# Inspiring Pension Education to Greater Heights

# Systems Roll Call

Saturday, October 16 – Tuesday, October 19, 2010

Hyatt Regency | Incline Village, Nevada

**NPEA**
National Pension
Education Association

# Table of Contents

# Table of Contents

# 2010 Roll Call of the Systems

**Retirement Systems of Alabama**

| Communications Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Michael Pegues | Director of Communications | 334.517.7191 | mike.pegues@rsa-al.gov |

| # of Active Members | # of Retired Members | # of Inactive Members | Staff Size | Assets ($) |
|---|---|---|---|---|
| 223,000 | 108,000 | | 295 | $28 Billion |

**Section 1:** *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

**Field Services**: Judy Utley, Director
Retirement Preparation Seminars
Mid-career Seminars
Agency Seminars
Presentations on Demand – Deferred Comp, Pension Benefits, Health Insurance, Flexible Spending Accounts
Schedules 20 minute appointments with retirement counselors throughout the state

**Communications**: Michael Pegues, Director
Publications
Forms
Web site
Board elections

**Section 2:** *Legislation* - Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members.

Nothing significant passed the session ending in May 2010.  With new governor and possibly the House or Senate or both going from Democrat to Republican as well as budget problems, we foresee legislation looking at changing benefit requirements for both active members and new hires.  Session begins in March 2011.

**Section 3:** *Technology* - Please describe any technology projects that your system is undertaking or considering.

We are writing new code based on new technology to replace our legacy systems.  A very large project that will take several years to complete.

Added the ability to view retirement and 457 accounts online.

Created an RSA Real Estate Web site at http://www.rsarealestate.com/index.html.

Continuing to implement changes necessary to comply with the Affordable Health Care Reform law.

**Section 4:** *New Initiatives* - Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.

Want to implement a message alert system for members via email.

Reinstituting Agency Seminars and manuals.

**Arizona State Retirement System**

| Benefits Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Nancy Bennett | Financial Services Division Assistant Director | 602-240-2177 | nancyb@azasrs.gov |
| Communications Contact | Title | Phone # | E-mail address |
| Dave Cannella | Communications & Media Relations Manager | 602-240-2016 | davidc@asrs.gov |
| Member Education Contact | Title | Phone # | E-mail address |
| Julie Lockwood | Program Manager | 602-240-2143 | juliel@azasrs.gov |

| # of Active Members | # of Retired Members | # of Inactive Members | Staff Size | Assets ($) |
|---|---|---|---|---|
| 220,323 | 92,261 | 210,626 | 236 | $23.1billion |

**Section 1:** *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

**Webinar: Know Your Benefits:** The Arizona State Retirement System (ASRS) announced a new opportunity for members to participate in online meetings April 2010. This webinar provides an overview of the ASRS and a summary of the many benefits as a member. This webinar last about one hour and they see and hear from one of our Benefit Advisors, and follow along with a slide presentation, and have the opportunity to email questions in real time.

**Know Your Benefits:** This meeting is especially beneficial to new members. Members learn about the many benefits of belonging to the Arizona State Retirement System (ASRS), including a history and overview of the ASRS, how their pension is calculated, how to maximize future benefit, member responsibilities, disability and survivor benefits, options should they leave ASRS employment, and Service Purchase.

**Getting Ready for Retirement:** This meeting is vital for members who are planning to retire within a year. Members will learn about the pension benefit and how it's calculated, options for retiree health insurance and other benefits, and return to work options. Members who register for this meeting will receive a personal benefit estimate and assistance in filing out the proper paperwork.

**Know Your Insurance:** This meeting has been designed to provide information to members about the ASRS health insurance plans and benefits. Members planning to retire soon are encouraged to attend. Members will learn about health insurance options, meet providers, learn about the ASRS Premium Benefit, and how health insurance costs are determined.

House Bill 2389 has significant impacts to new ASRS members who join on or after July 1, 2011.
**Benefit Formula**
- Modifies one of the Normal Retirement Date definitions from 80 to 85 points (age + years of service). It also modifies the Early Retirement decrements to conform to the 85 points normal retirement.
- Modifies Average Monthly Compensation definition used in benefit calculation from the average of the highest consecutive 36 months in the last 120 months to the average of the highest consecutive 60 months in the last 120 months.
- Eliminates refunds of Employer contributions made on behalf of new members hired on or after July1, 2011.

**Section 3:** *Technology* - Please describe any technology projects that your system is undertaking or considering.

Enhancement to the ASRS website is geared toward providing members and employers with more web offerings and more opportunities for self-service.

The ASRS post IT three-year plan is considering the following web self service improvements:
- Member E-Communications (secure mailbox transmission, instant messaging, and mass email).
- Member Online Forfeiture Smart Forms with Chat (We expect a release date March 2011)
- New Retiree Smart Forms
- Online Scheduler for Educational Meetings
- Implementing New Retiree Payment Advices and the Retiree Debit Card Program

We are expanding our member e-communication to include online chat, and permitting members to receive communication from us via online means instead of via the post office.

The ASRS is in the early stages of analysis and exploration for developing an application that assist members in filling out complicated forms for New Retirees.

Finally, the ASRS is the early analysis stages of developing an online scheduler for employers and member education meetings.

**Section 4:** *New Initiatives* - Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.

*Webinars/Webcasts:*

- We are in the process of offering all three educational meeting to members via Webinar in 2011.
*Webcasts:*

- We are in the early analysis stages of providing webcasts/tutorials for member to "self educate" themselves on different issues.

*Online Enrollments:*

- 
  Automates the enrollment process by having employer and member complete the enrollment information through the website. As the volume of paper enrollment is reduced, the ASRS will be able to reduce the amount of resources dedicated to the data entry. We anticipate this will increase the number of active members using the web as their primary way to conduct business with ASRS, and encourage new members to attend a Webinar to learn about the ASRS benefits.

**NPEA**
National Pension
Education Association

# 2010 Roll Call of the Systems

*Arkansas Public Employees Retirement System*

**APERS**
ARKANSAS PUBLIC EMPLOYEES RETIREMENT SYSTEM

| Benefits Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Jacobia Twiggs | Benefits Supervisor | (501) 683-6616 | Jacobia.Twiggs@arkansas.gov |

| Communications Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Jon Aucoin | Communications Mgr | (501) 683-6046 | Jon.Aucoin@arkansas.gov |

| Member Education Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Karen Berry-Stricklin | Counseling Supervisor | (501) 682-7866 | Karen.Stricklin@arkansas.gov |

| # of Active Members* | # of Retired Members* | # of Inactive Members* | Staff Size | Assets ($)* |
|---|---|---|---|---|
| 45,439 | 25,878 (includes DROP) | 12,517 | 76 | $4.9 Billion |

**\*As of 6/30/2010 (unaudited)**

**Section 1:** *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

In addition to one-on-one counseling we provide written responses to inquiries that are received from our membership at our offices in Little Rock. In addition, we conduct educational seminars at various locations throughout the state.

We also make available to our membership various brochures, a quarterly newsletter, and annual member statements. For those that are participating in the Deferred Retirement Option Plan (DROP), annual statements are provided to them.

**Section 2:** *Legislation* - Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members.

Our legislative session is scheduled to begin in January 2011. While no legislative bills have currently been pre-filed, several committees were established in the interim that are looking at various measures to "sustain" the retirement systems. These measures include, but are not limited to, reducing or eliminating retiree cost-of-living adjustments, increasing the full age for retirement, and possibly increasing employee contributions.

**Section 3:** *Technology* - Please describe any technology projects that your system is undertaking or considering.

> We are now at the point where we are beginning to discuss how best to conduct a massive overhaul of our 12-year old member record system. The hiring of a third-party project manager is a likely approach to help us keep on track.

**Section 4:** *New Initiatives* - Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.

> As part of our on-going education of our membership, we are currently in the process of developing other ways to reach our membership. These new projects/initiatives include, but are not limited to, making forms and text instructions available to members on-line, creating a member portal so that various forms can be completed and submitted on-line and creating various seminars that can be viewed on-line. Eventually, we would like to have voice multimedia available on our web-site for the membership.
>
> From an employer perspective, the major new project/initiative includes the development of a portal that will allow the enrollment of new members as well as provide educational information for the employer.
>
> So few of our new members (less than 5 years of service) come to seminars and therefore, are not familiar with what the System has to offer in the form of long-range benefits. Therefore, we are in the process of developing an in-depth seminar for those members who are not vested (less than 5 years) so that they are aware of their options.

**National Pension Education Association**

*East Bay Municipal Utility District*

**EBMUD**

| Benefits Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Elizabeth Grassetti | Sr. Human Resource Analyst – Retirement | 510-287-0760 | egrasset@ebmud.com |

| Communications Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Same as above | | | |

| Member Education Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Same as above | | | |

| # of Active Members | # of Retired Members | # of Inactive Members | Staff Size | Assets ($) |
|---|---|---|---|---|
| 1792 | 1161 | 230 | 5 | 810 Million |

**Section 1:** *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

EBMUD has developed two retirement seminars:
1.5 hour Nutz & Boltz of Retirement Seminar – Covering retirement benefits and the retirement process.

A one-day comprehensive Retirement Seminar – includes retirement benefits, the retirement process, our DC Plans, long-term care, estate planning and a speaker from Social Security.

We also have a comprehensive intranet site, a Retirement Handbook, and host brown-bag talks on a number of topics.

**Section 2:** *Legislation* - Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members.

We are watching several bills in Sacramento closely – especially CA AB 1987 which is designed to prevent pension spiking and may have an affect on what special pay categories can be included in final compensation.

**Section 3:** *Technology* - Please describe any technology projects that your system is undertaking or considering.

We just completed a major file clean-up, and are working to incorporate imaging of documents from our desktops rather than sending documents out to be scanned. We also may be replacing our benefit system which could allow retirees to access benefit information online and enroll in benefits during open enrollment.

**Section 4:** *New Initiatives* - Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.

EBMUD is not making any major new initiatives at this time.

**NPEA**
National Pension
Education Association

San Mateo County
Employees' Retirement
Association

*SamCERA*

| Benefits Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Gladys Smith | Benefits Manager | 650-363-4821 | gsmith@samcera.org |

| Communications Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Scott Hood | Assistant Executive Officer | 650-363-4882 | shood@samcera.org |

| Member Education Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Gladys Smith | Benefits Manager | 650-363-4821 | gsmith@samcera.org |

| # of Active Members | # of Retired Members | # of Inactive Members | Staff Size | Assets ($) |
|---|---|---|---|---|
| 5347 | 4002 | 1207 | 16 | 1.816B |

**Section 1:** *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

*SamCERA's* current member education program consists of:
- targeted publications that describe current retirement programs and benefits,
- seminars targeted to employees eligible to retire where information about the plan, deferred compensation, health coverage, health and fitness and social security is presented,
- 22 different financial planning seminars aimed at giving employees the skills needed to achieve financial well being while working and in retirement
- a self-paced new employee orientation video on the *SamCERA* web site
- on demand new employee orientations for specific departments

**Section 2:** *Legislation* - Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members.

Legislation pending with the governor would align Public Pension Fund budgets to liabilities rather than to assets, giving more stability to Pension Fund budgeting, planning and operations.  Other pending legislation that seeks to eliminate 'spiking' will put the onus on Public Pension Funds to be the gatekeeper against spiking, rather than the employer.

**Section 3:** *Technology* - Please describe any technology projects that your system is undertaking or considering.

SamCERA continues executing the Strategic Technology Plan that provides for system and software upgrades over the next few years. SamCERA has implemented virtualization solutions to simplify IT operations. Some of the more costly planned projects that slipped to the out years due to budget concerns are back on the table. SamCERA's next steps will be to hire a consultant to help with IT projects such as workflow, data cleansing and acquiring and integrating an Electronic Document Management System (EDMS) and a Pension Management System. Some smaller projects not impacted by the budget are:

Member File Review– Currently reviewing and purging member files to remove documents that will not be scanned when the EDMS backfile conversion starts.

Electronic Delivery of Board Materials – Currently testing the iPad and Dropbox as methods to deliver board materials in a timelier, less expensive and environmentally friendly manner.

Website Overhaul – Update of SamCERA's website has begun. This will improve the user interface by making it more intuitive, allowing the user to get what and where they want with 3 clicks or less, and allowing the staff to provide more timely updates by assigning sections of the website to the different divisions.

Penetration Testing for Web Member Services – In order to protect SamCERA members from identity theft, SamCERA will hire a third party security consultant to conduct penetration testing, prior to rolling out Web Member Services to the Internet.

**Section 4:** *New Initiatives* - Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.

SamCERA continues to work with Financial Knowledge Network. They provide conflict-free member education on a wide range of financial topics. The classes continue to be well received. Based on attendee feedback, classes were added to the schedule and class locations were moved for attendee convenience.

This year SamCERA began delivering its Newsletter to retired employees via the internet. Approximately 20% were delivered this way and the number is expected to grow as email addresses for retirees are collected.

SamCERA is working with the County to move web member services from the County intranet to the internet.

Staff is currently reviewing and redesigning the topic-specific member pamphlets and later this year SamCERA will add a Communications Specialist to the staff.

## 2010 Roll Call of the Systems

### Fire & Police Pension Association of Colorado

## FPPA

| Benefits Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Gina McGrail or Elane Ables | Chief Benefits Officer Retirement Manager | 303-770-3772 Same | gmcgrail@fppaco.org eables@fppaco.org |

| Communications Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Gina McGrail or Beth Hemenway | CBO Communications Manager | 303-770-3772 Same | gmcgrail@fppaco.org bhemenway@fppaco.org |

| Member Education Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Beth Hemenway | Communications Manager | 303-770-3772 | bhemenway@fppaco.org |

| # of Active Members | # of Retired Members | # of Inactive Members | Staff Size | Assets ($) |
|---|---|---|---|---|
| 22,237 | 8201 | | 43 FTE 3 PTE | DB= 2.7B DC= 212M |

**Section 1:** *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

**Department visitation program**- Staff visits every police and fire department in Colorado every other year to educate the members on the benefits provided by the pension plan, death and disability plan and the 457 deferred compensation plan. We run individualized retirement income projections as well.

**Member seminars**- We hold two seminars per year to educated members on issues such as psychological aspects of transitioning to retirement, wills and estate planning, retire health care, etc.

**Group counseling sessions**- We held a group counseling session pilot program for members who live in outlying areas; the feedback was that they prefer 1-on-1 sessions. We will be piloting Go-To meetings for those who cannot come into the office.

**Section 2:** *Legislation* - Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members.

2010 Legislative Agenda

- Authority for an election to approve an increase in the member contribution rate. | **SB 10-022**
- Return to Work by an FPPA Member Participating in the Defined Benefit System | **SB 10-023**
- Elimination of the local money purchase plan affiliation. | **SB 10-024**
- FPPA Retiree Board Member Term Extension | **HB 10-016**

2011 Proposal – Ability to audit employers regarding compliance with contribution submission.

**Section 3:** *Technology* - Please describe any technology projects that your system is undertaking or considering.

We are in the final phases of a 4 year technology conversion project moving from a legacy system to a semi-custom pension administration system. The final phase will include a roll out of the Member Account Portal (MAP) for member self service.

We are adding video benefit presentations to our website.

**Section 4:** *New Initiatives* - Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.

We are in an RFP process to evaluate our DC service provider/ recordkeeper (funds, services, etc). Part of this analysis will include if we want to continue to offer target date funds. We hope to have a decision by year-end.

We are in the process of granting a staff committee more authority to determine disability and survivor benefits; this will likely reduce the use of hearing officers at least for the initial determination.

We will be conducting an extensive review of the self funded disability plan to determine if any changes are warranted. Since this plan covers both DB and MP members we are working to gather statistics on which group is the higher user, etc.

