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401(k) and 457 Plan loan changes

Over the next couple years, the loan rules for participants in the State of Michigan 401(k) and 457 Plans are changing for participants who are currently allowed two or more loans:



Effective January 1, 2015: New 401(k) and 457 Plan loan rules will allow up to two outstanding loans at any one time for participants who currently have a maximum of seven loans available (only one of which may be taken from a 457 Plan account). Participants with two or more loans outstanding (including any loan that has been defaulted) as of January 1, 2015, will not be able to take a new loan until their total number of outstanding loans is reduced to one or less.

Effective January 1, 2016: 401(k) and 457 Plan loan rules will change again to allow all participants to have only one outstanding loan at a time (including defaulted loans). Participants with any loans outstanding as of January 1, 2016, (including any loan that has been defaulted) will not be able to take a new loan until all loans are repaid in full.

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Say Hello to Your Match campaign

After a review of our records, we found that some of our State of Michigan 401(k) and 457 Plan participants aren't contributing enough to get the full employer match available to them. When possible, we don't want our participants leaving money on the table. The *Say Hello to Your Match* campaign (also known as the Reenrollment campaign), which launched November 19, provides the extra push some of these participants need to give their retirement savings an important boost.



To help those participants maximize their retirement savings, their 401(k) or 457 Plan contribution rate will be increased by up to 1 percent effective January 1, 2015. The increase will not exceed the maximum match amount for which they are eligible. However, if they wish to turn down the additional matching contributions, they can opt out of the additional employer match between

✉ Calendar	
December	
ORS Holiday Party	3

Christmas	25
New Year's Eve	31

November 19 and December 19, 2014, by following the instructions on the campaign mailer sent by Voya Financial™. State of Michigan, public school, judges, Education Achievement Authority (EAA) employees are all part of this campaign.

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<input checked="" type="checkbox"/> On The Horizon	
<ul style="list-style-type: none"> All-Staff meeting - January 8 State employees board meeting - January 8 Martin Luther King Jr. Day - January 19 State Police board meeting - January 29 Public school employees board meeting - January 29 	

Food Bank volunteers



Members of the BLA sort food donations at the Greater Lansing Food Bank on November 12.

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<input checked="" type="checkbox"/> Quick Links	
<ul style="list-style-type: none"> ORS Member Website ORS Employer Website 	

<input checked="" type="checkbox"/> Commonly Used Acronyms	
AST	Application Support Team
BLA	Business Leadership Assembly (EPC, BPOs, and BPLs)
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 (Phil, Laurie H, Laurie M, Anthony, and Kerrie)
EPO	Executive Process Owner

Acceptable use of IT resources

Every time you log in to the State of Michigan (SOM) network you receive a prompt. Do you know what you are agreeing to? You are agreeing to adhere to the SOM IT Acceptable Use Policy. Take a moment to review the [1340.00.01 Acceptable Use of Information Technology Standard](#) and the [State of Michigan – Acceptable Use of Information Technology Resources FAQ's](#). The FAQs do not replace the need for you to read the policy as published on the DTMB intranet site. There's an expectation that you review and understand this policy.



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On the bench

Randy Grundstrom and **Rudy Litterini** are being trained to help the CE presenters during 2015. They, along with CE's **Josey McCloud**, will comprise the presentations "bench" and will be available to help with special request meetings, benefits fairs, and onsite meetings during the coming year.



ER	Employer Reporting
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
UAT	User Acceptance Testing

CE's presenters **Joy Bartell**, **Fred Doll**, and **Ray Fleming** conduct the training, which consists of both classroom training and practice in the field.

The classroom training covers these topics:

- Knowing Your Audience
- Visual Aids and Handouts
- Preparing to Present (which also included a field trip to observe the Preretirement Information Meeting (PRIM) at Lansing Community College)
- Manage the Presentation Environment
- Handle Questions from the Audience
- ORS Expectations of Presenters

Rudy and Randy will practice their skills at PRIMs during December, January, and February. By the end of February, each will present a complete meeting and will receive a special certificate of achievement.

