



System Roll Call

October 18-22, 2025 | Little America Hotel | Salt Lake City, Utah

NPEA NATIONAL PENSION
EDUCATION ASSOCIATION

ROLL CALL 2025

Retirement Systems of Alabama	AL
Arapahoe County	CO
Colorado Public Employees' Retirement Association	CO
Fire and Police Pension Association of Colorado	CO
Kansas Public Employees Retirement System	KS
Public Employee Retirement System of Idaho	ID
State Universities Retirement System	IL
Iowa Public Employees' Retirement System	IA
Teacher Retirement System of Louisiana	LA
Maryland State Retirement and Pension System	MD
Massachusetts Public Employee Retirement Administration	MA
Massachusetts Teachers' Retirement System	MA
Municipal Employee's Retirement System of Michigan	MI
Public Employees Retirement Association of Minnesota	MN
Missouri State Employees' Retirement System	MO
Public School and Education Employee Retirement System	MO
North Dakota Teachers' Fund for Retirement	ND
Ohio Public Employees Retirement System	OH
Oklahoma Employees Retirement System	OK
Oregon Public Employees Retirement System	OR
Pennsylvania Municipal Retirement System	PA
Public School Employees' Retirement System of Pennsylvania	PA
South Dakota Retirement System	SD
El Paso Firemen and Policemen's Pension Fund Employees' Retirement Fund of the City of Dallas Employees' Retirement System of Texas	TX
Teacher Retirement System of Texas	TX
Texas Municipal Retirement System	TX
Utah Retirement Systems	UT
City of Tacoma	WA
Wyoming Retirement System	WY



Retirement Systems of Alabama



Benefits Contact		Title	Phone #	Email Address
Jo Moore		Deputy Director, Administration	334.517.7000	Jo.moore@rsa-al.gov
Communications Contact		Title	Phone #	Email Address
Deborah Kirk		Director, Communications	334.517.7192	Deborah.kirk@rsa-al.gov
Member Education Contact		Title	Phone #	Email Address
Kit Gallup		Director, Field Services	334.517.7406	Kit.gallup@rsa-al.gov
# Active Members	# Retired Members	# Inactive Members	Staff Size	Assets (\$)
231,864	167,817	4,536	361	\$56.1B

Section 1: *How is your system currently using/allowing the use of Artificial Intelligence (AI)? For example – in your call center (transcribing calls or sentiment tracking), internal or external facing chatbot, MS365 Copilot, data management, investment department, etc. Please explain.*

The RSA established its Artificial Intelligence (AI) Acceptable Use Policy last year to set forth guidelines and rules for using generative AI tools by RSA employees. Our approach is to limit the use of AI tools to those employees who have a valid reason to supplement their projects with an AI tool. Any uses must maintain data privacy and security protocols and be used by staff who are trained in their use. The use of such tools must be ethical and explicitly identified as AI-generated.

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

Field Services: Mr. Kit Gallup, Director

Retirement Preparation Seminars (for members within 5 years of retirement eligibility) partnering w/ State Health Insurance, and Local Government Health Insurance

Early to Mid-career Seminars (for all not within 5 years of retirement eligibility)

Agency Seminars/Webinars

RSA on the Move at agencies and school districts (In-Service and Professional Development Days, Benefit Fairs, Staff Meetings, etc.)

Short videos dedicated to a specific topic related to our retirement or health insurance benefits.

Presentations/Conferences for Deferred Comp, Pension Benefits, Health Insurance, Flexible Spending Accounts

ERS/TRS also offer on-site, phone, and virtual Individual Counseling Appoints

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

The 2025 Regular Legislative Session concluded on May 14, 2025. The Legislature fully funded the requested employer contribution rates for the Teachers' Retirement System (TRS), the Employees' Retirement System (ERS), and the Public Education Employees' Health Insurance Plan (PEEHIP). Notably, the funding for PEEHIP included a significant increase of approximately \$124 million. This additional funding was essential to maintaining current healthcare benefits for PEEHIP members without any increase in out-of-pocket costs.

The Legislature passed Act 2025-336, which established a formal process for granting and funding retiree benefit increases. Under this new law, the Legislature can grant a retiree benefit increase, but it must be accompanied by a corresponding increase in the employer contribution rate to fund it. RSA cannot pay the increase for that year if funding is not provided in a given year. The Act further stipulates that such benefit increases may be granted only once per legislative quadrennium (every four years). This legislation will take effect on October 1, 2026. The Alabama Retired State Employees' Association (ARSEA) played a pivotal role in advocating for and securing the passage of this important measure.

Overall, the 2025 session was very successful for RSA and PEEHIP. Funding requests were fulfilled, and no harmful legislation was passed or even introduced.

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

The RSA interacts with our members through a corporate website with an online member self-service program. We also have a presence on social media platforms like Facebook, X, and LinkedIn. We share videos with our members on our website and our Vimeo page. We do not provide web counseling and do not anticipate that in the near future. Our Member Online Services (MOS) self-service program allows members to view their retirement information (account balance and beneficiary info), download forms, upload important documents to their account, and make edits to their RSA-1 457(b) Pre-Tax and Roth Accounts.

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

We are updating our website in the next several months to make it ADA-compliant and hope to modify the site to make it more user-friendly once the ADA project is completed. We are updating our member handbooks to improve clarity and accessibility, ensuring information is presented more user-friendly with less technical language.

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

n/a



Benefits Contact	Title		Phone #	Email Address
Ben Colussy	Retirement Plan Administrator		303.795.4484	Bcolussy@arapahoegov.com
Communications Contact	Title		Phone #	Email Address
Same				
Member Education Contact	Title		Phone #	Email Address
Same				
# Active Members	# Retired Members	# Inactive Members	Staff Size	Assets (\$)
2,468	1,233	544	3	\$415 Million

Section 1: *How is your system currently using/allowing the use of Artificial Intelligence (AI)? For example – in your call center (transcribing calls or sentiment tracking), internal or external facing chatbot, MS365 Copilot, data management, investment department, etc. Please explain.*

We are leveraging MS365 Copilot for a multitude of tasks in different applications, including:

- Drafting documents, rewriting text, and summarizing documents in Word
- Generating formulas, analyzing data, creating charts, and highlighting trends in Excel
- Building slide decks and summarizing text in PowerPoint
- Drafting emails and adjusting tone in Outlook
- Summarizing meetings, highlighting action items, and tracking tasks in Teams

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

Our system offers comprehensive education and communication programs designed to meet the diverse needs of our members. These include:

- Weekly presentations at New Hire Orientation meetings
- Education sessions about the plan, hosted upon request by County departments
- One-on-one retirement appointments

We also provide targeted summary plan descriptions based on an employee's date of hire to address our multiple Defined Benefit tiers. Our outreach efforts utilize modern technology platforms to ensure that all members receive the information they need to make informed decisions about their retirement planning, regardless of their career stage.

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

Currently, there is no recently passed or pending legislation relating specifically to plan changes or implementing multiple tier benefits in our system. However, on July 1, 2025, we implemented a significant change by reducing the plan vesting requirement from 8 years down to 5 years. This decision was made following thorough deliberation by the Board of Retirement and incorporated feedback from both the plan's actuaries and the County HR department.

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

We engage active and retired members through specific technological platforms. Active members use an online self-service portal to manage their demographic information, beneficiaries, contributions, retirement eligibility dates, and estimate retirement benefits. We also provide web counseling via Microsoft Teams. Retirees access the US bank Pensioner Portal to view payment history and tax records. Our goal is to ensure a seamless and efficient experience for all members.

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

We are in the process of implementing Microsoft Copilot which will enhance our education and communication for the reasons discussed in section 1. AI has been a regular topic at NPEA conferences.

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

Return to work solutions from other systems. Several systems have developed innovative solutions to allow retirees to return to work without violating retirement plan rules or governmental guidelines.



Benefits Contact		Title	Phone #	Email Address
Matt Carroll		Senior Director, Benefit Services	303-863- 3780	mcarroll@copera.org
Communications Contact		Title	Phone #	Email Address
Patrick von Keyserling		Senior Director, Communications	303-863- 3814	pvonkeyserling@copera.org
Member Education Contact		Title	Phone #	Email Address
Kirsten Lopkoff		Director, Member Education	303-837- 6236	kloploff@copera.org
# Active Members	# Retired Members	# Inactive Members	Staff Size	Assets (\$)
219,204	141,438	355,394	371	\$66.7B

Section 1: How is your system currently using/allowing the use of Artificial Intelligence (AI)? For example – in your call center (transcribing calls or sentiment tracking), internal or external facing chatbot, MS365 Copilot, data management, investment department, etc. Please explain.

We are utilizing call transcription in Genesys to assist in call quality review and are currently analyzing the sentiment tracking functionality to see if that can be leveraged within our call center.

An AI policy was created for our organization and throughout the intake process, requests for new AI tools and use cases are vetted by a council that consists of key leaders from the Executive Team and Technology office. Current use is limited to approved tools or those that are approved after review from the AI Council.

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

Colorado PERA offers 11 different live webinars covering content across all the stages of the member journey from new to retirement-ready members. We also offer webinars on special topics including Purchasing Service Credit and Voluntary Savings Plans. Each live webinar is also available for members to watch “on demand”. Members can also watch quick-tip videos most of which are one minute or less on specific topics. Videos, on demand webinars, and webinar registration are all available to watch at copera.org. PERA offers individual counseling to members close to retirement, both in-person at our two offices in the Denver metro area and virtually via Zoom.

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

Senate Bill 25-028: PERA Risk-Reduction Measures

[Senate Bill 25-028](#) codifies the PERA Board's current practice of conducting a period actuarial experience study and actuarial audit, as well as the cadence for conducting these reports which follows the same timeline in which the Board currently conducts them (every 4 years). In doing so, the bill aligns the timeline of the Pension Review Subcommittee's "Independent Review" that was previously required every 3 years to now be conducted in the year following PERA's most recent actuarial audit and will now be conducted every 4 years.

Senate Bill 25-147: Modify Board Management PERA

[Senate Bill 25-147](#) modifies several provisions related to the PERA Board of Trustees, including changes to how PERA is designated for purposes of open meetings laws, establishing term limits for trustees, requiring that certain financial information, such as employee compensation, various administrative costs and other expenses, are posted on PERA's website and updated on an annual basis.

House Bill 25-1105: PERA True-up of Denver Public Schools Division Employer Contribution

[House Bill 25-1105](#) reduces the total employer contribution rate for the DPS Division from 10.4% to 7.4% of salary beginning on July 1, 2025. It also reduces the amount of employer contributions credited to the DPS Division's Health Care Trust Fund (which is now fully funded) from 1.02 percent to 0.2 percent. This has the effect of mitigating the reduction in the employer contribution rate by 0.82 percent. Additionally, it creates mechanisms from July 1, 2025, to June 30, 2030, that include removing the DPS Division from receiving allocations of the annual direct distribution and removes the DPS Division from the Automatic Adjustment Provision calculation, although DPS remains subject to any adjustments should an AAP trigger occur.

Senate Bill 25-310: Proposition 130 Implementation

[Senate Bill 25-310](#) implements and modifies Proposition 130, approved by voters in the November 2024 general election, which directs the state to spend \$350 million to help recruit, train, and retain local law enforcement officers. The provisions concerning PERA relate to funding for the bill, which would involve giving PERA additional distributions totaling \$500 million before October 1, 2025, to be invested and based on the earnings there would be reductions made to the statutorily required direct distributions to PERA in future years to provide funding to the public safety fund.

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

We manage a custom-built member portal that includes a personalized experience based on membership type (active member, inactive member, annuitant, cobeneficiary). This portal allows members to self-serve information such as future benefit estimates, impact on future benefit if a service credit purchase is made, estimated tax withholding amounts, and more. Members can also submit applications and forms for key processes throughout their career lifecycle via this portal, and schedule benefits counseling appointments. In addition, we manage a public website featuring educational webinars (live and on demand), an FAQ library, and other content customized to members throughout their career stages. Members can opt-in to email communications and social media channels (Facebook, Instagram, LinkedIn, YouTube, Vimeo) from all of our websites.

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

This year, PERA launched a quarterly PERACare (primarily retiree health care program) newsletter, developed Employer training videos, and took our first step into live townhalls for the first time in years. Additionally, we continue to proceed with the groundwork for both the pension administration system and data modernization projects. We also have embraced business process improvement (BPI) frameworks on workflows ahead of modernization.

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

Outsourcing to third parties for hard-to-fill positions, use of live chat in Customer Service, interest to learn about systems' voice of the customer/customer satisfaction programs (perhaps a good future topic for conference), changes to engagement posture (e.g., more digital engagement in lieu of in-person).

Benefits Contact		Title	Phone #	Email Address
Joshua Broshears		Benefits Manager	303-770-3772	Jbroshears@fppaco.org
Communications Contact		Title	Phone #	Email Address
Ryan Woodhouse		Content & Publications Manager	303-770-3772	Rwoodhouse@fppaco.org
Member Education Contact		Title	Phone #	Email Address
Beth Hemenway		Director of Relationship Management	303-770-3772	Bhemenway@fppaco.org
# Active Members	# Retired Members	# Inactive Members	Staff Size	Assets (\$)
20,112	11,433		70	\$8 Bill in DB, \$1 Bill in DC

Section 1: *How is your system currently using/allowing the use of Artificial Intelligence (AI)? For example – in your call center (transcribing calls or sentiment tracking), internal or external facing chatbot, MS365 Copilot, data management, investment department, etc. Please explain.*

We aren't currently using it throughout the organization. We're still working on policies, best practices, etc.

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

We provide onsite meetings with every department every year. We also have a dedicated Fidelity representative that conducts onsite meetings with some of the departments. We also provide two Retirement Readiness seminars and will be providing a mid-career seminar next year. We have some targeted communications around designating beneficiaries. We are working on targeted communications

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

Our legislation for 2026 will center on our Death & Disability Plan and making changes to administrative processes, not to benefits provided by the plan.

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

We have an online member portal that allows active members to run retirement projections, see their contributions as well as those by the employer, generate award letters for lender purposes, and view statements. The active members also apply for purchases of service credit, refunds, and retirement in the portal. For retirees, there's the same portal so they can view their deposit advices, run withholding calculations, change withholding, and generate the awards letters. We also provide information on Facebook and our blog. We provide a retiree appreciation luncheon every year, as well as retirement readiness seminars (in-person and virtual) for those nearing retirement or recently retired. We do have the ability to do web counseling and in-person counseling. We also provide different webinars for both

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

We are making some administrative changes to our Death & Disability plan. These changes will not change any of the benefits, however it will create efficiencies and help reduce the costs of

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

I am hoping to connect with my peers to hear about any experiences they may have had recently in changing pension administration systems. I'm also interested in discussing how different systems handle employees returning to work after retiring.



Kansas Public Employees Retirement System



Benefits Contact		Title	Phone #	Email Address
Dirk Camilletti		Chief Benefits Officer	785-296-2724	dcamilletti@kspers.gov
Communications Contact		Title	Phone #	Email Address
Member Education Contact		Title	Phone #	Email Address
Alec Hawley		Manager of Training and Education	785-291-3824	ahawley@kspers.gov
# Active Members	# Retired Members	# Inactive Members	Staff Size	Assets (\$)
146,792	111,041	74,427	150	\$30 B

Section 1: *How is your system currently using/allowing the use of Artificial Intelligence (AI)? For example – in your call center (transcribing calls or sentiment tracking), internal or external facing chatbot, MS365 Copilot, data management, investment department, etc. Please explain.*

KPERS recently signed an agreement with NiCE CX one to set up an auto summary service that will allow us to use AI to summarize calls and use that as call center documentation. Our plan is to set this up in a 'sand box' setting, study the results and then present to the Executive Committee for approval to adopt. Our legal folks tell me that this type of AI does not align with our state policy on AI.

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

We offer in person and virtual group education presentations that are typically geared toward individual KPERS members as well as KPERS affiliated employers. Our education programs include targeted communications for members who are very close to retirement or maybe 2-5 years away. Other communications include KPERS overviews which highlight all active member benefits which can be attended by all age groups."

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

No pending new legislation that would add additional benefit tier. Currently we have KPERS 1 (DB), KPERS 2 (DB), KP&F (DB) and KPERS 3 (Cash Balance Plan)

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

- 1) InfoLine Phone center, 2) member workshops – virtual and in person, 2) lobby appointments (walk in and scheduled). No social media tools utilized.
- 3) retiree newsletter
- 4) Member Annual Statements.

