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### Calendar

#### January

Martin Luther King Jr. Holiday 19

## Customer Education restructures Detroit office

On Monday, February 2, the Detroit office will embark on a new journey for helping our customers in southeast Michigan.

Now that we've delivered on our vision, ORS customers have an arsenal of tools—publications, websites, miAccount, secure message board, exceptional services provided by our CSC call center—that empower them to successfully manage their retirement. Because of this, CE staff have the opportunity to introduce more group workshops and life stage training, and to strengthen partnerships developed with Detroit area employers and unions.

The successful pilot of the *Ready, Set, Retire* group sessions brought efficiencies by collectively assisting groups of retiring public school members with their applications and pension estimates instead of repeating the same information in costly one-on-one “mini PRIMs” (Preretirement Information Meetings). Because of this success, CE plans to boost attendance by marketing the sessions, proactively reaching out to customers in their workplaces at times that work for them, and also introducing them to retiring state employees.

In addition, CE is working on a life stage plan that will help members take charge of their retirement from the first day of employment, through their mid-career years, all the way through retirement. **Joy Bartell** and **Pam Garver** are leading the effort, developing a full life stage curriculum along with a project plan to deliver using a full range of online, electronic, and in-person tutorials that meet our customers' changing needs and expectations.

Joy, who has been certified as a counselor by InFre (International Foundation for Retirement Education), says, “I’m looking forward to using what I’ve learned from InFre, and really making a difference in our customers’ lives. They tell us at PRIMs that they wish they had started earlier, and we plan to help make that happen.”

Pam adds “We’ve been wanting to do this for a long time. It’s also something the strategic planning workgroups asked for. I’m excited!”



Above: This is a cake at a celebration of a Department of Corrections (DOC) employee and her 35.0 years of service. Obviously DOC employees are very aware that we exist! [View a larger version.](#)

Inauguration Day	20
Success Celebration	20-22
State Employees Board Meeting	22
Soup for Super Bowl Luncheon	28
Central Perk Cleaning	28
Public School Employees Board Meeting	29

### February

Super Bowl	1
Groundhog's Day	2
Valentine's Day	14
President's Day	16
Central Perk Cleaning	25

### On the Horizon

- Blood Drive - March 11
- All Staff Meeting - April 21

### Quick Links

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

### 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
CSC	Customer Service Center
DB	Defined Benefit
DC	Defined Contribution
DIT	Department of

While developing and implementing these great new strategies, CE will continue to meet our customers' present needs by modifying the Detroit office hours. Beginning February 1, the office will be open for appointments and walk-ins the first and third Tuesdays of each month. The option of an appointment will be based on both the nature and complexity of the customer's need.

CE is excited about being able to expand its educational offerings. We will reach more people and fulfill the ORS purpose of empowering our customers for a successful today and a secure tomorrow.

## Message from the Director

*Here, Phil talks about the importance of retirement plans past and present.*

You've probably heard me talk about the importance of retirement plans. While it is natural for us to focus on retiree pensions and the tremendous impact our retirement system has on the economy here in Michigan, it is also important to focus on the employer, and the benefit employers receive by offering a retirement plan.

Retirement plans were created to attract, retain, and reward a highly qualified workforce. Employers began offering retirement plans as an incentive when skilled labor was in high demand and employment opportunities were plentiful. Employees were comforted and pleased knowing that their future financial well-being was enhanced by their employer. However, as time went on more and more employers offered retirement plans, and society began taking them for granted.

Over the last decade, the number of employer-sponsored retirement plans has declined and that trend continues. Despite the decline, the importance of retirement plans to prospective and current employees remains relevant. When it comes to offering retirement plans, our employers are clearly employers of choice during these trying times when more and more employers (especially small employers) are reducing or not offering retirement plans.

Perhaps we take for granted that people understand the value of their retirement plan. Perhaps employers who offer retirement plans don't toot their own horns. Just to be safe, I encourage each of you to talk about the importance of retirement plans and the value they provide to employers, participants, and society as a whole. Let our customers, friends, and family know that an employer who sponsors a retirement plan offers a huge incentive and employees should take advantage of their retirement plan.



Phil Stoddard

We have many employers benefiting by offering our retirement plans

Retirement System	No. of Employers
Public Schools	714
Judges	141
State	12
State Police	1

## 2008 ORS Success Celebration

	Information Technology
DMB	Department of 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

 Pure Michigan

Join us in a trip around the globe to kick-off the  
2008 ORS Success Celebration

# THE AMAZING RACE

When: Tuesday, January 20, 8:15 AM      Where: Outside Phil's Office



**Before the event:**

- ✓ Find one teammate
- ✓ Get a Passport from your supervisor
- ✓ If you cannot find a teammate, contact one of the following for help:
  - Fred Doll ..... 636-4688
  - Josey McCloud ..... 636-4577
  - Julie Schafer ..... 636-0797

## ORS staff successfully guard customer privacy against fraudulent caller

In December, a caller's malicious attempt to alter information in a number of different retirement accounts was quickly extinguished by the outstanding efforts of several ORS staff.