We are working to integrate more technology into the communications agenda; but find that many members still want face to face meetings.

We continue to affiliate departments for coverage in the Defined Benefit System; these departments are moving away from a Money Purchase / DC pension arrangement and entering the DB System which includes a full DB plan; a Hybrid Plan and a Money Purchase component.

# 2010 Roll Call of the Systems

**NPEA**
National Pension
Education Association

**COLORADO PERA®**

## Colorado Public Employees' Retirement Association

| Benefits Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Rick Larson | Director, Benefits Services Division | 303.863.3720 | rlarson@copera.org |

| Communications Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Madalyn Knudsen | Director, Member Publications Division | 303.863.3782 | mknudsen@copera.org |
| Katie Kaufmanis | Director, Communications Division | 303.863.3814 | kkaufmanis@copera.org |

| Member Education Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Dennis Gatlin | Director, Field Education Services Division | 303.863.3788 | dgatlin@copera.org |

| # of Active Members | # of Retired Members | # of Inactive Members | Staff Size | Assets ($) |
|---|---|---|---|---|
| 205,842 (unaudited as of July 2010 | 93,046 benefit recipients (unaudited as of July 2010) | 168,223 (unaudited as of July 2010) | 252 (as of July 2010) | $35 billion (as of December 31, 2009) |

**Section 1:** *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

Colorado PERA provides its members, retirees, and employers with comprehensive learning opportunities through its Web site (www.copera.org), a wide range of publications, regularly scheduled statewide member informational and employer-requested meetings, individual counseling sessions, and a Customer Service Center. All learning opportunities are designed to complement one another. The Colorado PERA Web site provides information and a variety of calculators that coordinate with publications and presentation lesson plans.

Currently, Colorado PERA has two online video presentations available for members, and in October, Colorado PERA expects to launch the "PERACare Open Enrollment" and "Planning for Medicare" videos.

In 2009, PERA presented 1,374 group presentations statewide to 32,707 members and retirees.

**Section 2:** *Legislation* - Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members.

Senate Bill 10-001 (SB 10-001) was signed by Governor Bill Ritter on February 23, 2010. This legislation puts Colorado PERA back on track to being fully funded. Under SB 10-001, retirees did not receive an increase in 2010. The annual increase starting in 2011 will be 2% unless PERA has a negative investment return, then the increase for the next 3 years will be the lesser of the average monthly CPI-W for the preceding calendar year or 2%. In addition, SB 10-001 increased the costs to employers and members by extending additional contributions known as the Amortization Equalization Disbursement and Supplemental Amortization Equalization Disbursement. Other provisions of SB 10-001 changed certain benefit calculation charts based upon a member's date of hire, vesting, and eligibility for retirement.

Senate Bill 10-146 (SB 10-146) enacted during the 2010 session of the General Assembly was designed as a State budget balancing measure. Under SB 10-146, the employer contribution rate for the State and Judicial Divisions was lowered by 2.5% from July 2010 through June 2011. Concurrently, members of these two Divisions are required to pay an additional 2.5% of pay into the pension plan for the same period.

House Bill 10-1003 (HB 10-1003) allows higher education institutions to designate 10 service retirees per campus to work up to 140 days per year without a reduction in PERA benefits.

House Bill 10-1425 (HB 10-1425) exempts PERA retirees from working after retirement limitations if they were working as hourly employees for Denver Public Schools before January 1, 2010, and continue to be in those same positions.

**Section 3:** *Technology* - Please describe any technology projects that your system is undertaking or considering.

On September 1, Colorado PERA rolled out its redesigned Web site. The Web site still contains all of its many features, however in a more user-friendly format.

**Section 4:** *New Initiatives* - Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.

Colorado PERA continues to update its member education curriculum and provide wide access to member informational meetings statewide. The Employer Relations team in the Benefit Services Division is conducting a series of meetings for employers to update them on the provisions of SB 1.

# 2010 Roll Call of the Systems

**_Fort Lauderdale General Employees' Retirement System_**

**Instructions:**

- Please limit your submission to two (2) pages total. Give priority to your system's strengths and your main area(s) of interest. Remember, this is a networking tool.
- If possible, please complete this form in an **11-point Arial font**.
- Save a copy for yourself and e-mail your final version to: dearld.snider@npea.com
- Submissions must be received no later than **Friday, October 1, 2010** to be included in the conference book.
- All submissions will be available on www.NPEA.com after the 2010 Conference.

| Benefits Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| David Desmond | Administrator | 954-828-5171 | DDesmond@FortLauderdale.gov |

| Communications Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Same | | | |

| Member Education Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Same | | | |

| # of Active Members | # of Retired Members | # of Inactive Members | Staff Size | Assets ($) |
|---|---|---|---|---|
| 1,246 | 1,192 | 113 | 2.5 | $308 million |

**Section 1:** _Member Education_ - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

Retirement System's web site, www.Citypension.com, is extremely useful for providing up to date and immediate information to members and the general public. This is our most innovative form of communication.

We offer an annual pre-retirement program in conjunction with the Police & Fire Retirement System staff. These programs are well attended, usually between 125-150 people, and spouses are invited. The program is presented as 2 half-day sessions.

Additionally, GERS offers a second pre-retirement program several months later for the general employees only, for those who could not attend the main program. This program is a 1-day event lasting about 6 hours.

**Section 2:** *Legislation* - Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members.

Any changes to our Retirement Plan are through Union and City negotiations and these contracts are expiring on September 30th.  Current interest between the parties centers on a retirement incentive whereby the City will provide several years of service (number to be negotiated) along with payment of the member's health insurance for some period of time (to be negotiated).  There are approximately 280 employees currently eligible to retire with full benefits so there could be a massive rush for the exits that runs through the GERS Pension Office.

**Section 3:** *Technology* - Please describe any technology projects that your system is undertaking or considering.

We have no technology project pending at this time or anything expected to happen in the future.

**Section 4:** *New Initiatives* - Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.

The communication network within the City is well established and works quickly.  The City employs a citywide e-mail notification and all offices post notices for anyone without e-mail access.  Our web site is an effective tool for all types of communication and education for our members.

Should the negotiations and subsequent contract provide for a significant change in benefits, we will hold several educational seminars in a rather short period of time to assist in each employee understanding the nature of any changes.  We will also hold one-on-one sessions with everyone to provide a more personal detail of how any changes would affect each member.

No other projects are in the works relative to education, communication, or benefits.

*City of Jacksonville Retirement System*

| Benefits Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Judy Connare | Retirement Specialist | 904-255-7281 | judyc@coj.net |

| Communications Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Beth Mangold | Retirement System Administrator | 904-255-7285 | bmangold@coj.net |

| Member Education Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Beth Mangold | Retirement System Administrator | 904-255-7285 | bmangold@coj.net |

| # of Active Members | # of Retired Members | # of Inactive Members | Staff Size | Assets ($) |
|---|---|---|---|---|
| 7,000 | 5,000 | 100 | 7 | $1.6billion |

**Section 1:** *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

Our system conducts quarterly pre-retirement seminars for the general population of plan members. We, of course, do one-on-one counseling by drop-in or appointment. Over the past year we have developed and launched a monthly "Pension 101 – A Retirement Primer" course through which benefits are communicated and plans reviewed. This presentation is also a "road show" to agencies requesting something special for their employees. The system presents brief benefit descriptions during new employee orientation to introduce the plan and key staff to new employees. On the active side, we have a "Pension Corner" in our monthly employee newsletter through which we focus on one topic of interest from the plan. On the retiree side, we are included in their association newsletter as "News from the Pension Office" where topics specific to retirees are highlighted.

**Section 2:** *Legislation* - Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members.

Legislation enacted this year includes the introduction of a Defined Contribution plan. New employees may opt either plan upon employment, and may switch their plan three times in the first five years of employment. Plans are being reviewed as part of the collective bargaining process which may bring sweeping changes to the plan.

**Section 3:** *Technology* - Please describe any technology projects that your system is undertaking or considering.

The Retirement System went live with a new benefit and payroll system this year. The product was developed in-house and is shared with the Police& Fire Fund. Though adequate and the development team worked very hard to get us a usable system, the process was very lengthy and we experienced several legislative changes to the plan that needed to be re-worked. We would consider off-the-shelf software with modifications if ever we need to do this again.

**Section 4:** *New Initiatives* - Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.

With collective bargaining underway and the plans suffering the same as most other defined benefit plans; there is discussion of plan modification. There are seven bargaining units with the City proper, and several more with in our sister agencies. Time will tell what, if any, changes will be forthcoming.

**City of Tallahassee Retirement System for General, Police and Fire**

| Benefits Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Darrell Thompson, Jr. | Retirement Administrator | (850) 891-8885 | Darrell.thompson@talgov.com |

| Communications Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Philip Burgess | Project Manager/Systems Analyst | (850) 891-8552 | Philip.Burgess@talgov.com |

| Member Education Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Kim Kilgore | Administrative Manager | (850) 891-8457 | Kim.kilgore@talgov.com |

| # of Active Members | # of Retired Members | # of Inactive Members | Staff Size | Assets ($) |
|---|---|---|---|---|
| 2500 | 1525 | 275 | 9 | 1.02 billion |

**Section 1:** *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

The City of Tallahassee (COT) spends 1-2 hours with all new employees explaining all aspects of our Defined Benefit plan, our Deferred Compensation plans, our 175/185 supplemental share plans (for Police and Fire), and the many differences between our retirement plan and what most employees are familiar with from previous employment. These sessions are held at many different facilities throughout the City. In addition, we regularly schedule time at our many facilities to meet with employees throughout their career to help them with their ongoing Retirement needs.

Our staff includes a full-time, on-site representative from our deferred compensation plan provider, who is available to meet with employees about their personal retirement goals.
Our COT-Retirement website contains all of our plan guides, detailed description of the plans, retirement calculators, forms, and answers to Frequently Asked Questions.

**Section 2:** *Legislation* - Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members.

> The 2010 legislative session included the proposal of two major pieces of legislation that would have limited the maximum accrual rate an employee could earn, and redefined what types of compensation would have been considered salary when calculating pension benefits. Neither piece of legislation made it to the floor, but we expect renewed interest from the State Legislature again next year.
>
> COT has already implemented maximum accrual rates in line with the proposed legislation but our allowable compensations would have been affected. We continue to hope that the State Legislature will allow us the freedom to administer our own individual plans at the local community level.

**Section 3:** *Technology* - Please describe any technology projects that your system is undertaking or considering.

> **Pension Administration Software**
> We are currently in the process of designing a new pension administration application which we plan to develop in-house, however we are open to the possibility of purchasing an existing package, if we can find one that meets our needs as well as our budget restraints.
>
> **Multi-Media Education**
> We are exploring the feasibility of using a multi-faceted approach to member education that would provide benefits information in a variety of formats (print, multi-media, web….).

**Section 4:** *New Initiatives* - Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.

> **Website Enhancements ([http://www.talgov.com/retirement/](http://www.talgov.com/retirement/))**
> In an effort to maximize the utilization of the self-service features of our new website, employees/retirees requesting forms or information are now directed to our website, rather that mailing or emailing the requested items.
> We have developed interactive benefit calculators for the website that will allow members self-service access to estimate their own pension benefits. These calculators were developed with Adobe Acrobat Pro 9.
> Our Annual Pension Statements are now online/self-service and are accessible from our PeopleSoft HRMS website.
> We have automated the data gathering functions on our legacy Excel Benefits Calc application used to calc benefits estimates so that analyst no longer have to access multiple systems performing multiple queries.
> Retirement staff has setup and implemented the Query Scheduler feature of our PeopleSoft HRMS system so recurring queries are now executed and results delivered via email automatically.
>
> **Employee Inquiry System Database and Application**
> We have developed a database and application that now provides real-time estimated monthly pension payments and DC plan benefits estimates. The inquiry provides access to all member master information on page.
>
> **Member Quarterly Newsletter**
> In the coming year we are planning to implement a quarterly newsletter to provide members news and events and also to highlight particular benefits on an alternating basis.

| Teachers Retirement System of Georgia |
| :---: |

| Benefits Contact | Title | Phone # | E-mail address |
| --- | --- | --- | --- |
| Dina Jones | Director of Member Services | 404-352-6500 | Dina.jones@trsga.com |

| Communications Contact | Title | Phone # | E-mail address |
| --- | --- | --- | --- |
| Lisa Hajj | Director of Communications | 404-352-6500 | Lisa.hajj@trsga.com |

| Member Education Contact | Title | Phone # | E-mail address |
| --- | --- | --- | --- |
| Lisa Hajj | Director of Communications | 404-352-6500 | Lisa.hajj@trsga.com |

| # of Active Members | # of Retired Members | # of Inactive Members | Staff Size | Assets ($) |
| --- | --- | --- | --- | --- |
| 222,046 | 87,017 | 82,163 | 185 | $48 billion |

**Section 1:** *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

TRS offers individual pre-retirement counseling to members within 2 years of retirement, employer training for benefit coordinators/HR and payroll personnel, and new hire, mid-career, pre-and post-retirement workshops. Our members can take advantage of these services in our Atlanta office or at various locations throughout the State. Retirement counselors provide counseling and pre-retirement workshops to those members who visit the office. Retirement planners travel throughout the State delivering the same one-on-one counseling and the variety of workshops and seminars listed above.

TRS also offers a 1-day pre-retirement seminar throughout the State that brings together TRS, the State and Board of Regents Health Plans, the Social Security Administration, and a financial and estate planning expert. We counseled over 5,000 members nearing retirement and attended 262 events throughout the State, reaching over 18,000 TRS members in FY10.

**Section 2:** *Legislation* - Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members.

Georgia law was amended to align State law with federal Internal Revenue Code. TRS currently adheres to IRS regulations as it relates to 401(a) pension plans; however, legislation was necessary to add corresponding language to mirror federal law. The legislation also amended the provisions for purchasing air time service. Currently, a TRS member may purchase air time upon attainment of 25 years of creditable service by allowing the purchase of air time service only in conjunction with the member's application for retirement. If the retirement application is withdrawn or denied, the air time service purchase shall be void. Due to the nature of actuarial calculations, by waiting until the actual time of retirement, the cost to establish the service is more accurate. The legislation also made technical corrections to ensure that 60 is the age reported as the normal retirement age in all sections of TRS Code.

**Section 3:** *Technology* - Please describe any technology projects that your system is undertaking or considering.

TRS's Pension Administration Services Solution (PASS) was developed over a 3.5 year period, with deployment of its final component, customer web services, in March 2005. PASS is based on an n-tiered technology architecture using a centralized data repository to automate customer service functions and to reduce the turnaround time required to process customer requests for information and services. IBM's FileNet P8 imaging and workflow functionality – Content Engine 3.5.2, Application Engine 3.5.1, and Process Engine 3.5.3 – are integrated into PASS.

Microsoft's SQL Server 2005 (x64) architecture is used as the database management system on Dell Intel Xeon servers running Windows 2003 Enterprise Server (SP2). PASS uses an EMC CLARiiON CX500 storage array network and EMC Centera WORM device to efficiently manage storage and imaging requirements.

PASS web services are implemented using .NET Remoting and Microsoft ASP.NET technologies hosted on Dell Quad Core Xeon servers running Windows Server 2003 Web Edition (RC2) on the front-end web server and Windows Server 2003 Standard Edition (RC2) on the backend web application server. The web front-end utilizes Microsoft Network Load Balancing (NLB) for scalability purposes.