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

I am new to my role as Chief Benefits Officer with only 6 months on the job. Looking forward to learning more about these endeavors.

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

I am curious about phone center technology, volume, service level and other service expectations. I'm also interested in understanding how my peers process the paperwork for retirees. From that perspective, how do they measure analyst quantity of applications processed.



Public Employee Retirement System of Idaho



Benefits Contact		Title	Phone #	Email Address
Lisa Conn		Member Services Manager	208-287-9545	Lisa.conn@persi.idaho.gov
Communications Contact		Title	Phone #	Email Address
Jenny Flint		Public Information Officer	208-287-9253	Jenny.flint@persi.idaho.gov
Member Education Contact		Title	Phone #	Email Address
Maria Quitugua		Member Education Spv.	208-287-9291	workshops@persi.idaho.gov
# Active Members	# Retired Members	# Inactive Members	Staff Size	Assets (\$)
78,354	54,680	52,074	77	\$21,292,300,596

Section 1: *How is your system currently using/allowing the use of Artificial Intelligence (AI)? For example – in your call center (transcribing calls or sentiment tracking), internal or external facing chatbot, MS365 Copilot, data management, investment department, etc. Please explain.*

PERSI does not use AI.

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

PERSI emphasizes targeted communication by career stage, effectively serving the educational needs of members across a spectrum- from new hires to retirees- through virtual and in-person in-person workshops, online tools, and tailored media. Our approach helps ensure that members receive relevant information when they need it most.

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

HB 55 – Volunteer Clarification-Clarifies what constitutes bona fide volunteer service for retired PERSI members; defines implications for misuse. This Clarifies reemployment rules for retirees (especially volunteers) July 1, 2025.

Public Safety Contribution Change -Eliminates additional 1.14% contribution for public safety class; lowers employer and employee rates. This adjusts funding responsibilities for public safety classes. April 1, 2025.

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

PERSI embraces technology to empower members with self-service tools and source communication options. Through the myPERSI portal, members can access and manage their own benefits conveniently. PERSI supports this technology with workshops, tutorials, and integrated messaging, while providing ongoing connection via newsletter and subscription-based updates. Yes, we provide web-based one-on-one counseling through our record keeper for members participating in the PERSI Choice 401 (k) Plan. We provide Virtual workshops covering retirement planning and member education and our myPERSI member portal enables secure messaging and access to customized support, effectively functioning as web-based counseling touch point.

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

PERSI is actively advancing several new initiatives to enhance member education, communication, and benefit access. These include interactive workshops focused on navigating the upgraded myPERSI member portal, the introduction of modular value-added mini courses for employers to tailor training sessions and expanded virtual and in-person educational programs based on member career stages. PERSI is also improving communication through targeted newsletters and reminders that encourage portal engagement and self-service use. These efforts aim to increase member understanding, simplify access to benefits and strengthen digital interactions across all career phases.

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

We are excited to experience NPEA. We would like sessions focused on how pension systems are successfully working with employers-such as HR, payroll, and personal staff- to gain support for providing member education. Many systems face challenges in accessing employees due to scheduling constraints or lack of employer engagement. A session on this topic will highlight effective strategies, messaging approaches, and real world examples of how systems are building strong partnerships with employers and demonstrating the value of retirement education. It will be highly valuable as we are always looking for creative and different ways to expand our educational reach and strengthen collaboration with employers to better serve our members.



Benefits Contact		Title	Phone #	Email Address
Jennifer Bartell		Director of Benefits Processing	217-378-8889	JBartell@surs.org
Communications Contact		Title	Phone #	Email Address
Lisa Storm Fink		Communications Manager	217-239-6175	LFink@surs.org
Member Education Contact		Title	Phone #	Email Address
Sherrie Miller		Director of Member Engagement	217-378-7509	SMiller@surs.org
# Active Members	# Retired Members	# Inactive Members	Staff Size	Assets (\$)
82,257	72,803 benefit recipients	102,498	185	Defined Benefit Plan SURS actuarial value of assets - \$25.2B SURS accrued actuarial liabilities - \$53.7B (Unfunded actuarial liabilities - \$28.5B) Defined Contribution Plan SURS Retirement Savings Plan assets - \$4.7B SURS Deferred Compensation Plan assets - \$106M

Section 1: *How is your system currently using/allowing the use of Artificial Intelligence (AI)? For example – in your call center (transcribing calls or sentiment tracking), internal or external facing chatbot, MS365 Copilot, data management, investment department, etc. Please explain.*

SURS has created a formal policy and guidelines for approved use of artificial intelligence (AI). However, at this time, we are still in the very beginning stages of a pilot-use project to gauge both the ability to successfully deploy a tool as well as effectively secure it.

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

SURS offers a variety of educational opportunities for our members and the public. These include a Town Hall, webinars and seminars, newsletters, targeted emails, as well as counseling appointments, in person and virtually via Microsoft Teams.

We send targeted emails based on plan, age, and offerings.

We are working on a new education series about the SURS default investment option for the defined contribution plan, the SURS Lifetime Income Strategy (LIS). This series will include targeted communications for various age groups, based on glide paths.

SURS Seminars & Webinars are live events, happening at scheduled times: <https://surs.org/events/>. Registering for a SURS live webinar also provides for the opportunity to download handouts

SURS videos help guide members through various topics: <https://surs.org/resources/videos/>.

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

While multiple bills were filed that could have an impact on the System, no bills impacting our benefits passed in the 2025 session of the Illinois General Assembly.

Many discussions continue regarding Tier 2 (enacted due to pension reform on 1/1/11) and Safe Harbor requirements. According to external legal counsel and independent actuaries, for the Tier 2 plan to continue to qualify as a Social Security replacement plan under the IRS Safe Harbor Rules, the Tier 2 pensionable earnings limit needs to be increased to at least 90.5% of the Social Security Taxable Wage Base. Several legislative proposals were introduced in the Spring that would have included this change; however, they also contained several other benefit changes for Tier 2 members pushed for by certain stakeholder groups. These included reducing the retirement age, increasing post-retirement automatic annual increases on retirement annuities, and modifying the final rate of earnings period used to calculate benefits. These proposals failed to pass due to the considerable cost of increasing benefits.

The State of Illinois FY2026 budget does contain \$75 million for the first year's cost of changing only the earnings limitation required for the Tier 2 fix. However, because no legislation regarding the fix has passed the General Assembly, it is unlikely to be utilized. Conversations regarding a fix will continue into the next session of the General Assembly.

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

SURS maintains a secure Member Website. It is the best tool to keep personal information up to date. Members can safely update beneficiaries, address, email, and phone numbers. They may also view benefit statements and create retirement estimates based on different retirement scenarios. Members can also send secure messages using the Member Website or phone the Call Center, as well as counseling appointments in-person or online via Microsoft Teams.

We share on five social media channels: <https://surs.org/follow-us/>. SURS also maintains a Vimeo channel, where we have archives of recorded events.

SURS is pleased to offer the following educational webinars and seminars: Plan Choice Webinars, Retirement Savings Plan Webinars, Pre-Retirement Educational Seminars, From Here To Retirement Webinars, as well as SURS Townhall and Stakeholders Meetings.

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

SURS has been undertaking strategic planning. We are laying a strong foundation to guide the long-term direction of SURS. As stewards of retirement security, we know that clear vision, meaningful stakeholder alignment, and thoughtful planning are essential.

We are also continuing the multiyear work on our Pension Administration System replacement project which will include all new member and nonmember portals.

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

We are looking for strategies for executing and rolling out a strategic plan, including communication approaches to support implementation.

We are also interested in suggestions on how to effectively manage staff time, responsibilities, and morale during a PAS replacement project.



**Iowa Public Employees'
Retirement System
(IPERS)**



Benefits Contact		Title	Phone #	Email Address
Craig Stoermer		Public Service Manager – Member Engagement	515-281-3321	Craig.stoermer@ipers.org
Jen Aller		Specialty Benefits Program Manager	515-725-3916	Jennifer.aller@ipers.org
Communications Contact		Title	Phone #	Email Address
Rachel Simon		Communications Program Manager	515-281-0064	Rachel.simon@ipers.org
Alex Drzycimski		Data & Analytics Program Manager	515-281-3408	Alex.drzycimski@ipers.org
Member Education Contact		Title	Phone #	Email Address
Graci Zeiger		Education Program Manager	515-281-0038	Graci.zeiger@ipers.org
# Active Members	# Retired Members	# Inactive Members	Staff Size	Assets (\$)
183,389	136,060	94,723	104	\$43.61 B

Section 1: *How is your system currently using/allowing the use of Artificial Intelligence (AI)? For example – in your call center (transcribing calls or sentiment tracking), internal or external facing chatbot, MS365 Copilot, data management, investment department, etc. Please explain.*

Our call center is using Amazon Connect for its phone systems. This system has members begin by interacting with AI phone representatives to either answer their general questions, or to get information to route them to a member on our call staff who can better serve them. It includes forecasting, scheduling, and automated call scoring/evaluations. The system also means members can request a call-back, helping to reduce or manage phone hold/wait times. We're in the process of testing an Amazon Connect AI chatbot to incorporate onto our website. Certain staff are piloting Microsoft CoPilot to see how the software can assist them in their roles.

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

We offer two main education sessions, monthly and virtually. These sessions target State of Iowa employees in one, and all other IPERS-covered employees in the other. In addition, we promote video learning to all members to help assist them with common questions they might have to try and eliminate some calls into our call center.

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

The legislature failed to pass a COLA for protection occupation members (Police and Fire). We anticipate that this legislation will return when session starts in January 2026. Iowa's Governor-appointed DOGE commission recommended changes for the pension system, but it is uncertain whether or not the legislature will consider any of these recommendations in the next session.

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

We have an online Member Self Service portal where members can update their information, apply for retirement, see documents, run benefit estimates, or schedule a meeting with our member services representatives. We offer counseling sessions virtually via Zoom, or in-person at our offices. We use LinkedIn and Facebook to promote new news, or relevant member information.

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

We are continuing our rollout of our Amazon Connect tools/systems. We started a clarification campaign on social media and our website to help share basic information with our members following some reporting surrounding recommendations proposed by the governor's DOGE commission. This has helped drastically grow our followership on social media. Our member processing is looking to the future automated process, condensed applications ETC. Our team that handles our deceased process is researching automating our process and condensed applications. We are ensuring our website and member self service portal complies with ADA WCAG standards.

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



Teachers' Retirement System of Louisiana



Benefits Contact		Title	Phone #	Email Address
Philip Landry		Retirement Benefits Administrator	225-925-6446	philip.landry@trsl.org
Communications Contact		Title	Phone #	Email Address
Michelle Millhollon		Public Information Director	225-925-6446	michelle.milhollon@trsl.org
Member Education Contact		Title	Phone #	Email Address
Cliff Horn		Public Information Officer	225-925-6446	cliff.horn@trsl.org
Jerri Mack		Public Information Officer	225-925-6446	jerri.mack@trsl.org
# Active Members	# Retired Members	# Inactive Members	Staff Size	Assets (\$)
89,504	84,143	10,325	154	\$27.4 Billion

Section 1: *How is your system currently using/allowing the use of Artificial Intelligence (AI)? For example – in your call center (transcribing calls or sentiment tracking), internal or external facing chatbot, MS365 Copilot, data management, investment department, etc. Please explain.*

TRSL currently does not have a stand-alone policy, but we do have a prohibition on using Large Language Model (LLM) AI chatbot apps/websites in Appendix C of our Information Security policy.

Prohibited Websites/Applications/LLMs: To ensure the security of the agency's data and systems, TRSL prohibits the use of certain applications on computers, devices, and networks owned or leased by the state or a state agency. Access to the following websites, applications, social media sites, messaging services, large language model (LLM)/artificial intelligence (AI) chatbot on any TRSL-issued device (desktop, laptop, smartphone, tablet, etc.): TikTok, WeChat, ChatGPT

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

We offer a variety of individual counseling events, workshops (in-person events), and webinars (online events via Zoom) for our members that are topic-specific and/or career-stage specific (Early Career, Mid Career, Retirement Ready). We communicate through newsletters targeted to retirees, actively working members, and employers. We also communicate with these audiences through a broadcast email system (Emma). Further, we are active on Social Media, and in particular, YouTube.

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

Act 47 [formerly House Bill 24] makes significant changes to the terms of the **Optional Retirement Plan (ORP)**, a defined contribution plan available to unclassified faculty and staff in postsecondary education. These changes, which became effective on July 1:

- **Expand ORP eligibility** to technical college staff.
- **Extend the window of time** for certain ORP participants to leave the ORP and join the TRSL defined benefit plan from five years to seven years.
- **Create a window of time** for certain ORP participants to become a member of the TRSL regular retirement plan should they return to employment in a TRSL-eligible position.
- Allow individuals who are **at least age 60 at first TRSL-eligible employment** or **at least age 55 with 40 quarters in Social Security to opt out of membership in the TRSL defined benefit plan**. These provisions introduce varying options and criteria for plan participation, effectively creating different pathways or tiers for members based on their employment, age, and Social Security status.

House Resolution 143 establishes a task force that will **study a phased retirement program** for Louisiana's public postsecondary education institutions, in addition to certain ORP-related issues. This task force is expected to submit a report of its findings and recommendations for related legislation by December 31. The study of a phased retirement program could lead to the implementation of new benefit tiers for retirement.

Senate Study Request 1 asks the Senate retirement committee to **study TRSL retiree reemployment**, current Return-to-Work (RTW) laws, and potential changes designed to balance retiree options, employer needs, and the actuarial soundness of the retirement system. A report of these findings will be submitted to the full Senate before the 2026 Regular Legislative Session, which could result in plan changes affecting reemployed retirees and potentially creating different rules or benefits for this group.

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

We have a secure online self-service portal for actively working members and retirees. Active members can view their service credit, salary history, employment history and sick leave. They can also update personal information, estimate benefits, and submit retirement applications. Retirees can view their benefit summary, benefit payment history, print form 1099-R, access member account statements, change email address and change federal income tax withholding. We are currently rebuilding the site to make the user interface easier to navigate and meet Web Content Accessibility Guidelines (WCAG).

TRSL provides web counseling for members. These Zoom sessions are conducted in 30-minute appointments. YouTube, Facebook and X have been very helpful in communication with our members about news, events and other subject matters related to TRSL. Our Employer Services Department (ESD) is currently developing its own YouTube channel and creating helpful training shorts for its procedure's manual.

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

We have just launched our Zoom phone system. This upgrade allows better access to TRSL and remote access for our employees.

Our member access portal is currently going through a rebuild. It will have a streamlined user interface, and a more secure system and allow users to upload signed documents to TRSL.

This year we are starting an ambassador program with a pilot school district called “Ready. Set. Plan.” The program is to allow a local school member to be a point of contact for resources for retirement. The goal is to make sure members know where to go to find reliable information about their retirement and to how to contact us.

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

- Member engagement for increasing interest in online workshops and in-person events.
- Have other states shifted most/all in-person events to virtual?
- Best practices for engaging millennials & generation Z in retirement information.
- Do other states include a mandated (or suggested) retirement video in onboarding for new members?
- Which states have an app for their member portal and what are best practices for an app?
- How do systems communicate with ALL members?
- Do other states have a “retirement ambassador” in schools/districts/counties & how has that worked?
- How are retirement counseling appointments handled, virtually vs in-person, and best practices? Do members upload documents during the appointment in real-time?
- Which states have the ability for members to securely upload forms and their personal documents and what have been the experiences for best practices & lessons learned?
- Do other systems have a relationship with state-wide active teacher organizations?
- How do other systems use AI for customer service?



Maryland State Retirement and Pension System



Benefits Contact		Title	Phone #	Email Address
Kimberly O’Keeffe		Retirement Administrator	410-625-5585	kokeeffe@sra.state.md.us
Communications Contact		Title	Phone #	Email Address
Benjamin Robb		Communications Specialist	410-625-5506	brobb@sra.state.md.us
Member Education Contact		Title	Phone #	Email Address
Gary Burgess		Member Services Administrator	510-625-5556	gburgess@sra.state.md.us
# Active Members	# Retired Members	# Inactive Members	Staff Size	Assets (\$)
199K	175K	47K	200	\$74B

Section 1: *How is your system currently using/allowing the use of Artificial Intelligence (AI)? For example – in your call center (transcribing calls or sentiment tracking), internal or external facing chatbot, MS365 Copilot, data management, investment department, etc. Please explain.*

We are in the final stages of implementing a chatbot on our public website. We also have begun working on a new telephone Interactive Voice Response system that will integrate AI capabilities. A group of employees are testing Microsoft Copilot, which has been installed in their Microsoft Outlook app.