Thanks to the observation and quick thinking of **Phyllis Bradley, Jeanne Fox, Craig Goerge, Kara Gross, Elaine Scott, Linda Turner, and Tom Zack**, the situation was successfully dealt with. **Rosemary Baker, John Donovan, and Jim Rademacher** also provided assistance to ensure this matter was handled appropriately.

In early December CSC staff received 37 phone calls from a caller attempting to fraudulently change information in 26 different accounts. The caller was able to provide confidential information for the accounts.

Kara, CSC representative, was the first to bring attention to the suspicious caller. "I noticed the caller's voice sounded suspicious after receiving three calls for three different accounts," she said. "It sounded like the caller's voice was being disguised to sound like an old person."

### ORS's response to a fraudulent caller

- Staff (specifically, CSC staff) were informed of the situation and were told to be cautious of any suspicious phone calls.
- Tom Zack and Linda Turner listened to all the phone calls and checked accounts to be sure no information was altered by these calls.
- Michigan State Police were contacted and are investigating the incident.
- Letters were sent to owners of affected accounts to inform them of the situation, provide information on identity theft, and give them an ORS resource to contact with questions.
- Lessons learned meeting took place on January 14.

Kara reported her concerns to Tom, CSC quality analyst, and after a meeting with



Elaine, Contact Center supervisor, the group discovered Jeanne, Craig, and Phyllis also received similar calls from a person apparently disguising her identity. Elaine took quick action to ensure all ORS staff who speak with customers were aware of the situation and further attempts were halted. No account information was altered due to the incident, and ORS staff did not reveal any sensitive account information to the caller.

The 26 customers received letters from John explaining what happened with their accounts urging them to take necessary steps to protect their identities. Some of those customers have called to tell us how grateful they are that we took care of their information and informed them of the situation.

Each person directly involved was given a "Recognition of Achievement" certificate for fostering a culture of caring and protecting customer confidentiality, along with a sheriff's badge at last year's holiday party. Each also received a commendation letter from DMB Director, Lisa Webb Sharpe.

"Thanks to your actions, the impacted customers can enjoy their holiday season knowing ORS staff takes the protection of their identity and pension benefits very seriously," she wrote. "We are extremely proud of your dedication, integrity and caring attitudes."

A meeting focusing on the lessons learned from this situation took place on January 14. John is continuing to provide the Michigan State Police with necessary information to help with the investigation.

"The threat of someone to use ORS to operate an identity theft scheme became very real for us, so the event has really raised our awareness," **Laurie Mitchell**, project lead, said. "Everyone is challenging themselves to make certain their authentication methods are sufficient and to be careful about the information they give out."

CSC phone representatives are given some latitude in verifying a caller's identity. A standard series of probing questions are asked by the representatives, and additional stock questions are asked at their discretion when a call seems suspicious. These practices played a great role in determining the calls in this situation were fraudulent.

ORS continues to refine these and other practices aimed towards protecting personal information and providing exceptional customer service.

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## Forget the car—we can meet by Webinar!

ORS Customer Education presenter, **Ray Fleming**, parked the state car and stayed in the Lansing office during December. Even so, he still delivered information usually presented at a normal Preretirement Information Meeting (PRIM) to people living in northern Michigan, hundreds of miles and several hours away from Lansing.

"We've been doing video conferencing for four years" said Ray. "But we thought it would be good to deliver our PRIM using the internet—something commonly called a webinar—that is, a seminar on the web. The PowerPoint slides appear in your browser and the voice comes over your phone."

**Ray, with the help of Customer Education's Fred Doll, listed four advantages of the webinar format:**

- **Customer Convenience:**  
Customers can access the meeting over a computer from either work or at home if they have high-speed access to the internet. If at home, they can wear pajamas, put their fuzzy-slipped feet up on their desks and wrap their hands around a warm café mocha (unless they're of a certain class of employee, then they can replace fuzzy-slippers with Nike shoes and the café mocha with a protein shake).
- **Both Customers and ORS Save**

Although webinars have been used to communicate to public school employer groups, it was the first time a PRIM was presented to customers using this technology.

“The problem has always been that customer’s computers were not always up-to-speed with technology,” Ray explained. “But now, more and more people are gaining access to high-speed internet connections, even at home. It makes sense at this time, in this economy, to offer this as an alternative to a regular PRIM to see how our customers respond.”

