. We explain the different benefit options, detail the paperwork process required, health insurance, and the return to work guidelines. The Group Counseling has been very well received by our members.

2) Retirement Education Workshop – The Retirement Education Workshops are a planning program available to all members. Topics include: TFFR benefits, financial planning, estate planning, Social Security benefits, and health insurance.

3) Retirement 101 – This program is put on in schools that have a mentoring program. All new teachers in that particular school are required to attend. General information about the TFFR retirement program is given to them during the schools mentoring meetings.

4) Individual Counseling Sessions— By appointments in our office. We recently moved into a new location with better and safer access to our members!

Section 3: *Legislation* – Briefly describe recently passed or currently pending legislation relating to plan changes and implementing multiple tier benefits in your system.

No changes were made to the plan during this past session.

Section 4: *Technology* – Please describe how you interact with your members, both active and retired. Do you have an online member self-service program and if so, what do members have access to? Do you provide web counseling? Are you using Facebook, Twitter, chats, webinars, etc.?

Thankfully, our budget was approved by legislation to include an upgraded pension software system that we desperately need. We will be going through the RFP process soon where we will look at either implementing a new system or upgrading our existing system.

In the past, we have communicated mostly through mail. We can now email personal information through a secure file transfer system. We also rolled out Member Online Access last year finally! They can now access their account balance and view their Annual Statements, history, and beneficiaries. We do not have a social media site, but we do have basic webcast tutorials on various topics.

In 2020, we released an updated website with easier access to information and a much more user-friendly homepage.

We also provide web reporting for our employers. Of the 214 reporting employers, we have 182 schools sending their monthly reporting via the web.

Section5: *New Initiatives* – Please describe any new projects/initiatives that your system is undertaking related to education, communications, and member benefits. Have you implemented any new ideas from previous NPEA conferences?

As of August 2020, we have a new website with specific portals for our members and employers. The new website offers easy access to our Retirement Guide, Member and Employer Handbooks, and a link to our member online portal. All of these resources are available to our members at any time of the day 365 days out of the year, making information regarding their benefits more accessible.

We are also working to provide new ways to interact with members for benefit counseling on a Covid-friendly basis. This includes more individual sessions during outreach visits and video and telephone sessions.

Section 6: Are there specific topics you are hoping to cover with your NPEA peers, or future topics you would like to see on the conference agenda?

Online Communication – What is acceptable and what is not and how secure is it. Also, holding counseling sessions via Skype or other service. Another area is the auditing of accounts before the retirement system pays their members. How much time should that take and what's the process? We are also in the process of upgrading or changing our pension software. We appreciate input on this arduous process.

Processing Uncashed benefit checks, or remaining balances with no beneficiaries. How do other systems handle outstanding payments when no contact can be found?

Benefits Contact		Title	Phone #	Email Address
Marcy Hill		Director, Member Services	(614) 227-5207	hillm@strsoh.org
Communications Contact		**Title**	**Phone #**	**Email Address**
Nick Treneff		Director, Communications	(614) 227-2825	treneffn@strsoh.org
Member Education Contact		**Title**	**Phone #**	**Email Address**
Tamla Cole		Assistant Director, Member Education	(614) 227-8661	colet@strsoh.org

# Active Members	# Retired Members	# Inactive Members	Staff Size	Assets ($)
195,312	156,576	151,100	527	$77.1 billion

Section 1: *Pandemic Impact* – Please describe specific successes, challenges and lessons learned by your system during the COVID-19 pandemic. Is your system making or discussing any long-term changes to daily operations as a result of the pandemic? If so, what are they?

Associates at STRS Ohio began working remotely in mid-March 2020. Over the past several years, one-third to one-half of associates telework once a week and were very prepared to work from home. There was a very quick transition for the remaining associates to work from home. There was no disruption to the call center, calls and emails were answered normally. In-person counseling sessions were converted to teleconferences and all seminars were converted to webinars. Counselors use laptops and printers due to travel around the state, so they were able to use this equipment from home. Monthly benefits payments have all been on time.

In February 2020, the organization began using a new electronic invoice processing system. During the past few years, STRS Ohio has held "practice" work from home days for those who were regular teleworkers and those who did not regularly telework but were equipped to do so. A lesson learned from those activities was that all invoices needed physical signatures and they would have to wait until the next day to be signed/paid. The new process digitizes the invoices and moves them electronically for approval.

Nearly all member forms and applications can be completed online, and members utilized the online services. For incoming/outgoing mail items, associates from different departments come to the office twice a week to handle mail. The mail center made adjustments for handling incoming/outgoing mail, the imaging center worked alternating days in the office and building services has worked in the office throughout this time.

Over the years, STRS Ohio has taken many small, deliberate steps to improve efficiencies throughout the organization. Each of these steps has put more services online and made advances in our business continuity preparedness. The preparation for business continuity has allowed associates to work remotely and members to do more online and get the services they need. This was not the type of disaster we thought might happen; but the planning has made it possible to carry out our duties during this pandemic.

At this time, about 80% of STRS Ohio associates are still working from home. Returning to office is voluntary for now; about 20% of associates work in the office on any given day. Associates will return to the office some time in the future (the date has not been set). We expect telework options expand and permit more than one day per week, but not full-time teleworking.

Section 2: *Member Education* – Please describe the types of education/communications programs offered by your system. Do you have targeted communications for various age groups?

STRS Ohio provides group education programs for different stages of a member's career. Post-retirement programs are also offered to retirees including meetings for health care coverage, and various rotating topics such as estate planning, cybersecurity, identity theft and long-term care. All meetings are offered in person and many are offered as webinars. STRS Ohio utilizes short video tutorials on our website to educate members about specialized topics. Since March 2020 all programs are offered as webinars and will be for the foreseeable future.

One-on-one benefits counseling sessions are offered in the Columbus office, at hotel locations around the state, and online through Teleconference. STRS Ohio recommends an individual counseling appointment for members at least twice as they approach retirement; within three years of retirement and within the last year prior to retirement. Since March 2020 all counseling appointments are offered as teleconference and will be for the foreseeable future.

Web and print media are also key components of our education strategy. The STRS Ohio website provides education on every topic and members are able to conduct most business transactions via the web.

Section 3: *Legislation* – Briefly describe recently passed or currently pending legislation relating to plan changes and implementing multiple tier benefits in your system.

There are currently no new legislative initiatives pending for STRS Ohio. Effective July 1, 2017, the board permanently reduced the COLA for all benefit recipients from 2% to 0%. This change results in approximately $12 billion in savings and puts the retirement system in a more solid financial state.

Section 4: *Technology* – Please describe how you interact with your members, both active and retired. Do you have an online member self-service program and if so, what do members have access to? Do you provide web counseling? Are you using Facebook, Twitter, chats, webinars, etc.?

Members are able to conduct most transactions online in their self-service account including; service retirement application, withdrawal application, beneficiary changes, address/contact changes, add Medicare information, schedule appointments, update direct deposit, change tax withholding, reset passwords, and opt out of certain paper correspondence. New members can also make their initial plan selection online, they have the option to choose the Defined Benefit, Defined Contribution or Combined plan. Beneficiaries can now apply for benefits and death reports can be made online. During open enrollment, members can make add or make changes to the health care coverage and dental and vision coverage.

Members will soon be able to have a counseling appointment through video conferencing; currently they can use teleconference or in-person services.

STRS Ohio is on social media using Facebook, LinkedIn, and Twitter. STRS Ohio also provides 12 different videos and conducted 36 live webinars that were attended by about 1,600 members.

On the security side, STRS Ohio uses multi-factor authentication on the self-service sites. This is required in addition to a username and password.

Section5: *New Initiatives* – Please describe any new projects/initiatives that your system is undertaking related to education, communications, and member benefits. Have you implemented any new ideas from previous NPEA conferences?

Video conferencing for counseling appointments is in the final stages of planning. Implementation is expected in October 2020. This will offer a good alternative to in-person meetings and will likely help reduce some of the travel around the state for counseling appointments.

A new "document uploader" was recently added to the secure website to allow members to securely submit many documents/forms they often send through email attachments (not secure), i.e. power of attorney papers, birth/death/marriage certificates, spousal consent, and many other forms.

Section 6: Are there specific topics you are hoping to cover with your NPEA peers, or future topics you would like to see on the conference agenda?

What topics are other systems covering in their efforts to educate around overall financial awareness/supplemental savings? How are others engaging interest from membership in early to mid-career?