Recent improvements to the application include upgrading PASS's Delphi development platform to CodeGear Delphi 2007 and its application framework was moved from a Distributed Component Object Model (DCOM) to Simple Object Access Protocol (SOAP). The framework now employs a custom common ancestor class on the server which exposes a common interface to the existing PASS architecture and utilizes CodeGear DATASNAP over SOAP.

Planned application upgrades include establishing a high availability framework based on Microsoft Clustered Server 2003 and employing NLB technology to provide redundancy not previously possible on the DCOM framework. Planned web services upgrades include implementation of WCF and ASP.NET 3.5 and migration to Windows Server 2008.

For internal accounting functions TRS uses Microsoft Dynamics Great Plains which was recently upgraded to version 10.0 and FRX6. The Crystal Reports were migrated to SQL Server Reporting Services 2005. Microsoft Dynamics Business Portal and Microsoft Office SharePoint Server (MOSS) were implemented to support deployment of the Requisition Management portal.

**Section 4:** *New Initiatives* - Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.

In an effort to make applying for retirement faster, friendlier, and easier, members may now apply for retirement online via their secure TRS account. Gone are the days of manually completing this form. Phase I of the retirement process was completed and launched January 1, 2010. The retirement process involves many steps and therefore the online process is being launched in three phases: 1) the Retirement Application; 2) the Employer Forms; and 3) the Disability Retirement Forms. In this first phase, the sections of the Retirement Application to be completed by the retiring member are automated. This automation makes it easier for each member to complete and submit the 4-page application in a timely manner, and, in turn, allows TRS to place future retirees on a retirement payroll faster.

To access the online retirement application, a member simply logs in to his or her account and clicks on the *Apply for Retirement* tab. The member is then prompted to fill out information specific to his or her retirement. When the process is complete, a summary sheet is provided for his or her records. A *Help* section is available throughout the process to assist the member in completing the application.

During the past year, we have also automated our retiree return to work verification process. Georgia law places strict limits on retirees who return to work in a TRS covered position. Employers are required to submit employment verification for all retirees before the retiree returns to work. Previously, this verification was completed manually and was time consuming for both the reporting employers and the TRS staff. Now, all verifications are completed online by the employer and approvals/denials are processed within just a few days.

Continued enhancements to our PASS system, web access and outreach services have resulted in:

- 133,383 phone calls answered by our award winning Call Center.
- 262 pre-retirement, mid-career and new member workshops were conducted across the State reaching approximately 18,000 members
- 5,584 members received individual counseling sessions
- Online requests completed via secure member access:
  - 40,237 member statements downloaded
  - 13,102 beneficiary changes
  - 23,466 benefit estimates generated
  - 1,578 address changes
  - 5,040 tax withholding changes
  - 3,186 direct deposit changes

**PERSI**
**Public Employees**
**Retirement System of Idaho**

| Benefits Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Kimberlee Hall | PERSI Answer Center Supervisor | 208-287-9306 | Kimberlee.hall@persi.idaho.gov |

| Communications Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Patrice Perow | Communications Officer | 208-287-9261 | Patrice.perow@persi.idaho.gov |

| Member Education Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Mike Mitchell | Training Specialist | 208-287-9291 | Mike.mitchell@persi.idaho.gov |
| Melody Hodges | Training Specialist | 208-287-9292 | Melody.hodges@persi.idaho.gov |

| # of Active Members | # of Retired Members | # of Inactive Members | Staff Size | Assets ($) |
|---|---|---|---|---|
| 69,386 | 34,239 | 21,946 | 65 | 10.79 Billion |

**Section 1:** *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

 **Planning for the Beach –** 1 ½ hours at employers' sites – introduction to PERSI DB plan; value of benefit; importance of debt reduction & retirement planning basics – dollar cost averaging; time value of money, etc.
**Cruisin' to the Beach** – 1 ½ hours at employers' site – introduction to Choice 401(k) Plan (voluntary DC Plan).  Focuses on DC plan types & differences; fees & impact on investment returns; asset allocation.
**Retirement's a Beach** – 6 hours off-site venues in major Idaho cities.  This workshop is for members within 10 years of retirement – DB details utilizing individualized statements & retirement estimates; financial planning; Social Security; Medicare; estate planning basics.  Interactive format with participants using a TurningPoint audience response system.

This year PERSI trainers developed Executive Director's Employer Education Program; Employer Report Training, as well as any additional education programs requested as needed by Employers.

**Section 2:** *Legislation* - Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members.

Effective July 1, 2010 substitute teachers and irrigation district seasonal workers will no longer be eligible to attain PERSI employee status/participate in PERSI.

Effective July 1, 2010 a disability retiree may try to return to work and if unsuccessful seek to return to disability retirement.  If the member meets the criteria in the statute, disability retirement payments will resume.

**Section 3:**     *Technology* - Please describe any technology projects that your system is undertaking or considering.

PERSI began the process of replacing our existing IT system early in FY2010.  The committee sponsoring the project selected the successful bidder, Provaliant Inc. to provide project requirements documentation, oversight and management. The staff completed the analysis and documentation of user requirements and commitments essential for the selection of a new line of business system.  This information was captured in an RFP to be released upon authorization and funding to proceed.

Quality Monitoring system - We implemented a CISCO Quality Monitoring system, which includes a member phone survey.  This system records calls and screen shots within our call center.  The feedback from the review of these calls will be utilized for coaching & training.  The CSR's will have the ability to listen to their own calls once they are reviewed and do some self reflecting on the way they are communicating with our members.

Insurance Automation – We currently have 49 insurance vendors.  We process 71 bills each month from these vendors.  We are currently in the process of converting all Health, Dental and Vision carriers to an automated system. Blue Cross Statewide Schools, Willamette Dental, Blue Cross Medicare Advantage, Ameritas & Delta Dental have all been converted at this time.  Our staff is continuing to move the rest of our vendors to the automated process.

Our server consolidation project, using virtualization technology from VMWare, is well underway as part of our IT initiatives to improve efficiency and reduce costs.  After virtualization, some of the unused physical servers will be reallocated to operate in a pilot environment enabling IT to test new server, desktop, and network configurations that become available with newer system versions completely before implementing them in production.

Hand in hand with the server consolidation and Disaster Recovery Infrastructure Implementation projects is our implementation of Continuous Data Protection (CDP), or disk to disk remote backups, to protect and backup all PERSI data in near real-time to our remote Disaster Recovery site.  This near real-time backup will complement our existing disk to tape backup system to provide two levels of data protection.

**Section 4:**     *New Initiatives* - Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.

Executive Director, Don Drum is currently traveling Idaho providing legislators, employers and members with opportunities to interact at a personal level.  An opportunity to express concerns, provide PERSI facts and discuss differences between PERSI practices and those of various public pension systems whose difficulties have dominated recent news.

PERSI is preparing a DVD to separate PERSI facts from dire public pension predictions circulating in the national news.  Once completed, the disc will be distributed to legislators prior to Idaho's annual legislative session beginning January of 2011.

**Illinois Municipal
Retirement Fund**

| Benefits Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Tom Raitt | Benefits Manager | 630-368-5370 | trait@imrf.org |

| Communications Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Linda Horrell | Communications Manager | 630-368-5375 | lhorrell@imrf.org |

| Member Education Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Bill Pettry | Member and Field Services Manager | 630-472-9764 | bpettry@imrf.org |

| # of Active Members | # of Retired Members | # of Inactive Members | Staff Size | Assets ($) |
|---|---|---|---|---|
| 180,000 | 90,000 | 100,000 | 180 | 22 bil |

**Section 1:** *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

**Member Benefits Review**- A general review of IMRF benefits for members of all ages and length of service.

**Planning for Your Future**- An educational program for members within 5 years of retirement. May include a Social Security speaker. The program material informs members as to how benefits are calculated and the steps necessary to apply, options that are available such as optional payment plan, special needs annuity (reversionary annuity), surviving spouse refund options, retirement process.

**Early Retirement Incentive**- IMRF offers an early retirement program that can be adopted by any IMRF employer at any time (unless employer liability exists for a previous one). The program advises members on eligibility requirements, return to work restrictions and member benefits and costs.

**Post- retirement programs**- Various programs offered through collaboration with the University of Illinois Cooperative Extension. Participants in the program choose the program material for the following year. Past offerings include information on maintaining a healthy active memory, humor and tips on distributing one's personal possessions. This is our most innovative program at the current time. We invited the general public to these meetings this year for the first time and will also be discussing the programs at the Reciprocal Systems Conference at the end of September.

**Targeted Communications** – Newsletters: Members under age 40 receive a different newsletter that is shorter and focuses more on general financial education than on retirement. Members over 40, inactive members and retirees also receive periodic newsletters.

**Section 2:** *Legislation* - Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members.

---

**Tier 2**- Governor signed legislation authorizing a Tier 2 effective January 1, 2011 for most public retirement systems but excluding, at this time, most law enforcement plans. For IMRF (and most other plans) newly enrolled members will have 10 year vesting with normal retirement age of 67, age 62 with a 1/2% reduction for each month below age 67. The final rate of earnings calculated using the highest 96 months in the last 10 years of service, limited to a maximum of $106,800, increased annually ½ of the CPI or 3%, whichever is less. Annual post-retirement increases will not begin until the retiree has attained normal age of 67. A trailer bill is to be considered at the veto session providing specific direction on collecting contributions once member has reached the salary maximum and payment of the post-retirement increase for Tier 2 participants.

**Default beneficiary**- Amended default beneficiary to one's estate, unless a valid designation of beneficiary naming someone or something else is on file.

**Hourly standard**- Removed most grand-fathering provisions for members enrolled prior to January 1, 1982, previously subject to a 600 hour standard for enrollment purposes.

**Voluntary additional contributions**- made deduction for payroll immediate with enrollment

---

**Section 3:** *Technology* - Please describe any technology projects that your system is undertaking or considering.

---

**Call Center**- Considering adding virtual hold capabilities, IVR and customer relationship management software.

**Imaging upgrades**- increase documents available for member viewing via secure Member Access

**Legislation issues**- enable systems to process enrollments, wage reporting and pay benefits of individuals who will be participants in Tier 2 plan effective January 1, 2011.

---

**Section 4:** *New Initiatives* - Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.

---

Retiree annual statements- Retired (and surviving spouse) beneficiaries will begin receiving an annual statement this November. The statement is designed to advise retires on annual post-retirement increases, beneficiary status, and return to work issues.

Member Access- IMRF re-designed it's Member Access website at the end of 2008. The re-design allows for undertaking initiatives to provide for greater on-line functionality. Items under development include providing the ability to make beneficiary changes and more detailed information on retiree payments. Members and retirees have access to documents and functions such as member statements, 1099s, pension estimates, workshop registration.

Public access- The IMRF website provides the means to contact management and other staff as required by public ethics legislation passed in 2009.

Online Voice of Customer – adding a "feedback" link to all web pages to capture web visitor comments. Will be added to public website as well as secure member and employer areas. Feedback will be used to drive redesign of website.

Surveys- increased use of survey tools to gauge member and employer satisfaction with services including walk-ins, group and one-on-one meetings in the field.

**Iowa Public Employees' Retirement System**

| Benefits Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Alyson Reed | Training Specialist II | 515-281-0076 | alyson.reed@ipers.org |

| Communications Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Judy Akre | Director of Communications | 515-281-0043 | judy.akre@ipers.org |

| Member Education Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Sam Hoerr | Bureau Chief, Retirement Services | 515-281-4655 | sam.hoerr@ipers.org |

| # of Active Members | # of Retired Members | # of Inactive Members | Staff Size | Assets ($) |
|---|---|---|---|---|
| 165,660 | 93,663 | 65,521 | 80 | $20 billion |

**Section 1:** *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

Individual Counseling Sessions – are available at our office in Des Moines between the hours of 8:00 and 4:30 and are also available online. Quarterly, IPERS offers evening counseling at our Des Moines office between the hours of 4:30 and 8:00pm.

Statewide Individual Counseling Sessions & Group Presentations – SR. Retirement Benefits Officers set up individual counseling sessions usually a week at a time at certain locations around the state offering ½ hour one-on-one counseling.  Presentations – including a general overview and recent law changes - are offered at many of these locations, as well as online (both live and recorded).

All Day Seminars –
> *Ready, Set, Retire* – Target audience would be members within 1 to 5 years of retiring.
> *Long Range Retirement Planning* – Target audience would be members with more than 5 years until retirement.

Community College & State University Outreach Program – a full-time SR. Retirement Benefits Officer dedicates time to educate the employees of Iowa's community colleges and state universities who have a choice between becoming an IPERS member or contributing to another retirement plan such as TIAA-CREF.

Employer Training – *New Reporting Official Training* and *Advanced Employer Training.*

Three newsletters designed for all active/inactive members, retired members, and employers.

Brochures – IPERS offers multiple brochures for specific career stages while employed with an IPERS covered employer and specific stages of retirement planning.

**Section 2:** *Legislation* - Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members.

Legislation passed in 2010 made the following changes, effective 7/1/11:
1. Reduces benefits not yet earned by regular members and raises contributions for them above the rate set in current law.
2. Raises the limit on how much contributions for regular members can change each year from 0.5 percentage point to 1.0 percentage point.
3. Extends a provision for restoring wage credits for mandatory unpaid time and extends it to union bumping.

In addition, benefit changes for regular members, effective 7/1/12, include:
1. The time to vest will increase from four to seven years.
2. The average wage used in the benefit formula will be the average of the highest five annual salaries instead of the average of the highest three annual salaries.
3. There will be a greater reduction in benefits for early retirement.

**Section 3:** *Technology* - Please describe any technology projects that your system is undertaking or considering.

IPERS is in its final stages of roll-out 2 of its I-QUE system. I-QUE is a retirement benefits administration system that streamlines accessing information in a point-and-click environment. Testing is currently underway. Once the new system is in place, users will be able to implement several new reports and controls to help provide better services to members and employers.

**Section 4:** *New Initiatives* - Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.

IPERS is exploring ways to use social media as a marketing/communication tool. About a year ago, IPERS' CEO began blogging as a way to increase communication with members. This has generated greater and more direct feedback. Related to this initiative is continuous improvement to our Web site.

**Kentucky Retirement Systems**

| Benefits Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Charlene Haydon | Chief Benefits Officer | 502-696-8492 | Charlene.haydon@kyret.ky.gov |

| Communications Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Scarlett Consalvi | Director of Communications | 502-696-8451 | Scarlett.consalvi@kyret.ky.gov |

| Member Education Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Aimee Rives | Education Services Coordinator | 502-696-8578 | Aimee.rives@kyret.ky.gov |

| # of Active Members | # of Retired Members | # of Inactive Members | Staff Size | Assets ($) |
|---|---|---|---|---|
| 144,821 (6-30-2009) | 87,279 (6-30-2009) | 101,552 (6-30-2009) | 250 | $11.838 billion (6-30-2009) |

**Section 1:** *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

KRS provides a comprehensive Pre-Retirement Education Program (PREP), one-on-one member counseling programs, retiree health benefit fairs, as well as agency new hire and mid-career workshops at various locations throughout the state. KRS also provides employer reporting conferences and outreach programs and materials to our employers.

**Section 2:** *Legislation* - Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members.

The 2010 Regular Session of the Kentucky General Assembly passed three bills of significance to Kentucky Retirement Systems.

House Bill 146 requires the Governor to fill two of his/her three appointments to the Board with investment experts--- people who have specific experience and/or certifications in the field. The bill further requires the Board to place these two experts on the Investment Committee.

House Bill 289 requires both KRS and Kentucky Teachers' Retirement System to recognize and accept a Qualified Domestic Relations Order ("QDRO") as of July 14, 2010. KRS accepted QDROs until 2000, when a law was passed that exempted pension benefits from marital property in divorce settlements. That law was repealed in 2002, but the revised statute did not include language allowing KRS to honor a QDRO. Consequently, while KRS does still administer QDROs issued prior to 2000, we have not accepted any QDRO issued since the statute changed in 2002. With the new law, KRS will issue a benefit check directly to the recipient of a QDRO.