CE will heavily market this option as part of its [Push/Pull program](#). Word-of-mouth, however, is the marketer’s best friend. Ray pointed to post-webinar comments from customers.

**Gus from the Upper Peninsula** said, “This was very helpful. You did a great job of presenting and answering questions, and I will recommend the webinar to others at school.”

**Chris**, also from northern Michigan, said, “The meeting format was excellent. I will spread the word that this is a great option. I was sitting at home drinking tea.”

**Time/Money:** Neither the customer nor the presenter needs to travel. We’re saving the planet! We are doing our small part by limiting consumption of fossil fuels.

- **Smaller Sessions:** The customer is less likely to be distracted by a noisy, fidgety customer sitting next to them. (The distractions inherent in a home environment, however, still apply.)
- **Targeted Content:** Webinars can meet well-defined needs for a specific audience. CE could design a presentation around different topics. In the past, especially when three or four hours or more of driving was involved, CE was inclined to decline those meetings. CE can now deliver that message and information and be cost-effective too.

## business briefs

### Electronic payment project for public school employers

AST, ER, Finance, and PS are working together on implementing ACH (Automated Clearing House) electronic payments that will provide a fast and consistent way for school employers to submit contributions to ORS. The project is expected to take 18 months to fully implement. We’ll keep you up-to-date via future issues of the *LookOut*.

### 2009 Retiree Survey

The 2009 Retiree Survey is scheduled to run the week of January 19 through January 30. A self-mailer survey will be sent to randomly selected retirees from all four-retirement systems. Information is included that will allow them to complete the survey online if they choose.

### CAFRs

The 2008 Comprehensive Annual Financial Reports have been published and are posted on each of the websites. [View the CAFRs now.](#)

## Double the success!

Retirees have more options for obtaining their 1099-R as the tax season approaches. ORS with the help of Financial Services and AST completed the annual mailing on January 9, 2009. miAccount was updated to populate the 2008 information so retirees can use the website to view and print their 1099-R as well.



On the paper front, Mail and Delivery mailed the 1099-R in batches throughout the week of January 5 to retirees of all four retirement systems. Eric Simmer from Financial Services led the project and worked with ORS' **Rosemary Baker** and AST's **Karthik Mani** and **Mark Sands**.

The miAccount team (**Jimmy Isaac**, **Anitha Japa**, **Kim LaClear**, **Laurie Mitchell**, **Swatika Mohanraju**, **Jim Rademacher**, and **Sathish Subas**) worked to schedule the release date, pull the 2008 data from Clarety into miAccount and test the programming to successfully have it online for our retirees in January.

Another first was a retiree email that was sent to miAccount registered retirees informing them of the 1099-R mailing and online availability. The email also reminded retirees of the updates they can perform through miAccount instead of phoning our office. **Erica Quealy** worked with DIT to create a GroupWise list of retiree address and sent the mass email to over 14,000 retirees. More than 3,100 retirees have viewed their 1099-R since January 1.

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## News from Social Security

Estimating your future social security benefits is now easier than ever at: [www.socialsecurity.gov/estimator](http://www.socialsecurity.gov/estimator). Their online estimator is a personalized, convenient, and secure financial planning tool that lets you calculate how much you might expect to receive in social security benefits when you retire.




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## Disability certification letters and insurance coupons mailed

During the first week in January, three mailings were sent a month earlier than in 2008 thanks to the FLB functionality in Clarety:

- 4,108 disability certification letters were mailed to public school and state retirees.
- 378 Cobra coupons were mailed to public school dependents.
- 571 insurance premium coupons were sent to public school members.

Previously, the disability certification batch program would create the letters and then PS would manually send the files to Agency Services to print. Before the letters could be printed, Agency Services needed to convert the word documents to PDF prior to printing. This conversion process was a labor intensive process and could take up to four business days to complete.

This year, the process to print and mail these letters was streamlined. By utilizing the FLB architecture, the batch program generated the letters, and at the same time created personalized forms to accompany the letter. This process eliminated at least three days worth of work for Agency Services. By utilizing this process, the certification form includes a personalized barcode, which will assist PS with indexing.

This same streamlined process was also used to send the Cobra and insurance premium coupons to public school members, that contributed to the coupons being mailed earlier and eliminated a labor intensive query and mail merge.

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## 2009 Governor's Service Awards

Governor Granholm and First Gentleman Daniel G. Mulhern invite you to nominate an outstanding volunteer or organization for the 2009 Governor's Service Awards.



The Governor and First Gentleman will honor Michigan volunteers at a theatre-style gala in May or June 2009.

[Download the 2009 nomination form to get started.](#) Nominations must be postmarked by Tuesday, February 3, 2009. If you have questions or would like additional information, please contact [Kathie Vasilion Robinson](#).