Benefits Contact		Title		Phone #	Email Address
John Lockwood		Member Services Manager		503.603.7751	John.lockwood@state.or.us
Communications Contact		**Title**		**Phone #**	**Email Address**
Melissa Piezonka		Member Information Center Manager		503.603.7719	Melissa.Piezonka@state.or.us
Member Education Contact		**Title**		**Phone #**	**Email Address**
Debbie Foote		Retirement Education Lead		503.431.8904	Debbie.Foote@state.or.us

# Active Members	# Retired Members	# Inactive Members	Staff Size	Assets ($)
176,327 (as of 6/30/19)	149,386 (as of 6/30/19)	48,786 (as of 6/30/19)	379	$77.3 billion (as of June 30, 2020)

Section 1: *Pandemic Impact* – Please describe specific successes, challenges and lessons learned by your system during the COVID-19 pandemic. Is your system making or discussing any long-term changes to daily operations as a result of the pandemic? If so, what are they?

Prior to the pandemic, as part of the agency's continuity management practices, PERS had established an Incident Response Team and developed a number of crisis communications and incident response plans, including a Pandemic Plan.

A few highlights from our COVID-19 mitigation efforts from March through August:

- While initial VPN capacity required only staff who self-identified as "vulnerable" to move to telecommuting as quickly as possible, partnerships with the State and our Information Services Division allowed 295 staff to telecommute by April 17. The vast majority of staff continue to work from home.
- Leadership set up a weekly Question and Answer session with Management, as a means of identifying and addressing staff concerns.
- For internal staff, a weekly email from the Director is sent to regularly update staff. Around June 2020, when the "status quo" became more normal, this is now sent on an as-needed basis.
- We ensured members and employers were kept up to date on COVID-19 impacts via our website, as well as tailored messaging through newsletters and GovDelivery emails.
    - PERS uses a "site-wide alert" on all webpages, which links to full statement page about COVID-19, which we update on an as-needed basis:
    https://www.oregon.gov/pers/Pages/News/COVID-19.aspx
- For member education, PERS canceled all in-person group education sessions and workshops in March 2020. For our programs that previously had webinar capabilities, such as our third-party administered Oregon Savings Growth Plan (457(b)), we were able to quickly offer workshops and meetings via webinar. PERS sessions with financial planning, also through a partnership with AIG, are now offered via webinar. As PERS did not have agency-wide webinar technology before the pandemic, the Member Services team continues to work with our Information Services Division to offer webinars for all sessions. PERS also transitioned our one-on-one retirement application assistance sessions to phone-based sessions.
- PERS' annual retirement education event, PERS Expo, will be a virtual event this year, with a suite of educational resources available for members in conjunction with National Retirement Security Month (launching October 19, 2020).
- As of August 2020, the Incident Response Team continues to meet weekly, to discuss new mandates from the state, HR updates, building updates, financial updates, internal and external communications updates, and plans from the agency's "Reconstitution Team" for once staff (and the public) are allowed to return to the office. The state dictated that the agency's headquarters will remain closed to the public until at least October 31, 2020.

PERS HR and leadership continue to research long-term plans for working remotely.

Operationally, PERS continues to provide our regular services with minimal interruption to normal service levels. PERS Employer & Data Services are facing some challenges with receiving timely data from our 900+ employers, especially when other public employers working remotely may need to physically access data in an office (especially old personnel records). We will be reminding employers of the need to submit data in a timely manner in our September 2020 Employer Newsletter.

Section 2: *Member Education* – Please describe the types of education/communications programs offered by your system. Do you have targeted communications for various age groups?

Oregon PERS does not have targeted communications for various age groups, but our 2018-2023 Strategic Plan aims to enhance member services and communications, in order to provide members with useful tools, resources, and education earlier, and throughout their careers. We continue to make progress in these areas.

Before the pandemic, we had a team of six retirement education presenters that traveled around the state offering workshops for members at various stages of their careers, with specific sessions geared for members within three years of retirement, as well as different sessions for our Tier One/Tier Two (hired before August 29, 2003) and Oregon Public Service Retirement Plan (OPSRP, hired after August 28, 2003) members. We have moved those in-person services online, utilizing webinar and telephony to engage with and provide the same services and education as before.

In 2019, the Education team conducted 3,751 one-on-one Application Assistance sessions and delivered 532 presentations to over 12,500 members, their family, employers and financial advisors, across the state. 2020 brings a different situation, one that precludes the travel and face-to-face interactions. Member Services, along with PERS Communications, have responded, creating new and updated materials, and finding new ways to ensure PERS education continues.

Signed by Governor Kate Brown on June 12, 2019, Senate Bill 1049 is a comprehensive piece of legislation that modifies member benefits going forward and contains provisions to address the increasing cost of funding Oregon PERS, by providing relief to public employers for escalating PERS contribution rate increases. The Oregon Supreme Court upheld the challenged aspects of the bill (the Salary Limit and Member (IAP) Redirect) in August 2020.

The bill includes a number of changes for PERS employers and members, and has been a major project for PERS and the No. 1 priority of the agency. A comprehensive coordination of project leaders, outside contractors and vendors, legislative oversight groups, internal SMEs, management, and executive leadership, have been implementing the program changes outlined below. Full information for members is available at https://www.oregon.gov/pers/MEM/Pages/SB1049.aspx

- *Employee Contributions – Member (IAP) Redirect*; effective July 1, 2020; redirects a portion of member contributions to a new Employee Pension Stability Account (EPSA) when the funded status of the plan is below 90% and the member's monthly salary is more than $2,500.
    - o To educate members about this change (the most impactful piece of SB 1049 for members), we created a series of animated videos. Because all PERS members have two parts to their retirement – a pension and an account-based benefit – we created one video to help them understand the difference and one video (with two versions for our different membership groups) that explains the percentage that will be "redirected" from what would have gone into their IAP to a new account that helps pay for their pension. Example: https://www.oregon.gov/pers/MEM/Pages/SB1049-IAP-Redirect-OPSRP.aspx
- *Member Choice – IAP/Target-Date Fund Selection*; effective January 1, 2021; beginning with calendar year 2021, members will be able to elect a TDF other than the default TDF based on their year of birth. Financial reporting requirements mean the "choice" will occur during a monthlong window, which is September 2020 for choices to be effective 2021. Due to PERS' annual earnings crediting process, this will create additional confusion for members, as the choices they make in fall 2020, while they are effective January 2021, means they will not receive investment earnings based on the TDF of their choice until they receive their 2021 Member Annual Statement in May 2022. Learn more: https://www.oregon.gov/pers/Pages/Financials/IAP-Target-Date-Funds.aspx
- *Work After Retirement*; effective January 1, 2020; allows retirees in all programs (Tier One/Tier Two and OPSRP) to work unlimited hours for PERS-participating employers in calendar years 2020-2024. This provision applies to "normal retirement age" retirees – those who retire at or after they reach normal retirement age, or the equivalent service eligibility for full retirement – and early retirees who have been absent from all employment with PERS participating employers for six months or more after retirement. Retirees working under this new provision (unlimited hours) will continue to receive their retirement benefits and will not accrue any additional benefits. PERS-participating employers will also have to pay, to PERS, their PERS Employer Contribution Rate on any retiree's wages as if they were an active member. Learn more: https://www.oregon.gov/pers/RET/Pages/SB1049-Changes- Work-After-Retirement.aspx
- *Salary Limit*; effective January 1, 2020; the amount of subject salary for all program members (Tier One/Tier Two and OPSRP) is limited to $195,000 for calendar year 2020 and indexed to the Consumer Price Index. The limit will impact what PERS considers "subject salary" earned after January 1, 2020 but does not impact salary earned before that date. Before this, PERS subject salary was not limited for Tier One members. For Tier Two and OPSRP members, PERS subject salary was limited to $280,000. Learn more: https://www.oregon.gov/pers/MEM/Pages/SB- 1049-Changes-Salary-Limit.aspx
- *Employer Programs – Employer Incentive Fund; School Districts Unfunded Liability Fund; and Unfunded Actuarial Liability Resolution Program*; effective July 1, 2019; modifies numerous programs aimed at helping PERS- participating employers reduce their contribution rates in the future. One program, the Employer Incentive Fund (EIF), provided a 25% match on qualifying employer lump-sum payments made

after June 2, 2018. Participation in the EIF was a key opportunity for employers to proactively manage their employer rates over time and increase their actuarial assets. Initially $100 million was available from the Oregon Legislature for matching funds. During the Second Special Session of the Oregon Legislature in August 2020, the Legislature withdrew all current and future funding sources for both the Employer Incentive Fund (EIF) and the School District Unfunded Liability Fund (SDULF), effectively suspending both programs indefinitely. Despite the reduction in total matching funds, the EIF matched $64.75 million for 90 employers. In all, the EIF program brought in a total of $342.8 million in additional assets to the PERS Trust.

