



In This Issue...

- Incentive successes – focus on BPD, Director's Office, ING
- Workgroup looks at 2011 customer needs
- Spreading the word – We strengthen communities and secure futures
- Strategic Objective 22 in action
- EMPAC sponsors Super Bowl grid
- Business Briefs
- *LookOut* article types
- Sounding Out
- Comings & Goings
- Green Scene
- Michigan activities to beat the winter blues

Calendar

February

Groundhog Day	2
Super Bowl XLV	6
Valentine's Day	14

On the Horizon

- Spacewalk
- February 17
- President's Day
- February 24

Incentive successes – focus on BPD, Director's Office, ING

We all know that last year's state employees' retirement incentive was a great success — everyone within our organization should be recognized for our extraordinary efforts.

In the *LookOut*, we've highlighted [Employer Reporting](#), [Process Support](#), the [Application Support Team](#), and [Customer Service](#). This issue, we'll focus on the great work done by Benefit Plan Design, the Director's Office and ING.

BPD

With a tight-knit group and many new faces, BPD pulled together to help make the incentive a major success.

BPD worked with the State Budget Office and the Legislature to craft the incentive legislation. To do this, BPD team members conducted research and analysis of similar bills in other states, estimated the number of potential incentive retirees, and worked to determine the budgetary impacts, draft the bill, and get it passed.

After passage of the bill, BPD joined in to serve customers during the application period. Here's how they helped:

- Answered Message Board questions.
- Answered customer calls.
- Worked as "floaters" and helped CS with questions or problems.
- Assisted with walk-in customers.

BPD continues to ensure that all legislative changes become part of the policies and procedures we use to administer pensions.

Director's Office

The Director's Office also worked closely with the State Budget Office and the Legislature to design the incentive bills. In addition, they helped guide the organization during these important times by setting goals and helping hit our targets.

During the incentive, Director's Office staff:

- Ensured that the legislation was correctly interpreted and understood by ORS staff.



Quick Links

- [ORS Member Website](#)
- [ORS Employer Website](#)

Commonly Used Acronyms

AST	Application Support Team
BLA	Business Leadership Assembly (<i>EPC, BPOs, and BPLs</i>)
BPD	Benefit Plan Design
BPL	Business Process Leader
BPO	Business Process Owner
CE	Customer Education
CS	Customer Service
DB	Defined Benefit
DC	Defined Contribution
DTMB	Department of Technology, Management and Budget
EPC	Executive Process Council (<i>Phil, Laurie, Tim, and Anthony</i>)
EPO	Executive Process Owner
ER	Employer Reporting
FLB	Forms, Letters, and Barcode
ORS	Office of Retirement Services
PRIM	Preretirement Information Meeting (<i>public school employees</i>)
PRO	Preretirement Orientation (<i>state employees</i>)
PS	Process Support
SME	Subject Matter Expert
T&T	Tools and Technology
UAT	User Acceptance Testing

- Assisted CS when customer demands exceeded capacity.
- Responded to Message Board questions.
- Answered calls from customers and employers.

ING

During the application period, ING partnered with CE to serve walk-in customers, provided a financial advisor who was available to visitors each day, and ramped up the number of Get Ready to Retire seminars offered both in person and by webinar.

ING counseled over 500 members, processed 389 plan-to-plan transfer forms which allowed members to purchase service credit from their 401(k) and 457 plans, and answered hundreds of phone calls. "We sincerely appreciate the opportunity to be included in the efforts to make the process easier for members," said **Heidi Schiller**, Assistant Vice President of Governmental Markets for ING.

BPD, the Director's Office, and ING were instrumental in ensuring our customers received the services they needed in a timely manner. All of us at ORS extend a big THANK YOU!

Workgroup looks at 2011 customer needs

Through December and January, a cross-process workgroup met to help determine ORS staffing and resource needs for 2011. The workgroup looked at the number of active and deferred members eligible to retire in 2011, how many retired during the incentive period and the most recent non-incentive year (2009), and analyzed the data to make 2011 projections.

Analysis of the data showed the following facts and trends:

- Most retirees who contact ORS do so within the first three months of their retirement.
- 57 percent of retirees call ORS within one year after they retire.
- On average, members retire about two years after they become eligible.
- The number of online tutorials viewed on the ORS website increased significantly right before and during the 2010 incentives.
- At least 1,300 website visitors viewed all five online tutorials in 2010.
- When call volumes increased or decreased, Message Board message volume did the same.
- Having the miAccount Message Board did not appear to reduce call volume.