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

An active member newsletter is posted online quarterly. Participating employers are encouraged to print and distribute the newsletter to members who don’t use a computer for work. A retiree newsletter, previously printed and mailed twice each year, may be distributed via email in calendar year 2026, at least to some retirees. In-person seminars have been replaced with online webinars. We have updated our First Steps (i.e., new member) and Pre-Retirement webinars for all current plans (we operate separate plans for state/county/municipal employees, teachers, law enforcement officers, state troopers, correctional officers, judges and legislators). We are continuously updating informational videos (posted on YouTube and an employer education website) and printed materials (like forms and pamphlets) to strengthen member education.

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

This year was a quiet year for legislation. The bills that did pass were corrective and clarifying. No new benefits were established and no enhancements to benefits were enacted.

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

We are expanding webinar availability to ensure members across Maryland (It takes a whole 6.5 hours to drive across our state!) have access to remote sessions every month.

Special online counseling appointments are being offered to help members and retirees sign up for mySRPS, our online service portal for which a new ID proofing process was recently launched. The ID proofing system will help keep accounts secure, but some members/retirees have needed help getting through the process, which requires photographing their ID and taking a selfie.

Once logged into mySRPS, active members can determine their retirement-eligibility date, project future pension payments with added credit for military service and unused sick leave, update their beneficiaries, and check their years and months of service. Retirees can update their beneficiaries, update federal and state tax withholdings, change their bank/direct deposit, print an income verification letter, and review payment amounts/dates.

Facebook and X accounts for the system exist but new postings have been temporarily paused.

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

An initiative to upgrade and modernize our public website, with any eye toward accessibility and ADA compliance, is moving forward with a completion date tentatively slated for spring 2026.

We are strengthening communication with 900 Retirement Coordinators across the state to raise awareness of available educational resources and encourage members to use these training materials. (Retirement Coordinators are not employees of the Maryland State Retirement Agency. They typically are human resources staff who work for our various participating employers.) Our goal is to improve members' understanding of the pension system so they are better prepared for retirement.

New members currently enroll in the system by submitting a packet of paper forms. A new online wizard to facilitate electronic enrollment is slated for launch in August 2026. An online process for former members to request a refund of their accumulated contributions, replacing a 21-page paper form, also is slated to go live next year.

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

I'm hoping to discuss making website content, particularly printable forms and existing documents such as previous years' annual reports, accessible to people who are blind or who experience visual impairments.



Montana Public Employee Retirement Administration



Benefits Contact		Title	Phone #	Email Address
Jade Herrera		Benefit Supervisor	406-444-9683	jhererra@mt.gov
Communications and Member Education Contact		Title	Phone #	Email Address
Jessie Herbert-Meny		Education and Communications Bureau Chief	406-444-2996	jessie.herbert@mt.gov
# Active Members	# Retired Members	# Inactive Members	Staff Size	Assets (\$)
33,702	31,067	34,972	50	\$3B

Section 1: *How is your system currently using/allowing the use of Artificial Intelligence (AI)? For example – in your call center (transcribing calls or sentiment tracking), internal or external facing chatbot, MS365 Copilot, data management, investment department, etc. Please explain.*

The Montana Public Employee Retirement Administration (MPERA) does not currently use AI in our call center.

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

MPERA's Education and Training Specialists offer a variety of webinars, videos, and in-person trainings. We have quarterly calendars with our webinar offerings targeted to both members and retirees monthly.

- New Hire / Plan Choice training
- Leaving but Not Retiring webinars
- Ready to Retire webinars
- Deferred Compensation Plan Overview

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

The 2025 Legislative session concluded with various updates to retirement plans, including changes to interest charged on employer adjustments and retro service purchases, requirements for employers to pay employee interest when the employer failed to provide an optional election to their employee, changes to the employer contribution rates for our Public Employees, Highway Patrol, Sheriff's, and Game Warden's Retirement Systems, and increases to our Volunteer Firefighter monthly benefit.

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

We have a limited Member Self Service (MSS) portal for members and retirees to view their balance, membership service and service credit on their account. Members can also use this MSS portal to print documents.

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

We have begun implementing new welcome emails to all new payroll clerks to help educate them on accurately reporting in our system. We have updated all of our member handbooks to be clearer and more user friendly, and we are working to get all of our online materials 508 compliant.

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

We look forward to connecting with our peers and learning from them on how to implement AI into our call center to provide reliable information to our members and retirees.



Massachusetts Teachers' Retirement System



Benefits Contact		Title	Phone #	Email Address
Rich Grzembski		Assistant Executive Director & Chief Benefits Officer	617-679-6871	richard.grzembski@trb.state.ma.us
Communications Contact		Title	Phone #	Email Address
Scott Olsen		Director of Communications	617-679-6844	scott.olsen@trb.state.ma.us
Member Education Contact		Title	Phone #	Email Address
Scott Cauley		Director of Contact Center Services	617-679-6883	scott.cauley@trb.state.ma.us
# Active Members	# Retired Members	# Inactive Members	Staff Size	# Active Members
102,625	71,644	34,021	106 FT, 18 PT	102,625

Section 1: How is your system currently using/allowing the use of Artificial Intelligence (AI)? For example – in your call center (transcribing calls or sentiment tracking), internal or external facing chatbot, MS365 Copilot, data management, investment department, etc. Please explain.

Although we are currently exploring the broader use of AI in the near future, we are only using traditional AI for transcribing voicemails and generative AI for editing some communications for content, clarity, and grammar. We have not proposed or implemented an agency AI policy yet.

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

Although most of our in-person educational initiatives were suspended for most of the pandemic, 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, whether in-person or virtual, for members at various life stages:

- ***Your MTRS Benefits*** – for members at any stage - 2-hour program, held at various locations across the Commonwealth, focuses on retirement formulas, creditable service issues, Social Security offsets and other post-retirement issues.
- ***The Next Chapter*** – for members 5-15 years from retirement - comprehensive, all-day preretirement planning program including MTRS benefits, financial planning, estate planning, and the transition to retirement. The program features speakers who are experts in their field.
- ***Ready for Retirement*** – for members within one year of retirement - 2-hour, after-work program for our soon-to-be retirees. During this nuts-and-bolts seminar, members learn exactly what to do—and expect—as they go through the retirement process.
- ***Retirement U*** – for retired members - half-day program covering various topics such as estate planning, financial tips for retirees, fraud prevention, health issues, and resources to help retirees maximize their retirement years financially and personally.
- ***Constituent group presentations*** – we provide programs tailored to the needs of various groups, including superintendents, vocational educators, school business officials, etc.
- ***Virtual Retirement Counseling (small group)***- held for 10 members at a time, every other week, via Microsoft Teams. We cover the MTRS benefits with the group and then provide each participant with an individual benefit estimate and individual retirement counseling in breakout room sessions.

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

In FY 2026 we anticipate a new legislative initiative that, if passed, would allow certain members who elected “no” or did not respond between July 2001 and June 2024 to participate in the alternative retirement plan called RetirementPlus. This group of members who elected no or did not respond to the original election back in 2001 have been excluded from this retirement program and are now hoping for another opportunity to participate in the program. The legislation, if passed, would allow the remaining 10,000+ eligible members to participate in the alternative retirement program. If you chose to participate in RetirementPlus, and you retire with at least 30 years of total creditable service, you can retire earlier with enhanced retirement benefits.

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

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

Presently, we only provide web (remote) counseling in limited circumstances. Although we use LinkedIn for open position postings, we don't use FB, Twitter (X), or other social media to communicate with our members. We conducted a survey of our active members in 2017, and again in 2021, regarding their preferences for various modes of retirement education, and the overwhelming majority indicated they would not be interested in receiving retirement information via social media.

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

We continue to expand our online educational videos for both employers and members. We currently have thirty-one employer training videos and presentation recordings available to employers which cover: *MTRS Basics (7 videos); Retiree Insurance (7 videos); Deduction Reporting (9 videos); Your Employee's in V10 (7 videos); Completing Part 2 of the Retirement Application (1 video).*

As for our active and retired members, we currently have 18 tutorial videos which cover: *Enrollment; The MTRS and You; Member Self-Service Accounts (creating, username/password assistance); Leaving MTRS service prior to retirement (Leave your funds on account; If eligible, receive a retirement benefit; Take a refund); Your contributions; Types of retirement benefits; Regular creditable service; Purchasable creditable service; The three retirement options: A, B and C; The retirement formula; Retiree health insurance; Working after retirement; Taxation of your benefit; Cost of living adjustments; Preparing for retirement; Completing the retirement application; Welcome to retirement.*

In FY 2025, we implemented a computer system software upgrade project, which was our second upgrade project (first upgrade was in 2022) since we converted from our legacy system in 2013. This software upgrade project (much smaller in scope) was fully implemented in August 2025 and appears successful. The MTRS is on schedule for upgrades approximately every 18 months from our vendor.

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

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



Municipal Employee's Retirement System (MERS) of Michigan



Benefits Contact		Title	Phone #	Email Address	
Cara Doerfler		Plan and Education Design Business Process Owner	517.703.1344	cdoerfler@mersofmich.com	
Communications Contact		Title	Phone #	Email Address	
Jennifer Mausolf		Customer Strategies Director	517.703.1326	jmausolf@mersofmich.com	
Member Education Contact		Title	Phone #	Email Address	
Jennifer Mausolf		Customer Strategies Director	517.703.1326	jmausolf@mersofmich.com	
# Active Members As of 06/30/2025	# Retired Members As of 06/30/2025	# Inactive Members As of 06/30/2025	Staff Size As of 06/30/2025		Assets (\$) As of 06/30/2025
DB = 24,857 DC = 23,533 Hybrid = 4,873 Health Care Savings (HCSP) = 29,016 457 = 12,857	DB = 47,404 DC = 13,018 Hybrid = 415 HCSP = 19,108 457 = 4,650	DB = 7,668 Hybrid = 915	137		\$18,142,427,263

Section 1: How is your system currently using/allowing the use of Artificial Intelligence (AI)? For example – in your call center (transcribing calls or sentiment tracking), internal or external facing chatbot, MS365 Copilot, data management, investment department, etc. Please explain.

- To support the responsible adoption of AI, we finalized the MERS AI Strategy, outlining governance, training, usage, and risk management. We also expanded the rollout of Microsoft Copilot, an AI-powered tool that boosts staff creativity, productivity, and skills through real-time assistance. MERS actively uses AI to support our customer communications, streamline operations, and enhance our decision-making.
- We are also enhancing and formalizing our approach for evaluating process automation opportunities, with the goal of more keenly understanding process characteristics and Microsoft Power Automate capabilities to identify processes with the most potential to be automated. We are expanding staff skillsets to support the implementation of these automation opportunities. Automating some processes will reduce risk and allow staff to have more time to focus on higher-value work that requires a human touch.

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

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

- **Participant Resources Webpage** – This resource page helps participants understand their MERS benefits with an interactive video that walks new hires through a clear explanation of how each program works. It also offers tools to manage accounts, educational content to support retirement planning, and links to more information on MERS products and services to support participants at every stage of their retirement journey.
- **Age-Targeted Presentations** - MERS has developed a series of age-targeted presentations packed with information pertinent to participants through each stage of their careers. These presentations are available for on-site group presentations.
- **On-Site Education** - Our Benefit Education Specialists regularly attend benefit fairs and provide plan-level information through on-site group presentations and one-on-one consultations.
- **Participant Webinars** – For those unable to attend our educational sessions in person, we offer live and pre-recorded webinars available on our website. These online events, generally scheduled for one hour, give participants the chance to hear from MERS staff on various topics and submit questions during the presentations. The presentations range in topics such as Preparing for Retirement, Social Security, Medicare, and more.
- **Retiree Newsletters** - This biannual publication provides retirees with helpful updates and reminders related to their benefits. It includes educational content on topics like health care, financial security, and legislative changes, along with practical tips and resources to support confident retirement living.
- **Social Media** – MERS uses Facebook to help participants better understand their retirement benefits by sharing educational videos, timely updates, and helpful tips. This offers another accessible way to stay informed and engaged with MERS programs and services.

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

- **Statewide Auto-IRA for Small Businesses (House Bill 5461)**: This bill would have created the Retirement Savings Program Act, which would have established a state-run, automatic-enrollment individual retirement account program for Michigan small business and nonprofit employees. The legislation did not make it out of the House of Representatives and expired during this legislative session. It will likely be reintroduced during the 2025–2026 legislative session.
- **Mandatory Disability Trusts (House Bills 5985-89)**: This bill would have amended different State retirement acts, requiring retirement systems to provide that, if a retirement allowance beneficiary is the beneficiary of a special needs trust, the retirement allowance payable to the beneficiary may be paid to the trust upon the written direction to the retirement system by the retirant or, after the retirant's death, by the retirement allowance beneficiary. MERS was successful in getting an exemption from the bill package. The legislation successfully passed through the House but stalled due to time constraints in the lame duck legislative session. We expect to see this legislation reintroduced.
- **Data Privacy (Senate Bill 659)**: This bill would have established comprehensive data privacy rights for consumers and set requirements for collectors and processors of personal data. After discussions with the bill sponsor, it was determined that MERS would not be fully exempt from the legislation as a state agency or political subdivision, though it would be excluded from the data collection requirements as a benefit administrator. The legislation passed the Senate but was not taken up in the House before adjournment. We expect the Senate to take this bill up again in the 2025–2026 legislative session.
- **1,000 HR Requirement for Retire/Rehire (House Bill 5203)**: This bill would have amended the County Board of Commissioners Act to eliminate the 1,000-hour retire/rehire requirement for non-MERS county retirement plans. This bill mirrors the MERS policy, and counties would still be required to comply with all federal IRS retirement requirements. The legislation stalled in the lame duck legislative session but has been reintroduced this year and will likely pass.

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

At the heart of the MERS Customer Service model is a commitment to delivering reliable, proactive, and personalized service that strengthens long-term relationships with both employers and participants. To this end, MERS leverages technology to provide a cohesive experience across all touchpoints that include:

- Our **1-on-1 Scheduler** gives employers and participants the ability to schedule a time to talk to MERS over the phone on various topics including Benefit Overviews, Retirement Readiness, and Employer Portal Training. We recently changed our scheduling provider, making it even easier for customers.
- Our **Online Chat** expands how employers and participants can seek help from MERS staff by offering real-time assistance via chat messages.
- **Events and presentations**, a robust proactive field presence is maintained by regularly attending benefit fairs, conducting group presentations and offer on-on-one consultations at employer locations. These sessions are tailored to the needs of participants at different career stages, with age-targeted presentations that address specific retirement planning concerns. who serve both live and virtual, deliver participant education on a variety of topics and encourage interaction with MERS experts who can answer questions, provide resources, and follow up with details.

The **mersofmichigan.com** website serves as the digital front door to MERS of Michigan, designed with a customer-first mindset to support participants, employers, and the general public. It is not just an informational portal—it's a **strategic service platform** that reflects MERS' commitment to accessibility, responsiveness, and user empowerment. The site integrates **live chat**, **video libraries**, and **financial wellness tools** to enhance the customer experience. These features allow users to engage with MERS experts, learn about retirement planning, and manage their benefits—all in one place.

- **Financial Wellness Tool** – A series of workouts that help participants gauge where they are on their financial fitness journey and monitor progress as they achieve greater financial fitness. Workout topics include Emergency Savings, Debt Management, Retirement Planning, Insurance Management, and Health Savings Accounts

Through their individual **myMERS accounts**, participants enjoy convenient online access 24/7. Defined Benefit participants have access to:

- Accrued pension benefit (estimated retirement date, earliest retirement age, years until retirement, and earned monthly benefit)
- Benefit provisions including their benefit multiplier, final average compensation calculation
- Service credit information, including vesting requirement and history
- Beneficiary information with the ability to make online updates
- The ability to calculate various scenarios and save them
- Access publications and forms
- Apply for retirement, make changes to their tax exemptions, banking information and securely download/upload documents

With an active presence on **Facebook and LinkedIn**, MERS uses social media to connect with and educate our customers via special alerts, Financial Wellness Challenges, money management tips and live events.

MERS also leverages technology like **Microsoft Dynamics 365** to streamline and manage customer interactions to ensure we're providing a seamless service experience. This year, we're enhancing that tool for our staff by migrating to the cloud version, which brings us more functionality and efficiency - all resulting in better service.