Section 4: *Technology* – Please describe how you interact with your members, both active and retired. Do you have an online member self-service program and if so, what do members have access to? Do you provide web counseling? Are you using Facebook, Twitter, chats, webinars, etc.?

Technology improvements still remain an important task for PERS. While Senate Bill 1049 has required all technology updates to be focused on implementation of the bill, that has allowed for a new "member choice" digital form to be created within Online Member Services, and in late September 2020, members will have an opportunity to elect additional, after-tax voluntary contributions of the redirected amount (part of IAP Redirect) through Online Member Services. The Information Services Division also has plans to upgrade the user interface of OMS in spring 2021 so that it can be used in all browsers.
PERS continues to request funding from the Oregon Legislature for long-term modernization of our systems.

The impact of COVID-19 has also created opportunities to look more in-depth at some of our processes. We continue to move toward offering more education via webinar.

Section5: *New Initiatives* – Please describe any new projects/initiatives that your system is undertaking related to education, communications, and member benefits. Have you implemented any new ideas from previous NPEA conferences?

PERS Expo 2020 will be PERS' first-ever "virtual" member education experience. In partnership with Voya Financial (the third-party administrator for our 457(b) plan, the Oregon Savings Growth Plan), as well as the PERS Health Insurance Program, we have partnered to organize all member resources on one, nicely designed website. The event itself has won National Retirement Security Week or Participant Education awards from the National Association of Defined Contribution Administrators (NAGDCA) for the past four years, so we hope members will be similarly satisfied by our online experience.

Starting October 19, 2020, members will be able to educate themselves on a variety of topics, including ensuring they are investing wisely and enough, understanding their PERS benefits, and being better informed and prepared for the costs and impact of health insurance, in retirement.
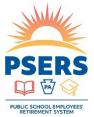
Section 6: Are there specific topics you are hoping to cover with your NPEA peers, or future topics you would like to see on the conference agenda?

- ⬚ How to engage younger members, discussing successes in member education through other channels (webinars, videos, chats, etc.)
- ⬚ Member identity, verification and account security
- ⬚ Member self-service tools

Benefits Contact	Title	Phone #	Email Address
Todd Fulton	Director, Bureau of Benefits Administration	717-720-4648	tfulton@pa.gov
Communications Contact	**Title**	**Phone #**	**Email Address**
Gene Robison	Director, Bureau of Communications and Counseling	717-720-4607	erobison@pa.gov
Member Education Contact	**Title**	**Phone #**	**Email Address**
Gene Robison	Director, Bureau of Communications and Counseling	717-720-4607	erobison@pa.gov

# Active Members	# Retired Members	# Inactive Members	Staff Size	Assets ($)
255,000	237,000	11,000	335	$58.8 billion

Section 1: *Pandemic Impact* – Please describe specific successes, challenges and lessons learned by your system during the COVID-19 pandemic. Is your system making or discussing any long-term changes to daily operations as a result of the pandemic? If so, what are they?

Since March 16th PSERS employees have been working remotely from their homes, with very limited visits to physical office locations. PSERS operations and processes had to be adjusted with staff working remotely.

The PSERS Continuity of Operations Plan helped greatly during those first few chaotic weeks in mid-March when the Agency had to quickly convert to working from home. Over 300 laptops were deployed and PSERS staff adapted to the situation and kept up their work with minimal, if any, delays in service. While office locations, including the member call center, were closed, PSERS continued to invest assets, process retirements, issue refunds, respond to members inquiries through emails, and process daily and monthly benefit payrolls, all the while working remotely.

When office locations closed, PSERS encouraged members to email, rather than call, the member service center. As a result, PSERS saw email volumes more than triple within weeks of the closing. During March 16th to May 31st, PSERS received and timely processed over 78,000 emails from members. PSERS typically receives and responds to an average of 60,000 to 70,000 emails a year from BOTH members AND employers combined. Three months into the pandemic closings, PSERS surpassed that average.

PSERS prioritized reopening the member service call center using remote technology. The call center was closed in mid-March but *secretly* reopened April 26th for a few hours using remote technology. Although it was not advertised, PSERS still received a good number of calls to test the new technology. On May 17th, members were notified that the call center was open to receiving calls. By the end of May, the abandonment rate was almost back to normal, averaging 5% or less. Call volumes have continued to slowly increase as call center hours were expanded to 8:30 a.m. to 4:30 p.m., to resume normal levels. Interestingly, the email volume has increased by a similar amount of 150 emails per day.

PSERS Retirement Exit Counseling (REC) sessions also needed to be changed to remote technology. PSERS quickly converted REC sessions for members who are retiring, from small in-person group meetings of eight to 10 members to small group online counseling sessions using Skype technology. PSERS initially began a REC Skype session pilot with smaller groups of around five members at the end of March.

By the second week of April, attendance at the REC Skype sessions was increased back up to the normal amount of eight to 10 members. PSERS staff quickly learned a new remote technology for REC sessions and adapted the REC presentations. A key component of REC session success was to ensure staff had the right technical resources and training, including a way to hide staff phone numbers when they were contacting a member remotely from their homes. Long-term, there will be an option for members to participate in these sessions in-person or online.

In June, PSERS began having its offices open for walk-ins. Staffing in the regional offices is capped at one staff person per day with the exception of the largest office which has two staff persons per day. As expected, the utilization of this service by members is down tremendously compared to pre-pandemic experience.

Other operations and processes that changed during the pandemic included conducting Board and Committee meetings, weekly Investment Committee workshops, and Board Education sessions utilizing Skype for Business.

PSERS also instituted a crisis management reporting system in response to the change in the work status of the entire agency moving from a 100% on-site presence to a 95+% teleworking presence. The reporting system ensured effective daily communications and awareness of ongoing operations and issues throughout the Agency during the early days of the pandemic. The reporting system continues to this day, although in a modified form, as operations have adapted to a new normalcy.

The COVID-19 pandemic has certainly been a challenge for PSERS. Processes and communication methods had to rapidly change as the pandemic progressed. PSERS was able to continue to provide excellent service to our members without any major interruptions due to prior emergency planning and the ability to quickly adapt to changing conditions. One lasting benefit may be the authorization from the Office of Attorney General to utilize
DocuSign technology for electronic execution of legal documents.

Section 2: *Member Education* – Please describe the types of education/communications programs offered by your system. Do you have targeted communications for various age groups?

Prior to the pandemic occurring, we provide two in-person programs to our members:

The PSERS Foundations For Your Future (FFYF) seminars are designed to give public school employees an overview of their retirement benefits. These seminars provide all active members with general information about PSERS' benefits and services. Attendance at a FFYF seminar is for any member regardless of where they are at in their career. Each seminar lasts approximately 90 minutes. Attendance at these sessions can range from 25 to more than 100 persons. A copy of the presentation and recorded segments of it are available on the PSERS website as well.

Retirement exit counseling is offered as a service to anyone retiring in the current school year. These are small group sessions consisting of 8 – 10 individuals. These sessions are not mandatory for retirement though. It is highly recommended that members attend a Foundations For Your Future Program during the year they plan to retire and prior to the Exit Counseling Session. Emphasis at Exit Counseling will be on completion of the retirement application and related forms, understanding the retirement estimate, and additional retirement related information. The exit counseling sessions will be scheduled to accommodate a small group. Individual retirement exit counseling is also provided but only to disability applicants.

There is a communications program established each year for Defined Contribution participants. The focus of this program is to educate and engage with the participants to encourage them to take an active role in preparing for retirement. Most of the yearly campaign is focused on monthly email solicitations and the development of new resource materials with some additional inserts with quarterly statements.

PSERS conducts some targeted messaging throughout the year based on unique circumstances but not to a particular age group beyond the required beginning distribution date requirements. This targeted messaging varies on topics such as members that have not nominated a beneficiary, have not created an online account, are not signed up for paperless delivery, etc.

Section 3: *Legislation* – Briefly describe recently passed or currently pending legislation relating to plan changes and implementing multiple tier benefits in your system.

Legislation *approved* during the last year or that is likely to be enacted soon, *that has a material effect* on your system, your benefit or governance structure, or other facet(s) of your system's operations.