"After that, they'll both be able to 'fly solo' and conduct meetings on their own," said Ray Fleming. "Randy and Rudy are great at what they do and will be great presenters. They're excited to be getting this opportunity. We're all excited to have trained, engaging presenters ready to offer our customers quality presentations."

Preliminary attendance numbers for this year's meetings are 50 percent higher than last year for the scheduled meetings. ORS has conducted more special request meetings in October and November than all of last year. Randy and Rudy may have many opportunities to present in the next year.

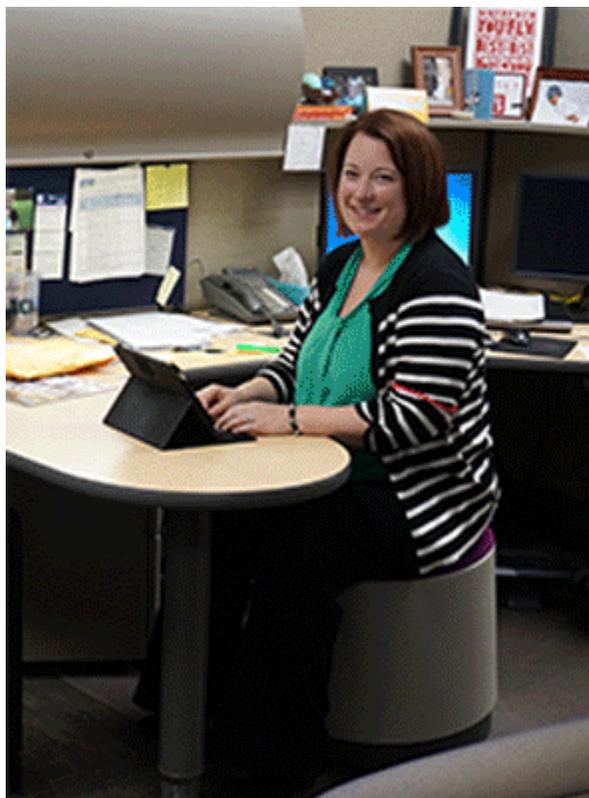
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ORS Strategic Intents



- **Forge Operational Excellence**
- **Instill Customer Confidence**
- **Engage Hearts and Minds**

Buoy chair makes the rounds



ORS employees enjoyed a couple of hours testing this fun chair.

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A day in the life of a document – outbound documents

One of the key ways that ORS instills customer confidence is with our daily correspondence. More than 95 percent of letters that are generated go out in the mail the next business day. Have you ever wondered how that letter gets to the customer quickly and efficiently, when ORS sends hundreds of letters, and thousands of pages, every day?



When you create a document in Claretly (in non walk-in mode), and then save it for upload, two things happen right away. First, the document is imaged to the member's account in Claretly. Second, the document is put into a holding folder until the end of the business day.

At the end of each business day a batch sorts the PDFs into two separate files—those those that need an attachment of a booklet or other document and those that don't.

Documents created on that day with the same Member ID are grouped together in each file. This step was added to the process so a customer who has multiple documents created in the same day receives them all in the same envelope. The documents are transferred to the print center at the secondary complex, just down the road from ORS.

The next business day, the print center reviews and prints the files. They have special software that auto-inserts the letters with no attachments into envelopes and mails them. All others with a booklet or insert are stuffed by hand and then mailed.

Stay tuned to the *LookOut* for a future article that explains how documents, proofs, and other correspondence get into Claretly once they're returned to our office.

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ORS receives the PPCC award

ORS recently received the 2014 Public Pension Coordinating Council Standards Award from the Public Pension Coordinating Councils Standards Program (PPCC) for both funding and administration. ORS has received this award every year since 2004.



The PPCC is a coalition of three associations that represent public pension funds covering the vast majority of public employees in the US. Participating associations are the National Association of State Retirement Administrators (NASRA), the National Council of Teacher Retirement (NCTR), and the National Conference on Public Employee Retirement Systems (NCPERS).

The PPCC Standards reflect minimum expectations for public retirement system management and administration, and serve as a benchmark for all defined benefit public plans to be measured.

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NPEA Conference

On October 25-29, **Allison Wardlaw** attended the National Pension Education Association (NPEA) Conference in Portland, Oregon. The NPEA Annual Conference offers the opportunity to stay up-to-date on retirement education, communications trends, and important issues facing the public retirement community.