**Section 2:** *Legislation* (**Continued**)

The final bill from the 2010 Regular Session that affects KRS is House Bill 329, which was the Systems' own housekeeping bill. This bill establishes a date beyond which members cannot change either their retirement option or their beneficiary. Under the previous language, members were able to change their beneficiary or their retirement option up until the day KRS issued the first retirement check. Effective July 14, 2010, retiring members cannot change their options or beneficiary after the first day of the month in which they receive their first retirement check.

**Section 3:** *Technology* - Please describe any technology projects that your system is undertaking or considering.

Project START (Strategic Technology Advancements for the Retirement of Tomorrow) is entering its final phases. KRS is working with Deloitte Consulting to design and build START, which is a major strategic effort to modernize the Systems' 30-year-old legacy pension architecture and associated programs. Deloitte purchased the government sector of Bearing Point, whom KRS originally selected for the project. Since 2007, START has worked to expand the options available to our members for obtaining their information, with the eventual goal of providing 24-hour a day access through the Internet.

Our retiree community is now able to use the Internet to see information about their accounts, including check stubs, benefit amounts, tax status and withholding, beneficiary information, and address information. Retirees are also able to review healthcare plan benefits and enroll in health insurance plans online. In the summer of 2010 KRS representatives began a series of meetings in locations throughout the state designed to introduce our retirees to the new website features.

Employers are also seeing improvements in the monthly process of reporting and filing of contributions. Using encryption technologies, START allows KRS to receive online information from employers (and members, retirees, and other government agencies) in a more secure and efficient manner. One benefit of this improvement is to help ensure that a member's account is up-to-date, which will translate into more accurate retirement benefit estimates, calculations, and an improved retirement process.

Active members will soon have the ability via web-based self service to construct benefit estimates, estimate the cost of purchasing service, schedule one-on-one counselor sessions, and to view their account information online in real-time.

**Section 4:** *New Initiatives* - Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.

KRS conducted a Retiree Outreach program over the summer that included system updates delivered by KRS Executive Staff, Health Insurance updates and Technology/Security updates. In addition, KRS promoted registration for the recently launched Retiree Self Service web site and provided hands-on instruction to retirees. KRS will continue to promote the Retiree Self Service web site at health benefit fairs this fall. Staff will be onsite to offer assistance to retirees interested in enrolling in a health insurance plan online.

**NPEA**
National Pension
Education Association

*Kentucky Teachers'
Retirement System*

| Benefits Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Bill Leach | Director of Member Services & Interim Director of Member Benefits | 502/848-8551 | bill.leach@ky.gov |
| **Communications Contact** | **Title** | **Phone #** | **E-mail address** |
| Kathryn Brewer | Information Specialist | 502/848-8507 | kathy.brewer@ky.gov |
| **Member Education Contact** | **Title** | **Phone #** | **E-mail address** |
| Dora Moore | Sr. Benefits Counselor | 502/848-8523 | dora.moore@ky.gov |
| Becky Niece | Sr. Benefits Counselor | 502/848-8530 | becky.niece@ky.gov |

| # of Active Members | # of Retired Members | # of Inactive Members | Staff Size | Assets ($) |
|---|---|---|---|---|
| 75,937 | 42,050 | 1,613 | 88 | 11.8 Billion |

**Section 1:**     *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

> The Kentucky Teachers' Retirement System (KTRS) has offered 'Pre-Retirement Planning' workshops since 1991. 'Career Planning' workshops were started in 2000 and 'An Overview of KTRS' workshops were started in 2003 in order to provide an education program for the entire membership. Specific topic or area of concentration workshops are provided when requested by a selected field of membership. On-site counseling sessions are provided on an adhoc basis when the requesting employer or organization can guarantee a minimum number of participants. Generally, the membership has not embraced the need to attend a workshop until an average age in the mid 40's has been achieved. Since 1988, members can first achieve retirement eligibility upon the accumulation of 27 service credits. Because the membership is significantly territorial and have traditionally already accumulated more than 20 service credits, they most often enroll in the pre-retirement workshops. Recently members have exhibited some trending in the opposite direction because of career changes, employment breaks in their public retirement system participation or based upon a decision to remain in the defined benefit plan to enhance the benefit.

**Section 2:** *Legislation* - Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members.

The 2010 Regular Session of the Kentucky General Assembly passed landmark legislation when they enacted a long term solution to funding retiree health care for all current and future retirees. The legislation will start moving the medical insurance program toward a pre-funded plan and provides a shared responsibility approach to funding retiree health care.

Effective July 1, 2010, active members began a six year phase-in to an additional three percent (3%) contribution to the medical insurance fund. Local school districts and other employers will match the amount paid by each member they employ.

Retirees under age 65 will begin a three year phase-in to an additional contribution that will in the third year equal the standard Medicare Part B premium that is paid by retirees age 65 and over.

**Section 3:** *Technology* - Please describe any technology projects that your system is undertaking or considering.

The KTRS is currently in the early stages of a project (KTRS Pathway Project) whose objective is to reengineer and modernize the legacy line of business applications. The core of the current legacy systems were implemented in the early 1970s. A significant part of the Pathway Project involves the examination of current business processes and provides an opportunity to enhance those processes while implementing technology to provide a more functional user interface. The ultimate goal is to strive to better serve the KTRS membership by empowering staff through technology.

**Section 4:** *New Initiatives* - Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.

This information is included in #3 above.

| Benefits Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Suzanne Adams | Retirement Benefits Administrator | 225.922.2218 | sadams@lasersonline.org |

| Communications Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Robyn Ekings | Public Information Director | 225.925.7590 | rekings@lasersonline.org |

| Member Education Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Janet Harris | Retirement Education Consultant | 225.922.0819 | jharris@lasersonline.org |

| # of Active Members | # of Retired Members | # of Inactive Members | Staff Size | Assets ($) |
|---|---|---|---|---|
|  |  |  | 151 |  |

**Section 1:** *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

Pre-Retirement Education Program (PREP) - Seminar series designed to help LASERS members make informed decisions about their retirement plans. Workshop is available to all members of LASERS at any time in their career as a state employee. Topics include eligibility requirements for retirement, leave conversion, DROP, Initial Benefit Option, Disability, Early Retirement, Self-Funded COLA, Survivor benefits, LA Deferred Compensation (457 plan), Social Security, and Health Insurance.

Retirement Reference Manual Training (RRM) – The purpose of this workshop is to update and familiarize Human Resources and Payroll staff with the many details associated with guiding an employee through the retirement process. This workshop is included as part of Professional Series training for Human Resources through the Office of Civil Service.

PREP TO GO – This workshop addresses same subject matter as PREP but attendance is restricted to staff of the host agency.

General Session – This workshop provides an overview of LASERS benefits.

Individual Counseling Sessions – These sessions are held in major cities throughout Louisiana. Retirement analysts prepare estimates for members who are within 12 to 18 months from retirement.

Conferences – Information tables at various locations for colleges, judges, retirees, and state professional organizations

Open Forum – Annual meeting for Human Resources and Payroll personnel from participating agencies. Inform and request input on current changes and legislation affecting membership

Retiree Workshops – Workshop for retired members and includes information on social security, financial planning, and selected vendors who provide services to retirees (Council on Aging, Health Insurance, RSEA, YMCA, Telemarketing Scams, Credit Unions)

Video Conferences – Specific informational workshop for agencies

**Section 2:** *Legislation* - Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members.

Act 94, 95, 99, 102- clarification legislation for existing statutes.
HB189 (Vetoed) – Intended to revive early retirement option for a member age 50 with 10 years
Act 951-Allows for payment of optional retirement allowance payable to child beneficiary to be paid to trust.
Act 992 – Comprehensive Hazardous duty services plan; for new hires, membership in LASERS will be collapsed into three plans:  rank and file, judges, and hazardous duty
Act 1026 – Employer contributions broken down by subgroups and attributed based on cost of various plans

**Section 3:** *Technology* - Please describe any technology projects that your system is undertaking or considering.

June, 2010 – Unveiled redesigned website, state of the art link for members, employers, and the public.  Website incorporates enhanced graphics, user-friendly navigational tools, Member and Employer Self-Service, legislative updates, and seminar details.

**Section 4:** *New Initiatives* - Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.

- Implementation of new hazardous duty plan (Act 992), effective January, 2010

### NPEA
National Pension
Education Association

**Massachusetts Teachers'
Retirement System**

### MTRS
MASSACHUSETTS TEACHERS'
RETIREMENT SYSTEM

| Benefits Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Cheryl Russell | Director of Benefits Administration | 617-679-6859 | cheryl.russell@trb.state.ma.us |

| Communications Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Sue Theil | Director of Communications and Training | 617-679-6844 | susan.theil@trb.state.ma.us |

| Member Education Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Jonathan Osimo | Director of Member Services | 617-679-6837 | jon.osimo@trb.state.ma.us |

| # of Active Members | # of Retired Members | # of Inactive Members | Staff Size | Assets ($) |
|---|---|---|---|---|
| 89,000 | 54,000 | 12,000 | 80 FT, 16 PT/consultants | $21B |

**Section 1:** *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

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, 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.
- This is probably our most innovative seminar because it helps the member to understand everything that goes into their retirement, and financial security.
- *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 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

**Section 2:** *Legislation* - Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members.

Effective on July 1, 2009, our Legislature passed a significant pension reform law designed to address certain "loopholes" in the plan, including the elimination of certain benefits for Legislators, the repeal of certain service purchases, and the elimination of fringe benefits from the compensation used in the FAS.

In October 2009, a Special Commission on Pensions established by the Legislature released its final report including a laundry list of potential plan changes, such as increasing the minimum retirement age, expanding the final salary average period, preventing spiking, etc.

Effective July 1, 2010, additional plan changes were passed including an ERI program for municipal employees, and increase in interest (to 3%) on refunds for members who voluntarily resign with less than 10 years of service, and the distribution of retiree health insurance costs among a retiree's last and former public employers.

Additional pension reforms, some of which were highlighted in the report of the Special Commission, are being proposed by this year's candidates for statewide office.

**Section 3:** *Technology* - Please describe any technology projects that your system is undertaking or considering.

The MTRS is about half way through a 3-year project to develop and implement a new integrated pension administration system. We have contracted with Vitech, with L.R. Wechsler as the oversight project manager. We completed backfile conversion and went live with the imaging component of Vitech's V3 system in January 2010. In July 2010, we rolled out web-based employer reporting. Our 420 employers are in the process of migrating to the new system. Continuing through the next year, our PMO and business experts will be heavily engaged in detailed design work for the remaining functionality, including member self-service and benefits calculations and processing.

**Section 4:** *New Initiatives* - Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.

**NPEA**
National Pension
Education Association

**Minnesota Public Employees Retirement Association**

| Benefits Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Linda L. Habel | Retirement Services Director of Education and Case Work | 651-355-0024 | Linda.habel@state.mn.us |

| Communications Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| John E. Paulson | Programs Administrator | 651-201-2667 | John.paulson@state.mn.us |

| Member Education Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Linda L. Habel | Retirement Services Director of Ed. And Case Work | 651-355-0024 | Linda.habel@state.mn.us |

| # of Active Members | # of Retired Members | # of Inactive Members | Staff Size | Assets ($) |
|---|---|---|---|---|
| 163,000 | 74,000 | 170,000 | 100 | $14.2 Billion |

**Section 1:** *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

Pre-Retirement Workshop: A day-long education program geared for individuals within 5 years of retirement. Members receive individual estimates, and the presenters address the subject material in a group setting. Explanations of PERA Benefits, Social Security, Medicare, and medical coverage options are given. Outside speakers address financial and estate planning. We have added a few more programs this year to accommodate the high demand.

Dollars & Sense Workshop: This program has dropped significantly in attendance and we are attempting to market this program through the public employers throughout the state. While many of the subjects are the same as our pre-retirement workshops, they are taken from the perspective of mid-career employees.

Group Presentations: We will cater programs to accommodate the demands of the audience. We attend benefit fairs throughout the state and will conduct break out sessions specific to PERA when ever possible.

Individual Counseling: We provide counseling in our three offices in St. Paul, Duluth, and Mankato. In addition, PERA Representatives counsel at another 25 locations across the state each year.

Newsletters: Separate newsletters are sent to active, retired, and deferred members, specific to their plans and the news that affects them.

**Section 2:** *Legislation* - Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members.

* Annual cost of living adjustments were reduced from 2.5% to 1% beginning January 1, 2011.  A lawsuit from retirees is moving ahead and includes the MN Teachers Retirement Association and the MN State Retirement System.
* PERA is now the fund administrator for a closed pension fund, Mpls. Employees Retirement Fund, which was on the brink of bankruptcy.
* Increase in contribution rates for employee and employer.
* Longer vesting requirements for new hires after July 1, 2010 – increase from 3 years to 5 years for the Coordinated Plan.  The Public Safety Plan has partial vesting after 5 and full vesting after 10 years.
* Interest on refunds is lowered from 6 to 4 percent.
* Deferred benefit augmentation rate is lowered to 1 percent for current deferred members on January 1, 2012.  Members who defer their benefit after December 31, 2011, will have 0% deferred augmentation.
* Interest on retiree earnings escrow accounts are reduced from 6 percent to 0% beginning January 1, 2011.

**Section 3:** *Technology* - Please describe any technology projects that your system is undertaking or considering.

Incremental improvements to existing systems.  PERA is continuing to expand member web services and directing participants to greater usage of the internet, including e-publications, program registration, individual benefit estimates and account information.

**Section 4:** *New Initiatives* - Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.

The three MN statewide pension plans, PERA, MSRS, and TRA are required to conduct a joint study of DB, DC, and other alternative retirement plans for public employees.  The report is due June 1, 2011, to the Legislative Commission on Pensions and Retirement.  It will include advantages and disadvantages for each design, as well as comments and input from stakeholder groups and other interested parties.

We will incrementally send updated benefit estimates to our deferred membership, totaling 30,000.  The mailing will include a password to log on to MY PERA, where the retirement calculator is located.

In the near future, we will be pushing out passwords to our retirees, totaling 75,000.  The push is to get retirees logged on to MY PERA where they can obtain 1099-R's, change taxes or direct deposit, and view their payment history.

| Benefits Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Karen Schultz | Director, Internal Retirement Services | 651-284-7815 | karen.schultz@state.mn.us |

| Communications Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Deb Otto | Information Officer | 651-284-7880 | deb.otto@state.mn.us |

| Member Education Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Mark Manion | Director, External Retirement Services | 651-284-7839 | mark.manion@state.mn.us |

| # of Active Members | # of Retired Members | # of Inactive Members | Staff Size | Assets ($) |
|---|---|---|---|---|
| 55,000 | 30,243 | 22,000 | 87 | 8.1 Billion |

**Section 1:** *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

MSRS offers retirement seminars

*Pre-Retirement Seminars* for employees retiring within 5 years. Seminar covers Pension, Social Security, Deferred Compensation and Health Care Savings Plan. These seminars are very popular and fill up quickly when offered.

*Mid-Career Retirement Seminars* (NEW)

Quarterly newsletters about pension issues and information

**Section 2:** *Legislation* - Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members.

2010 Omnibus Legislation Passed:

**Early Retirement Incentive** (members with 15 years service and at least age 55 can retire and have up to 2 years of premiums put into a Health Care Savings Plan for medical expenses/insurance premiums.)