Act 13 of 2020 (Senate Bill 751) added a new section to the Public School Code concerning the pandemic of 2020, applicable only to the 2019-2020 school year. The main impact for PSERS members is that school entity employees will experience no loss of retirement benefits due to the pandemic of 2020 or due to action taken by the Secretary of Education under this section. The Act allows the Secretary of Education to order the closure of all school entities until the threat to health and safety caused by the pandemic of 2020 has ended and waive the requirement that school entities be open for at least 180 days of instruction. This waiver of the 180 instructional day requirement would also apply to home education programs and nonpublic schools if their governing bodies decide to close them. The Secretary may also increase the allowable number of flexible instructional days and waive the timeline to apply for flexible instructional days. The Secretary is also given the power to waive career and technical education program hours, the use of performance data in professional employee evaluation systems, prekindergarten instruction hours, and the 12-week student teacher preparation program requirement.

An employee of a school entity employed as of March 13, 2020 may not receive more or less compensation than the employee would otherwise have been entitled to receive from the school entity had the pandemic of 2020 not occurred or had the Secretary not taken action under this section. If employees were already furloughed, the school entity would need to bring those employees back and keep paying them. If the employee already applied for unemployment, it would be considered a no-fault overpayment and unemployment benefits would stop.

Act 20 of 2020 (HB 1076) creates the Senior Tax Reduction Incentive Volunteer Exchange Program (STRIVE) by adding a new chapter to the Taxpayer Relief Act to create the Senior Tax Reduction Incentive Volunteer Exchange program. The legislation authorizes all public school districts in the Commonwealth to establish an optional program to allow older residents to volunteer in the school district and receive a real property tax credit in exchange for volunteer service. The legislation defines a "participant" in the program as an individual at least 60 years of age who has been a resident of this Commonwealth for at least 90 days, owns real property located in a participating school district and participates in the school district's program. Payment under the STRIVE Program is valued at no less than the required minimum hourly wage for each hour of service rendered and constitutes income subject to federal taxation, regardless of whether such income is diverted for use as a tax credit. Accordingly, payment earned under the STRIVE Program is retirement-covered compensation under the Retirement Code and the service rendered is school service that must be reported to PSERS.

Section 4: *Technology* – Please describe how you interact with your members, both active and retired. Do you have an online member self-service program and if so, what do members have access to? Do you provide web counseling? Are you using Facebook, Twitter, chats, webinars, etc.?

PSERS provides three newsletters a year. Members receive either a 1099-R or a statement of account annually. Members of the DC plan also receive monthly emails with targeted messaging. As of September 2019, we are using Twitter and we plan on using Facebook soon, but we do not use any other social media platforms or online chat. There are some recorded presentations and educational videos available online for members but until the pandemic PSERS did not offer live webinars to its members. With the inception of the pandemic PSERS began offering its small group retirement exit counseling and individual disability counseling sessions via webinar.

We offer a Member Self-Service Portal that allows active and retired members to manage and update their personal information (phone numbers, email and mailing addresses), nominate beneficiaries, elect membership class and multiple service, waive membership, create estimates, view account summaries, create income verifications, statements of account, staff-prepared estimates, 1099-Rs, calculate or change federal withholding tax, enroll in or opt out of paperless delivery, view disbursements, receive targeted alerts and messages, and receive and view correspondence.

PSERS recently implemented Multi-Factor Authentication (MFA) for our Member Self-Service (MSS) portal. MFA is an authentication method in which a user is granted account access only after successfully presenting two or more pieces of information. It provides additional security beyond requiring a standard username and password to ensure sensitive data remains secure. The MSS portal was implemented in 2018 and permits members access to their retirement account information online. Since then, PSERS has saved more than $650,000 in printing and mailing cost through the MSS Paperless Delivery Option. As of February 29, 2020,

Section5: *New Initiatives* – Please describe any new projects/initiatives that your system is undertaking related to education, communications, and member benefits. Have you implemented any new ideas from previous NPEA conferences?

PSERS is in the process of creating a library of on-demand presentations that can be viewed by members and employers at their convenience. The System is also exploring how to best move forward with supplementing our current face-to-face presentations with either identical interactive webinars or shorter, more singularly topic- specific interactive webinars.
PSERS Health Options Program hired a vendor to provide a vision option to its menu of health insurance plans. This option will be available to existing and new members of HOP in January 2021.
As a result of lessons learned during the COVID-19 pandemic, PSERS is researching the feasibility of a permanent teleworking policy for staff who can perform their duties remotely rather than at the headquarters office.
PSERS is researching the ability of members to complete additional transactions over the phone using Multi- Factor Authentication.
Focus groups and experience surveys about choosing membership class, contact preferences, and outreach experiences were conducted this past year and the results of these will assist in developing PSERS short-term and longer-term communication plan and the redesign of current communication materials and efforts.
The ability for members to send and receive messages in the secure Member Self Service portal is being implemented later this year. This functionality will enable more efficient tracking of work internally while also making it easier for members to communicate with PSERS securely with all communications being retained int heir account for their convenience.
Efforts are also underway for online wizards to be in place for the completion of various PSERS forms, to enable members to update their direct deposit information in their online account and to track the status of the processing of forms that have been submitted (whether submitted online or via paper).

Section 6: Are there specific topics you are hoping to cover with your NPEA peers, or future topics you would like to see on the conference agenda?

- In a teleworking environment how is training being handled successfully. What are some best practices that have been found to work. How is team building being handled?
- What services are currently being made available to members (online only, walk-in service, etc.) and how are these services being provided
- Any long-term changes to regional office structure or communications and counseling programs
- Successes / pitfalls in communicating hybrid/DC plans information
- Call center management tips, management techniques, use of workforce optimization, etc.
- Use of webinars and on demand recorded presentations in lieu of or in conjunction with face to face presentations

Benefits Contact	Title	Phone #	Email Address
Michelle Humann	Member Services Manager	(605)773-3731	Michelle.humann@state.sd.us
Communications Contact	**Title**	**Phone #**	**Email Address**
Jacque Storm	Deputy Director	(605)773-3731	Jacque.Storm@state.sd.us
Member Education Contact	**Title**	**Phone #**	**Email Address**
Michelle Humann	Member Services Manager	(605)773-3731	Michelle.humann@state.sd.us

# Active Members	# Retired Members	# Inactive Members	Staff Size	Assets ($)
41,389	29787	24386	33	12.3 billion

Section 1: *Pandemic Impact –* Please describe specific successes, challenges and lessons learned by your system during the COVID-19 pandemic. Is your system making or discussing any long-term changes to daily operations as a result of the pandemic? If so, what are they?

COVID-19 has made this an unusual and challenging time for us all. Based on the impact we were seeing across the nation, SDRS was extremely fortunate and was able to adapt to the challenges relatively smoothly. We were able to put a plan together prior to our Governor signing an executive order requiring state personnel to work remotely.

Approximately one-third of SDRS staff were already equipped with laptops and other necessary equipment to operate remotely. Additionally, we had an ample supply of back-up laptop computers that we were able to utilize and place in the hands of other essential staff to successfully work remotely. As part of our early preparations, we were able to test some of our crucial processes to be certain these worked properly should our need to work remotely be significantly extended.

Some of our challenges included: managing incoming calls, mail, daily activity with the state auditor's office, notary requirements for forms; and conducting workshops, seminars, and personal consultations. As we continued to work remotely, additional resources and solutions became available that enabled us to operate in a more efficient manner and limit the number of staff that would be required to work at our physical location.

We were in the process of building online services including the ability to offer virtual seminars and personal consultations when the pandemic started. The pandemic forced us to reevaluate our timeline. As we transitioned back to the office, we worked on launching webinars via ZOOM and personal consultations via Microsoft Teams. Our membership was also embracing these new ways of communicating as they also worked through the challenges of the pandemic. As we continue to offer these services, we are anticipating that our membership will continue to embrace the technology as a more convenient means to meet with a retirement planner.

We also noted that we needed some upgraded technology to increase the efficiencies when working remotely. The biggest take away is we know we can provide high quality customer service working remotely.

SDRS is a small office and we expect that we will return to normal business practices with minimal changes to how we operate. Moving forward, we will continue to add member educational resources and tools to our offerings. SDRS will also be considering additional on-line self-services that would improve our efficiencies regardless of the need to work remotely.

Section 2: *Member Education* – Please describe the types of education/communications programs offered by your system. Do you have targeted communications for various age groups?