In addition to sessions on GASB 67/68 communication, pension legal issues and ethics, the most interesting sessions were about data visualization and infographics. With an audio/text presentation, 10 percent of attendees remember content three days later. With the addition of pictures/visuals, 65 percent of people retain the information. If 80 percent of our brain is dedicated to visual processing, then we need to use visuals to convey our information to increase retention. CE will work to incorporate more visuals in our customer communication.

This conference contained many useful examples for conveying budget and survey data visually as well as creating effective handouts, reports and presentations. The presentation was based on the book *Cool Infographics* and the CE team will be using some of these tools to refresh our retirement communications in publications, presentations, social media, and more.

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St. Vincent Angel Trees

As the cold weather arrives, ORS staff is presented with an opportunity to give back by contributing to the St. Vincent Angel Trees.

St. Vincent Catholic Charities provides services such as adoption, a home for children, counseling, foster care, pregnancy counseling, and refugee resettlement..



Your participation with the Angel Tree enables us to provide holiday gifts for children who may otherwise go without.

If you are interested in participating, simply follow these steps:

- Take an Angel Tree tag.
- Purchase the gift.
- Return the unwrapped gift by December 8.
- Attach the receipt and the Angel Tree tag to the gift.

Thanks for giving!

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EPIC Silent Auction



On November 19, EPIC held a successful silent auction with the "Backyard Fun" basket as the big winner!

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- Wear clothes that lay close to the body – to avoid getting caught or grabbed by anything.
- Avoid bags or purses – they can easily be taken or caught on objects.
- Avoid hats, beanies, or hoodies that may block your peripheral vision.
- Form teams – team up with family or friends to watch each other's back.
- Stay in contact – keep your phone secure so that you can easily contact your teammates or in case of emergency.
- Create a plan of attack – Be aware of which coupons or sales to take advantage of.



If you find yourself in the middle of a large crowd and the store's doors are about to open, you're in danger of a stampede or crowd craze. Here's what to do.

- Take note of the closest escape routes.
- Keep your hands up, like a boxer – it gives you more room to move and protect your chest.
- Pay attention to the ground so you don't trip.
- Only move in the same direction as the crowd – Failing to do so will result in falling down and being trampled.
- Escape by moving through pockets of people at an angle.
- If you fall, get up quickly.
- If getting up is no longer a possibility – cover your head with your arms and curl into a fetal position. (Do not lay on your stomach or back, as this dangerously exposes your lungs.)



You've just secured the last doorbuster sale TV and someone else tries to grab it from you. What do you do?

- Keep the item close to your body.
- Use your body to pull away, not your arms.
- As you pull, begin to twist away.
- Let loose a blood-curdling war cry! More often than not, this alone is enough to scare off most retail perpetrators.



You've got into an argument with someone who cut in line, things escalate and they pop you with some pepper spray. Now what?

- Wash exposed area with water – what's important is to remove all oils and dirt which might entrap the irritant.
- Flush the area with cold water.
- Keep the washed areas exposed to fresh air – this will help the irritant evaporate.
- Do not apply oil or grease medications – they could further trap the irritants.



Blinded by your materialistic rage you scream and yell at a cop prompting them to tase you. How does that feel?

- Dazed and confused for a few seconds.
- Unsteady on your feet.
- Tingling sensation.
- Despite popular belief, screaming, "Don't tase me bro!" won't help.

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On November 5, **Lisa Schmidt** attended *Understanding your Conflict Mode Using the TKI* a Civil Service training. This workshop provides an opportunity for participants to see beyond the fear, anger, and frustration of conflict and recognize the opportunities for accepting differing viewpoints, enhancing communication, and improving productivity.

Ben Southwell attended the *Michigan World Usability Day 2014*, hosted by Michigan State University Usability/Accessibility Research and Consulting on November 13.