## Soup-er Bowl XLIII

The idea of tackling is nothing new to Super Bowl season. However, this year MDIT is putting a new spin on the term by sponsoring a soup luncheon to help tackle hunger by raising money for local soup kitchens and food banks throughout Michigan. To take part simply bring your *soup-er* donation of only \$5.00 to Conference Room A in the General Office Building on Wednesday, January 28 between 11:30 AM and 1:00 PM. Soup will be served with crackers or bread and dessert. If you're interested in bringing in soup, crackers, bread, or desserts please contact [Ginger Czubak](#).



*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](mailto:ORS-LookOut@michigan.gov).

## Here David Travis shares about a dream coming true.

Reflection of the upcoming Martin Luther King Jr. Birthday Holiday and the Presidential Inauguration of Barack Obama can only be described as euphoric.

Next Monday January 19 and Tuesday January 20, I will spend time with my family, father and mother celebrating Dr. King whose dream of peace and courage will be fulfilled with a new beginning in the persona of Barack Obama.

My parents were born and raised in the Deep South. My father is from a rural Mississippi town called Pinola, while my mother is from Montgomery, Alabama. Each has frightening memories of racial prejudice embedded into their souls. Most of the memories are locked away.



David Travis

However, these memories will be lessened by the hope generated with the upcoming Dr. King birthday holiday celebration and the inauguration of the first African American President of the United States, Barack Obama.

The King Holiday was first grudgingly celebrated by most of the United States population in 1986. Many well known governmental officials, including Senator John McCain, former Senator Jesse Helms and former President Ronald Reagan, initially opposed the bill. However, on November 2, 1983, President Ronald Reagan signed a bill creating a federal holiday to honor King.

I told my father that I never thought in my lifetime that I would ever see the day that an African American would be President of this country. On January 20, my lifetime will see a dream come true... Euphoria!



## Welcome Comings & Goings



**Lyndsay Aldrich**



**Kaitlin Patrick**



**Sharon Ross**

**Lyndsay Aldrich** began working in CE on December 29. Lyndsay previously worked with CE as a temporary employee under the name of Keller. Lyndsay returns to ORS from Department of Treasury.

On January 12, 2009 **Kaitlin Patrick** joined CSC. Previously, Kaitlin worked as a receptionist for Stiles Machinery.

**Sharon Ross** joined ORS on January 5 and will be providing administrative support to Tim and Anthony. Sharon joins us from DMB's Office of Financial Services.

**Tawny Anderson** began student teaching, leaving ORS on January 9.

**Ryan Earl's** last day with ORS was December 30, 2008.

After accepting a position in DMB's Office of Financial Services, **Dan Harry's** last day with ORS was January 9, 2009.

**Beth Nurenberg's** last day with ORS was December 23, 2008.

**Kim Pulido's** last day with ORS was December 26, 2009.

## Kudos revisited

Below are a few kudos, collected from the past quarter which we inadvertently missed in the last issue. They are expressions of approval, commendations, praises, accolades, or compliments for excellent customer service that we have provided to our external and internal customers. If you have received a kudo, or know of someone who has, please email them to [ORS-LookOut@michigan.gov](mailto:ORS-LookOut@michigan.gov), or place the original card or letter in ORS mailbox #174, for possible inclusion. We'll try to include as many as possible, but we might not be able to include all of them.

**DMB Mission:**  
Partners in achieving  
excellence

**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



**Tawny Anderson**

I just wanted to send a Special Thanks to Each And Everyone Of You.

You've all heard this a number of times before but I believe if everyone says the same thing then it must be true:-)

It has truly been a BLESSING to work with such a FANTASTIC group of individuals. I will never forget you. Wishing You and Your Families A Very Blessed and Prosperous Christmas & New Year!!!

Smile!!!

Tawny

**From a SERS Deferred member using miAccount:**





What an outstanding system you have! Kudos to all who created it and worked so hard to maintain it. All the best.



**From an EyeMed representative:**

Out of all the groups we deal with you guys (ORS) are the nicest of them all!

Office of Retirement  
Services,  
Department of Management  
and Budget, State of  
Michigan

Director:  
Phil Stoddard  
Edited by Customer  
Education



Joy Bartell

Phil shared with me a copy of a letter he received from Ellen Hoekstra. I'm glad Ellen recognized your services. I know your willingness to do this workshop on a Saturday was very much appreciated by Ellen and the attendees. Thank you for your customer service. Once again, you really shined with our customers!

Thanks for reading!!



Great job on the new web site, very user friendly and helpful. I had an issue with signing in and your contact staff were fast and helpful in rectifying the issue. Good job!

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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.