- **Individual counseling sessions** – Personalized, one-on-one counseling sessions offered at neutral sites statewide. Counseling sessions are held both during and after work hours. Due to the pandemic we have moved these services to online and by phone. SDRS is utilizing Microsoft Teams to offer online counseling.
- **In-house counseling sessions** – One-on-one counseling during SDRS office hours at the member's convenience. The member may call to schedule an appointment or walk-in to the office to meet with a retirement planner. This was limited during the months of March – August. SDRS is now open for walk-ins with safety precautions in place.
- **Telephone consultations** – A toll-free number is available for members to call in to speak with retirement planners for personal consultations during normal business hours. SDRS is now offering telephone consultations by appointment during normal business hours as well as extended hours several days a week.
- **SDRS website** – Provides members with access to personal account information and member forms through the secure MySDRS site. The public website offers publications and employer forms, calculators, event registrations, etc.
- **Pre-Retirement workshop** – Provides a general overview of SDRS, Supplemental Retirement Plan (SRP), Special Pay Plan (SPP), and Social Security. Offers members nearing retirement the opportunity to expand on income management skills and raises awareness of the many challenges facing retirees. (2.5 hours in length)
- **Early and Mid-Career workshop** – Targets members in the early and middle stages of their careers. Offers a wide-ranging spectrum of money-related topics to promote personal financial awareness and increase retirement preparedness through budgeting and financial planning. (2 hours in length)
- **Women and Financial Planning workshop** – Designed to increase awareness about the unique challenge's women face during their careers and throughout retirement. (2 hours in length)
- **Retiree "Coffee Talk" forum** – A continuing education program keeping retirees informed on legislative bills, benefits, COLA, etc.

Other – Requested visit presentations, Personal Benefits Statement, Outlook and Update newsletters.

Section 3: *Legislation* – Briefly describe recently passed or currently pending legislation relating to plan changes and implementing multiple tier benefits in your system.

SB 9   An Act to repeal the Department of Labor and Regulation's retirement plan and to transfer plan members and funds to the South Dakota Retirement System.

Senate Bill 9 merged the Department of Labor and Regulation Pension Plan with SDRS. The bill transferred the administration and funds of the plan to SDRS. The members of the plan retain their current benefit structure except for the cost of living adjustment (COLA). The COLA for these members will be the same COLA received by other SDRS members.

SB 34   An Act to establish a qualified benefit preservation arrangement for eligible members of the South Dakota Retirement System.

Senate Bill 34 established a qualified benefit preservation arrangement (QBPA) to preserve a portion of the member's SDRS benefit that is restricted by §415(b) of the Internal Revenue Code. For any eligible retirement before age 62, the total benefit from both SDRS and the QBPA will not be greater than the IRC limit, but with no actuarial reduction before age 62. For any eligible retirement on or after age 65, the total benefit from both SDRS and the QBPA will not be greater than the IRC limit, but actuarially increased to retirement age, not greater than age 70.

73

Section 4: *Technology* – Please describe how you interact with your members, both active and retired. Do you have an online member self-service program and if so, what do members have access to? Do you provide web counseling? Are you using Facebook, Twitter, chats, webinars, etc.?

- **Pension Administration System** – SDRS completed the initial phase of the restructure of our Pension Administration System last year. We continue our efforts to add more functionality to improve our workflow.
- **Email** – SDRS utilizes email to provide members with newsletters, surveys, educational materials, etc.
- **MySDRS** – Secure, members-only section of the SDRS website. Members can access and review personal information, calculate benefit estimates and purchase costs, and more. Limited self-service. SDRS is currently in the beginning phases of a redesign of the website to improve our self-service options.
- **Facebook** – The SDRS Facebook page was designed to share important educational topics, travel schedule, system news, etc. SDRS is currently considering Twitter as another form of communication.
- **SDRS E-News** – Developed to provide members with information on pension design, sustainability, retirement topics, late-breaking news, etc.
- **Newsletters –** Publications used to educate members and employer units regarding various topics. Newsletters include: Outlook newsletter sent to all members, Update newsletter sent to employer units, new member welcome newsletter, and an e-newsletter sent to all members with an email on file with SDRS prior to upcoming board meetings.

Section5: *New Initiatives* – Please describe any new projects/initiatives that your system is undertaking related to education, communications, and member benefits. Have you implemented any new ideas from previous NPEA conferences?

- **Web videos** – Once website redesign is complete, SDRS plans to create and launch web videos on a variety of topics.
- **Public school curriculum** – SDRS is developing a classroom curriculum and educational material for public school students, elementary through high school, to educate them on the importance of budgeting, saving, and retirement planning.
- **Website** – We are currently working on a redesign of our website. The website redesign will focus on the following areas: freshening the overall aesthetics of the website, improving the user experience, and offering more tools and resources for members' retirement readiness. Cybersecurity continues to be an area of emphasis and we will be working with the state Bureau of Information and Technology over the next several months to move the SDRS website within the State's Business to Client platform. This platform adds another layer of security to our website while consolidating the connections to state agency websites in one location.

Section 6: Are there specific topics you are hoping to cover with your NPEA peers, or future topics you would like to see on the conference agenda?

- **Member self-service** – Upon the completion of our new website, SDRS will consider more opportunity for member self-service. Interested in learning more on this.
- **Member engagement and communications** – In the next few years, SDRS will focus on the member experience. Looking for ways to improve all forms of communications (i.e. - workshops, seminars, publications, newsletters, statements, estimates, etc.)
- **Retirement planning tools** – Interested in learning what systems are using to assist their members in comprehensive retirement planning and to what level this service is provided.
- **Cybersecurity –** This continues to be a vital topic considering the variety of threats we face today,
- **Web counseling and webinars** – Since we have just started offering these online options, we are excited to hear what other system are using for platforms as well.

Benefits Contact	Title	Phone #	Email Address
Christi Davis	Assistant Director, Customer Benefits	512-867-7110	Christi.davis@ers.texas.gov
Communications Contact	**Title**	**Phone #**	**Email Address**
Kathryn Tesar	Director, Benefits Communications	512-867-7396	Kathryn.tesar@ers.texas.gov
Member Education Contact	**Title**	**Phone #**	**Email Address**
Kathryn Tesar	Director, Benefits Communications	512-867-7396	Kathryn.tesar@ers.texas.gov

# Active Members	# Retired Members	# Inactive Members	Staff Size	Assets ($)
179,370	123,571	157,583	408.5	

Section 1: *Pandemic Impact* – Please describe specific successes, challenges and lessons learned by your system during the COVID-19 pandemic. Is your system making or discussing any long-term changes to daily operations as a result of the pandemic? If so, what are they?

- Converted ERS Board meeting to fully online, following Governor's emergency declaration allowing greater flexibility to open meetings. Accommodated public comment during the online meeting.
- Reviewing space plan and office policies to address physical space and distancing needs
- ERS has a paperless retirement process with the exception of a single form, the Retirement Acceptance Letter. During the pandemic, ERS is accepting copies of this form and allowing online notarization of this form. There are also additional grace periods to return the paperwork needed to complete the process. Forms needed for insurance enrollment for those enrolling at retirement have been converted to electronic forms. Initial and annual insurance enrollment has been an online process for several years.
- Further expansion of online/virtual events like webinars or retirement consultations
- Fully deployed 92% of staff to remote work with secure hardware configuration. Expanded server capacity to support more remote workers
- Adapted contract, purchase, and personnel paperwork approval processes to online approvals.
- Adopted optional federal relief measures for Texa$aver 401(k)/457 Plan
- Changed benefits rapidly to provide relief for Group Benefit Program participants, such as allowing early prescription refills, expanding access to $0 cost telemedicine services for non- COVID-19 services by PCP and specialists, activating a COVID-19 Member Portal and Nurse Practitioner Hotline and promoting mental health crisis hotlines
- Instituted daily call with senior leadership and daily communication email update from Executive Director to all staff
- Created online blog/newsletter for staff with updates, such as emails and other internal communication pieces as staff resource
- Expanded online wellness resources for Group Benefit Program participants, garnering record participation on topics such as mindfulness
- Converted insurance enrollment in-person fair activities to fully online, including presentations from benefit program vendors

Section 2: *Member Education* – Please describe the types of education/communications programs offered by your system. Do you have targeted communications for various age groups?

ERS conducts comprehensive statewide communications campaigns on significant developments or changes related to state employee and retiree benefits. We engage stakeholders using multi-media platforms, including a website and a social media presence, to gauge interest and knowledge and receive feedback on benefits-related matters. We provide computer-based materials and training for hundreds of benefits coordinators/human resources professionals at state agencies and higher education institutions.