The following attended *Microsoft Visio 2013 Part 1* on November 17 and 18: **Lyndsay Aldrich, Joy Bartell, Fred Doll, Sean Douglass, Chantele Geisenhaver, Jamie Guardiola, Ethan Hoppes, Mark Howard, John Karagoulis, Katrina Kaufman, Martha Mackie, Josey McCloud, Lois Musbach, Amy Price, Annette Ruiz, Elaine Scott, Andrew Silva, Jon Slaughter, and Cherie Vaughn.**

On November 18 and 19, **Ian Broughton, Dustin Duprest, Daniel Norberg,**

Jennifer M. O’Herron, Nate Parrish, Carolyn Parkinson, and Angela Schrauben attended *MSU/Orion’s Measuring & Improving course*.

Sarah Esquivel attended *MSU’s Business and Bagels: Developing a Social Media Strategy for Your Organization* on November 18.

On November 18, **Amy Price** attended the *CMPRSA Professional Development Day: Measure What Matters – Best Practices in PR Measurement*.

State Employees, State Police, and Judges active member training started last week. CS participants were **Mona Banta, Joe Grinston, Latoya Hill, Valerie Holley, Peg McLeod, Ryan St. Charles, Krystal Strachan, and Jason Wilson**. CE staff members who attend when they were able included **Amy Price** and **Ben Southwell**. CS staff members will complete their final exam and start taking calls from State Employees, State Police, and Judges active members by December 5.

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ORS Tweets with Teachers

Since launching the ORS Twitter account on October 1, our number of followers has grown to over 700. One of the interesting things to observe in how Twitter works is the way interest groups naturally form. This is true for Michigan educators, who converse using the hashtag [#MichEd](#). By using this hashtag, ORS can direct relevant information to working educators, administrators and others in the field. This is one more way to reach members that we may not reach with more traditional communications.

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Coming



Danyelle Simon started on October 30 in BPD as a Healthcare Administrator. Danyelle graduated from U of M with her B.S in neuroscience. She is from Westphalia and enjoys spending time with her dog Brady. She also likes watching U of M sports and plans to visit Hawaii sometime.



On November 3, **Brian Dishaw** joined the team in AST. He is originally from Saginaw and currently resides in Dewitt with his wife Michelle, daughter Emily, and cat Sebastian. Brian graduated from MSU with his B.S. in Computer Science, and enjoys traveling and basically all outdoor activities.



CE welcomed **Sarah Esquivel** to the team on November 11 as the newest communications representative. Sarah has a B.S. in communications and is currently attending Spring Arbor University where she is pursuing an M.A. in communications. She lives in Ionia with her husband Trinity, and enjoys playing beach volleyball and coaching softball. She also enjoys writing and listening to music, or spending time with their 2 dogs, Motto and Maya.

ORS would like to extend a warm welcome to our newest team members!

Going

AST wished the best to **Sathish Bitta**. His last day was October 31. AST also bid farewell to **Sunil Bathla**. His last day was November 19.

On the Move

Congrats to **Katrina Kaufman**, who will officially move to CE on December 1.

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Photo retakes

Tired of your old picture in Crossroads or on the digital [photoboard](#)? Don't recognize your own staff picture in the *LookOut*?

Get a new picture taken! If you would like a new picture, please complete and submit an email [using this template](#). We will work to schedule a few minutes to take some new photos and help you pick the best one. We look forward to seeing you!



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

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Director:
Phil Stoddard
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The Movember movement spread at ORS

The Movember movement was unofficially launched in 2013 by BPD employees and spread throughout ORS in November 2014.

What is Movember? The true lifeblood of Movember is the all-important conversation that happens as a result of the moustache. Back in Australia in 2003, when the first Movember effort was put forth by 30 Mo Bros, the common feedback that they all shared was that, other than having a ton of fun sporting the Mo, they all were hassled by important people in their lives – family, significant others, and bosses. Recognizing the opportunity that was the “hassle” the co-founders wised up and decided to make Movember officially a philanthropic effort to raise much needed awareness and funds for men’s health.

The power of the moustache is to draw awareness and provide a fun method of getting the word out and raising awareness on men’s health issues such as prostate cancer, testicular cancer, and mental health. Donations—while important are secondary for Movember.

A handful of ORS employees started November 1 clean shaven. They grew and groomed their mustaches through the month of November. Congratulations men!





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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.