**Defined Contribution Plan study due 6/1/11**

**Changes to all plans:**
*Interest rate reduction on refunds reduced from 6% to 4% beginning 7/1/11
*Post Retirement adjustments waiting period extended
*Reduction in augmentation for deferred members.
        Was 3% per year until age 55, then 5% per year
        Now 2%for all years after 2012
*Eliminated interest on suspended benefits for re-employed retirees (was 6%) beginning 1/1/11

**GERP/General Plan**
*Vesting period changed from 3 to 5 years for new hires (after 7/1/1) in General Plan
*Post retirement adjustments reduced from 2.5 to 2.0 percent, until 90% funding level.

**CORR Plan**
*Vesting period changed from 3 to 10 years in Correctional Plan (graded vesting), for newly covered after 7/1/11
*Reduced formula from 2.4 to 2.2% for new hires.

**State Patrol Plan**
*Increase early retirement reduction for future hires  (1.2 to 2.4 percent for every year under 55)
*Increased contributions from 10.4 to 12.4 percent, effective 7/1/11 . Employer 15.6 to 18.6 percent.
*Reduce Post-Retirement adjustments from 2.5 to 1.5, effective 1/1/2011

**UNCL/DC Plan**
*Contribution rate increase to 5% (same as General Plan)
*Ability to switch retirement plans – new hires only.  Can switch to General Plan within the first seven years of service.  This is an irrevocable change. (was in first year, or after 10 years)

**FUNDING LEVELS**
FY 2009 – 66% Funded
FY 2010 – Mid to upper 70 percent.  Awaiting Financial report for FY 2010.
FY 2010 rate of return was 15.2%

**Section 3:**  *Technology* - Please describe any technology projects that your system is undertaking or considering.

Converting programs from COBOL to Java for our estimate generating system.  This will allow us more flexibility and allow us to enhance the system and generate customized letters.

Secure Network Redesign

**Section 4:**  *New Initiatives* - Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.

Education of the benefits of a Defined Benefit Plan.  Our field representatives are trying to better educate our members on the benefits of having a Defined Benefit Plan.  As public pension are under continued public scrutiny, we are educating our members about the importance of the plans and offer comparisons between a Defined Benefit vs. Defined Contribution plan.  We also stress the economic benefit to the State regarding retiree income from the DB plans.

# 2010 Roll Call of the Systems

**NPEA**
National Pension Education Association

| Minnesota Teachers Retirement Association |
|---|

**TRA**

| Benefits Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Jane Suhr | Retirement Services Specialist, Senior | 651-296-2409 | jane.suhr@state.mn.us |

| Communications Contact | Title | Phone # | E-mail address |
|---|---|---|---|
|  |  |  |  |

| Member Education Contact | Title | Phone # | E-mail address |
|---|---|---|---|
|  |  |  |  |

| # of Active Members | # of Retired Members | # of Inactive Members | Staff Size | Assets ($) |
|---|---|---|---|---|
| 77,162 | 50,208 | 35,563 | 85 | 13.8 billion |

**Section 1:** *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

- Member expanded internet access provides personalized retirement estimates, payment detail and history, legislative proposals and updates, current TRA annual reports, fund facts, forms and applications, information on benefit options, programs, services and much more.
- Active and retired members receive the Teachers Retirement Information Bulletin (TRIB) newsletter three times per year.
- Group workshops are offered on topics that are important in the years prior to retirement.
- Newly hired members in the Minnesota State College and University system receive information via Webinars.
- Phone center retirement counselors answer member inquiries as they arise
- Phone and in-person counseling sessions are available for individual members to provide personalized estimates and information on retirement benefit options. Appointments may be scheduled year round in our St. Paul, St. Cloud, Detroit Lakes, and Mankato offices and at various times and locations throughout Greater Minnesota.

One of our most innovative programs is the phone counseling option. This reaches members who cannot attend in-person sessions due to a prohibitive distance factor. It also offers another level of convenience to all members. In addition, we have updated our web site to be increasingly interactive.

**Section 2:** *Legislation* - Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members.

In the 2010 session, the Minnesota Legislature passed the following changes to TRA benefit provisions in an effort to stabilize and improve the future sustainability of the pension fund:
- Member and employer contribution rates will rise by 0.5 percent annually over a four-year period beginning July 1, 2011.
- A temporary two-year suspension of annual increases for benefit recipients will occur for the calendar years 2011 and 2012. Beginning January 1, 2013, annual increases will be 2.0 percent. Upon reaching a market value funding ratio of 90 percent, annual adjustments would be restored back to 2.5 percent.
- Beginning July 1, 2011, members who leave teaching and opt to take a refund of their member contributions will receive a lower interest rate of 4 percent as opposed to 6% previously.
- Beginning January 1, 2011, retired members who have returned to teaching and have an Earnings Limitation Savings Account (ELSA) will receive no additional interest on their account balance.
- Beginning July 1, 2012, members who are not currently teaching but are deferring receipt of their monthly annuity benefits will receive a lower interest rate of 2 percent on their deferred benefit.

Legislation was also passed directing the executive directors of the three statewide retirement systems (Minnesota State Retirement System, the Public Employees Retirement Association, and TRA) to jointly conduct a study of defined benefit, defined contribution, and other alternative retirement plans for Minnesota public employees. The report is due to the Legislature by June 1, 2011.

Finally, the administrative change to our service credit calculation method was passed. Beginning July 1, 2012, service credit will be calculated using a teacher's salary relative to a base salary established for each district.

**Section 3:** *Technology* - Please describe any technology projects that your system is undertaking or considering.

Virtual Desktop Project: TRA is currently planning to replace old workstations with virtual desktop solutions sometime in 2011.

Unified Communications Project: Scheduled to implement new VoIP phone solution in November. After the VoIP installation, TRA will then roll out in phases: Presence, Webinars, Webcast, live web site support, and mobility capabilities.

**Section 4:** *New Initiatives* - Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.

Live webinars & recorded webcasts, which provide members the option to join/view anytime and from anywhere.

Online counseling options: members will be able to receive the same counseling services online as they would if they came to our office.

TRA web site with live support capabilities: including live online chat and the ability to view the member's or employer's computer screen in order to walk them through our web site.

New Call Center functions, including new call routing options, automatic call back options, live emails going into the call center phone queues, and self-service options for information on topics such as 1099's, annual increase rates, active & inactive statements, etc.

On an ongoing basis, TRA is doing surveys of some of its processes, both online and on paper and, in the future, on the telephone.

**NPEA**
National Pension
Education Association

| Public Employees'
Retirement System
of Mississippi |

**PERS** *of MISSISSIPPI*

| Benefits Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Shirley Sessoms | Benefit Services Deputy Dir. | 601-359-2257 | ssessoms@pers.ms.gov |

| Communications Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Shelley Powers | Communications Dir. | 601-359-9431 | spowers@pers.ms.gov |

| Member Education Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| LaCarole Smith | Retirement Education | 601-359-2313 | lsmith@pers.ms.gov |

| # of Active Members | # of Retired Members | # of Inactive Members | Staff Size | Assets ($) |
|---|---|---|---|---|
| 166,517 | 81,950 | 123,316 | 161 | $17.1 billion |

**Section 1:**    *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

While our vision is to work toward innovating our service offerings with online enhancements (account access, videos, web conferencing), right now PERS' well-established educational programs are offered in a traditional format, which works well for the System and our members. Of the four member programs offered by Education and Field Services, our Employer Training has undergone the most recent updates, with a streamlined PowerPoint and presentation. Our programs are:

1. **Pre-Retirement Full-Day Seminars** are held throughout Mississippi and provide members with information on a range of topics including estate planning, Mississippi Deferred Compensation Plan & Trust, Social Security benefits, and PERS benefits and options.

2. **PERS Focus Sessions** are small group sessions conducted at PERS on Tuesdays and Thursdays with additional options for weekly registration. These sessions provide comprehensive information on the retirement process, including available benefits and options.

3. **PERS on the Move** is a two-hour program held at employer work sites. These sessions provide information on available benefits and options through PERS and the Mississippi Deferred Compensation Plan & Trust.

4. **PERS Employer Training** is held annually during the summer months to provide information to personnel responsible for the administration of benefits and the reporting of wage information for covered employees.

**Section 2:** *Legislation* - Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members.

---

**2010 Legislative Session:**

1. Senate Bill 3078 (Regular Session) increased the number of years required to retire at any age to 30 years of creditable service for employees joining the system on or after July 1, 2011. (While this legislation was enacted in 2010, the legislature anticipated that the PERS Board would bring forward other recommended changes to the eligibility criteria and/or benefit structure in the 2011 session.)

2. House Bill 1 (First Extraordinary Session) increased the employee contribution rate from 7.25 percent to 9 percent for all earnings effective July 1, 2010.

3. House Bill 957 (Regular Session) requires employers effective July 1, 2010, to contribute employer contributions on the full salary of reemployed local (municipal and county) elected officials even though these individuals may only earn 25 percent of their average compensation and continue to receive their retirement annuity. It further requires that local elected officials who retire and continue in office must meet the IRC age requirement to avoid a prohibited in-service distribution.

4. House Bill 957 will require employers effective July 1, 2011, to contribute employer contributions on the amounts paid to non-elected reemployed retirees who continue to receive their retirement allowances. Such individuals are only allowed to  a) work up to half time and earn up to 50 percent of the compensation for the position, or b) earn up to 25 percent of his or her average compensation at retirement regardless of the number of days worked.

5. House Bill 957 will require employees to have a 90-day break in service prior to being reemployed effective July 1, 2011. Currently, retirees are required to have a 45-day break in service.

---

**Section 3:** *Technology* - Please describe any technology projects that your system is undertaking or considering.

---

**Mission Possible:**  On September 21, we kicked off our Mission Possible project, which is a multi-year initiative to implement a fully integrated pension administration solution replacing our account database, employer website, and the current imaging technology, as well as to provide desktop reporting capabilities for all staff and a browser-based solution with online self-service account access for members, retirees and employers.

**Employer Listserv:** In an effort to provide timely communication with our employers, we have created a listserv for e-mailed messages and, soon, newsletter PDFs. Previously, our employers were notified of important issues by postal mail.

---

**Section 4:** *New Initiatives* - Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.

---

**Issue Brief:** PERS has created an Issue Brief about the security and sustainability of our system (thanks to South Carolina for the inspiration). This Issue Brief was written in easy-to-understand language with bold graphics. It can be easily printed in house and has been placed online for our constituency to view. To see the brief, visit www.pers.state.ms.us/pdf/Are_Mississippis_public_retirement_plans_secure.pdf

**Website streamlining:** In February, we updated the look of our website to coincide with our agency's new logo, color palette and style guide. Since then, we have been streamlining information and working to improve written communication to improve readability and visitor experience. This project will continue until the site is concise with practical and the most timely information only.

**Forms redesign:** In an effort to improve our customers' experience with PERS, we are redesigning all of our forms. Not only will the forms adhere to our new look, they will be easy to follow and use.

**NPEA**
National Pension
Education Association

**MoDOT & Patrol Employees'
Retirement System**

**MPERS**
MoDOT & Patrol
Employees' Retirement System

| Benefits Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Mariel Hale | Senior Benefit Specialist | (573) 298-6027 | Mariel.Hale@modot.mo.gov |
| Mary Jordan | Senior Benefit Specialist | (573) 298-6078 | Mary.Jordan@modot.mo.gov |
| Beverly Wilson | Intermediate Benefit Specialist | (573) 298-6024 | Beverly.Wilson@modot.mo.gov |

| Communications Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Pam Henry | Asst Executive Director | (573) 298-6019 | Pam.Henry@modot.mo.gov |

| Member Education Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Mariel Hale | Senior Benefit Specialist | (573) 298-6027 | Mariel.Hale@modot.mo.gov |
| Mary Jordan | Senior Benefit Specialist | (573) 298-6078 | Mary.Jordan@modot.mo.gov |

| # of Active Members | # of Retired Members | # of Inactive Members | Staff Size | Assets ($) |
|---|---|---|---|---|
| 8,459 | 5,608 | 1,794 | 13 | $1.3 billion |

**Section 1:**     *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

MPERS currently offers two member education programs:
1.  Pre-Retirement Seminar for members within 5 years of retirement
    - A personal invitation is mailed to eligible members located in close proximity to the seminar location. About 80% of the invited members attend the seminar.
2.  Benefit Basics for new employees and those wanting to learn more about their MPERS benefits
    - Offered on an ad-hoc basis as requested by employers
    - Great opportunity to explain the value of the member's benefit and being member of a defined benefit plan

Since the 2009 NPEA Conference, MPERS has:
1.  Redesigned its website to include Secure Member Access
2.  Created an active member newsletter ("Getting Connected")
3.  Created a retiree newsletter ("Staying Connected")
4.  Created an employer newsletter ("HR Connection")
5.  Revised and/or created subject matter brochures (all have a uniform design theme)

**Section 2:** *Legislation* - Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members.

---

The Governor called a Special Session and legislation was passed that adds a new contributory tier to our current Year 2000 Plan for employees hired for the first time on or after January 1, 2011. Some of the changes include: 4% employee contribution for new hires, vesting with 10 years of creditable service, "Rule of 90" retirement eligibility, normal retirement at age 67, no BackDROP option, and no service purchases.

In addition, a bill passed that creates a Division of Water Patrol within the Missouri State Highway Patrol effective January 1, 2011. Currently, Water Patrol employees reside with the Department of Public Safety and are members of the Missouri State Employees' Retirement System (MOSERS). Since MPERS administers retirement benefits to the Highway Patrol employees, current Water Patrol employees may elect to stay in MOSERS or transfer their service to MPERS.

---

**Section 3:** *Technology* - Please describe any technology projects that your system is undertaking or considering.

---

We just completed a 3-year, multiphase technology project to implement: 1) a new accounting system, 2) an electronic document management (EDM) system, and 3) a new customized pension administration system (PAS) to replace our existing legacy system. In January 2010, we started running parallel with the old system. This gave us an opportunity to verify the accuracy of converted information and finalize some design issues. The first benefit payments were paid from the new system in May 2010. The vendor for the project was Levi, Ray and Shoup (LRS). We could not have completed this project in such a timely manner without the rigorous oversight of Meir Schecter.

One of the features of the new PAS is online Secure Member Access. We rolled this feature out with our redesigned website. Within the first week, over 500 members went online to create their personal usernames and passwords.

We are currently in a 6-month warranty period, whereby LRS corrects any programming issues that we find. In addition to working out some remaining kinks in the customized PAS, we have been working with LRS staff to make program modifications needed to implement the new contributory tier that must be ready for use by January 1, 2011.

---

**Section 4:** *New Initiatives* - Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.

---

Although not necessarily a new initiative, MPERS has taken steps in creating a disaster recovery plan.
- Member forms/documents are now scanned and stored electronically (Phase II of technology project).
- The PAS vendor, LRS, has a mechanism in place to print our monthly benefit payments in the event of an emergency.
- Fiber optics is now the medium used to connect our network of computers and phones to the servers, which are housed elsewhere.
- A generator has been installed to power a portion of our building so the critical functions of the system continue uninterrupted.

**NPEA**
National Pension
Education Association

**The Public School and
Education Employee
Retirement Systems of MO**

**PSRS/PEERS**
Public School & Education Employee
Retirement Systems of Missouri

| Benefits Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Ronda Peterson | Director, Member Services | 800-392-6848 ext. 1042 | rperterson@psrsmo.org |

| Communications Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Susan Wood | Administrator, Communications | 800-392-6848 ext. 1083 | swood@psrsmo.org |

| Member Education Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Stacie Verslues | Coordinator, Member Education | 800-392-6848 ext. 1024 | sverslues@psrsmo.org |

| # of Active Members | # of Retired Members | # of Inactive Members | Staff Size | Assets ($) |
|---|---|---|---|---|
| PSRS    90,905 PEERS  67,516 | PSRS    39,897 PEERS  17,461 | PSRS    10,155 PEERS  12,672 | 118 | $26 billion |

**Section 1:** *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

**New Member Meetings** – an introduction to the benefits and advantages of our retirement plan including, membership basics, vesting requirements, contributions, beneficiary designations, etc.