Our Benefits Communications division produces a monthly email newsletter and other publications for active employees, a quarterly print and email newsletter for retirees and a biweekly electronic newsletter for benefits coordinators/human resources professionals (employers). These include targeted communications for insurance and voluntary benefit enrollment campaigns, wellness, enhanced ERS services, marketing of the TexFlex flexible spending account program, Texa$aver 401(k) / 457 Program and new employee benefits orientation. Some of these communications are directed at new employees who are beginning their public service careers.

ERS sends a welcome letter to all new state agency employees with information on benefits. The system sends a Statement of Retirement Benefits annually to every member about one month after their birthday. It is designed to roughly coincide with their social security statement. The statement includes your years of service credit (including your vested status) , estimated retirement eligibility, estimates of standard annuity amount at retirement, plus additional estimates showing how much their annuity will increase if they work one or two years beyond first eligibility, a projected lifetime annuity payout amount, beneficiary designations for retirement, life insurance and deferred compensation, contributions to the deferred compensation program, and information regarding eligibility for health insurance at retirement.

ERS conducts seminars in the field to help members plan for retirement. We also do a special seminar for retirees who are becoming Medicare eligible to walk them through the changes that will happen to their insurance coverage. ERS conducts annual insurance enrollment campaigns for active and retired employees, and retired employees who are in Medicare.

ERS also hosts informational fairs for retirees called "Staying Connected" after each biennial legislative session. The fairs are held in major cities across Texas. The executive director does a presentation and a number of insurance vendors and other vendors of interest to seniors have information tables. ERS reviews any legislative changes that occurred during the legislative session and provides other system updates.

Section 3: *Legislation* – Briefly describe recently passed or currently pending legislation relating to plan changes and implementing multiple tier benefits in your system.

Fiscal year 2020 is an interim year for Texas, where the legislature meets bi-annually during the odd years, so there is no new legislation to report. The interim period between legislative sessions generally includes various legislative committee hearings. However due to covid-19, those hearings have been postponed. ERS did testify and provide background for one hearing on investments early in the year. ERS is also a contributor to health interim research projects, one related to sharing healthcare trend and costs data across all state health programs and another on the provisions that support our voluntary consumer directed health care program and what can be done to better educate employees on the value of this particular healthcare product.

Section 4: *Technology* – Please describe how you interact with your members, both active and retired. Do you have an online member self-service program and if so, what do members have access to? Do you provide web counseling? Are you using Facebook, Twitter, chats, webinars, etc.?

Our members, both active and retired, have self-service access. Both active and retired members can initiate updates to their beneficiaries, update personal data, view current insurance elections and premium amounts and change their insurance benefits during annual enrollment or during a qualifying life event.

Active members can view their account balance and request a balance verification letter, create retirement estimates based on actual account data, view and print their statement of retirement benefits, and initiate a retirement account withdrawal.

Retirees can view monthly payment information, request an annuity verification letter, model and change their tax withholding, and view and print their 1099-R for the last four years online.

ERS counsels members on their retirement in person and over the phone. Every person who retires from ERS has a personal retirement counseling session.

The system conducts webinars for general information and employer training, but not for individual retirement counseling. ERS maintains active Facebook, LinkedIn, and Glassdoor social media accounts.

ERS offers a callback function in the contact center, which allows callers to leave a number where they can be reached. The functionality goes live when the wait in the contact center hits a certain threshold. It is a popular feature, with most people selecting the option when they are offered it.

ERS contracts with an external call center to answer certain calls, with escalated and complex calls handled by ERS full time staff. The contractor can adjust hiring to meet certain peak volume times for ERS – primarily the annual insurance enrollment periods.

Section5: *New Initiatives* – Please describe any new projects/initiatives that your system is undertaking related to education, communications, and member benefits. Have you implemented any new ideas from previous NPEA conferences?

Pension and Benefits Administration Assessment – ERS is working on the Retirement and Insurance System Enhancement (RISE) project to evaluate and determine options to modernize existing systems. The current system is operating on aging technology and certain customizations have become difficult to support. ERS currently operates an integrated system for both retirement and insurance administration, including annuity payroll and other financials.

Board Training Initiative – ERS is developing a new trustee training program that meets statutory requirements of the Texas Pension Review Board. Each new board member currently attends an orientation to introduce them to ERS and its programs. This new training would include both general basic knowledge and ERS-specific presentations on areas like actuarial matters, investments, risk management, fiduciary and benefits administration.

Web Content Accessibility Standards – ERS met federal Web Content Accessibility Guidelines (WCAG) 2.0 requirements to make content on its website accessible for people with disabilities by the April 18, 2020 due date. ERS created new templates for accessible documents and continues its work to make content more user-friendly for people with sight and hearing impairments.

Section 6: Are there specific topics you are hoping to cover with your NPEA peers, or future topics you would like to see on the conference agenda?

- Understanding challenges other agencies faced in dealing with the pandemic and how they adapted to those changes.

Fort Worth Employees' Retirement Fund

Benefits Contact	Title	Phone #	Email Address
Trisha Thomason	Director of Member Services	817-632-8913	Trisha.thomason@fwretirement.org
Communications Contact	**Title**	**Phone #**	**Email Address**
Tracie Middleton	Communications Specialist	817-632-8906	Tracie.Middleton@fwretirement.org
Member Education Contact	**Title**	**Phone #**	**Email Address**

# Active Members	# Retired Members	# Inactive Members	Staff Size	Assets ($)
6722	4556	443	18	2.19 Billion

Section 1: *Pandemic Impact* – Please describe specific successes, challenges and lessons learned by your system during the COVID-19 pandemic. Is your system making or discussing any long-term changes to daily operations as a result of the pandemic? If so, what are they?

Working virtually for the entire office. Getting everyone connected to VPN quickly was a success. We are still very paper based for forms and receiving documents by mail. One person going into the office to scan, receive and send mail daily is a challenge. Members seem unwilling to type in Adobe forms and still hand-write on their paperwork. We moved our education sessions to Facebook Live which was also a success.

Section 2: *Member Education* – Please describe the types of education/communications programs offered by your system. Do you have targeted communications for various age groups?

We offer 4 modules on our pension plan and how it works and the options.

We offer a retirement seminar that includes 2 of our modules and brings in the City benefit plan, social security and a financial planner.

Section 3: *Legislation* – Briefly describe recently passed or currently pending legislation relating to plan changes and implementing multiple tier benefits in your system.

Local ordinance changes Dec. 2018 for pension reform

Section 4: *Technology* – Please describe how you interact with your members, both active and retired. Do you have an online member self-service program and if so, what do members have access to? Do you provide web counseling? Are you using Facebook, Twitter, chats, webinars, etc.?

We have a member portal. Retirees can change addresses, tax withholding and direct deposit. All members can print a letter regarding their benefit and contributions. We do not provide web counseling. We use Facebook, YouTube and Instagram and provide both live training and recorded video training.

Section5: *New Initiatives* – Please describe any new projects/initiatives that your system is undertaking related to education, communications, and member benefits. Have you implemented any new ideas from previous NPEA conferences?

Implementation of a new pension administration system to kick off Fall 2020

Celebrating 75 years. Created video to share.

Benefits Contact	Title	Phone #	Email Address
Terry O'Connor	Director of Member Services	512-637-3254	terry@tcdrs.org

Communications Contact	Title	Phone #	Email Address
Leah Golden	Manager, Communications	512-328-8889	leah@tcdrs.org

Member Education Contact	Title	Phone #	Email Address
Terry O'Connor	Director of Member Services	512-637-3254	terry@tcdrs.org

# Active Members	# Retired Members	# Inactive Members	Staff Size	Assets ($)
142,265	70,852	106,947	138	$33.8 B

Section 1: *Pandemic Impact* – Please describe specific successes, challenges and lessons learned by your system during the COVID-19 pandemic. Is your system making or discussing any long-term changes to daily operations as a result of the pandemic? If so, what are they?

On March 16, 2020, TCDRS successfully moved to a work-from-home model with only four rotating staff on site to handle mail and scanning. We are fortunate in that we had a tested business continuity plan; experience with work-from-home arrangements; online business processes for members and employers; and had begun efforts to encourage our members to use virtual counseling options to expand our educational outreach.

We immediately provided work-from-home technology packages for check-out for staff that did not have the equipment to manage longer periods at home. We also provided all staff phone stipends to cover mobile phone expense incurred for work.