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

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

MERS has several projects in progress and several more in concept that will assist MERS in meeting strategic goals around expanding customer relationships, promoting financial wellness, managing affordability for customers, and using process management to ensure successful outcomes. In 2025, MERS' top priorities are:

- **Recordkeeper Transition:** MERS is in the process of transitioning the recordkeeper for DC business which is scheduled for spring 2026. This change will provide customers with a robust suite of technological tools and resources, accessible from day one. In addition, it will also offer enhanced financial wellness resources including a combination of technology, people, and advice. The enhanced financial wellness resources are integrated right into the plan – resulting in better retirement outcomes.
- **Actionable Data:** To make it easier for MERS staff to have self-serve access to accurate, up-to-date data, allowing them to take action to improve customer and staff experience, we have focused on utilizing Power BI to build dashboards and enhance visibility into key operational data. Most recently, we created several dashboards for staff allowing them to aggregate data for an upcoming outreach related to federal tax requirements for individuals living abroad.
- **Automation:** MERS is actively reviewing all processes to identify automation and efficiencies of scale. Currently, we are working to automate letter creation and delivery, thereby allowing customers to receive their information timelier, while also eliminating manual work and reducing risk.

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

Specific topics of interest to MERS would be financial wellness strategies, income replacement strategies, encouraging supplemental retirement savings (457, IRA), and any other retirement industry trends other systems are experiencing.



Public Employees Retirement Association of Minnesota (PERA)



PUBLIC EMPLOYEES
RETIREMENT ASSOCIATION

Benefits Contact		Title	Phone #	Email Address
Tim Knippenberg		Pension Services Division Manager	651-355-0031	tim.knippenberg@mnpera.org
Communications Contact		Title	Phone #	Email Address
Andrea Murphy		Communications and Stakeholder Engagement Supervisor	651-201-2687	andrea.murphy@mnpera.org
Member Education Contact		Title	Phone #	Email Address
Andrea Murphy		Communications and Stakeholder Engagement Supervisor	651-201-2687	andrea.murphy@mnpera.org
# Active Members	# Retired Members	# Inactive Members	Staff Size	Assets (\$)
203,500	143,000	168,600	157	\$45 billion (FY 2024)

Section 1: *How is your system currently using/allowing the use of Artificial Intelligence (AI)? For example – in your call center (transcribing calls or sentiment tracking), internal or external facing chatbot, MS365 Copilot, data management, investment department, etc. Please explain.*

We are currently going through an organization-wide modernization process, which will affect all of our systems and programming. Initially, AI will likely be deployed via our internal knowledge base (Knowledge Owl), but has not been formally implemented at this time.

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

Our two main group Educational Programs are the “Ready to Retire” program, which caters to those nearing retirement age – and the “From Hire to Retire” program, which can include members at any point in their public service careers. In addition, we have Individual Conferences both in person and over the phone – which provide procedural information about the retirement application process.

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

This most recent legislative session was rather quiet compared to previous years, there were Annual Increase adjustments (slightly up in most plans) and a working group created to possibly create a future fund for Probation Officers and 911 Telecommunicators.

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

We interact with our members through a variety of different channels: We have a call center, an online portal, multiple videos and step-by-step instructions directly on our website, as well as general and legislative-related email contact groups. As for online access, pre-retired members can create estimates, update contact and beneficiary information, as well as register for conferences. Post-retirement, members can update their direct deposit, update their taxes, and access their 1099R's – as well as continue to update their personal information.

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

The biggest initiative is the push for modernization of all of our systems and programs. The intent is for this to be complete in calendar year 2026.

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

We are very interested to see how AI is being adopted and implemented with other funds.



Missouri Local Government Employees Retirement System



Benefits Contact		Title	Phone #	Email Address	
Tami Jaegers		Chief Benefits Officer	573-632-6362	tjaegers@molagers.org	
Communications Contact		Title	Phone #	Email Address	
Elizabeth Althoff		Legislative & Communication Director	573-632-6377	ealthoff@molagers.org	
Member Education Contact		Title	Phone #	Email Address	
Jeff Pabst		Education & Outreach Manager	573-632-6388	jpabst@molagers.org	
# Active Members	# Retired Members	# Inactive Members	Staff Size	Assets (\$)	
40,960	30,687	10,273	54	11B	

Section 1: *Has your system implemented an Artificial Intelligence (AI) policy? Provide an overview of the status and or approach your system has taken to establishing a policy.*

LAGERS' AI policy is embedded within our broader information security framework, providing staff with clear guidance on how to use AI in business functions responsibly. In addition, LAGERS is actively scoping and developing a dedicated initiative focused on the system's use of AI and exploring practical applications to enhance processes and member experiences. This initiative is still in its early stages, but represents a strategic step toward responsibly leveraging AI across the organization.

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

LAGERS offers targeted education sessions for early, mid, and late career members. These sessions are provided virtually, regionally and on-site at our employers across the state. LAGERS hosts 170+ in-person and virtual events per year.

We also utilize targeted email campaigns for newly enrolled members, as well as members who are nearing retirement. Both campaigns have open rates exceeding 60%.

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

LAGERS did not propose any substantial legislative changes in 2025. The proposed and passed changes were clean-up items, such as removing invalid statute references, etc.

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

LAGERS' online member portal provides active members with secure, convenient access to their benefit information. Through the portal, members can generate benefit estimates, apply for retirement, update personal details, and estimate service purchases.

Our retiree portal offers similar convenience for retired members, allowing them to easily download tax documents, adjust tax withholdings, update direct deposit information, and manage their personal records.

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

LAGERS just deployed a balanced scorecard strategic plan. This approach to strategic plans allows LAGERS strategy to remain in constant support of the organization's, mission, vision, and values, while consistently adding new improvements to LAGERS operations. Some proposed projects that support our new strategy include:

- Entirely online retirement application process
- Micro-learning educational programming
- Re-write of LAGERS member web portal by internal staff to allow for a better user experience and development of a web application
- Implementation of new brand standards
- Development of a robust investment dashboard software

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

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Benefits Contact		Title	Phone #	Email Address
Andrea Binkley		Chief Benefits Officer	573-632-6189	andreab@mosers.org
Communications Contact		Title	Phone #	Email Address
Candy Smith		Chief Communications Officer	573-632-6130	candys@mosers.org
Member Education Contact		Title	Phone #	Email Address
Amber Arnold		Education Supervisor	573-632-6186	ambera@mosers.org
# Active Members	# Retired Members	# Inactive Members	Staff Size	Assets (\$)
45,241	50,895	66,341	98	9.5 Billion

Section 1: How is your system currently using/allowing the use of Artificial Intelligence (AI)? For example – in your call center (transcribing calls or sentiment tracking), internal or external facing chatbot, MS365 Copilot, data management, investment department, etc. Please explain.

No, but we are exploring AI use in the call center as part of the FY 2030 MOSERS Strategic Plan.

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

We have education programs for our active members at various career stages.

NEW TO MOSERS WEBINARS

In FY21, MOSERS implemented Newer Employees & MOSERS webinars for employees newer to the state, with at least six months but less than five years of service (not yet vested). These are joint sessions with defined benefit and deferred compensation presentations. They last two hours. We offer five New to MOSERS webinars per year.

Additionally, in FY24, we partnered with the Missouri Office of Administration and other benefit administrators to offer shorter webinars twice a month for new employees (24 per year). The MOSERS DB portion is 15 minutes. We continue to offer the two-hour NEO webinars for those who want more and for other members who are not eligible to attend the OA webinars.

MID-CAREER WEBINARS

In FY21, education staff also developed a mid-career webinar for members who are vested but are 10 years or more from retirement eligibility. We conduct 5 Mid-Career webinars per year. These are joint sessions with both defined benefit and deferred compensation presentations.

READY TO RETIRE SESSIONS

General State Employees – These sessions are geared toward members within five years of retirement. We offer in-person sessions and webinars. In 2025, we presented a total of **63 Ready to Retire sessions**, with 52 of them being in-person sessions in various cities across the state and 11 webinars. To further break down the audience, we hosted 47 in-person sessions and nine webinars for members of MSEP or MSEP 2000; and five in-person sessions and two webinars for members of MSEP 2011 (the newest tier).

University Employees – We currently offer Ready to Retire sessions in person on campus for our university members. In 2025, we presented 11 in-person sessions at various campus locations. University employees also have the option of attending seminars and webinars for general state employees.

OTHER MEMBER EDUCATION

Department of Corrections (DOC) Outreach – The DOC represents 19% of our active members, and 20% of those employees are within five years of retirement. MOSERS partnered with DOC leadership to design education sessions that the members can attend on-site. We present Ready to Retire sessions, MOSERS & Me sessions (an overview of benefits for any career stage), one-to-one on-site appointments with a MOSERS benefit counselor, and staff benefit fairs at each of the 19 DOC facilities each year.

Benefits U Conference – This is our conference for HR and payroll reps (employers). We now hold it every other year (odd years), typically with about 250-300 employer reps in attendance. Our 2025 conference will be on November 6. Our next BU conference will be in the fall of 2027.

MOSERS Month: The (MOSERS) Office – In June 2025, MOSERS hosted our 5th annual MOSERS Month, a creative employee engagement initiative dedicated to educating our members about their MOSERS benefits. For our 2025 campaign, we chose a fun and relatable theme, "The MOSERS office." Our goal was to take the intimidation out of retirement planning and increase member participation. Throughout the month, members met familiar "office characters," learned about the new [myMOSERS](#) member portal, and explored their MOSERS benefits. The campaign consisted of a series of weekly emails and videos that combined humor with education to spark interest, boost awareness, and encourage employees to actively engage with their retirement planning.

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

Employer Contributions & Deferred Comp Match

In HB 5, the Missouri General Assembly appropriated \$817 million to the Office of Administration to pay required employer contribution payments to MOSERS in FY26 to fund the MSEP, the Judicial Plan, life insurance premiums, and long-term disability premiums. This appropriation funds the Board-certified employer contribution rate and will be paid to MOSERS based on the state's actual payroll. HB 5 also appropriated \$34.5 million to fully fund the deferred compensation employer match of up to \$75 per month.

House Bill 147

MOSERS is already aligned with the provisions in this pension omnibus bill. The provisions in this bill that apply to MOSERS include modifications to fiduciary requirements related to environmental and social governance, proxy voting, divestment from certain investments, and language allowing public retirement systems to close investment-related records.

2025 Launch of the New MOSERS Pension System – Phoenix: In April 2025, MOSERS successfully launched our new pension administration system. The launch required an all-hands-on-deck effort across the organization, and the dedication of every team ensured a smooth transition. Through this collective work, MOSERS maintained the high standard of service our members expect while positioning the system for future efficiency, accuracy, and innovation. This project came in under budget, as approved by the Board.

Notable improvements from the implementation include:

- The myMOSERS member portal features increased functionality and security enhancements, including multi-factor authentication.
- Phoenix absorbed 70% of all backend support programs or processes that were integrated with our legacy PAS.
- The system is workflow-driven, ensuring work is efficiently routed through the process.
- It processes more frequent payroll file data from employers and eliminates manual, duplicative efforts for MOSERS and employers.
- Phoenix provides enhanced functionality for staff, members, and employers.

Online Benefit Counseling Sessions: In April 2020, our benefits section started offering online (video) sessions for active members. Phone sessions are also available for a verbal walk-through of the retirement process.

Online Self Service: Members can complete nearly any transaction (most forms, change of address, etc.) online that they would otherwise do on paper. They can schedule an appointment with a benefit counselor, generate their own benefit estimate, view annual & monthly payroll history and service credit, upload documents, view correspondence online, & enroll online for seminars. In addition, retirees can print benefit verification letters and 1099-R replacements. In September 2017, we implemented the use of Online IDs to increase the security of member data and replace the use of Social Security numbers. Online IDs are self-created and can be independently reset by the member. Currently, 93,142 members have Online IDs (65% of actives; 67% of retirees; 43.2% vested inactive).

Online Retirement Application Process:

The MOSERS retirement process consists of 2 steps:

Step 1 - The *Retirement Application* and up to six other forms (re: taxes, direct deposit, life insurance, etc.)

Step 2 - The *Retirement Election Form*, *BackDROP Distribution Form* (if applicable), and submission of proof documentation (age, lawful presence, and marriage, if applicable)

Members are provided with very individualized information, which streamlines the process for them, helps them track their progress, reduces errors, and makes it more efficient for MOSERS to process retirement inceptions. Currently, 83% of retirement applications are submitted online.

Members Who Get Most Materials from MOSERS Electronically: Active – 94%; Retirees – 57%; Vested Inactive – 59%

Social Media/Online: We use the following:

- Facebook: 2,700 followers
- LinkedIn: 897 followers
- YouTube: MOSERS has 200 subscribers with 93,000 views since 2009 (numbers have decreased as videos have been removed to maintain ADA visual compliance standards.)
- Rumor Central blog: 9,864 subscribers

Job postings are popular on FB and LinkedIn.

Newsletters:

We send newsletters by email to our active members four times per year. Retired and inactive members may choose to receive their newsletters by email or hard copy. We send newsletters to retirees twice per year, and to

inactive-vested members once per year.

Public Website: Our website is an essential business asset and our most dynamic communications vehicle. As our most frequent means of interaction with members, it plays a vital role in our efforts to inform, educate, and engage with our members and other stakeholders.

- Public Website Usage FY2025: Total = 220,208, which equates to 603 visits per day and 4,235 per week (Google Analytics 4)

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

Consolidation of Retirement Seminars: We have offered separate retirement seminars for members of different tiers since the inception of the newest tier in 2011. In 2024, we tested combining the seminar content. The MOSERS education team has now unified content for all three retirement plans into a single, streamlined seminar format. This strategic enhancement ensures that every seminar is open to all members, regardless of plan, creating a more inclusive and flexible learning environment. By broadening access and standardizing delivery, MOSERS is improving operational efficiency, strengthening consistency in member education, and elevating the overall service experience. We will further test this approach during calendar year 2026.

Comprehensive Evaluation of the Defined Benefit (DB) Member Education Program: As part of the FY 2026-FY 2030 strategic planning process, MOSERS has identified the evaluation of defined benefit (DB) member education as a key initiative. Key milestones include:

- Identifying any member education requirements and compliance issues.
- Gathering data regarding participation and stakeholder satisfaction with the current program.
- Researching best practices among similar benefit providers.
- Conducting an analysis to identify strengths, opportunities, and any performance gaps/areas for improvement.
- Developing recommendations for the executive director and ultimately the Board of Trustees.

Strategic Alignment

This initiative directly supports MOSERS' long-term vision of delivering exceptional member service by modernizing educational approaches to meet evolving member expectations. It ensures that MOSERS continues to adapt to the needs of future generations of state employees to strengthen retirement readiness and confidence for our members.

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

1. As noted above, the MOSERS Education team is currently reviewing our member education approach. One data point of interest is the education cost-per-member for those who attend a seminar. We would love to see how much other systems pay per member for their member education program.
2. We are currently experiencing a high volume of last-minute cancellations for our in-person seminars. What are other systems experiencing, and how do you mitigate this?



**Public School and Education
Employee Retirement Systems
of Missouri**



Benefits Contact		Title	Phone #	Email Address
Nicole Hamler		Director of Member Services	(800) 392-6848 Ext. 1095	nhamler@psrsmo.org
Communications Contact		Title	Phone #	Email Address
Susan Wood		Director of Communications	(800) 392-6848 Ext. 1083	swood@psrsmo.org
Member Education Contact		Title	Phone #	Email Address
Amanda Wooten		Member Education Supervisor	(800) 392-6848 Ext. 1031	awooten@psrsmo.org
# Active Members	# Retired Members	# Inactive Members	Staff Size	Assets (\$)
132,643	104,433	53,056	180	\$62.8B

***As of June 30,2025 - unaudited**

Section 1: How is your system currently using/allowing the use of Artificial Intelligence (AI)? For example – in your call center (transcribing calls or sentiment tracking), internal or external facing chatbot, MS365 Copilot, data management, investment department, etc. Please explain.

PSRS/PEERS has adopted a policy for staff outlining the organization’s position on the use of AI in the workplace. PSRS/PEERS is taking a permissive, but regulated, approach to employees’ use of AI to assist them in the performance of their work. We currently allow staff to use publicly available AI tools; however, we prohibit the sharing of any individually identifiable information. There are other policy requirements for using publicly available AI tools that staff must comply with.