Here are a few predictions based on the team's research:

- In 2011, 1,600 fewer members will retire than in 2009. This takes into account those who will become eligible to retire in 2011, and those who retired during the 2010 incentives.
- Contacts made through the Message Board will continue to rise.
- There will be significantly less demand for PRIMs in early 2011.
- The demand for PRIMs will likely increase in the second half of 2011, and could be back to pre-incentive levels as early as 2012.

This information will help us determine customer needs and related staffing and resource needs for 2011. For example, because demand for PRIMs is expected to decrease, CE will schedule 16 fewer meetings in early 2011.

The workgroup will meet again to evaluate how their predictions for each month matched the actual data. Thanks to **Ray Fleming, Pam Garver, Tim McCormick, David Mogle, Connie Morse, Lois Musbach, Carolyn Parkinson, Leza Rebera, Angela Sanborn, Taylor Stiles, and Kathy Tober** for participating in this project.

ORS Strategic Goals



- Innovate and Improve Customer Service
- Best In Class Business Practices
- Instill Confidence in Staff Through Quality Communication
- Engage Top Talent to Realize Potential
- Continuously Renewed Business-Driven Technology
- Build Business Capacity Through Education and Development
- Proactive Policy Development and Legislative Strategy

PURE MICHIGAN™
Your trip begins at michigan.org

Spreading the word – We strengthen communities and secure futures

Did you know that only about 6 in 10 Americans have employer-sponsored retirement plans? As many employers look for ways to cut costs, retirement plans are at risk of being reduced or eliminated.

Because we understand the value of these plans, our director, **Phil Stoddard**, often speaks to groups of employers and administrators to keep them aware of how important retirement plans are to not only our members, but also to the health of our communities and the state's economy. He explains that each dollar in employer contributions creates \$6.49 in economic activity, according to a 2009 National Institute for Retirement Security report.



Your success as an ORS employee is also highlighted in his presentations – particularly your success during last year's retirement incentives, as well as enhancements made to miAccount.

Phil delivered his presentation *Strengthening Communities and Securing Futures* to a large audience at the Michigan School Business Officials' Financial Strategies Conference held at the Kellogg Center in East Lansing last week. Here are some highlights of the presentation:

- We work with employers to provide retirement and health care plans that attract, retain, and reward a highly qualified workforce.
- We serve customers in approximately 1 out of every 9 Michigan households.
- 67 percent of employees say that the availability of retirement benefits contributes to their loyalty to their employers, according to a 2010 MetLife study.
- 44 percent of all Americans are in danger of going broke in their retirement years, according to the Center for Retirement Research at Boston College.
- Americans who are unable to be self-sufficient in retirement work indefinitely (if they are physically able and can find a job), live in poverty, and/or turn to outside assistance such as government programs or family.
- The public school employees' retirement system membership has declined 26 percent in 7 years. This is a major factor in rising employer contributions.

Phil will continue to educate our partners on how important retirement plans are to our members and our state. BPD works closely with legislators to ensure they understand our value, and CE is working on integrating these messages into ORS communications. Feel free to take these messages to your friends and families, and learn more about your own retirement plans!

Strategic Objective 22 in action

One of our seven strategic goals that were defined by staff starting in October 2008 is, Proactive Policy Development and Legislative Strategy. One of the action items under this objective is to, "Identify and review statute inconsistencies and take action on 50 percent of prioritized list within each legislative session."



In September 2009, ORS staff were asked, "What challenges does ORS face that could be solved through legislation?" The responses were to make a direct impact on legislation that affects ORS.

Staff members from across all five processes formed a committee to collect and review the suggestions received from the entire staff – there were many! The suggestions ranged from health insurance provisions, to naming a beneficiary, to the

hearing process steps.

The committee began sorting through the suggestions, conducting meetings with SME's, and doing extensive legislative research. They identified suggestions that had a practical chance of being realized, and sorted the ideas by urgency.

The committee recommended 34 suggestions for ORS's legislative strategic plan and identified an additional 26 concerns that could be addressed using our internal procedures. As opportunities arise during the crafting of future legislation, these suggestions will help drive ORS's efforts to improve processes and benefit our organization.

Thank you to everyone who contributed, the folks who assisted in the background research, and to those who served on the committee, including **Cindy Adams, Rosemary Baker, Brittany Fausey, Lois Musbach, Linda Reznick, Kathy Tober, and Kerrie Vanden Bosch.**

EMPAC sponsors Super Bowl grid

On Sunday, February 6, the Green Bay Packers and Pittsburgh Steelers will face off in Super Bowl XLV. EMPAC is excited to celebrate this event once again.



Starting Monday, a Super Bowl grid will be posted in Central Perk. Stop by and place your name in one of the 100 squares. If the grid fills up, a second grid will be available.