Our biggest focus was increasing communications and training to ensure we maintained our culture and teambuilding. From day one, we began issuing a daily e-newsletter called Dispatch with a column from leadership and a spotlight on an employee working from home. The Dispatch has been incredibly popular with staff. Our HR team provided training for managers on how to manage a remote workforce. Our IT team provided workshops and tech tips to help employees troubleshoot any issues with their WFH technology. We have been hosting virtual all-employee meetings. HR has also done team-building activities virtually including things like "send everyone a photo of your co-worker pet" or "decorate your remote desk contest".

We have also done significant work reassuring our stakeholders that TCDRS is financially sound and built to weather storms. Benefits are secure and serve as an economic engine for local communities.

Last year, we paid $1.6 billion in benefits and 96% went to Texas residents. We have done special edition newsletters, webinars, social media posts and employer outreach to make sure that our members, employers, and key stakeholders have confidence in their retirement system.

As of this writing, TCDRS is still operating under a work-from-home model. Our work model may have permanently changed as we have discovered that there are many things we can do quite well from home. In fact, our productivity and service levels have risen overall. In addition, we have experienced increased adoption of our virtual counseling as members have become more familiar with screen share and meeting technologies. We have conducted 1,360 virtual benefit counseling sessions since mid-March. Our volume of virtual sessions is continuing to trend upward, and we'll be able to successfully expand our reach significantly in this program. I anticipate that staff will be able to adopt part-time work-from-home arrangements permanently.

The TCDRS team has managed to move ahead with strategic projects since the pandemic began. We have successfully completed several major upgrades. We also completed a renovation to our website to make it more mobile-friendly, expand content, and replace an outdated content management system. We're working on our next phase of customer experience enhancements, our information security roadmap, and a streamlined information system architecture.

Section 2: *Member Education* – Please describe the types of education/communications programs offered by your system. Do you have targeted communications for various age groups?

Connecting anytime, anywhere – TCDRS recognizes that today's membership desires to connect with TCDRS in a number of different ways and at their convenience. We have expanded various services, such as online counseling that allows a member to schedule an appointment with a TCDRS representative to review their retirement estimates and other information via a screen share. In 2019 we rolled out an updated member portal that is mobile-device friendly and provides the ability to apply for benefits online. In July 2020, we rolled out an updated mobile-friendly website that has expanded content for members.

TCDRS has a successful communications program that includes targeted member communications, multi-channel approach and a comprehensive social media strategy. Target communications reach members at key milestones, beginning with a welcome kit to new members, through eligibility for Survivor Benefit, vesting and retirement eligibility. We also tailor communications by age. Our newest e-newsletter is written for members aged 18-29 years and is designed to be read on mobile devices. We allow our members to choose which channel — either by email or by mail — they prefer to receive TCDRS communications. More than 7,000 people follow our Facebook page, and videos on our YouTube channel have garnered thousands of views. We have also cultivated a presence on other sites, including Twitter, LinkedIn, Instagram, Pinterest and Wikipedia.

Section 3: *Legislation* – Briefly describe recently passed or currently pending legislation relating to plan changes and implementing multiple tier benefits in your system.

Legislation passed during the 2019 Texas legislative session requires TCDRS and all public retirement systems in the state to select an independent firm to evaluate the appropriateness, adequacy and effectiveness of the retirement system's investment policies, procedures, and practices. An evaluation is required every 3 years. In addition, a bill was passed that requires all Texas public retirement systems to have a written funding policy.

TCDRS had already complied with both new laws and has not had any issues with implementing the additional required reporting.

Section 4: *Technology* – Please describe how you interact with your members, both active and retired. Do you have an online member self-service program and if so, what do members have access to? Do you provide web counseling? Are you using Facebook, Twitter, chats, webinars, etc.?

TCDRS uses Pegasystems as our pension administration platform, which integrates business processes, workflow, and business rules. FileNet is used for electronic document storage. Business data is stored in a SQL enterprise database. We have a custom website that uses EPiServer for content management.

Some of our current projects that are underway include:

IT Enterprise Architecture. TCDRS hired Gartner, Inc. last year to conduct a review of our system architecture and its adequacy to support future business services and objectives. As a result of that review, TCDRS developed a plan to streamline our architecture to improve response-times, maintainability, and scalability and to support our future business objectives.

Pension Administration System Enhancements. We completed major upgrades to our pension administration application and to our FileNet applications to leverage new functionality.

TCDRS.org redesign. Implemented July 2020, a re-designed TCDRS.org delivered a mobile-friendly experience with enhanced content and navigation. The web development team used an agile project methodology. This approach applies development, delivery and testing in smaller "sprints" that promote flexibility and earlier feedback. The team also used an automated testing tool called SmartBear to test different website interfaces on various devices such as smartphones and tablets without having those devices on hand resulting in an improved product delivery. We also replaced our outdated content management system, an old version of SharePoint, with EPiServer.

Identity Access Management and Security Governance. We are evaluating system login practices, password policies, monitoring, additional data security, onboarding credentials, reporting, and overall security to further secure our systems and network.

Section5: *New Initiatives* – Please describe any new projects/initiatives that your system is undertaking related to education, communications, and member benefits. Have you implemented any new ideas from previous NPEA conferences?

Helping members retire with confidence – In 2019 recently completed an exercise to visualize our member's customer journey with TCDRS. We have started to implement micro-journeys for members. For example, new members receive a series of email and we can adjust future content based on their response. Now that we have critical infrastructure in place, we are planning for the next phases of service enhancements. Overall, we believe we can improve confidence by providing more guided, customized experiences.

Strengthening our organizational responsiveness and infrastructure – We have vastly increased internal communications and training to support staff in the work-from-home model. We are also continuing our employee recognition program to recognize those employees that embody our values. In addition, we are implementing in 2020 and 2021 an employee orientation program to improve onboarding of new talent.

Protecting sensitive information – To ensure our assets are safeguarded we have developed and are implementing a comprehensive information security program. The accomplishments in 2019 and 2020 include testing our incident response plan, continued implementation of security and fraud awareness training, improved authentication tools in our call center, enhanced website security and implementation of improved monitoring and encryption. In 2020 we have kicked off an identity access management program.

Section 6: Are there specific topics you are hoping to cover with your NPEA peers, or future topics you would like to see on the conference agenda?

Post- pandemic work models

Teacher Retirement System of Texas

Benefits Contact	Title	Phone #	Email Address
Barbie Pearson	Chief Benefit Officer	512.542.6731	barbie.pearson@trs.texas.gov
Communications Contact	**Title**	**Phone #**	**Email Address**
Carolyn Perez	Director, Communications	512.542.6508	carolyn.perez@trs.texas.gov
Member Education Contact	**Title**	**Phone #**	**Email Address**
Jennifer Gasior	Director, Benefit Counseling	512.542.6730	jennifer.gasior@trs.texas.gov

# Active Members	# Retired Members	# Inactive Members	Staff Size	Assets ($)
884,540	434,426	310,716	847	$154 billion

Section 1: *Pandemic Impact* – Please describe specific successes, challenges and lessons learned by your system during the COVID-19 pandemic. Is your system making or discussing any long-term changes to daily operations as a result of the pandemic? If so, what are they?

Successes
- Easily transitioned to serving members remotely using established live-video counseling program. While members prefer to meet with counselors face-to-face those that could not wait had the ability to schedule appointments.
- Quickly suspended travel and provided benefit presentations virtually.
- Had the ability to rapidly transition employees to remote work because of recent changes in software. Both the implementation of InContact (contact center software) and Microsoft TEAMS paved the way for a seamless transition.
- Transitioned new hire training from classroom to virtual and successfully graduated two classes since the pandemic began. At the time of the shelter in place order, trainers had just begun a new hire class and took only five business days to regroup and go virtual.
- Established 24/7 secure drop-box for members that prefer dropping documents off at headquarters. Communicated change through website and social media.
- Assisted Reporting Employers with completion of 93.15% of all Regular Payroll reports for FY 20 as of August 31st.
- Transitioned Disbursements team from all paper to electronic for remote work.
- Transitioned from in-person to virtual on the job training for new Reporting Employer Coaches.
- Transitioned to virtual training sessions for Reporting Employers.

Challenges/Lessons Learned
- Paper driven activities have been a challenge. These include annuity payroll and customer correspondence which are on our roadmap for modernization.
- Retirement estimates which have already been modernized but still require employees to hand prepare for the mail.
- Retirees that live outside the United States in countries where USPS or other commercial carriers cannot deliver due to the pandemic have not been able to receive their annuity payments. While it is only a handful that have this issue, this has required a great deal of follow-up.