PSRS/PEERS recently expanded the use of AI to include some additional MS365 Copilot features. This is also reflected in the AI policy that staff is required to read and sign.

Observe AI was implemented for use in our organization in August 2024. This product monitors all member calls for quality assurance, transcribes calls and evaluates sentiment analysis.

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

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

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

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

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

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

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

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

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

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

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

Working After Retirement Limits – The Governor signed two bills into law allowing retirees to work as substitute teachers without losing their PSRS/PEERS benefits. These laws extend a previous waiver through June 30, 2030, and apply to those working for PSRS/PEERS-covered employers or through third-party providers.

Investment Policy – Another bill was signed that puts investment proxy voting policies into law and certifies the legal and financial obligations of pension systems and their trustees.

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

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

Employer Web Portal (EWP) – This is the secure portal integrated with our pension administration system and utilized by our covered employers for the purpose of retirement reporting (annual base, service, insurance, GASB 68, etc.). Important information and reports can be accessed from EWP along with a variety of resources. The portal was launched in 2014 and was recently updated to be more user friendly. The updates were made in large part due to feedback from our employer community.

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

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

This past year we have expanded the document center in WMS, which allows some letters and forms to be automatically shared with members. Staff can also manually mark other documents displayed in the member's WMS document center upon the member's request.

Members registered for WMS will default to receive newsletters and correspondence electronically versus paper. It will also allow them to sign up to receive newsflashes and Board of Trustee meeting summaries electronically as well (there is not a paper option). Members can change their preferences at any time.

Chat - Our live chat feature is available for members who are logged into their Web Member Services account. This feature allows members the opportunity to chat securely with a retirement counselor about their personal membership and benefit information.

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

Virtual Seminars – Our Retirement Ready seminars are offered monthly both in-person and virtually. However, during the winter months, when travel is difficult, virtual seminars are the only option offered to members.

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

Website – A dedicated podcast page has been created to showcase our podcast and allow members to subscribe. In addition, a dedicated Get to Know Your Member Education Team page can now be found on the website. This allows our members to connect and learn more about the individuals that go out and educate via seminars and webinars. Finally, an updated Careers page is in development based on changes to Human Resources process for applicants.

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

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

Podcast: We launched our newest educational program in August of this year – Benefit Connection, a podcast for our members. The initial episode featured our Executive Director and discussed the overall health of our systems. The following episodes focused on frequently asked questions from our members, how to read and understand their member statements as well as a two-part series on purchasing years of service in our system. The goal is to release new episodes twice a month and hopefully target all member demographics with important information and engaging discussion about the retirement system. In addition to our executive director other honored guests on our podcast will include subject matter experts from within our organization as well as current active members and retirees in the system.

WMS Document Center: An exciting addition to our online system for members is the recent expansion of our document center in WMS. The new feature went live in August and provides members an electronic correspondence preference that they were not given before. Previously the only correspondence shared to the member's document center were items requested by the member for quick access. These latest updates now allow for batch correspondence to go into WMS and an email notification be sent to the members. Members were automatically opted into this preference and have been given the option to log into WMS and opt out. This replaces the printing of most correspondence for members who have opted into electronic correspondence. These enhancements have improved process efficiencies and allow staff to deliver correspondence more quickly to members.

The Document Center also got a new look – providing members with a one stop shop. Not only does the Document Center have all member's documents it now also has Forms, Brochures, Statements and if applicable their 1099-Rs.

IT Modernization Project: PSRS/PEERS is in the middle of a multi-year modernization project updating our current pension administration system. We anticipate this project to last several years.

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

We would like to have more information on how other systems evaluate both employees who give presentations to members as well as those who meet with members individually (counseling sessions)? The information we would like to know includes how often do you evaluate employees; do you have a set document/form that you complete for these evaluations, what criteria do you use to measure each employee, etc.

We would also like to know what software/resources systems are using for digital publications on their websites other than pdfs.



North Dakota Teachers’ Fund
for Retirement



Teachers’ Fund For Retirement
RETIREMENT & INVESTMENT

Benefits Contact		Title	Phone #	Email Address
Jayme Heick Denise Leingang-Sargeant		Retirement Specialist	701-328-9880 701-328-9877	jheick@nd.gov dleingang-sargeant@nd.gov
Communications Contact		Title	Phone #	Email Address
Sarah Mudder		Communications & Outreach Director	701-328-9286	slmudder@nd.gov
Member Education Contact		Title	Phone #	Email Address
Denise Weeks		Retirement Program Manager	701-328-9286	dcweeks@nd.gov
# Active Members	# Retired Members	# Inactive Members	Staff Size	Assets (\$)
11,548	9,673	4,714	35	\$3.58B

Section 1: How is your system currently using/allowing the use of Artificial Intelligence (AI)? For example – in your call center (transcribing calls or sentiment tracking), internal or external facing chatbot, MS365 Copilot, data management, investment department, etc. Please explain.

NDIT partnered with the governor’s office and cabinet agency leadership to develop an Artificial Intelligence Policy 2024. It supports healthy exploration of new AI tools in a responsible and secure manner. An accompanying AI Guideline document outlines best practices around responsible, ethical and secure use of AI tools. Because the topic is vast, the document focuses on the highest impact areas. NDIT has also curated supplementary guidance on the subject.

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

- 1) Retirement Education Workshop – a planning program available to all members. We offered a virtual and a face-to-face session this summer. The virtual session was recorded and is also available online. Topics include: TFFR's pension benefit, financial planning, legal and estate planning, Social Security, health insurance options, and returning to TFFR-covered employment.
- 2) Group Benefit Presentations—RIO will offer both face-to-face and virtual presentations this fall. The target audience is members within one to two years of retirement. The intent of the presentations is to step a large number of our members through the retirement process at one time. Members benefit from the group setting by hearing other members' question, things they may have not thought to ask in an individual session. Members receive their individual account information, and RIO's staff explains the different benefit options, details the paperwork process required, and discusses our return-to-work guidelines.
- 3) Retirement 101 – this program is offered in schools that have a mentoring program. All new teachers in those schools are required to attend. General information about TFFR pension program provided.
- 4) Individual Counseling Sessions— virtual and face-to-face sessions are offered by appointments in our office. Staff also respond to member questions via phone, email, and walk-in traffic.

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

RIO received \$25,000 from the last legislative session to survey Teachers' Fund for Retirement members to determine their understanding of their pension plan, provide retirement education, and then survey them again to determine what plan enhancements RIO should offer.

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

In addition to face-to-face activities, RIO uses Microsoft Teams for virtual meetings and trainings. We recorded our virtual educational sessions and uploaded them to YouTube. (After 10 years of using YouTube, we finally adopted social media policies, i.e., employee and comment, and took the channel public so that it is searchable/found on Google.) Members are also able to schedule individual counseling sessions with retirement specialists that can be conducted virtually. With the launch of the new PAS, members can now submit online retirement, disability, and withdrawal applications and all money paid out is direct deposit, with the exception of rollovers. Those still go out in the form of a check. All retirees will now have the ability to submit bank account, address, beneficiary, and tax withholding changes online through the self-service portal. Also with the new system launch, we have a contact ticket system where employers and members can submit questions and multiple RIO staff have the ability to read and respond to those tickets.

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

RIO finally, after 4 years of extensive planning, testing, and re-testing, our very outdated Pension Administration System (PAS) was replaced by an improved modernized system that streamlines employer tasks and allow TFFR members to manage a wide range of account transactions through business partner and member self-service online portals. We went live February 2025. We are now 99% paperless since most employer and member processes are done through a business process management system. We worked with Segal as our consultant and Sagitec is our new vendor.

RIO started using GovDelivery in summer 2023 to send member and employer communications. Engagement is strongest with our business partners, the group we communicate with regularly. With the launch of the new PAS, we use an API Integration to connect to GovDelivery to employer and member databases. Doing so allows for target messaging to specific stakeholders, i.e., new members, newly vested members and retirement eligible members.

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

We would like to see sessions on AI, which is on the agenda for this year. We would also be interested in learning more about mid-career education now that we have a means of target communication for those members.



Ohio Public Employees Retirement System



Benefits Contact		Title	Phone #	Email Address
Tonya Brown		Deputy Executive Director	614-224-6204	tbrown@opers.org
Communications Contact		Title	Phone #	Email Address
Allen Foster		Deputy Executive Director	614-224-6348	afoster@opers.org
Member Education Contact		Title	Phone #	Email Address
Marc Tubbs		Manager-Education & Counseling	614-224-4998	mtubbs@opers.org
# Active Members	# Retired Members	# Inactive Members	Staff Size	Assets (\$)
316,214	221,465	784,382	483	\$119.4 billion

Section 1: How is your system currently using/allowing the use of Artificial Intelligence (AI)? For example – in your call center (transcribing calls or sentiment tracking), internal or external facing chatbot, MS365 Copilot, data management, investment department, etc. Please explain.

Yes. At OPERS, we're exploring AI applications in a thoughtful, methodical, and conservative manner. We have established a dedicated team, the AI Governance Team, to explore and discuss how we can use the technology for the betterment of our members, associates, and the entire organization. The team was responsible for implementing the AI policies and establishing the AI governance process. Additionally, the team is tasked with providing oversight into the policies that are being followed and with making AI adoption and usage decisions. In terms of the AI adoption and usage decisions, the team reviews and approves/denies all AI "proof of concepts" exploration, they review the outcomes of the exploration and the return on investment for implementing, and they provide the approval or denial for the use of the AI tools. We have currently implemented the following AI tools: Microsoft Copilot, GitHub Copilot, and Canva and are exploring additional tools and benefits.

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

OPERS offers a variety of targeted education to members at various stages of their career and post-retirement through several channels including *In Person Live Events*, *Webinars*, and *Recorded Presentations*. OPERS continues to progress in our quest to engage our active members through our “Financial Wellness” Series which include several modules, “Bridging the Gap to Retirement” and “Health Care: The Hidden Cost in Retirement”: All modules offer an online tool to assist members in putting into practice what they learn in our education offerings. In addition, OPERS offers an educational webinar “Ready to Retire” (members retiring within 12 months), “Planning for Retirement” (members more than 12 months from retiring but within five years of eligibility), “Understanding the Value of Your OPERS Retirement” and educational events specifically in relation to Health Care including “Funding Pension and Health Care” and “Aging Into Medicare” and “Understanding Your HRA”.

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

The 135th Ohio General Assembly passed **House Bill 257**, which would allow Ohio's public retirement systems to adopt policies that would allow board members to attend a meeting of the board remotely. The policy must include the following:

- (1) Trustees must attend in person at least half of the regular meetings in each year;
- (2) At least one-third of the trustees must be present in person in each meeting;
- (3) All votes shall be taken by roll call;
- (4) Those trustees participating remotely shall notify the chairperson of that intent not less than forty-eight hours before the meeting, except in the case of an emergency;

Senate Bill 6 was passed by the 135th General Assembly. The bill prohibits Ohio's public retirement systems from investing in anything with the primary purpose of influencing any social, environmental, or governance policy. The bill essentially re-states the fiduciary duty standard, to which OPERS adheres. After the Senate passed the bill along party lines, it is pending in the House Financial Institutions Committee, where it has received two hearings.

House Bill 96 (state biennial budget bill) is in its final stages. Ohio's Constitution dictates that the budget must be passed by June 30th.

While OPERS does not typically engage in the state budget legislative process, OPERS requested an amendment which would bring Ohio's Deferred Compensation Program under OPERS' purview. In doing so, the Ohio Deferred Compensation Board, which is essentially OPERS' board (plus two members appointed by the Ohio General Assembly), would be dissolved and would fall under the OPERS Board.

The consolidation will result in efficiencies and synergies for OPERS and the current ODC program. ODC has contracted for services from OPERS for more than a year.

The bill, which includes the amendment, is pending in conference committee and is expected to pass by June 30, 2025.

In addition, HB 96 also includes a provision that excludes precinct election workers from OPERS membership. Also, the bill requires Ohio's public retirement systems to withhold local school district income taxes when requested by retired members.

System Governance

Initiatives conducted by your board(s) and other changes pertaining to the way your board(s) functions; changes to the structure of your board(s); changes made to your system's top management positions.

OPERS' 11-member Board remained complete during 2024 with no changes in members. Seven Board members are elected to four-year terms by the specific stakeholder group each represents: county employees; miscellaneous employees; college/university employees; state employees; municipal employees; and two retiree representatives. Three of these positions were up for election in 2021 and will be again in 2025. Four seats were up for election in 2022 and will be again in 2026. Three individuals with investment expertise are appointed by Ohio's Governor, Treasurer, and by the Ohio Legislature (Speaker of the House and Senate President, jointly). The Board is completed by the Director of the Ohio Department of Administrative Services who serves on the Board by virtue of office.

From 2018 to 2021, the Board engaged a governance consultant to identify efficiencies in the Board/committee structure, resulting in reduced redundancies and the elimination of some standing committees. During 2021, the board consultant retired. In early 2022, the Board engaged a new consultant to refresh the work of the prior consultant and work with the Board to coalesce around a set of operative guiding principles. The Board continued to work with the new consultant throughout 2023 and 2024. Work with the consultant during 2024 focused on trustee performance, best practices for selecting Board leadership, Board consultant performance, fiduciary training, board education and improvements to the Executive Director performance evaluation process. Work in all of these areas has continued into 2025.

The Ohio legislative council that provides oversight for state public pension funds engaged a firm to conduct a fiduciary audit of OPERS in 2017. The council is charged with conducting such audits of each fund at least every 10 years. The audit commenced in late 2017 and was completed with a final report to the Board in 2020. Staff and the Board worked through implementation and resolution of the recommendations made in the audit through 2022. During 2023, staff started a midpoint review to ensure continued compliance with recommendations from the last audit and to identify additional opportunities for improvement between official fiduciary audits. This review continued through 2024 and into 2025.

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

Active and Retired members have access to their accounts online through the Member Benefits Systems. We do provide virtual counseling through Zoom and we have group presentations done through GotoWebinar.

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

Shared Services with Ohio Deferred Compensation

In 2023, the OPERS Board of Trustees requested that staff assess the operations of Ohio Deferred Compensation (ODC), a self-directed supplemental retirement savings plan available to all public employees. The request came about because of recent leadership changes that have occurred at that organization, operational redundancies and possible efficiencies that might be gained by using OPERS resources to support ODC operations. Based on an assessment of ODC's structure, operations, technology functions and membership demographics, the ODC Board --- comprised of the 11 OPERS Board members, plus two additional members from the state legislature --- considered three different options to update ODC's administrative staffing model: Purchasing some services from OPERS and hiring its own executive director; purchasing some services from OPERS, including leadership support; and combining OPERS and ODC. The ODC Board chose the second option.

One of OPERS' three deputy executive directors is functioning as a purchased consultant from OPERS, serving as the ODC Executive Director. In addition to providing leadership to ODC, this individual is looking for opportunities to help its operations, identifying what shared services make sense and determining where changes can be made to facilitate ODC's succession planning needs and leverage OPERS' expertise in its operations.

Throughout 2024, the shared services model was successfully expanding, such that both Boards voted to pursue an administrative merger in state law by early 2025. This merger is expected to be finalized in the 4th quarter of 2025.

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

We will not be offering directly but through our Merger with Ohio Deferred Compensation they will look to offer Financial Planning services, so I am interested in hearing if anyone has done this yet and lessons learned.



Oklahoma Public Employees Retirement System



Benefits Contact	Title		Phone #	Email Address
Michelle McRee	Retirement Benefit Administrator		405-858-6757	mmcree@opers.ok.gov
Communications Contact	Title		Phone #	Email Address
Matthew Kesser	Communications Manager		405-858-6794	mkesser@opers.ok.gov
Member Education Contact	Title		Phone #	Email Address
Matthew Kesser	Communications Manager		405-858-6794	mkesser@opers.ok.gov
Member Experience Contact	Title		Phone #	Email Address
Justin Kilgore	Contact Center Manager		405-858-6742	jkilgore@opers.ok.gov
Stephanie White	Director of Member Experience		405-858-6768	swhite@opers.ok.gov
# Active Members	# Retired Members	# Inactive Members	Staff Size	Assets (\$)
DB – 27,300	37,500	7,000	54	\$12.4B
Mandatory Pathfinder DC Plan		24,000 participants		\$523M

*OPERS administers four retirement plans: two mandatory DB plans, one mandatory DC plan, and one voluntary DC plan

Section 1: *How is your system currently using/allowing the use of Artificial Intelligence (AI)? For example – in your call center (transcribing calls or sentiment tracking), internal or external facing chatbot, MS365 Copilot, data management, investment department, etc. Please explain.*

Contact center team recently gained access to AI transcribing, sentiment analysis, and topics tags, but it is still in early development within the call platform. We can view this information on an individual call, but the information does not roll up into an aggregate report. I don't find it very helpful at the individual call level.