On Friday, February 4, we will place randomly chosen numbers, zero to nine, in the first row and first column of the grid. Take note of the numbers corresponding to your name. At the end of each quarter during the game, if your numbers match the ending digit of each team's score, you will win a chocolate prize (you didn't think you'd win money, did you?)!



Interesting Super Bowl Facts:

- The Green Bay Packers won the first two Super Bowls in 1967 and 1968. The Packers also won the Super Bowl in 1997, but lost in 1998.
- The Pittsburgh Steelers have won the Super Bowl six times, which is more than any other team. Their most recent championship was two years ago.
- The Detroit Lions are one of only four NFL franchises never to have played in a Super Bowl. (Just in case you didn't know.)

business briefs

State Police Statements and *PROactive* delivered

[2010 Member Statements](#) and [PROactive newsletters](#) were mailed to approximately 1,500 state police members on January 26.

Retiree Disability Certifications mailed

This week, we asked over 3,700 public school and state disability retirees if they're still disabled under the conditions of their disability pension. We also asked these retirees to inform us if they have Medicare coverage, and to provide earnings information if they were employed last year. We are also asking about 80 state police disability retirees to provide us with similar information.

LookOut article types

With many new faces around the office, it's time to recap some of the *LookOut*'s regular articles.

Sounding Out is a guest editorial written by anyone in ORS to air ideas, viewpoints, gripes, praises, or concerns. CE staff will do little, if any, editing. Try to keep these articles to 300 words or less. Check out an example of a Sounding Out below.



Spotlight is a feature article that highlights your out-of-work accomplishments and hobbies. CE staff write these, but we rely on you to give us tips about what you, or your co-worker, are doing outside the office. Here's [an example of a Spotlight article](#) from last year.

Comings and Goings communicates staffing changes. When new people come on board, or when staff leave us, we'll use this space to let everyone know. When staff change positions within the office, it's noted in a Staff on the Move section.

Kudos is a quarterly listing of some of the thanks and congratulations we share and receive throughout the business. These are compiled from emails forwarded to the [LookOut](#), as well as messages and notes sent by our customers.

Green Scene articles provide tips for creating a healthy environment and lifestyle, including recycling ideas and ways to conserve electricity and resources.

Tech Tips are how-to articles about software programs we use throughout the office, including Microsoft Office products like Outlook, Word, and Excel. If you have any tips for how to use our technology more efficiently, let us know.

To submit articles, tips, or ideas, email the *LookOut* staff at ors-lookout@michigan.gov.



Sounding Out is a way for ORS staff to share ideas, viewpoints, gripes, praises, and concerns. Email your opinion (300 words or less, if possible!) to ORS-LookOut@michigan.gov.

Erica Quealy tells a story of her family's recent trauma, and gives pointers about how you can help prevent this from happening to you.

Keeping your home and possessions safe

Just days before Christmas, we had the misfortune of coming home to find our front door kicked in and many irreplaceable items taken from our home. It was a horrible and unsettling experience, but what my husband and I found to be most shocking was the number of people who told us it had also happened to them.



Erica Quealy

I want to make sure that you have a few tips in mind to keep your home safe. These are three things that I wished we had considered before the robbery:

1. Make sure your doors are well enforced with deadbolts and even a steel frame if you're up to replacing it.
2. Close your curtains at night and when you leave your home. This prevents

any would-be robbers from a direct look at whether or not you are home and what items they could get their hands on.

3. Keep in close contact with your neighbors and watch out for each other. Consider getting a neighborhood watch started. If you already have one, participate and keep in contact with your neighbors so you can learn each other's schedules and understand the normal activity that goes on at each other's houses – whose cars should or shouldn't be in the driveway, doors left open, etc.

An interesting comment from the responding officer: "Next time something like this happens, make sure no one pulls in the driveway because the tire track evidence is now ruined." WHAT?! "Next time?" I'm praying that falls into the category of information I never need to consider again. But, OK, if I ever find myself upon a crime scene, now I know that I shouldn't drive my car over the criminal's tracks. Got it!

Outside of the home safety stuff, think about where you keep your valuable items. I had all of my jewelry (which was a lot – I'm a big fan and collector of these things!) in two, very obvious, jewelry boxes in my bedroom. Friends and family recommended that from now on I keep valuable/irreplaceable items in separate, inconspicuous locations – baggies underneath cabinet drawers, boxes in your freezer, etc. I think this is great advice for all of us to act on before it's too late.

If you want more tips, check out [How to Safeguard Your Home](#).

Comings & Goings

Chanda Donnan, executive assistant to Phil Stoddard and Anthony Estelle, began working at ORS on January 24. Chanda has many years of experience in state government working for the State Board of Education and most recently with the Department of Energy, Labor, and Economic Growth. She owns two horses and is an avid rider and a 4H horse leader.