Long-term Considerations
- Remote work has proven to be successful and will likely remain robust.
- Space planning is expected to significantly change as we do not anticipate requiring as much space with a robust remote work opportunity.
- Virtual training for employers has been very successful and will continue in the future.

Section 2: *Member Education* – Please describe the types of education/communications programs offered by your system. Do you have targeted communications for various age groups?

We have continued producing member education videos (MEV). These videos are not specific to certain age groups but provide general information that drive members to act or view information available on our website.

During the upcoming fiscal year, we will be targeting early and mid-career members offering the following:

- MEVs
- Presentations
- Planning tools

We are also developing more training and resources for Reporting Employers, including the following:

- Targeted training for HR personnel
- Topic specific training modules
- Reorganization and updating Reporting Employer website page

Section 3: *Legislation* – Briefly describe recently passed or currently pending legislation relating to plan changes and implementing multiple tier benefits in your system.

The 87th Texas Legislative session will begin in January 2021. TRS was subject a Sunset review during the interim. The Sunset review process looks at agency operations and makes recommendations to the Legislature on potential statute changes. Sunset staff has recommended several items to enhance our member communication and outreach, enhancing our efforts to return contributions to inactive members, and to develop a member engagement policy. TRS has already begun work on implementing the recommendations from Sunset staff.

Section 4: *Technology* – Please describe how you interact with your members, both active and retired. Do you have an online member self-service program and if so, what do members have access to? Do you provide web counseling? Are you using Facebook, Twitter, chats, webinars, etc.?

TRS continues to work on implementing our new pension administration system called TRUST. The first phase of our new system was deployed in October 2017 and was focused on employer reporting, active membership, and CRM 105 implementation. In early 2020, TRS made the decision to take over the remainder of the development effort and will be breaking the remaining functionality into six smaller incremental releases (health insurance, payment address, new web self-service, report of death, retirements/death claims, annuity payroll). The final release is scheduled for 2024.

Our current online member self-service functionality is limited. The second phase of our project will introduce new functionality including live chat and electronic signatures for benefit applications. Currently members can view demographic information including years of service and top salaries, request withdrawn cost statements, and calculate retirement estimates. Retirees can view demographic information, view 1099-R's, and update tax withholding elections. Both active members and retirees can update their mailing addresses through MyTRS.

TRS offers video counseling sessions using technology from LifeSize. Training sessions for Reporting Employers are also conducted using LifeSize.

TRS currently uses YouTube, LinkedIn, Facebook and Twitter.

TRS uses the InContact omni-channel, cloud-based contact center system. The system allows TRS to manage phone calls, voice messages, and email messages through one system. Work has continued with the InContact project to add new reporting and analytics capabilities. In the future, the solution will also be used to offer chat to our participants.

Section5: *New Initiatives* – Please describe any new projects/initiatives that your system is undertaking related to education, communications, and member benefits. Have you implemented any new ideas from previous NPEA conferences?

- During the 2021 fiscal year, we will be reviewing our processes related to missing participants. This will entail a procurement for participant locator services and associated process changes.
- Received Board of Trustee approval to submit a Legislative Appropriation Request (LAR) to pilot a Regional Office for member services. If approved, the pilot office will open in 2022. During 2022 we will evaluate its success and determine whether a LAR to open additional offices will be submitted ahead of the session in 2023.
- Received Board of Trustee approval to formalize TRS Benefit Counseling Policy. The written policy went into effect in September 2020.

Benefits Contact		Title	Phone #		Email Address
Melanie Panui		Retirement Specialist	(253) 502-8590		mpanui@cityoftacoma.org
Communications Contact		**Title**	**Phone #**		**Email Address**
Melanie Panui		Retirement Specialist	(253) 502-8590		mpanui@cityoftacoma.org
Member Education Contact		**Title**	**Phone #**		**Email Address**
Tim Allen		Director	(253) 502-8605		tallen@cityoftacoma.org
# Active Members	**# Retired Members**	**# Inactive Members**	**Staff Size**		**Assets ($)**
3084	2631	570	8		1,737,000,000

Section 1: *Pandemic Impact* **–** Please describe specific successes, challenges and lessons learned by your system during the COVID-19 pandemic. Is your system making or discussing any long-term changes to daily operations as a result of the pandemic? If so, what are they?

Our staff is largely able to operate remotely, although some staff need to go into the office occasionally. The need for notarized or witnessed wet ink documents has been a challenge – we will explore alternatives such as electronic notarization as we move through this pandemic. We also are unlikely to go back to full in-person staffing in the foreseeable future.

Section 2: *Member Education* – Please describe the types of education/communications programs offered by your system. Do you have targeted communications for various age groups?

Semi-Annual Retirement Planning Series, including overview of City pension and medical benefits as well as sessions on navigating Medicare and Social Security.

Section 3: *Legislation* – Briefly describe recently passed or currently pending legislation relating to plan changes and implementing multiple tier benefits in your system.

TERS continues to have just a single benefit tier. The most recent action to the Plan was an early retirement incentive offered by the City due to significant budgetary pressure. It resulted in a sharp increase in retirements in the first half of 2020.

Section 4: *Technology* – Please describe how you interact with your members, both active and retired. Do you have an online member self-service program and if so, what do members have access to? Do you provide web counseling? Are you using Facebook, Twitter, chats, webinars, etc.?

We interact with our customers via in-person, teleconference and email. Active member (excluding retirees) are able to access contributions and interest, beneficiary information, years of service, and membership date. They also have access to a benefits calculator. We are considering web counseling for "deferred members". We currently are not using any social media, nor do we offer webinars.

Section5: *New Initiatives* – Please describe any new projects/initiatives that your system is undertaking related to education, communications, and member benefits. Have you implemented any new ideas from previous NPEA conferences?

Initiating bi-weekly communications with current members (TERS Tidbits) to present basic pension plan information, and re- instituting annual newsletter for retirees. Investigating short video informational links on TERS' website. We are considering one of the ideas of web counseling.

Section 6: Are there specific topics you are hoping to cover with your NPEA peers, or future topics you would like to see on the conference agenda?

Any new information on cybersecurity, security measures regarding online forms, i.e. beneficiary designation and bank changes.

Benefits Contact	Title	Phone #	Email Address
Roger Fletcher	Member Director	608-261-8165	roger.fletcher@etf.wi.gov
Communications Contact	**Title**	**Phone #**	**Email Address**
Mark Lamkins	Communications Director	608-266-3641	mark.lamkins@etf.wi.gov
Member Education Contact	**Title**	**Phone #**	**Email Address**
Pam Licht	Outreach Supervisor	608-261-0153	pam.licht@etf.wi.gov

# Active Members	# Retired Members	# Inactive Members	Staff Size	Assets ($)
257,911	209,059	174,922	277 FTE + 92 contract	$117 Billion

Section 1: *Pandemic Impact* – Please describe specific successes, challenges and lessons learned by your system during the COVID-19 pandemic. Is your system making or discussing any long-term changes to daily operations as a result of the pandemic? If so, what are they?

Successes include transitioning most staff to work from home during the pandemic without many customer interruptions. Throughout the pandemic our customer service scores were well within the standards.

Long-term changes will likely include an expansion of our work from home policy to allow employees to work from home more often.

Section 2: *Member Education* – Please describe the types of education/communications programs offered by your system. Do you have targeted communications for various age groups?

We offer webinars for members and employers, online videos and counseling, in-person outreach and counseling, written publications and a Call Center. We recently started targeted communications to members who meet certain milestones, such as vesting.

Section 3: *Legislation* – Briefly describe recently passed or currently pending legislation relating to plan changes and implementing multiple tier benefits in your system.

There was a COVID related bill passed that included minor, temporary changes to the return to work laws, but those have sunset.

Section 4: *Technology* – Please describe how you interact with your members, both active and retired. Do you have an online member self-service program and if so, what do members have access to? Do you provide web counseling? Are you using Facebook, Twitter, chats, webinars, etc.?

We do not have online self-service currently. We are pursuing it. Yes, we offer web counseling and webinars. We also use Twitter. We don't have chat capability for members yet.

Section5: *New Initiatives* – Please describe any new projects/initiatives that your system is undertaking related to education, communications, and member benefits. Have you implemented any new ideas from previous NPEA conferences?

We have many different benefit programs that we administer and unfortunately, most of those programs have different, non-integrated IT legacy systems. We are working to modernize and integrate our systems/data and to provide members online access.