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

OPERS offers the following seminars to our members and participating employers:

- Pre-Retirement Seminar (DB) – a collaborative seminar with the state's insurance provider to explain retirement and insurance benefits for our members within two years of retirement.
- Retirement Coordinator Training – an annual training program for employer representatives to provide an overview of the plan, continuing education and discuss current topics. Training is provided for DB and DC coordinators.
- Pathfinder (Mandatory DC) Orientation – monthly orientation to welcome new participants. Webinar covers plan basics, investment options, importance of securing your account and saving for retirement.
- Informational Seminar (DB) – one-hour basics of the DB plan. Seminar is offered as a quarterly webinar or on demand by employer request.

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

[HB1458](#) – This bill modifies the process a beneficiary uses to have the \$5,000 death benefit paid to a funeral home instead of themselves. Currently, a beneficiary can only assign the \$5,000 death benefit to a funeral home, which means the beneficiary may still be liable for the taxes. This measure clarifies that this transfer is a qualified disclaimer of benefits rather than an assignment of benefits which removes the tax liability from the beneficiary.

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

- Email (GovDelivery) – targeted emails sent to drive actions (i.e. signing up for a portal account, attend education opportunities, and view statements online)
- Member Portal – members can view specific documents in the portal account. Retired members can also access the direct deposit form.
- Dynamics – Ticketing system used to capture a robust history of member interactions, automate the distribution of requests through workflows, and communicate with members by using email templates and sharing documents.
- Webinars – most of our member and employer education is provided by webinar. We use Zoom and Microsoft Teams.
- We provide limited, individual counseling over the phone, in-person, and virtually.
- Social media is limited to YouTube to host videos that are linked on the public website.

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

- Modernization & Transformation: We are in the early stages of a multi-year transformation and modernization initiative to update processes and systems.
- Pathfinder Outreach – Started more intentional outreach to new participants in the mandatory DC plan. The first email comes after their account is created and emphasizing securing their account and learning more about the plan. The second email encourages them to attend an orientation. Finally, we host monthly orientation meetings to educate new participants.
- CCaS & Phone System – We are in the research stage of replacing our phone system and contact center platform.

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

- Open to all tips or advice around data cleansing and pension administration system migrations.
- How are systems capturing member experience metrics (satisfaction, effort, etc.) and how are you using the data? What mechanisms do you have to automate collection of member feedback? What are examples of indirect feedback you find helpful.
- Do you have a secure option for form and document uploads from those who wouldn't have access to the member portal (e.g. beneficiaries, employers, attorneys, etc.)?
- Tips for increasing engagement with younger members, particularly around getting them to save for retirement and engagement with their account.



Benefits Contact		Title	Phone #	Email Address	
John Lockwood		Member Services Manager	(503) 603-7751	John.Lockwood@pers.oregon.gov	
Communications Contact		Title	Phone #	Email Address	
Melissa Piezonka		Member Information Center Manager	(971) 508-7839	Melissa.Piezonka@pers.oregon.gov	
Member Education Contact		Title	Phone #	Email Address	
Debbie Foote		Retirement Education Team Lead	(503) 431-8904	Debbie.Foote@pers.oregon.gov	
# Active Members	# Retired Members	# Inactive Members	Staff Size		Assets (\$)
194,844	166,136	54,513	465		102.8 billion

Section 1: How is your system currently using/allowing the use of Artificial Intelligence (AI)? For example – in your call center (transcribing calls or sentiment tracking), internal or external facing chatbot, MS365 Copilot, data management, investment department, etc. Please explain.

In July this year, our Call Center decommissioned the Cisco ACD system and deployed a brand new, cloud-based ACD software program called Amazon Web service (AWS). Our new AWS system provides AI generated call summaries, transcribes all calls, as well as provides sentiment tracking. We find this new software to be very helpful by offering us more member and call information than we ever had before, and we are able to monitor agent productivity with better accuracy in real time. At present, we have not yet launched the AI chat features that AWS offers, as we are rolling out all the system capabilities in different phases. The Chat feature will be launched in Phase 2, sometime later this year.

Additionally, the MS365 CoPilot tool was launched first as a “pilot” program for our management team earlier in the year. Many on our management team took advantage of the product and enjoyed the integration of the tool with all our Microsoft applications. The tool made it easy for us to draft documents, summarize meeting discussions, analyze trends, generate presentations and manage our email inboxes. The agency is currently contemplating releasing MS365 CoPilot to the rest of the agency within the next several months.

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

OPERS offers a variety of educational resources for members at various stages of their career. Non-members that are new to PERS employment and becoming members, New Members, Active Members, Retired Members through Seminars, Webinars and Recorded Presentations, videos & robust website information. Education is offered in -person as well as virtual, via phone and email. We aid with retirement forms to ensure accuracy, provide answers to questions and ease our members' retirement process.

We provide our education services across the state in over 65 locations. Weekdays, evening, weekend, grave and swing shifts.... We meet the members where they are, as much as possible.

We have an annual, virtual EXPO which includes PERS retirement planning education, deferred compensation information and retirement planning, financial planning presentations (with saving for retirement at all career milestones, including school loan forgiveness information), Social Security and Medicare education. This year, our retirement EXPO was on October 1, 2025 – We had close to 12,000 registered for this all day event.

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

The Oregon State Legislature enacted several bills impacting Oregon PERS in 2025:

Seante Bill (SB) 588 –

Changes to PERS disability program

For open disability benefit applications or for active periodic reviews that have not yet been referred for a contested case hearing, this bill redefines disability eligibility for police and firefighter members from a standard where members are considered disabled if they are “unable to perform any work for which qualified” to a standard where the member is considered disabled if they are “unable to perform the work the member performed at the time the member became disabled.”

For police and firefighter members requesting a contested case hearing to dispute a final denial of an application for disability benefits on or after May 27, 2025, the PERS Board must refer the case for a hearing within 180 days unless the member requests an extension, in which case the case must be referred for hearing must be within 360 days.

An OPSRP member receiving disability benefits can receive in any month “irregular or unpredictable” earned income of up to 10% of their previous monthly salary. If it exceeds 10%, their benefits will end.

SB 757 –

Adds Oregon Health and Science University (OHSU) chaplains to SB 128 (2023)

SB 128 (2023) ensured that Department of Corrections chaplains’ housing allowances would be included as taxable income for PERS purposes only. That bill inadvertently left out chaplains who work at OHSU. This bill includes those chaplains, so their housing allowances are also included as taxable income for PERS purposes.

SB 849 –

Changes to the School District Unfunded Liability Fund (SDULF)

The SDULF is a fund created by the legislature in 2018 to provide contribution rate relief to school district employers. However, that bill required that a side account be created to distribute any funds. As the various funding sources to this fund have ended, it has become clearer that this fund will never accumulate enough money to create a side account to provide any meaningful rate relief to all school district employers. This bill removes the requirement that a side account be created to distribute the money and states that the funds shall be applied in an equitable amount to all school district employers’ 2025-27 contribution rates. This action provided up to a 1.68% decrease in school districts’ 2025-27 contribution rates. Any money coming into the fund in the future will be applied to the next biennium’s contribution rate.

SB 851 –

Changes to employer reporting and member data

This bill made several changes to various statutory provisions to clarify certain terms and processes and to align statute with current administrative process where practical. These changes include:

Adding data verification results in an exception to locking the data on a member’s notice of entitlement (NOE).

Raising the maximum invoice amount PERS is allowed to waive from \$50 to \$200.

Defines “major fraction of a month” in statute.

SB 852 –

Post-retirement death benefit clarifications

This bill updates some statutory provisions to clarify language, eliminate administrative challenges, and promote efficiencies where practical. These changes include:

Requiring all Individual Account Program (IAP) post-retirement death benefit payouts to be lump sum rather than installments. This requirement allows for compliance with new federal required minimum distribution rules that were put in place under the Secure Act 2.0 (2022). This action also aligns with our administration of IAP pre-retirement death benefit payouts.

Increasing the minimum monthly payment required to payout an installment benefit for the additional death benefit payable to surviving spouses or children of deceased police officers and firefighters from \$30 per month to \$200 per month. This change is administratively aligned with our other minimum monthly payment amounts.

Removing “or other relationship” from ORS 238A.190(2) — the “pop-up” provision* to adjust a retired member’s benefits if a marriage relationship terminates or their designated beneficiary predeceases them. This change brings the statute in line with federal tax law, which only allows a pop-up when a marriage terminates, and does not apply to the termination of any other relationships to trigger a pop-up.

Corrects ORS 238.400 to fix an unintentional administrative roadblock for members. This bill now allows a surviving spouse to make an option change upon a member’s death within 60 days of their retirement, even if the member already elected a retirement option before their death.

(*Pop-up provisions are so named because they describe a situation in which a retired member may request to change — or pop up — to a higher-paying benefit option.)

House Bil (HB) 2728 –

Changes to information included on a Notice of Entitlement (NOE)

This bill requires PERS to add more information to retiring members NOE. One of the things the NOE does is show members how their final average salary (FAS) was calculated for retirement purposes. Beginning on January 1, 2026, the NOE also will need to provide the total amount of hours of overtime worked during the relevant FAS period by the member and the number of hours of overtime used in the member’s FAS calculation.

HB 3968 –

Adds “Space Force” to the definition of the Armed Forces in various statutes.

The Space Force is a relatively new branch of the United States military. Until now, in the State of Oregon, the Space Force has not been included in the definition of “Armed Forces of the United States”. This definition is used for many reasons, but at PERS, it helps define who is a veteran for PERS purposes. The bill adds the Space Force to the definition of “Armed Forces” across multiple statutes. For PERS purposes, that statute is Oregon Revised Statute (ORS) 238.156.

HB 5534 –

PERS’ budget bill

Limits certain biennial expenditures from fees, money, or other revenues — including miscellaneous receipts but excluding lottery funds and federal funds — collected or received by PERS. Sets the operating budget for the agency for the 2025-27 biennium.

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

Our Member Information Center is comprised of a Call Center, Correspondence Team, Escalations unit and Lobby/Reception team. Our Call Center is open from 8:30 AM to 5 PM, Monday through Friday, and our Lobby is open to the public 8 AM to 5 PM, from Monday through Friday. Our Call Center currently uses the Amazon Web Service (AWS) call platform/ACD system.

We employ the use of the Online Member Services (OMS) program, which continues to be a great self-service tool and resource. However, we do not employ the use of social media sites at present.

OPERS employs a centralized IT model with an internally provided computing infrastructure that is beginning to incorporate cloud capabilities and offerings. Our digital workplace environment is primarily built around Microsoft architecture including Windows, SharePoint, and Office. OPERS operates two data centers with one designated as primary and the other for disaster recovery purposes. Critical data is being replicated in near real-time. The same facility provides end-user workspace as part of our Business Continuity Plan.

OPERS' application portfolio can be categorized as core pension line-of-business applications, investment applications, administrative applications, and personal productivity applications. The pension line-of-business applications are custom-developed while the other three categories are primarily package and/or SaaS solutions.

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

In addition to a multi-year effort to modernize, we have smaller efforts underway, to improve what we have until we do reach our goal of 'modernization'.

Topic-specific education videos. We continue to create and add short, animated, topic-specific videos to our education content. Our program is extremely complex, and presentations can be up to two hours long. In providing short, specific content, on things like 'withdrawals, options and steps to retire, etc.', we are better meeting the different learning needs of our membership.

Service Retirement Application 'trigger messages.'

When members turn in their retirement application, a 'black hole' of no information is present. The process to complete an SRA on our end can, by law, take up to 92 days. That timeframe results in a large # of 'status calls.' These calls contribute to our long waiting times and queues. We have added automatic communication into our workflows, to notify members when their application moves from Intake to Calculations. A small step, but part of a larger effort to better inform along the way, members of their retirement status.

A key component of our 2023-2028 Strategic Plan recognizes that we must educate our members, especially OPSRP members, to augment their PERS retirement with other means, such as deferred compensation and personal savings. Through our 457(b) plan, the Oregon Savings & Growth Plan, are using the third-party administrator contract with Voya to work on communications and education efforts to promote retirement holistically. Our upcoming effort featuring the success of this partnership includes our Oregon PERS Expo 2024, which the agency hosts virtually and has taken a lead planning role in this award-winning retirement education event.

The results of our 2024-member survey indicated the following action steps:

- Improve explanation of difficult retirement process.
- Provide more clear, concise direction and understandable forms; online checklists and resources to guide and assist; and Retirement Application Assistance Sessions and presentations, both virtual and in-person.
- Continue to offer virtual retirement sessions.

Our progress and outcomes throughout 2025:

- Member Services remain available and committed to working with individual members.
- Improvement in availability of information: Updated website – clear pathways – organized, understandable, and searchable.
- Increased collaboration: Monthly Comms and Member Services meeting – Intake and Review/Education Team.
- Videos: Six new videos, covering more complex and specific PERS topics – Eligibility, Options, Withdrawals, Purchases, Service Retirement Application (SRA)-completion guide.
- Education Team: In-person and virtual offerings continue – 75/25 Retirement Application Assistance Sessions (RAAS) – 55/45 presentations.
- Member Information Center: Improvement in helpfulness, knowledge and expertise, and correct and high-quality service – more than 200,000 calls.

Certain innovations and strategies depend on additional funding. We developed and submitted corresponding policy option packages with the agency's budget requests, for the 2025-27 budget cycle.

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

We would be interested in discussing any recent modernization or technology-driven initiatives made by other systems. Other interesting topics include the value of social media, member identity, verification and account security and member self-service tools.



Benefits Contact		Title	Phone #	Email Address
Chris Trump Vicki A. Long		Chief Programs Officer Director	717.710.2015 717.425.5527	ctrump@pa.gov vilong@pa.gov
Communications Contact		Title	Phone #	Email Address
Please see above.				
Member Education Contact		Title	Phone #	Email Address
Please see above.				
# Active Members	# Retired Members	# Inactive Members	Staff Size	Assets (\$)
10,020	7,496	2,500	~50	\$3.7 bb as of June 30, 2025

Section 1: *How is your system currently using/allowing the use of Artificial Intelligence (AI)? For example – in your call center (transcribing calls or sentiment tracking), internal or external facing chatbot, MS365 Copilot, data management, investment department, etc. Please explain.*

Our organization has not yet adopted a formal AI policy. However, we are actively monitoring developments in this space. We recognize the potential of AI technology to enhance efficiency and decision-making across various functions. While a comprehensive policy is being evaluated, including at the Commonwealth and Agency levels, we have been exploring ways to utilize AI on a selective, non-formalized basis, such as research, presentations, pictures, etc. As we continue to evaluate AI's role, we remain committed to ensuring responsible and ethical use in-line with industry best practices.

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

Broader education/communication programs remain areas of opportunity and focus for PMRS. Historically, we have held regional seminars and/or member presentations at municipalities. Last year, we reinstituted large group seminars, which are geared toward members planning to retire within the next five (5) years. Additionally, we have increased our Municipal communications via newsletters and other notifications. At present, we have not targeted communications for various age groups. However, this is something we have been discussing alongside expanding our broader communication efforts, including those for Members, not just Municipalities. Another form of education is one-on-one training(s) for municipalities and members. Educational materials for employers and members are areas of focus.

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

At the state level, one piece of legislation we have been following allows municipalities the option to offer full-time police officers the ability to purchase service (up to 5 years) for time they worked for police departments of other municipalities. We are not aware of any proposals regarding multiple tiers.

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

Most of our communication with members is through phone conversations, webinars, emails, and/or meetings. As mentioned previously, we also rely on certain communications along with our website and conferences. Currently, we do not offer employer or member portals. We do utilize LinkedIn.

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

Projects/initiatives that PMRS is undertaking relate to education, communications, and member benefits. These include, but are not limited to, transitioning from a reactive to a proactive service model, evaluating options for municipal and member portals, including self-service, automating benefit summaries, increasing conference attendance, member presentations, and regional seminars. Educational sessions and conferences are platforms utilized to stay abreast of trends and innovations.