Sara Hoppes also started on January 24 and will serve as executive assistant to Laurie Hill and Tim McCormick. Sara was most recently employed by Michigan Occupational Safety and Health Administration but also worked for the John Henry company as a marketing coordinator, and for the prison in Ionia. She is taking business classes at Lansing Community College, and enjoys spending time with her nine-year-old son and six-year-old daughter.

CE welcomed student assistant **Terrance Evans** on January 25. Terrance is studying communications and graphic design at Lansing Community College. He is a graduate of Pewamo-Westphalia High School where he was dually enrolled in a college level television/radio broadcast and communication course. He enjoys creating Flash animations, bowling, and hunting.



AST bid farewell to **Joe Davis** on January 21.

Staff on the move

Danielle Fowler, a temporary employee in CE and BPD for nearly two years, accepted a permanent communication analyst position in CE, effective January 24.



Commuting tips

Many people at ORS have long commutes that can be expensive, dangerous, and frustrating. Here are some tips to help lessen your burden and keep you safe.

Save money

- Visit websites like [Gas Buddy](#) and [Gas Price Watch](#) frequently. You can see which gas stations have the best prices in your area.
- Drive at or below the speed limit and use cruise control.
- Keep your engine tuned, tires properly inflated, and use the recommended motor oil for your vehicle — this can improve gas mileage by 4 percent, 3 percent and 2 percent, respectively.
- Avoid excessive idling and warming up your car. Idling burns gas unnecessarily, and modern, fuel-injected engines warm up faster when driving than idling. If you do want to warm up your car, remember that only 30 seconds of idling is enough to circulate motor oil.
- Consider carpooling to and from work. Check out [MDOT's Rideshare website](#) for more information.

Stay safe

- Keep your eyes on the road and avoid using your cell phone.
- Don't drive drowsy. Exiting the highway for a quick walk or jumping jack session will take less time than driving into the ditch or worse.
- Slow down in bad weather. Drive according to the weather, not in spite of it.
- Don't follow too closely. Use the "three-second rule" and find a stationary object on the side of the road. When the car ahead of you passes it, start counting seconds — at least three seconds should lapse before your car passes the same object.

Keep calm

- Don't change lanes in slow traffic.
- Try to avoid a sense of personal entitlement to your lane and remember, you don't own the road, you are sharing it.
- Get enough sleep. Not only will you be more alert but will be less prone to road rage.
- Listen to audio books or your favorite music.

ORS Purpose:
We are an innovative retirement organization driven to empower our customers for a successful today and a secure tomorrow.

The *LookOut* is published by the Office of Retirement Services, Department of Technology, Management and Budget, State of Michigan

Michigan activities to beat the winter blues

The mercury may be sitting at the bottom of the thermometer, but that doesn't mean you should hibernate until spring. Embrace our Michigan winters with some outdoor activities.

In Frankenmuth, [Zehnder's 20th Annual Snowfest](#) runs between January 26 and 31. Top ice carvers from around the world assemble to carve ice blocks into art, and snowbuilders construct larger-than-life snow sculptures. Snowfest also has fireworks, a petting zoo, and kids activities.

Would you like to be outside but a little more active? Visit [Pando Winter Sports Park](#)

[and Ski Lodge](#) in Rockford. Its claim to fame is that it is the birthplace of competitive snowboarding. Pando offers downhill skiing, snow tubing, and, of course, snowboarding. For beginners, Pando offers ski rentals and lessons.

Maybe you want to be active, but you don't want to be fully exposed to the elements. In Lansing, there are several ice rinks. [The Capital Centre](#) on Davis highway in Dimondale is the closest to the General Office Building. In East Lansing, you can skate at the [Suburban Ice Arena](#) on Hannah Boulevard or the [Munn Ice Arena](#) on Michigan State's campus. Open skate, open hockey, and skate rentals are available at all three locations.

Speaking of the Munn, if you want to sit in the stands and watch someone else skate, you can catch the [MSU Spartans play a CCHA league game](#)—one of the most competitive leagues in college hockey. If you're up for a drive, you can see the [University of Michigan Hockey team](#) at Yost in Ann Arbor, the [Grand Rapids Griffins](#) at Van Andel Arena, or the [Detroit Red Wings](#) at Joe Louis Arena.

Have a good time and bundle up before you go outside! Enjoy the cold weather, because [Pure Michigan](#) has great seasons and winter is definitely one of them.



Director:
Phil Stoddard
Edited by Customer
Education

Thanks for reading!!



Note: Because some of the links in this newsletter point to network resources, some of the links may not work if you are reading this outside of the organization.