**Project Balance (Financial Planning Awareness)** – provides the basic information and resources that members at any career stage need to develop for a balanced financial plan.  Attendees also receive a general overview of their PSRS/PEERS retirement benefits.

**In-Service Meetings** – an informational program that provides members knowledge to make well-informed retirement decisions that will benefit them, their family and their financial security.  Discussion includes advantages of a defined benefit plan, retirement eligibility and calculating benefits, purchasing and reinstating credit, etc.

**Pre-Retirement Planning Seminars** – designed for members planning to retire within the next five years, but all members are welcome to attend.  Seminars include discussions regarding, retirement eligibility, calculating benefits, purchasing and reinstating credit, retirement payment plans, COLAs, health insurance, working after retirement, etc.

**Web Counseling Sessions** – available as of September 1, 2010.  Provide members face-to-face interaction with a retirement counselor from the convenience of any personal computer with internet access.

**Section 2:** *Legislation* - Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members.

> No legislation was passed in 2010 that affected the Retirement Systems.  The 2011 legislative session begins in January.

**Section 3:** *Technology* - Please describe any technology projects that your system is undertaking or considering.

> **Pension System Replacement** – We issued an RFP on August 31, 2009 for a new pension administration system vendor.  The contract was awarded to Sagitec in early Spring 2010.  The scheduled completion date is Spring 2013.
>
> **Imaging and Workflow System Replacement** – As part of the Pension System project noted above, we have also elected to replace our existing imaging system, NetFYI.  We will be integrating our new imaging system, FileNet, with our new pension system vendor.
>
> **Annual Member Statement Redesign** – In 2009-2010 we used a new piece of software from Planet Press Suite to redesign our annual statements to active and retired members. These statements gave members a much more comprehensive overview of their account. They are also duplicated on the secure portion of our web site and updated daily.

**Section 4:** *New Initiatives* - Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.

> **Transition to 5 Decimal Places** – In order to provide more precise benefit calculations to our members we transitioned from one decimal place to five decimal places when calculating a member's credit and age.  This project was completed in July 2010.

**NPEA**
National Pension
Education Association

*Missouri State Employees'*
*Retirement System*
*(MOSERS)*

**MOSERS.**

| Benefits Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Scott Simon | Manager | 573.632.6139 | ScottS@mosers.org |
| **Communications Contact** | **Title** | **Phone #** | **E-mail address** |
| Krista Myer | Manager | 573.632.6132 | KristaM@mosers.org |
| **Member Education Contact** | **Title** | **Phone #** | **E-mail address** |
| Krista Myer | Manager | 573.632.6132 | KristaM@mosers.org |

| # of Active Members | # of Retired Members | # of Inactive Members | Staff Size | Assets ($) |
|---|---|---|---|---|
| 53,709 | 34,000 | 18,521 | 73 | $6.8 billion |

**Section 1:** *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

MOSERS offers in-person group sessions with four different types of content: (**most innovative\***)

- Full-day and part-day PreRetirement seminars (for state and college/university members within about five years of retirement eligibility) including MOSERS information, generally with outside speakers on social security, state health insurance, and deferred compensation (457) plan
- **Evening PreRetirement sessions\*** with the MOSERS material noted above (no outside content)
- A **two-part series\*** of half-day Money Matters workshops (for early- and mid-career members) on identifying and aligning values/goals, managing credit/debt, creating a financial plan, securing retirement resources, life insurance/estate planning, and saving/investing alternatives
- A full-day annual conference for state HR professionals who work with MOSERS (Benefits U)
- Other in-person MOSERS educational content by special request for targeted audiences

In addition, MOSERS provides materials for educational programs in print and available via the web for attendees and the public, print and electronic newsletters (quarterly for active and retired, annually for term-vested); website communication for members and the public (including videos), and on-line chat.

**Section 2:** *Legislation* - Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members.

For the 2010 Regular Legislative Session (January-May), MOSERS staff reviewed nearly 100 bills related to retirement, although none passed. During the Special Legislative Session called by the Governor in June, a bill was passed and signed into law affecting employees who are first hired in a benefit eligible, MOSERS-covered position on or after 1/1/2011. This legislation includes several provisions affecting future MOSERS members: increasing vesting and eligibility requirements, adding member contributions (4% of gross pay), and eliminating subsidized service purchase and the BackDROP option. Any MOSERS member retired or employed before 1/1/2011 will not be affected.

**Section 3:**  *Technology* - Please describe any technology projects that your system is undertaking or considering.

- Use of web enrollment expanded, previously used only for sessions noted above, to include Coffee Breaks (a focus-group method of maintaining contact with a select group of MOSERS retirees)
- Resulting from a government transparency initiative, "On-the-Money" web portal opened to display current and historical employee salary, vendor payment, expenditure, and benefit information
- Electronic notification/availability implemented for members to receive plan and membership information electronically, following campaign to encourage this communication method
- Gateway to deferred compensation (third-party) website added with more user-friendly navigation
- International transaction processing initiated for benefit payments to retirees in foreign countries
- Pre-Note process eliminated for Electronic Funds Transfer resulting in more timely payments

**Section 4:**  *New Initiatives* - Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.

- To improve members' online experience, New Day/Document Express launched and extended as a secure document repository/exchange, also reducing printing/mailing costs
- Webinar format being reviewed as alternative method to bring on-site educational programs to specific groups, such as PreRetirement to college/university members; if stored, this format would also be available as play-on-demand
- Various forms of social media, such as Facebook and Twitter, introduced to reach targeted audiences with additional, innovative, and comfortable means of communication

**National Pension
Education Association**

*New Hampshire Retirement System*

**NHRS**
New Hampshire Retirement System

| Benefits Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Nancy Miller | Director of member services | 603-410-3552 | nancy.miller@nhrs.org |
| Chris Stoddard | Director of retiree services | 603-410-3686 | christine.stoddard@nhrs.org |

| Communications Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Marty Karlon | Public information officer | 603-410-3594 | marty.karlon@nhrs.org |

| Member Education Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Christine Basha | Public information specialist | 603-410-3648 | christine.basha@nhrs.org |

| # of Active Members | # of Retired Members | # of Inactive Members | Staff Size | Assets ($) |
|---|---|---|---|---|
| 51,032 | 24,501 | 6,944 | 70 | $4.85 billion |

**Section 1:** *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

We offer regular member education sessions, both on-site and at locations throughout the state.
We take part in quarterly retiree sessions sponsored by our state's municipal association.
We speak to many other groups, when invited.
We are currently reviving an employer training program for new payroll employees to come to NHRS and learn about the retirement system and the employer reporting program.
We are currently working on putting some of our presentations online using a voice-over-PowerPoint tool.

**Section 2:** *Legislation* - Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members.

Nothing major was passing in 2010. Bills for 2011 have not been filed yet, but we are expecting a lot of activity.

**Section 3:** *Technology* - Please describe any technology projects that your system is undertaking or considering.

We rolled out a web tool in July that allows members to access their personal account information online; we are in the process of enhancing it now, based on member feedback. Overall, the response has been very positive.
We are currently working on putting some of our presentations online using a voice-over-PowerPoint tool.
We are looking to improve out use and management of email mailing lists for our various constituencies.

**Section 4:** *New Initiatives* - Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.

See the web tool mentioned in item 3.
We are also working on revising our forms and supplemental documentation to make them more consistent and more understandable for members.

**NPEA**
National Pension
Education Association

**Public Employees
Retirement Association of
New Mexico**

Public Employees
Retirement Association
of New Mexico

| Benefits Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Mary Frederick | Deputy Director of Member Services | 505-476-9303 | Mary.Frederick@state.nm.us |

| Communications Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Patricia Thaxton | Liaison Officer | 505-476-9306 | Patricia.Thaxton@state.nm.us |

| Member Education Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Patricia Thaxton | Liaison Officer | 505-476-9306 | Patricia.Thaxton@state.nm.us |

| # of Active Members | # of Retired Members | # of Inactive Members | Staff Size | Assets ($) |
|---|---|---|---|---|
| 58,133 | 28,588 | 179,082 | 88 | $10.6 billion |

**Section 1:** *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

PERA offers general information seminars across the state to PERA members and one-on-one meetings with members after the seminar and the following day.  PERA also offers mid-career seminars for those members who are a few years away from retirement.

PERA has an active website with PowerPoint presentations that go into detail on how to complete several of the PERA forms.

**Section 2:** *Legislation* - Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members.

Effective July 1, 2010, new hires in the state and municipal general member plans are in 30-year retirement plans. Those hired prior to July 1 are in 25-year retirement plans.
Return-to-work was drastically restricted beginning July 1. Retirees must be retired for 12 months before being eligible to return to work for a PERA affiliate and must suspend their pensions upon returning to work.
The upcoming legislative session will be considering further changes to the retirement plans including increased contributions and a reduction in PERA's 3% COLA.

**Section 3:** *Technology* - Please describe any technology projects that your system is undertaking or considering.

We are currently working on expanding the capabilities of our publicly accessible member/retiree self service web site, including the ability for each member/retiree to access and print their prior three years member annual statements, their 1099Rs, and their COLA letters. Our retirees will also be able to print income verification letters on demand from the web site. Our members/retirees will also have the option to opt out of the paper mailings of all these documents, helping us begin to transition away from these mass mailings, which will eventually represent a significant savings to the agency in the form of both printing and postage costs.

**Section 4:** *New Initiatives* - Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.

With the 2010 Annual Member Statement, PERA broke out the earnings to show the earnings PERA uses for the final average salary and the total earnings. This can be different if the member is paid over and above base salary. This change significantly decreased calls to the call center after the member statement mailing.

We are currently updating the member handbook to include new sections for the retirement process and the PERA-sponsored deferred compensation program.

**New York State Teachers'**
**Retirement System**
**(NYSTRS)**

| Benefits Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| William Becker | Assistant Manager of Benefits | 518-447-2824 | bbecker@nystrs.state.ny.us |

| Communications Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Edward Rezny | Manager, Information & Communications Center | 518-447-2909 | erezny@nystrs.state.ny.us |

| Member Education Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| John Blatchford | Coordinator, Retirement Planning | 518-447-2687 | jblatchf@nystrs.state.ny.us |

| # of Active Members | # of Retired Members | # of Inactive Members | Staff Size | Assets ($) |
|---|---|---|---|---|
| 280,000+ | 139,000+ | | Approximately 360 | Approximately $76 billion |

**Section 1:** *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

NYSTRS's provides a comprehensive communication and member education program. Among the services offered are:
- A year-round one-on-one benefit consultation service, currently offered at 18 video consultation sites and 12 in-person locations throughout New York State.
- Our Pension & Retirement Education Program (PREP), a new approach to group retirement planning seminars that we are rolling out this fall throughout the state. See more below under new initiatives.
- A comprehensive, individualized *Benefit Profile* that is sent yearly to each member in the fall.
- Twenty-four hour access to member information through enrollment in the "MyNYSTRS" area of our Web site. Here members can get loan estimates, apply for a loan, view their service and salary information, change their address, register for consultations or PREP seminars, and track the processing of their retirement benefit, all from their computer.

**Section 2:** *Legislation* - Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members.

In late 2009, a bill was enacted creating Tier 5, which then went into effect for those employees joining public retirement systems in NYS on and after 1/1/2010. Some of the provisions of this law that apply to members of NYSTRS include mandatory employee contributions of 3.5% of pay for their entire careers, reduction of benefits if retirement occurs before age 57, even with 30 years of service, and vesting requirements increasing to 10 years of service from the previous 5 years. The impetus for this bill was to lower the future cost of public pensions to employers and taxpayers.

This spring, legislation was enacted which allowed public employers to offer early retirement incentives to targeted employees. One part of the law allowed certain employees to retire without penalty with a combination of 25 years of service and attainment of age 55, while another part of the law gave additional service credit to employees who retired after being targeted by their employers.

There was also legislation passed which protects the rights of many NYSTRS retirees to maintain the same level of health insurance coverage as that offered to the current employees of their former employer.

**Section 3:** *Technology* - Please describe any technology projects that your system is undertaking or considering.

Our Information Services department is continuing work on a pension calculator which will be available through member's MyNYSTRS account. When implemented, members will be able to run estimates using the current service and salary information in our database

We will soon be rolling out a portal on our Web site for the members of our retirement board. This portal will allow the Board to more efficiently run their Board meetings and reduce the amount of paper the System uses since copies of all the materials to be discussed at meetings will be available securely online and will no longer need to be photocopied for all the Board members.

Our members who enroll in a MyNYSTRS account now can opt to have information sent to them through our e-newsletter service, instead of having this material physically mailed to them.

We launched an employer secure area on our Web site this year that allows school districts to conduct member verifications and submit their employer reports online. Additional expansion is planned.

We are initiating a quality assurance program at our ICC contact center. One of the components of this program is the recording of contact center agents' phone calls with members to assist supervisors in their efforts in improving member-agent contact.

**Section 4:** *New Initiatives* - Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.

As mentioned above, this fall we are rolling out our Pension & Retirement Education Program (PREP), which is a reorganized version of the Preretirement Planning Seminars we started offering in 1988.

The goal of this rebranding and reemphasis is to encourage and attract younger members of our plan to these comprehensive day-long meetings as we, like NPEA, realize the value of retirement planning throughout a member's career.

We are starting off with 16 meetings from October through mid-December, and have placed topics in the morning session that will be valuable for members of all ages (NYSTRS benefits, financial planning, Social Security, Estate Planning), and put areas of interest mainly to those closest to retirement (filing for retirement, retirement income, options, etc.) in the afternoon. That way, our early and mid-career members can just stay for the morning, while our veterans will continue to get a full day of retirement planning information.

We have also begun planning work on the introduction of a Facebook page, and are planning to make retirees' 1099's available on the secured MyNYSTRS portion of our Web site this January.

**National Pension Education Association**

**North Dakota Public Employees Retirement System**

| Primary Contact: | Title | Phone #: | E-mail address: |
|---|---|---|---|
| Sharmain Dschaak | Benefit Programs Administrator | (701) 328-3912 | sdschaak@nd.gov |

| # of Active Members: | # of Retired Members: | # of Terminated Vested: | Staff Size: | Assets ($): |
|---|---|---|---|---|
| 25,411 | 7,535 | 3,003 | 34 | $2,299,386 |

**New Employer Group**
These meetings are geared to provide benefit plan information to employers and employees on programs available through NDPERS.  This includes eligibility, contribution costs and premiums, participation requirements, laws and regulations.

**Pre-Retirement Education Programs (PREP)**
This seminar is intended to be pre-retirement education geared to assisting long-term employees and spouses in planning for a successful life after leaving state employment.  NDPERS also has a webcast of this program.

**Onsite Benefit Counseling Services (OBCS)**
Onsite individual benefit counseling sessions for members participating in the NDPERS Defined Benefit Retirement Plan.

**Portability Enhancement Provision (PEP)**
Educational sessions designed to encourage participants to start a deferred compensation plan to supplement retirement income and to add cash value to a participant's existing NDPERS Defined Benefit Retirement Plan.

**Authorized Agent Training**
Training is to assist an agency's designated Authorized Agent with instructions and assistance on forms and procedures, rules and regulations, and other related areas.

**Agency Intensive/Investment Education**
These education sessions are designed to assist participants with investment education.  The NDPERS defined contribution plan record keeper, Fidelity Investments, provides sessions twice a year.