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

Topics to cover with our NPEA peers or future topics include (some of these are on the agenda already): organizational structures to appropriately support members/municipalities, including but not limited to: staffing levels, training, career development opportunities, recruitments, etc., website content, such as: educational videos, or topics on transitioning to digital (mail to email) with members, or other educational opportunities to reach members, member/municipal portals (planning, design, implementation, 3rd vendor versus in-house design/hosting/servicing, self-service functionality and adoption of self-service versus paperwork), vision for the client service model in the future (customer service/relationship management in future versus website/portals – self-service & automation), industry trends, pension administrative software, and client relationship management systems.



Public Employees Retirement System of Pennsylvania

Benefits Contact		Title	Phone #	Email Address
Todd Fulton		Director, Bureau of Benefits Administration	717-720-4648	tfulton@pa.gov
Communications Contact		Title	Phone #	Email Address
Gene Robison		Director, Bureau of Communications and Counseling	717-720-4806	erobison@pa.gov
Member Education Contact		Title	Phone #	Email Address
Gene Robison		Director, Bureau of Communications and Counseling	717-720-4806	erobison@pa.gov
# Active Members	# Retired Members	# Inactive Members	Staff Size	Assets (\$)
255,652	253,896		303 System 79 Investment	79.5 billion

Section 1: How is your system currently using/allowing the use of Artificial Intelligence (AI)? For example – in your call center (transcribing calls or sentiment tracking), internal or external facing chatbot, MS365 Copilot, data management, investment department, etc. Please explain.

AI is not currently used within PSERS. Future use of AI is pending board policy being approved which establishes what are allowable uses of AI.

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

PSERS employers are asked to share some information with their new hires regarding PSERS but it is not known how much is actually provided so employers are not a primary medium for educating PSERS members regarding their retirement benefits.

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

Retirement exit counseling is offered as a service to anyone retiring in the current school year. These are small group sessions consisting of 8 – 10 individuals also offered virtually or in-person. These sessions are not mandatory for retirement. It is highly recommended that members attend a large group educational session as described above (Foundations For Your Future Program or FFYF) within a couple years of when they plan to retire and prior to the Exit Counseling Session. Emphasis at Exit Counseling is on completion of the retirement application and related forms, understanding the retirement estimate, and additional retirement related information. The exit counseling sessions are scheduled to accommodate a small group. Individual retirement exit counseling is also provided but only to disability applicants.

Personalized one on one sessions for new members of the system in regard to the decisions they need to make within a limited timeframe continue to be piloted and evaluated for possible future expansion. These were all conducted virtually.

PSERS also conducts various targeted messages to all members based on unique circumstances (not age based): no online account, not having paperless delivery, no beneficiaries on file, invalid email or addresses, changes to marital status reminders, 100th birthday letters, nearing normal retirement, etc.

There is also a targeted communications calendar established each year for Defined Contribution participants. The focus of this program is to educate and engage with the participants to encourage them to take an active role in preparing for retirement. Most of the yearly campaign is focused on monthly email solicitations and the development of new resource materials with some additional inserts with quarterly statements. There are five different targeted groups for these communications: 1 – new members; 2 – members in their 2nd to 3rd year with PSERS, members with four or more years with PSERS, super users (or those members which are much more engaged by setting up online accounts, changing investments, etc.), and terminated or retired members with funds still with PSERS.

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

House Resolution 30 - Directs the Legislative Budget and Finance Committee to conduct a cost analysis study of early retirement for members of the Public School Employees' Retirement System (PSERS) and the State Employees Retirement System (SERS) who are at least 55 years of age or have at least 30 years of service.

House Bill 408 - Provides for cost-of-living adjustments (COLAs) between 10% and 20% of the current annuities of eligible beneficiaries, depending on the beneficiary's year of retirement, for most beneficiaries of PSERS and SERS who retired prior to July 2, 2001.

Senate Bill 721 - Provides for pre-funded COLAs between 15% and 24.5% of the current annuities of eligible beneficiaries, depending on the beneficiary's year of retirement, for most beneficiaries of PSERS and SERS who retired prior to July 2, 2001. The COLAs will be funded using interest payments earned on the state's Rainy Day Fund.

House Bill 411 - Provides for COLAs between 15% and 24.5% of the current annuities of eligible beneficiaries, depending on the beneficiary's year of retirement, for most beneficiaries of PSERS and SERS who retired prior to July 2, 2001.

House Bill 1428 - Amends Title 24 (Education) of the Pennsylvania Consolidated Statutes to revise the definition of "governmental entity" to remove membership eligibility to PSERS for new non-public employees from state related associations authorized to receive membership dues from a public school entity.

House Bill 1605 - Provides for creditable non-school service; and, in membership, credited service, classes of service, and eligibility for benefits, further providing for creditable non-state service.

Senate Bill 782 - Permits retirees from PSERS and SERS to return to service and work part-time as a state certified emergency medical service, police, or fire instructor without having their benefits stopped.

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

PSERS provides three newsletters a year which are delivered based on their delivery preference. Members receive either a 1099-R or a statement of account annually. There are targeted email blasts to all members and members of the DC plan also receive monthly emails with targeted messaging. There are some recorded presentations and educational videos available online for members and a recorded presentation to be shown on-demand at school benefit fairs. PSERS offers its small group retirement exit counseling and individual disability counseling sessions via webinar and in-person. Our large group educational sessions are offered in-person and via webinar. Recordings of each of these are available online.

We offer a Member Self-Service Portal that allows active and retired members to manage and update their personal information (phone numbers, email and mailing addresses), nominate beneficiaries, elect membership class and multiple service, waive membership, create estimates, view account summaries, create income verifications, statements of account, staff-prepared estimates, 1099-Rs, calculate or change federal withholding tax, update direct deposit information, enroll in or opt out of paperless delivery, view disbursements, receive targeted alerts and messages, receive and view correspondence, and track the status of submitted requests for an estimate, refund, or retirement. More than 52% of active and retired members have an online account and of those, 87% retain the default of paperless delivery. Electronic delivery of documents has netted more than \$3.5 million in savings for the agency since this functionality was implemented in 2018. Additionally, members have completed more than 835,000 online transactions for themselves in this same period.

As of September 2019, we are using Twitter and in 2020 Facebook but still continue to not use online chat. Since 2021 we are using LinkedIn for job posting related information.

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

In May 2025, PSERS completed the migration of its pension administration system from an on-premises Oracle environment (V3) to the vendor-provided Postgres cloud environment (V3locity). This was a 16-month strategic initiative.

In June 2025, PSERS also migrated to a new Genesys call center solution from their on-premises solution to their new, cloud-based solution.

PSERS continued to focus on enhancing security for our online portals by adding hCaptcha requirements for online account creation, removing email as an allowable method for multi-factor authentication with account sign-ins which reduced fraudulent account activity, and adding anti-harvesting functionality to prevent harvesting of valid account information.

Work is beginning regarding the DOJ's ruling for the PSERS web content to be accessible to individuals with disabilities by April 24, 2026.

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

How has the submission of online applications impacted other systems and what pitfalls have been experienced or lessons learned through the implementation of these online applications?

Any long-term changes to regional office structure or communications and counseling programs?

Successes / pitfalls in communicating hybrid/DC plans information?

Success in targeted messaging campaigns – new members, transactional, etc.?

Call center management tips, use of workforce optimization, etc.?



South Dakota Retirement System



Benefits Contact		Title	Phone #	Email Address
Michelle Humann		Member Services Director	605-773-3731	Michelle.humann@state.sd.us
Communications Contact		Title	Phone #	Email Address
Alan Freng		Communications Director	605-773-3731	Alan.freng@state.sd.us
Member Education Contact		Title	Phone #	Email Address
Michelle Humann		Member Services Director	605-773-3731	Michelle.humann@state.sd.us
# Active Members	# Retired Members	# Inactive Members	Staff Size	Assets (\$)
43,784	34,864	26,728	35	15.3 B

Section 1: *How is your system currently using/allowing the use of Artificial Intelligence (AI)? For example – in your call center (transcribing calls or sentiment tracking), internal or external facing chatbot, MS365 Copilot, data management, investment department, etc. Please explain.*

SDRS has introduced a Member Service Center, a modernized call center designed to enhance the efficiency of digital call handling for both members and SDRS staff. This center offers innovative features using AI for intelligent self-service, sentiment analysis, analytics, call transcription, and coaching opportunities to optimize interactions for our member services team while achieving our experience goals. The call center is fully integrated with our customer service management workspace, enabling staff to access a single workspace for both digital and call interactions.

To improve efficiency and productivity, SDRS is utilizing Grammarly and MS365 Copilot as assistive technologies, rather than as final content creators. Efficiency and productivity have increased, but we've remained steadfast in ensuring consistent editing, proofreading, and fact-checking.

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

- **Individual consultation sessions**—Personalized, one-on-one consultation sessions are offered at neutral sites statewide. Consultation sessions are held both during and after work hours. SDRS travels throughout the state, offering individual consultations with safety precautions in place. SDRS is also utilizing Microsoft Teams for online consultations.
- **In-house consultation sessions** – One-on-one consultations are offered during SDRS office hours at the member's convenience. The member may call to schedule an appointment or walk into the office to meet with a retirement planner.
- **Telephone consultations**—During regular business hours, members can call and speak with a retirement planner for personal consultations. SDRS offers telephone consultations by appointment during regular business hours and has added extended hours on several days a week.
- **SDRS website**—The secure MySDRS site provides members with access to personal account information and member forms. The public website offers publications, employer forms, calculators, event registrations, and more.
- **Online Webinar Series**—SDRS has moved away from age-targeted webinars and implemented a four-part series offered every month on Wednesdays at different times of the day on a rotating basis. The series covers the topics discussed in the next four items.
- **SDRS 101**- This webinar takes a more detailed look at the system and its benefits, including how retirement benefits are calculated, understanding annual Personal Benefits Statements, availability of survivor and disability benefits, and more.
- **SDRS-SRP 101** – This webinar explores the need for additional personal savings and how additional savings are key to a financially successful retirement. Members learn more about how the SDRS-SRP (Supplemental Retirement Plan) can help them achieve their financial goals. Information is also presented on the SDRS Special Pay Plan (SPP), an additional personal savings program funded by an employee's termination pay.
- **Steps to Financial Success**—This webinar provides information to members on budgeting and savings skills. It increases their awareness of the many challenges they could encounter during their careers and into retirement. It empowers members to take charge of their finances and be more prepared for retirement.
- **Newsletters**—SDRS currently sends a quarterly newsletter to all retired members and a separate newsletter to all Active/Inactive members. The Authorized Agents from each employer unit receive a monthly newsletter.

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

SDRS will not be recommending any significant legislation this year.

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

SDRS interacts with all members in various ways. Phone, email, Microsoft Teams, Zoom, social media, and in-person visits are utilized to enrich member experiences, modernize processes, and encourage members to plan for their financial futures.

We have recently transitioned our website to a platform adopted by the state of South Dakota, which enhances the digital experience for citizens, improves member interactions, and increases security. The new platform includes more self-service options for both members and employers. The member portal now features updated digital forms, enabling members to update their personal information and change beneficiaries, which has been well-received by both members and staff.

SDRS has offered web consultations via Microsoft Teams since July 2020.

SDRS actively uses Facebook, Instagram, Twitter, LinkedIn, and YouTube. Our weekly social media posts provide information on scheduled events, financial literacy, and general topics related to SDRS.

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

SDRS has adopted new data analytics software to cleanse, transform, and analyze our data more efficiently. This software is part of a broader data governance initiative and has already delivered significant value.

In the last year, we've implemented online refunds, and soon, we will be able to offer our members a full digital retirement journey.

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

Podcasting....how has it been received by your membership?



El Paso Firemen & Policemen's Pension Fund



Benefits Contact		Title	Phone #	Email Address
Nashyelli Hernandez		Benefits Manager	915-771-8111	n.hernandez@epfppf.org
Communications Contact		Title	Phone #	Email Address
Nashyelli Hernandez		Benefits Manager	915-771-8111	n.hernandez@epfppf.org
Member Education Contact		Title	Phone #	Email Address
Nashyelli Hernandez		Benefits Manager	915-771-8111	n.hernandez@epfppf.org
# Active Members	# Retired Members	# Inactive Members	Staff Size	Assets (\$)
2,074	2,145	32	10	2,155,315,737

Section 1: *How is your system currently using/allowing the use of Artificial Intelligence (AI)? For example – in your call center (transcribing calls or sentiment tracking), internal or external facing chatbot, MS365 Copilot, data management, investment department, etc. Please explain.*

We are currently working with our Media consultant to create a chatbot for our website.

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

Quarterly Pension Summits and quarterly Open House, quarterly on-site question and answer sessions, new academy educational session, and pre-retirement seminars.

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

In November 2024, a Tier 2 COLA was approved by the Board of Trustees, by the members and ratified by City Council. A 1.5% COLA will be implemented beginning five years after July 1, 2027.

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

We currently have a self-service portal where active members can designate their beneficiaries and retirees can make changes to their address, bank account, and fed w/h. We also have a Facebook page and offer open houses on a quarterly basis.

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

We are updating our website and implementing a chatbot.

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

We'd like to know if there are any attending pension systems currently using popular AT platforms like ChatGPT and Gemini to make their plan information easily accessible to users and if so, we'd like to know the process they used to feed that information to the AT platform.



Employees' Retirement Fund of the City of Dallas (ERF)



Employees' Retirement Fund
of the City of DALLAS |®

Benefits Contact		Title	Phone #	Email Address
David Etheridge		Deputy Director	214-580-7700	detheridge@dallaserf.org
Communications Contact		Title	Phone #	Email Address
Melissa M. Harris		Chief of Communications	214-580-7719	mharis@dallaserf.org
Member Education Contact		Title	Phone #	Email Address
Melissa M. Harris		Chief of Communications	214-580-7719	mharris@dallaserf.org
# Active Members	# Retired Members	# Inactive Members	Staff Size	Assets (\$)
8,234	8,211	2,049	42	\$3.9 Billion

Section 1: *How is your system currently using/allowing the use of Artificial Intelligence (AI)? For example – in your call center (transcribing calls or sentiment tracking), internal or external facing chatbot, MS365 Copilot, data management, investment department, etc. Please explain.*

Our system has not implemented an AI policy; however, the Communications team does use AI. The Communications team at Dallas ERF has integrated AI technology to simplify the process of creating high-quality publications and images. We combine our skills with ChatGPT to efficiently produce engaging content for our newsletter, factsheets, brochures, and more. Additionally, we harness the power of Adobe Sensi AI within Photoshop to craft captivating images that effectively communicate our message. We can generate content that captivates and informs our audience using advanced AI tools.

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

ERF conducts pre-retirement webinars virtually. Employees prefer the flexibility of webinars to in-person meetings. Due to space restraints for in-person meetings, we'd have 45- 50 employees in a Pre-Retirement seminar. On average, over one hundred employees register for our webinars. To accommodate our increasingly younger demographics, who are unfamiliar with pensions, ERF will change the presentation method to a more personal and informal approach, aiming to increase engagement and reduce the number of vesting employees leaving the city and taking a refund of their contributions.

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

Beginning with the first pay period of October 2025, contribution rates to the Employees' Retirement Fund of the City of Dallas (ERF) will be updated in accordance with the Fund's approved Funding Soundness Restoration Plan (FSRP). This update is the result of collaborative efforts between the ERF Board of Trustees and the Dallas City Council, culminating in a ballot initiative approved by 69% of Dallas voters in November 2024. The Pension Review Board of the State of Texas formally acknowledged our compliance with the FSRP in February 2025. Effective October 2025, the new contribution rates are as follows: • Tier A Members: 14.00% (.68 contribution increase for employees hired before January 1, 2017) • Tier B Members: 13.32% (no increase for employees hired on or after January 1, 2017) • City Contribution: 38.22% (FSRP Corridor – City of Dallas' contribution for 2026) These changes are a significant step toward ensuring the long-term sustainability and health of the retirement system. The ERF and City teams have been working diligently to modify pension and payroll systems to ensure a seamless transition.

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

ERF has a secure member using the VITECH system. The portal offers features like a pension estimator, the ability for members to upload their forms, view and notarize ERF documents, and more. ERF has had a social media presence since October 2016, with Facebook and Instagram. To like us on Facebook, type in @DallasERF and follow us on Instagram.com/DallasERF. Retirement counselors provide phone and in-person counseling, depending on the employees' preference.