**Section 2:    Significant Legislation (Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members.)**

Health Care reform

**Section 3:    Technology (Please describe any technology projects that your system is undertaking or considering.)**

On October 4, 2010, NDPERS, who partnered with Sagitec Solutions LLC, launches  a new benefits administration system. NDPERS administers the State's defined benefit plans, defined contribution plan, health, life, dental, vision, deferred compensation, flex comp, retiree health insurance credit, long-term care, and employee assistance programs.

NDPERS and Sagitec replaced the existing mainframe system with a new, browser-based solution built on a Microsoft.NET platform. The new system utilizes Sagitec's Neospin™ framework; provides integrated workflow, document and contact management, accounting integration, and office automation; improve business processing speed and accuracy; and extended self-service capabilities to members, employers, and third-party administrators.

**Section 4:    New Initiatives (Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.)**

In the first quarter of 2011, NDPERS will launch its Member Self Service. The member self service functionality will include, but not limited to, all online plan enrollments, on-line retirement applications, member data update, view plan enrollment, view employment details, active and retiree annual statements, 1099Rs and monthly payee details, real-time benefit and service purchase calculators, payee account maintenance and insurance billing and much more.

# NPEA
## National Pension Education Association

**NORTH DAKOTA RETIREMENT AND INVESTMENT OFFICE**

**NORTH DAKOTA RETIREMENT AND INVESTMENT OFFICE**
*Teachers' Fund for Retirement*
*State Investment Board*

| Primary Contact: | Title | Phone #: | E-mail address: |
|---|---|---|---|
| Denise Weeks | Retirement Program Sp. | 1-800-952-2970 | dweeks@nd.gov |
| Paula Brown | Retirement Program Sp. | 1-800-952-2970 | pbrown@nd.gov |

| # of Active Members: | # of Retired Members: | # of Terminated Vested: | Staff Size: | Assets ($): |
|---|---|---|---|---|
| 9,907 | 6,672 | 1,532 | 17 | 1.4 billion |

**Section 1: Member Education (Please describe the types of education/communications programs offered by your system.) Which program do you feel is your strongest (if any)?**

NDRIO offers the following member education programs:

1) Benefits Counseling – These are 30 minute appointments available to all members to discuss TFFR benefits and other personal retirement concerns. We send two counselors to twenty sites around the state. Most of the members are close to retirement if not retiring that year. We discuss what their benefit is, benefit options, health insurance, how to apply for benefits, etc. **This is our strongest program.**

2) Pre-Retirement Seminars – This is a six-hour pre-retirement planning program available to all members. Topics include: TFFR benefits, financial planning, estate planning, Social Security benefits, and health insurance. Most of the members attending are close to retirement, however, we would like to see more members who are younger also attend. Also a very strong program.

3) Retirement 101 – This program is put on by schools that have a mentoring program. All new teachers in that particular school are required to attend. So far, we have only been to 4 schools each year. General information about TFFR is given in this program.

**Section 2: Significant Legislation (Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members.)**

Increase contribution rates for all active members by 8%, over the next two biennium's, shared equally between employer and employee. Change the Rule of 85 to the Rule of 90 <u>and</u> be age 60. Change the 6% reduction for early retirees to an 8% reduction. Require re-employed retirees to pay employee contribution rates. Modify disability benefits to increase the disability vesting requirement from 1 year to 5 years and change the benefit calculation to using actual service credit earned instead of the 20 year minimum.

**Section 3:    Technology (Please describe any technology projects that your system is undertaking or considering.)**

We are in the process of providing web service for our reporting employers. Out of 230 employers, we have 100 schools sending their report via the web.

Our goal is to provide web services to all of our members. That piece of our new system is not done yet. Eventually, members will be able to look up their account balances, view their last annual benefit statement, view their account history, and calculate their benefit. On the retiree side, they will be able to look up their benefit amount and deductions. Hopefully, by the end of the school year, our members will be able to use this service.

**Section 4:    New Initiatives (Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.)**

New to our system is a webcast presentation which addresses the TFFR funding challenge. This is the only webcast that we have done. We are also holding statewide TFFR informational meetings in 4 of the major cities to review TFFR's funding challenge and legislative proposals for teachers, administrators, school board members, school business managers, legislators, etc.

We will also discontinue sending the member handbook to new members but continue to have it available online.

**NPEA**
National Pension
Education Association

*Oklahoma Public Employees
Retirement System*

**O PERS**
O K L A H O M A

| Benefits Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Linda Webb | Director, Member Services | 405.858.6794 | lwebb@opers.ok.gov |
| **Communications Contact** | **Title** | **Phone #** | **E-mail address** |
| Patrick Lane | Director, Communications | 405.858.6720 | plane@opers.ok.gov |
| **Member Education Contact** | **Title** | **Phone #** | **E-mail address** |
| Patrick Lane | | | |

| # of Active Members | # of Retired Members | # of Inactive Members | Staff Size | Assets ($) |
|---|---|---|---|---|
| 43,000 | 28,000 | 5,500 | 55 | $5.8 Bil. |

**Section 1:** *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

Pre-Retirement Seminar –This is a collaborative seminar for our members considering retirement with the state's insurance provider to explain retirement and insurance benefits.

Retirement Coordinator Training – Annual field training program for our participating employer representatives to provide continuing education, solicit feedback, provide an overview of the plan, and discuss current topics.

OPERS manages three websites: a public site for members, an employer site to enroll new members and report wages and contributions, and an Intranet content management site for staff. We publish a member handbook for each plan, a training manual for employers, newsletters for active and retired members, annual member statements, and issue-specific brochures.

**Section 2:** *Legislation* - Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members.

HB 2363 / SB 1442 – Created a $22 million fund to reimburse state agencies providing an incentive for retirement eligible state employees to retire. Agencies can use these funds to pay retiring employees a $5,000 cash payment, the cash equivalent of 18 months of health insurance, and the equivalent of their next longevity payment. In return, the agency agrees to leave the positions of those members they accept reimbursement for vacant for a period of 36 months. The fund expires June 30, 2011.

**Section 3:** *Technology* - Please describe any technology projects that your system is undertaking or considering.

OPERS is near completion on the migration to a new pension administration system employing Oracle database software. The System is currently running in parallel between the Oracle system and the functionality it is replacing in a legacy system. This will open the door to more opportunities for web transactions with members and employers.

Using Camtasia software in developing online "video" content. This is not live-action video. We are using a voiceover of PowerPoint and screen capture technology. An abbreviated series of videos on the Pre-Retirement Seminar has been published on our website, which includes four, 5-8 minute videos explaining eligibility, payment options, process and timeline, and taxes and returning to work. Also employing Camtasia in the creation of employer training video opportunities. Near completion on first series of videos on the use of the employer online enrollment and reporting site.

Looking at Adobe Presenter as a possible replacement of Camtasia.

**Section 4:** *New Initiatives* - Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.

OPERS has engaged InFRE in the development of two new retirement planning seminars: *Controlling Your Financial Future* and *Retirement Income Management*. These seminars will target members in the early/mid and late stages of their career. We are working with InFRE to develop the seminars in a live and online format. We will do some dress rehearsal with a group of 15 employers who have served as a focus group for us, then look to unveil it to everyone shortly thereafter.

2010-11 will be our fourth year participating in the CEM benchmarking. We have used this data in our strategic planning process and confirmed suspected areas of need. A critical area of focus for us in the coming years will be on improving data integrity, which will help provide pension inceptions within 30 days, secured member access online to real data, and better, more targeted benefit projection tools for members throughout the planning process.

# 2010 Roll Call of the Systems

*Pennsylvania SERS*
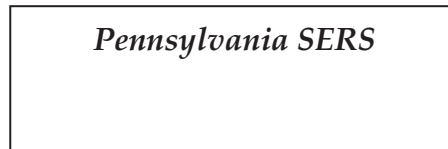
| Benefits Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Ginger Bucher | Director of the Bureau of Benefits Administration | 717-720-4805 | gbucher@state.pa.us |

| Communications Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Gene Robison | Director of the Bureau of Communications and Counseling | 717-720-4607 | erobison@state.pa.us |

| Member Education Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Gene Robison | Director of the Bureau of Communications and Counseling | 717-720-4607 | erobison@state.pa.us |

| # of Active Members | # of Retired Members | # of Inactive Members | Staff Size | Assets ($) |
|---|---|---|---|---|
| Wed. from Deb | Wed. from Deb | Wed. from Deb | 310 | 45.9 billion |

**Section 1:** *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

- Newsletters for all members quarterly (paper, large print and audio versions) and an electronic bi-monthly newsletter for employers.
- Specialized pamphlets on pertinent benefit related topics
- Large group informational sessions throughout a member's career to educate them regarding their pension benefits.
- Small group counseling sessions (6-8 members) at the time of retirement to assist members in making their retirement decisions.
- Large group workshops for employers regarding proper reporting practices and guidance.
- Individual training with employers to assist with their reporting, backlogs, issues and general knowledge.
- In October will be our first webinar for employers targeted specifically to issues that were voted to be the "most confusing" by employers. This would be our most innovative communication program at this time and will be continued moving forward.

**Section 2:** *Legislation* - Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members.

The System was required to recertify the employer contribution rate from 8.22 percent down to 5.64 percent as a result of mandates by the legislature. This re-certification was not the result of either a modification of PSERS' funding methodology or any other change made to the Public School Employees' Retirement Code (PSERC), but in conjunction with the state budget.

Legislation is currently pending that, if passed, will roll back the benefits provided to all new members of the System. The details of this proposal to be potentially passed this fall or early in the spring are still being finalized.

**Section 3:** *Technology* - Please describe any technology projects that your system is undertaking or considering.

- Review of and redesign of website using content management software
- Use of Web-Ex for training of staff in field offices and employers across the state
- Investigating the use of video teleconferencing
- Upgrading the computer system to Microsoft Office 2010/Windows 7
- Enhancing the Employer Web with additional validations and features to improve reporting
- Researching the feasibility of premium assistance verification and reporting by employers through the web
- Revamping the Member Web to make it an interactive tool that will enable members to update information regarding their account instead of view only capabilities

**Section 4:** *New Initiatives* - Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.

- Successfully undertook an educational campaign to enhance the ability of the system to provide retirement benefits in a more efficient manner. This educational campaign to all employers and members made it possible to provide retirement benefits in a much more expedient way
- Targeted publications for specific age groups such as age 35, 50, or milestones such as 30 years of service, vested, etc. in a magazine or newsletter format
- Mini webinars and recording video clinics for employers
- Use of recorded video presentations for members
- Beginning the use of after action surveying to occur after training is provide to employers or counseling is provided to members
- Library of articles with pertinent system information for affiliate organizations
- At the initial stages of a project whose goals are to address the challenges of identifying, making accessible, maintaining, tracking, and implementing the benefit-related "rules," and helping PSERS to ensure more consistent application and communication of those rules both internally and externally

**NPEA**
National Pension
Education Association

**South Carolina
Retirement Systems**

SOUTH CAROLINA
RETIREMENT SYSTEMS

B&CB

SC BUDGET AND CONTROL BOARD

| Benefits Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Jamella Williams | Assistant Director | 803-737-7745 | Jwilliams2@retirement.sc.gov |

| Communications Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Megan B. Lightle | Manager, Communication and Education | 803-737-7484 | mlightle@retirement.sc.gov |

| Member Education Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Megan B. Lightle | Manager, Communication and Education | 803-737-7484 | mlightle@retirement.sc.gov |

| # of Active Members | # of Retired Members | # of Inactive Members | Staff Size | Assets ($) |
|---|---|---|---|---|
| 231,830 | 124,286 | 171,661 | 191 | $21.0 billion |

**Section 1:** *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

The South Carolina Retirement Systems offers educational and informational materials for members in print and on the web. We publish brief overview brochures, detailed member handbooks, active and retired member newsletters, and a popular annual financial report. We offer benefits overview and retirement education seminars regionally and at the worksite. Currently, our website and print publication programs are the strongest; with the integration of generational content and design that reflects the different segments of the workforce. A lifecycle approach is being applied to educational programs as well.

**Section 2:** *Legislation* - Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members.

Legislation was enacted to codify the following practices:
- allowing the South Carolina Retirement Systems to accept a disability retirement application from an otherwise eligible member if the application is received by the Retirement Systems within 90 days of the member's date of termination from employment;
- modifying the group life insurance benefit from being considered life insurance proceeds to a lump sum incidental death benefit paid by the Retirement Systems; and
- allowing members of the Judges and Solicitors Retirement System who are terminated prior to reaching eligibility for a monthly benefit to transfer their service to the South Carolina Retirement System.

**Section 3:** *Technology* - Please describe any technology projects that your system is undertaking or considering.

The South Carolina Retirement Systems implemented a new comprehensive payment and claims information system that was developed in-house, and upgraded the document management imaging system. The Retirement Systems also implemented system changes in the Electronic Employer Services (EES) system to:
- o   allow the Comptroller Generals office to send us enrollment, retiree return to work, and non-member transactions from the SC Enterprise Information System (SCEIS)
- o   allow authorized employers to download custom data files containing employee retirement service information
- o   enhance the security and privacy of the EES system
- o   allow employers to access an integrated Task List of required interactions with the Retirement Systems.

**Section 4:** *New Initiatives* - Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.

The South Carolina Retirement Systems created online training modules of its classroom employer training for the web. A series of Retirement Tips videos for members was also added to the web. These videos were written, edited and produced in-house by the Communication and Education Unit. The Systems is continuing to develop new retirement planning seminars to target members one year or less away from retirement, those five years of less away from retirement, and those who are at the mid-point of their careers.

**NPEA**
National Pension Education Association

**South Dakota Retirement System**

**SDRS**

| Benefits Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Travis Almond | Benefits/Member Services Manager | 888-605-7377 or 605-773-3731 | Travis.Almond@state.sd.us |
| **Communications Contact** | **Title** | **Phone #** | **E-mail address** |
| Travis Almond | Benefits/Member Services Manager | 888-605-7377 or 605-773-3731 | Travis.Almond@state.sd.us |
| **Member Education Contact** | **Title** | **Phone #** | **E-mail address** |
| Travis Almond | Benefits/Member Services Manager | 888-605-7377 or 605-773-3731 | Travis.Almond@state.sd.us |

| # of Active Members | # of Retired Members | # of Inactive Members | Staff Size | Assets ($) |
|---|---|---|---|---|
| 39,093 | 20,536 | 13,599 | 36 | 6.5 Billion |

**Section 1:** *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

**Individual Counseling Sessions** - Personalized one-on-one counseling sessions offered at a neutral site in different locations across the state. SDRS staff travels weekly to these different locations to provide these individual counseling sessions to our members.

**In- house counseling sessions –** These individual sessions can be arranged at any time and the member may schedule an appointment or walk-in to the office to meet with a retirement planner. These sessions occur during normal business hours.

**Telephone Consultations -** Toll-free number is available to members with retirement planners available to provide consultations during normal business hours.

**SDRS Website –** Our website provides our members with the capabilities to access member specific information, review publications, use different calculators, register for workshops and seminars, etc.

**Regional Retirement Seminars -** Seminar that provides members with specific information regarding their SDRS, SDRS Supplemental Retirement Plan, and Social Security benefits. This program has a representative from each program presenting information specific to their plan. The program is 2 hours in length with booths for each plan prior to and following the seminar.

**Retirement Income Management Workshop –** Workshop looks at retirement from a holistic view and educates members on the risks, retirement readiness, income needs, and much more that a member will face in retirement. Program length is 3 hours for the long course and 1 ½ hours for the short course. Interactive workbooks included with program.

**Other forms of Member Education -** Personal Benefits Statement, Outlook and Update Newsletters, Requested Employer Unit Visits.

**Section 2:** *Legislation* - Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members.

SDRS presented four bills during the 2010 Legislative Session:

**SB18** - was an act to revise certain retirement provisions regarding retired members of the South Dakota Retirement System who return to covered employment and to declare an emergency clause.

**SB 19** - was an act to increase contributions related to the optional spouse protection program within the SDRS and to prohibit any new enrollments in the program.

**SB 20** - was an act to revise certain retirement provisions within the SDRS.

**SB 21 -** was an act to revise certain provisions regarding exclusive benefit requirements and the range of investments available to the SDRS member trust fund.

**Section 3:** *Technology* - Please describe any technology projects that your system is undertaking or considering.

**File Director -** Currently, SDRS continues the process of the Scan File system implementation, which will automate our records from paper files to computer accessible files. The project is moving along well and the project is approximately 60% completed.

**SDRS website -** SDRS is currently updating the website to provide additional educational resources and tools, become more users friendly, and have a new and updated look. The completion date is to be by the end of the year.

**SDRS Software -** With the efforts of SDRS to become more of a comprehensive retirement planning resource, it has required the development and improvement of the current computer system to provide SDRS staff more tools for counseling members of the system. Additionally, with the recent legislative changes, the current computer system needed updating to implement these changes.

**Section 4:** *New Initiatives* - Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.

SDRS is in the process of developing new methods of providing educational programs to our members. With this focus, here are some of the forms of education the SDRS benefits department is currently researching and beginning development:

**New/mid Career workshops -** SDRS benefits department is working on developing a program for new and mid career employees. Considering development within office and researching outside resources to develop this program. Still in development stage.

**Video Library –** Goal is to produce a library of educational videos for new SDRS Website. In the beginning stages, developing topics and evaluating software to use.

**Employer Unit Contact-** SDRS benefits department developed letter for participating employer units to encourage these units to take advantage of the educational offerings that SDRS currently provides. The idea is for SDRS to provide more of these services directly to the participating unit's employees providing a better coverage of staff age demographics and educating them on both SDRS and SDRS Supplemental Retirement Plan benefits, planning for retirement, etc.

**Retiree Workshop –** Researching ideas to provide the retirees of SDRS with a continuing education program keeping them informed on legislative bills, benefits, etc.

# 2010 Roll Call of the Systems

**TEXAS COUNTY & DISTRICT RETIREMENT SYSTEM**

| Benefits Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Terry O'Connor | Director of Member Services | 512-637-3254 | terry@tcdrs.org |

| Communications Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Kathy Thrift | Director of Communications | 512-328-8889 | kathy@tcdrs.org |

| Member Education Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Terry O'Connor | Director of Member Services | 512-637-3254 | terry@tcdrs.org |

| # of Active Members | # of Retired Members | # of Inactive Members | Staff Size | Assets ($) |
|---|---|---|---|---|
| 123,446 | 38,511 | | | $15.6 Billion |

**Section 1:** *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

TCDRS has conducted employee and retirement planning seminars for members throughout the State of Texas, and Member Services has been providing personal benefit counseling to members who came to our offices in Austin for years. In 2010 we began providing personal benefit counseling in the field which allows members to meet individually with a Member Services Representative at their place of employment to learn about their retirement benefit.

**Section 2:** *Legislation* - Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members.

The TCDRS legislative bill, passed by the biennial Texas Legislature in May 2009, included: 1. Mandated the recognition of military service time for all employers. 2. Allows time periods other than a "month" to be used in the payroll reporting process. This will allow employers the opportunity to report & make contributions based on their specific payroll cycles. 3. Provided the ability to set up a separate account for the ex-spouse of a divorced member. Currently, an ex-spouse is bound by the elections (or not) of a member. 4. Change the retirement application deadline from "the date of retirement" to "not later than six months after the date of retirement". 5. Eliminated wording regarding the "automatic" cancellation of service time. TCDRS recognizes all service time whether an account is open or closed. 6. Removed the combined five-year military service limitation for USERRA & TCDRS qualified military service time. 7. Allowed TCDRS to take from an annuity paid to a public safety officer qualified health care premiums & submit in accordance with the provisions of the PPA of 2006. 8. Authorized our board to change the mortality basis of the actuarial equivalency under the system upon recommendation of our actuary.

**Section 3:** *Technology* - Please describe any technology projects that your system is undertaking or considering.

The last two years at TCDRS has been very busy as technologies to support new methods of customer service delivery were deployed. The TCDRS technology platforms historically had been custom developed by staff and/or contractors and most were PowerBuilder or Microsoft based. A move to commercially available products and services began in late 2006. Since that time several large projects have been completed as the infrastructure is replaced incrementally. IBM FileNet was deployed for document image management and electronic workflow processing. Oracle Siebel CRM was deployed for managing all member and employer contact activity and history, employer plan information, member demographics, beneficiary information, and plan options for each of the 600+ TCDRS plans. Siebel CRM provides a 360 degree view of all members and other contacts and is used in the call center in conjunction with a new Cisco phone system. The phone and CRM systems are integrated to deliver a comprehensive member information and contact history screen to the desktop along with the incoming call.

Another major initiative was the design and deployment of a new TCDRS website. A fresh approach was used along with the help of consultants with extensive experience designing intuitive user friendly websites in the private sector. The new website significantly expanded information available to members and employers while keeping a goal of concise and graphical data when possible. The website is designed with the flexibility to quickly add timely information and to provide a platform for additional services in the future.

Current projects include the deployment of Oracle Siebel Event Management for managing employer and member meetings, conferences, training events and webinars, and individual counseling sessions across Texas. Oracle Siebel Marketing will manage all future communication campaigns. Replacement of obsolete portions of the pension system and general ledger are planned. Ongoing enhancements to the website will also occur based on customer demand and available resources.

**Section 4:** *New Initiatives* - Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.

In fall of 2009, a new website was implemented that gives members the ability to estimate their benefit online and gives them better access to timely account information and educational resources. In addition, member communications were improved and confirmations of account changes were implemented.

In January we launched a new program where we bring that important service to our other members throughout the state. Now we go to them. We conduct 30 minute private counseling sessions that have been pre-scheduled at county or district offices. These Personal Benefit Counseling sessions are preceded by member presentations.

This service is also assists our employers convey the value of the retirement benefit they provide to their employees.

**Employees Retirement System of Texas**

| Benefits Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Debora Warren | Director, Customer Benefits | 512-867-7523 | Debbie.warren@ers.state.tx.us |
| **Communications Contact** | **Title** | **Phone #** | **E-mail address** |
| Catherine Terrell | Director, Communications & Research | 512-867-7238 | Catherine.terrell@ers.state.tx.us |
| **Member Education Contact** | **Title** | **Phone #** | **E-mail address** |
| Lisa Cazacu | Benefits Educator | 512-867-7237 | Lisa.cazacu@ers.state.tx.us |

| # of Active Members | # of Retired Members | # of Inactive Members | Staff Size | Assets ($) |
|---|---|---|---|---|
| 142,757 | 75,722 | 72,726 | 340 | $20.3 billion |

**Section 1:** *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

- ERS offers retirement planning and new employee seminars throughout the state in person and via the internet in both live and recorded webcasts. We do retirement counseling in person and over the phone. Members can make an appointment or walk-in or call and get immediate service.

- This year, ERS conducted a comprehensive survey and communications campaign to involve our members in addressing a projected health plan funding gap. ERS surveyed health plan participants on various potential cost sharing changes. More than 45,000 completed the survey, a response rate of 26%. The survey provided valuable information to the ERS Board as to preferences and willingness of various cost sharing changes.

  Following the survey results, ERS conducted four focus groups and 11 feedback sessions in nine areas of the State of Texas, two of which were available live and on demand via webcasts.

  The plan changes took effect September 1, 2010 and are consistent with the survey responses – several small changes to copays, but no new or increased deductibles. Some of the changes were specifically designed to encourage use of appropriate lower cost benefit options such as increasing the hospital in-patient copay while leaving the out-patient copay unchanged and establishing a new urgent care center copay.

- Members may now estimate retirement eligibility and benefit amounts based on actual service credit, salary and leave information after logging on to our secure site. They can create and save estimates with different retirement dates to assist them with planning. Members have access to the same data as ERS staff. They can also print a retirement statement on demand or request to have it mailed

**Section 2:** *Legislation* - Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members.

As reported in ERS' 2009 Roll Call report, the State of Texas budget bill for the FY 2010 – 2011 biennium, appropriated $34.7 million to fund $500 one-time annuitant payments if the Texas Attorney General ruled the payment allowable under the Texas Constitution.

In November 2009, the Texas Attorney General issued a letter stating that he could not determine that the one-time annuitant payment was allowed under the Texas Constitution. Subsequently, the state's contribution for active employees was increased to 6.95% beginning with the January 2010 payroll. Also as a result of this action, and pursuant to HB 2559 as reported in the 2009 ERS Roll Call report, state employees began contributing 6.5% of salary with their January 2010 payroll, for a total contribution rate of 13.45%.

The Texas Legislature has not met again since the previous ERS Roll Call report. Regular sessions of the Texas Legislature occur every odd year.

**Section 3:** *Technology* - Please describe any technology projects that your system is undertaking or considering.

- Constructed a new datacenter, refreshed enterprise servers and storage infrastructure to enhance long-term supportability and performance. Expanded storage by 27%, implemented a multi-tier environment to provide better management and reduce storage costs by $230,000 per year.

- Continued deployment of the Enterprise Content Management (ECM) strategy throughout the system including establishing document libraries using Microsoft SharePoint as the technical platform.

- Developed a Business Intelligence Data Warehouse to provide more responsive ad-hoc reporting for internal users.

- Completed a Business Impact Analysis to update the ERS Disaster Recovery Plan and Continuity of Operations Plan. Implemented a tool to aid in the development and on-going maintenance of these plans as well as provide automated notification of personnel during a DR event.

**National Pension Education Association**

**NPEA**

### Teacher Retirement System of Texas

**TRS**

| Benefits Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Liz Oliphint | Manager Benefit Processing | 512-542-6307 | Liz.oliphint@trs.state.tx.us |
| Mike Rehling | Assistant Manger Benefit Processing | 512-542-6750 | Mike.rehling@trs.state.tx.us |
| | | | |

| Communications Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Howard Goldman | Director of Communications | 512-542-6508 | Howard.goldman@trs.state.tx.us |

| Member Education Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Tom Guerin | Manager Benefit Counseling | 512-542-6730 | Tom.guerin@trs.state.tx.us |
| Barbie Pearson | Assistant Manger Benefit Counseling | 512-542-6731 | Barbie.pearson@trs.state.tx.us |

| # of Active Members | # of Retired Members | # of Inactive Members | Staff Size | Assets ($) |
|---|---|---|---|---|
| 946474 | 284614 | 59884 | 506 | 92.3B |

**Section 1:** *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

Benefit Presentations held throughout the state of Texas for Active members.

Group Retirement Sessions for members considering retirement held at TRS Offices in Austin, Tx

One on one counseling in certain locations throughout Texas for members planning to retire during the current school year

Individual counseling on benefits at TRS Offices in Austin, Tx

Presentations to retired TRS members who represent a retired teachers' association

Exploring more Teleconferencing of Benefit Presentations

**Section 2:** *Legislation* - Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members.

Texas Legislators will not be in session until January 2011, no current legislation.  Federal Health Legislation impact on the TRS Retired and Active plans is still being determined.  Most provisions not effective for TRS plans until 9-1-2011.

Budget will be an issue for the State of Texas during the next session as with any session during this economic time.

**Section 3:** *Technology* - Please describe any technology projects that your system is undertaking or considering.

TRS TNG (the next generation) Project.  This will be a major project that will improve external communications with stakeholders; streamline internal work processes for greater efficiencies and modernize technical capabilities over the next 3 to 5 years.

Fall 2010 replacing existing on-line member access with MyTRS.  New and improved, eliminating accessing account using SSN.  Members will actually create their own user ID and password.  Eliminates completing a TRS form to be issued a password.

**Section 4:** *New Initiatives* - Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.

Exploring the use of more teleconferencing for Benefit Presentations.

TRS Board Meetings are now available as a recording on the TRS Web or viewing Live on the TRS Web.

TRS has added informational videos on the TRS Web site   "TRS Today" in which TRS executives and staff are interviewed about current issues and topics and of interest to TRS members.

Report Card Tours- Attended in certain cities in Texas by TRS Executives including some TRS Board Members to update retired and active members on the TRS System.

**National Pension Education Association** (NPEA)

**Virginia Retirement System**

**Virginia Retirement System** (VRS)

| Benefits Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| **Shanta Harris** | Customer Programs Officer | 804-775-3256 | sharris@varetire.org |

| Communications Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Elaine Jones | Communication-Marketing Manager | 804-697-6674 | ejones@varetire.org |

| Member Education Contact | Title | Phone # | E-mail address |
|---|---|---|---|
| Adelina Teves-Revis | Manager, Member Counseling | 804-775-3260 | arevis@varetire.org |

| # of Active Members | # of Retired Members | # of Inactive Members | Staff Size | Assets ($) |
|---|---|---|---|---|
| 342,609 | 148,496 | 105,774 | | $47.7 billion |

**Section 1:** *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

- Member webinars and on-site education on benefits, resources and retirement planning. Webinars focusing on specific topics, e.g. purchasing prior service, and offered frequently during the month are the latest VRS education initiative.
- Web site content targeting members, retirees and employers; recently redesigned.
- Member News. Recently transitioned to an e-news format, allowing increase in frequency and providing members direct links to Web content and publications.
- Member handbooks targeting Plan 1 and Plan 2 members (see Section 2) under VRS, State Police Officers' Retirement System and Virginia Law Officers' Retirement System, plus Virginia Sickness and Disability Program Handbook and Retiree Handbook.

**Section 2:** *Legislation* - Briefly describe recently passed or currently pending legislation likely to impact your system and/or your members.

Passage of significant plan design legislation in 2010 Virginia General Assembly Session that created two plans: VRS Plan 1 and VRS Plan 2. Plan 1 is for current members. Plan 2 is for members hired or rehired effective July 1, 2010. Legislation changed provisions for retirement eligibility, purchase of prior service and the COLA for Plan 2 members.

Legislation during the 2010 sessions also changed the rules for refunds, requiring that members be vested to be eligible for a full refund of their member contribution account balance. Non-vested members are eligible only for contributions they make, not any employer contributions made before July 1, 2010.

71

**Section 3:** *Technology* - Please describe any technology projects that your system is undertaking or considering.

VRS is implementing a long-range Modernization Program that will create a robust online Web environment for employers and reporting information to VRS and for members and retirees, allowing them to manage their benefits online. The first phase for employers, as well as VRS' business partners and third-party administrators, is nearing its completion date. The next phase, for members and retirees, will be completed in 2014. This program was developed based on a reengineering of VRS business processes to more closely align VRS staff, employers and TPAs around the customer (member and retiree) to provide more coordinated customer service as well as move the agency to an online paperless environment.

**Section 4:** *New Initiatives* - Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.

- VRS is implementing revised handbooks targeting not only its member groups—state employees, teachers, local employees, state police, Virginia law officers and local hazardous duty employees—but also Plan 1 members and Plan 2 members as a result of 2010 legislation (see above). VRS also will be establishing a new handbook for VRS disability retirement modeled after its Virginia Sickness and Disability Program (VSDP) handbook. VSDP is for state employees; teachers, local employees and some state employees are not eligible for VSDP but can retire on disability provided they qualify.
- VRS redesigned its Web site around Plan 1 and Plan 2 resulting from 2010 legislation.