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

ERF continues to find new ways to better engage our younger employees, who make up over 51% of the employee population. In 2024, we introduced ERF pop-ups as a more informal option for pension education. While pop ups were fun for the employees, we don't think we garnered the engagement we sort. In the years 2025 and 2026, we will try a new approach in addition to the pop-ups. Although we will keep the traditional PowerPoint slide presentation, we will not rely on it solely. We will be adopting a more conversational approach, where we will encourage the audience to engage with us and discuss what retirement might look like for them.

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

I am interested in learning about the use of Artificial Intelligence and IT Security in pension funds. I would like to know if other pension funds are implementing AI and how they are managing their IT security. Security breaches are commonplace now. I am curious to know what other measures organizations are taking, aside from training, to prevent such breaches in their systems.



Employees Retirement System of Texas



Benefits Contact		Title	Phone #	Email Address	
Kari Winkley		Assistant Director, Customer Benefits	(512) 867-7485	kari.winkley@ers.texas.gov	
Communications Contact		Title	Phone #	Email Address	
Kathryn Tesar		Director, Benefits Communications	(512) 867-7396	kathryn.tesar@ers.texas.gov	
Member Education Contact		Title	Phone #	Email Address	
Kathryn Tesar		Director, Benefits Communications	(512) 867-7396	Kathryn.tesar@ers.texas.gov	
# Active Members	# Retired Members	# Inactive Members		Staff Size	Assets (\$)
149,316	122,988	172,202		450	\$42.6 billion

Section 1: *How is your system currently using/allowing the use of Artificial Intelligence (AI)? For example – in your call center (transcribing calls or sentiment tracking), internal or external facing chatbot, MS365 Copilot, data management, investment department, etc. Please explain.*

ERS is currently working to evaluate and implement a new quality management system and voice biometrics.

- Quality Management uses generative AI to analyze 100% of customer interactions across voice and digital channels to provide insights, automate scoring and summarization, and facilitate continuous improvement. The platform will include real-time sentiment analysis, quality scoring, and compliance monitoring to optimize benefit counselor performance and the member experience.*
- Voice Biometrics is an AI-powered system that supports fraud prevention by verifying a person's identity by analyzing their unique voiceprint, allowing for secure member authentication in real-time. It uses AI, to create a voiceprint from a small amount of speech, compare it against a pre-registered voiceprint, and verify identity passively in the background.*

ERS has implemented M365 & Copilot

ERS will be pursuing a private generative AI large language model for internal use by leveraging the state's technology evaluation and purchasing contracts with the Texas Department of Information Resources.

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

ERS provides education and communications in multiple ways, including the following:

- *A comprehensive website, www.ers.texas.gov, with benefits information and access to a member portal that members can log into to see their specific account details.*
- *Separate regular e-newsletters for: contributing members (monthly), retirees (quarterly; this is mailed to retirees' homes, in addition to being sent via email) and HR professionals at participating employers (biweekly).*
- *Benefits guides for new employees and retirement planning guides, both of which are available via hard copy (usually through the employer agency) and on the public website.*
- *Regular and by-request seminars on retirement benefits and other topics; we offer these both in person and via webinar.*
- *Individual retirement counseling offered over the phone, in person at ERS' offices and via online video conference.*
- *An ERS Facebook page on which we post regularly and respond to members' comments and questions. We also answer questions and offer limited support through Facebook Messenger.*
- *Annual Statement of Retirement Benefits for contributing members that give a holistic personalized view of their benefits with ERS.*

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

Legislation regarding plan changes that passed this year:

- ***Law Enforcement and Custodial Officer (LECO) Plan Membership***
Senate Bill 1737 adds Texas Juvenile Justice Department custodial officers and Comptroller and Attorney General peace officers to the LECO plan and converts eligible prior service for certain impacted members to LECO.

*The legislature appropriated a \$40m one-time appropriation to **pre-fund the new liabilities associated with the benefit enhancement.***

- ***Judicial Compensation***
Senate Bill 293 was an omnibus bill addressing judicial accountability and compensation. The final version of the bill includes a 25% increase to judicial salaries which is directly tied to annuity calculations for members of the Judicial Retirement System Plan 2.

*The legislature appropriated \$76m one-time appropriation to **pre-fund the new liabilities associated with the benefit enhancement.***

SB 293 also delinks legislator's annuities from judicial salaries. The legislation also removed a provision that previously triggered automatic annuity increases for retired elected officials whenever active judicial salaries were changed.

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

Please see the answer to Section 2 above regarding regular member and retiree interactions.

Our online member portal, accessed through our public website, allows members to update their contact information and banking information (for direct deposit), begin the process to update beneficiaries, create a retirement estimates, process a retirement account withdraw, and access their latest annual Statement of Retirement Benefits, among other actions.

The public website also allows members to schedule a meeting with a retirement counselor, and register for seminars and webinars.

- *Members can select to meet with a retirement counselor over the phone, in-person at our building in Austin, TX., virtually, or in-person in an area where we have a regional retirement counselor available.*

ERS also has a Facebook page with more than 12,000 followers. The most active followers seem to be retirees.

To promote wellness activities, we now offer:

- *regular webinars on wellness topics, including financial wellness,*
- *virtual fitness activities most weekdays,*
- *a podcast that encourages walking while focusing on fitness topics, called ERS Walk and Talk, and Money Talks available through all podcast platforms and*
- *multiple wellness programs, such as:*
 - *Buena Vida, an online well-being platform, with resources for physical, mental, and financial well-being,*
 - *Omada, a digital diabetes management program,*
 - *Hinge Health, a digital, physical therapist-led musculoskeletal (MSK) care program,*
 - *Hello Heart, a program focused exclusively on cardiovascular health and*
 - *Learn to Live, an online, on-demand, self-paced mental health service grounded in cognitive behavioral therapy.*

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

ERS is expanding our regional counseling program to more cities in Texas to meet the needs of our members.

ERS is completing a redesign of ERS' public website for better navigation and stability.

ERS continues to implement new financial literacy webinars and podcasts.

ERS is exploring capabilities to enhance member authentication when performing certain self-service functions such as retirement account withdrawals. Additional requirements may include providing a driver's license and photo before being allowed to do the transaction.

ERS is entering the third year of a seven-year project to replace the current Oracle/PeopleSoft pension and benefits administration system with the commercial off-the-shelf system provided by Telus Health. The system will operate all pension and insurance functions at ERS, and will be used by ERS staff, customers, employers and vendors. The project team just completed the first round of user acceptance testing and will continue configuring and testing for several years.

In conjunction with migration to a new system, data quality initiatives continue to be a priority for the agency.

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

Interested in networking with peers in the public retirement community, exploring topics such as financial wellness and retirement planning, industry trends and challenges, and professional and leadership skill-building.



Teacher Retirement System of Texas



Benefits Contact		Title	Phone #	Email Address
Barbie Pearson		Chief Benefit Officer	512.542.6731	barbie.pearson@trs.texas.gov
Communications Contact		Title	Phone #	Email Address
Beth Hallmark		Chief Communications Officer	512.542.2783	elizabeth.hallmark@trs.texas.gov
Member Education Contact		Title	Phone #	Email Address
Adam Fambrough		Deputy Chief Benefit Officer, Member Services	512.542.6433	adam.fambrough@trs.texas.gov
# Active Members	# Retired Members	# Inactive Members	Staff Size	Assets (\$)
1,109,020	508,701	439,889	1,261	\$210 billion

Section 1: *How is your system currently using/allowing the use of Artificial Intelligence (AI)? For example – in your call center (transcribing calls or sentiment tracking), internal or external facing chatbot, MS365 Copilot, data management, investment department, etc. Please explain.*

We are actively working on an initiative to add AI features to our NICE CXOne platform. This will include CXOne Copilot (aka agent assist), Autopilot (a redesign of our IVR system to use natural language processing), and Expert (knowledge management system). With the copilot implementation we will also gain call summarization which will add notes to our CRM application on 100% of calls. We currently have sentiment analysis and are looking at ways to further leverage that data.

TRS uses Microsoft Copilot and is currently looking to turn on M365 Copilot which will integrate Copilot into the various Microsoft products that we use.

TRS has developed a project governance process to handle the various AI requests that are being proposed throughout the organization.

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

Early Career: Introduction to TRS Presentations is for new members who are early in their career looking to find out more about TRS benefits and services.

Mid-Career: Mid-Career Presentations help members prepare for retirement and gain a better understanding of their benefits, including tools, resources, and services to assist them throughout the planning process.

Late Career: Ready to Retire Presentations provides an overview of TRS benefits and help members navigate the retirement process.

Retirement Forms Session is a virtual meeting designed to help members complete retirement forms.

We have started a TRS Essentials webinar series that will provide short bites of information in a 20-30 minute lunchtime webinar.

We developed targeted web resources for new members and a six-month email welcome campaign. Our Life Events Resource Kit online also provides detailed steps and information related to different life and career events as they relate to benefits and account management.

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

The Texas Legislature meets every other year. The current session concluded at the end of May. TRS did not have any significant pension related legislation this session; however, TRS is required to conduct a pension design study in the interim. In addition, TRS is required to look at possible plan changes for firefighters that are members of the TRS system through the Texas A&M Forest Service.

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

MyTRS is the online member portal for TRS participants. Active members can access planning tools (benefit calculator, request an estimate, schedule appointments with counselors, generate account balance forms), apply for refunds and retirements, update beneficiary designations, and manage communication preferences. Retirees, beneficiaries, and alternate payees can update their beneficiary designations, update direct deposit information, request verification of monthly payments, update tax withholding, and manage communication preferences.

TRS offers virtual counseling sessions via Zoom. Members can schedule the virtual sessions through MyTRS or by calling our contact center.

TRS is active on Facebook, X, Instagram, and YouTube for member engagement. LinkedIn also is used by our Organizational Excellence division as a recruitment tool.

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

TRS implemented a new public website in May 2025 which provides more streamlined content and visuals. TRS moved into a new headquarters in the Mueller subdivision of Austin. The move includes the Austin Member Center.

TRS continues to work towards the final phase of our multi-year initiative to implement a new pension administration system. We plan to go-live with the final phase in early 2026 and are currently conducting user acceptance testing. The final phase includes our monthly annuity payroll processes.

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

Agent-assist technologies in the contact center



Texas Municipal Retirement System



Benefits Contact		Title	Phone #	Email Address
Colin Davidson		Director Of City & Member Services	512-225-3742	CDavidson@tmrs.com
Communications Contact		Title	Phone #	Email Address
Natalie Garza		Director of Communications	512-225-3826	NGarza@tmrs.com
Member Education Contact		Title	Phone #	Email Address
Anthony Mills		Director of Education Services	<u>512-225-3764</u>	AMills@tmrs.com
# Active Members	# Retired Members	# Inactive Members	Staff Size	Assets (\$)
127,974	87,708	90,055	100	\$43Billion

Section 1: *How is your system currently using/allowing the use of Artificial Intelligence (AI)? For example – in your call center (transcribing calls or sentiment tracking), internal or external facing chatbot, MS365 Copilot, data management, investment department, etc. Please explain.*

TMRS is not currently using AI; however, we are exploring options related to it.

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

The TMRS Education team travels to our member cities to conduct education sessions. The sessions range from basic overviews to retirement options. The team also conducts monthly webinars. TMRS also has an education program designed to teach our cities how to administer the TMRS benefit.

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

In September 2025, HB 3161 was passed that allowed our cities to adopt an 8% Employee contribution rate. TMRS now has 4 options for employee contributions: 5, 6, 7 or 8% of compensation.

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

TMRS has a Member and Retiree newsletter that goes out quarterly. We also have online account access through MyTMRS where Members can generate retirement estimates, including customization of those estimates, update beneficiaries, and change their address. Retirees can update tax withholdings, address change, and beneficiaries (limited) through their account. Annuity verification letters or balance letters are also available through MyTMRS.

TMRS is on LinkedIn.

We also provide online counseling sessions through an appointment calendar on website. The Education team conducts the 30 minute sessions through Zoom when not traveling to cities.

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

In 2025, we launched the ability for Members to apply for retirement online.

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

Use of AI – pros and cons.



Benefits Contact		Title	Phone #	Email Address
Dustin Seely		Retirement Benefits Director	801-366-7408	dustin.seely@urs.org
Communications Contact		Title	Phone #	Email Address
Brian Holland		Communications Manager	801-366-7514	brian.holland@urs.org
Member Education Contact		Title	Phone #	Email Address
Ryan Ashcraft		Retirement Planning Director	801-366-7414	ryan.ashcraft@urs.org
# Active Members	# Retired Members	# Inactive Members	Staff Size	Assets (\$)
113,518	81,919	67,349	210	\$50 billion in defined benefit and \$10 billion in defined contribution plans.

Section 1: *How is your system currently using/allowing the use of Artificial Intelligence (AI)? For example – in your call center (transcribing calls or sentiment tracking), internal or external facing chatbot, MS365 Copilot, data management, investment department, etc. Please explain.*

We aren't currently using AI, but are interested in hearing how other systems are utilizing it.

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

We offer general and new hire presentations that are customized for each retirement system such as Noncontributory, Public Safety and Firefighters. In addition, we offer three types of seminars: Early to Mid-Career, Pre-Retirement, and Retiree seminars. We also conduct individual retirement planning and financial wellness sessions that provide customized advice on member's retirement benefits, savings plans, investment options, and various financial wellness topics. We offer virtual and in-person group seminars and individual retirement planning/financial wellness sessions.

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

Other than Secure Act 2.0, no significant legislation has recently passed impacting URS.

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

Members can log into their accounts and interact with us online via the message center. The message center isn't a live chat option, but they can send messages and receive responses online. We also conduct several live webinars each year. We do provide retirement planning and financial wellness counseling in-person and virtually. We are using Facebook and X.

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

We have been working on a multiyear project to modernize our record keeping system. It will be implemented in March, 2026 and will help us better serve our members. In addition, we will be adding the Roth 401k and Roth 457 plans to our defined contribution plan lineup. So we will be working on an initiative to educate our members on the new Roth plans.

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

How other retirement systems are using AI to serve their members.



System Name



Benefits Contact		Title	Phone #	Email Address	
Heather Salter		Office Assistant	253-502-8541	hsalter@tacoma.gov	
Communications Contact		Title	Phone #	Email Address	
Member Education Contact		Title	Phone #	Email Address	
# Active Members	# Retired Members	# Inactive Members	Staff Size		Assets (\$)
3,390	2,893	948	12		2,317,610,517

Section 1: *How is your system currently using/allowing the use of Artificial Intelligence (AI)? For example – in your call center (transcribing calls or sentiment tracking), internal or external facing chatbot, MS365 Copilot, data management, investment department, etc. Please explain.*

N/A

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

Lunch and Learn sessions and after hours training sessions

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

N/A

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

Phone, In-Person and Email

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

N/A

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

Pension Administration Systems



Wyoming Retirement System



Benefits Contact		Title	Phone #	Email Address	
Amanda Roberts		Pension Benefits Manager	(307) 777-6107	amanda.roberts4@wyo.gov	
Communications Contact		Title	Phone #	Email Address	
Kristin Kasper		Communications Manager	(307) 777-7776	kristin.kasper@wyo.gov	
Member Education Contact		Title	Phone #	Email Address	
Sabra Fowler		Education Manager	(307) 777-7266	sabra.fowler@wyo.gov	
# Active Members	# Retired Members	# Inactive Members	Staff Size	Assets (\$)	
41,408	36,352	25,151	55	\$11.5B	

Section 1: *How is your system currently using/allowing the use of Artificial Intelligence (AI)? For example – in your call center (transcribing calls or sentiment tracking), internal or external facing chatbot, MS365 Copilot, data management, investment department, etc. Please explain.*

Not currently using AI other than for one off situations

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

We offer several seminars for new hires, those thinking of retiring, soon to be retirees, social security, 457 and individual counseling both in person and virtually. We have newsletters for retirees and current members.

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

None currently – last legislation were rate increases for the Law Enforcement and Public Employee Plans

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

Members have access to the pension and 457b information via portals. They can see statements, hire date, account balances, months of service, can run pension estimates, complete retirement or refund/rollover applications. Our communications department has gotten more active on Facebook and LinkedIn. The education department offers a monthly New Hire Onboarding Webinar and are planning to implement a Retiree Offboarding Webinar.

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

Communications and education have been “overhauling” pension handbooks as well as streamlining member handouts. We have also been working together to update seminars as well as create new seminars and materials for members. In the past year member benefits has updated the system that is used for member accounts and how the process retirements, refunds, rollovers.

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

Nothing at this time