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### Calendar

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## 401(k) and 457 plan documents updated

January 2008 versions of the 401(k) and the 457 plan documents are now available online. Changes were made (generally effective January 1, 2008) based on the Internal Revenue Service requiring that *401(k) Plan Documents* be amended and restated, and re-filed with the IRS every five years. Though not required, we follow similar procedures for the 457 Plan Document.

The amended and restated *401(k) and 457 Plan Documents* provide the following modifications:

- ✦ Incorporating amendments that were made to the plans in the past five years. For example, we incorporated language in the plan document based on changes to the claims procedure that was made by amendment in 2006.
- ✦ Including information about Roth contributions to the 401(k) Plan (effective May 2008); allowing in-service withdrawals after age 59 1/2 in the 401(k) Plan (effective July 2008); and allowing terminated employees to roll money into either plan within a year of their termination of state employment.
- ✦ Changing language based on a 2008 federal law that defines limits and time frames for deferring a person's final pay; hardships must now be made available to the participant's primary death beneficiary (in addition to the participant); and non-spouse beneficiaries are now permitted to make rollovers to inherited IRA accounts.
- ✦ Changing language based on Michigan state law that defines how account assets are handled when there is a death of a named beneficiary.
- ✦ Updating language that allows participants to take an emergency withdrawal in the 457 Plan if they are facing imminent foreclosure/eviction or payment of funeral and burial expenses.
- ✦ Modifying language that ensures the *Plan Documents* correctly reflect the powers of the Plan Administrator and Plan Trustee, currently named as the head of the Department of Management and Budget and delegated to **Phil Stoddard** as the Director of the Office of Retirement Services.

The new *Plan Documents* can be found online at <http://stateofmi.ingplans.com> in the Plan Information, Publications section for each plan. If you have any questions about the *Plan Documents* or these changes, please contact **Elaine Lewter** at 322-5685.



Updated 401(k) and 457 plan documents are available online.

Board Meeting	9
Tax Day	15
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State Police Board Meeting	16
All Staff Meeting	21
Administrative Professional's Day	22
Public School Employees Board Meeting	23
Arbor day	24
Central Perk Cleaning	29

### 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 Information Technology
DMB	Department of Management and Budget
EPC	Executive Process Council (Phil, Laurie, Tim, and Anthony)
EPO	Executive Process Owner
ER	Employer Reporting
FLB	Forms, Letters,

## Congratulations excellence nominees

Nominees gathered for personal recognition and congratulatory cake on March 11.



### Living the Values

Phil Stoddard presented certificates to nominees of the Living the Values award: **Anne Watros, Angela Sanborn, Leza Rebera, Mary Anderson, Deb Grescowle, Connie Morse** (not pictured), **Andy Kolp** (not pictured), and **Joy Bartell** (not pictured).



### Leadership

Phil Stoddard presented certificates to nominees of the Leadership award: **Deb Grescowle, Erica Quealy, Linda Turner, Kyle Seymour, Anthony Estell**, and **Elaine Scott** (not pictured).



### Customer Service

Tim McCormick presented certificates to nominees of the Customer Service award: **Annette Ruiz, Josey McCloud, Lisa Barrone, Angie DeRose, Clarissa Sheler, Tom Zack, Joy Bartell** (not pictured), **Robin Keene** (not pictured), and **Patty Wethy** (not pictured).

### Innovator

Laurie Hill presented certificates to nominees of the Innovator award: **Robert Glennon, Pam Garver, Connie Morse, Phil Stoddard, Aimee Ross, Brian**



	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



**McLane, Ray Fleming, Andy Oser** (not pictured), **Andy Kolp** (not pictured), **Joy Bartell** (not pictured), and **Chuck Simpson** (not pictured).



**Every Day Hero**  
**Anthony Estell** presented certificates to nominees of the Every Day Hero award: **Julie Schafer, Deb MacGregor, Pam Ward, Jennifer Dunavant, Angela Bryan, and Mary McGlashen** (not pictured).

## Benefits for Life available for retirees

Benefits for Life, previously open only to active state of Michigan employees, now offers self-paid, pension-deductible benefit plans to retirees in the state employees' Defined Benefit plan. Open enrollment will begin March 23.

This means that retirees will be able to enroll in supplemental insurance policies for home and auto coverage, term life insurance, accidental death and dismemberment, universal life, legal services, and critical illness. Defined Benefit retirees who enroll will have the ability, beginning May 25, to have an automatic deduction taken from their pension payment.

Open enrollment runs from March 23 to April 15; auto and home insurance and accidental death and dismemberment policies are available at any time.

Retirees are not scheduled to receive any communication from ORS regarding the open enrollment period. However, they will receive notices directly from Voluntary Benefit Solutions, a parent company for Benefits for Life, on or around March 20.

To enroll, retirees may call Benefits for Life directly at (800) 744-7525. More information will be shared when available.



## Let the moving begin!

ER, BPD, DO, PS Document Management, and CE staff have successfully moved from Wing A to B. Check out the [maps](#) to see

where everyone's located.

Be sure to take a minute today to update the [phone database](#) with your new location.

### Scheduling Conference Rooms

Conference rooms can still be scheduled during the move period; bookings will be honored, although conference room names and locations may change. Phones will be available in all conference rooms once moves are complete. More information regarding conference room scheduling will be available in upcoming editions of the *LookOut*.



## Have a Question? Get an Answer!

They're back! The April All Staff meeting is on April 21 and we are looking to you to submit questions for our leadership team. Question cans are available and strategically placed around the 3rd floor.

The All Staff planning team is working hard to bring an informative and fun meeting. The time is yet to be determined, so stay tuned for more information. Planning team members: **Kara Gross** and **Donna Ford** representing CSC; **Kyle Seymour** from BPD; **Richard Miles** from ER; **Travis Peake** from PS; and **Vanessa Walsh** and **Kim LaClear** from CE.



Kara Gross



Donna Ford



Kyle Seymour



Richard Miles



Travis Peake



Vanessa Walsh



Kim LaClear

## Connections newsletter

The spring issue of *Connections*, our retiree newsletter, will be distributed to retirees with the March warrants and EFT mailings. There is a separate version of the newsletter for each of the four retirement systems.

Each version includes articles on the following topics:

- ✿ Tax season and miAccount services.
- ✿ A message from the director.
- ✿ The Pure Michigan campaign.
- ✿ The American Recovery and Reinvestment Act of 2009 for social security recipients. (This is not included in the State Police Retirement System version.)
- ✿ Ask an Expert.
- ✿ When to Contact ORS.
- ✿ Financial information for Fiscal Year ending September 30, 2008.

You will find a copy of each newsletter in your mailbox March 13, and the newsletters will be posted on each

system's website on March 24. If you have any comments or suggestions for future issues, please send us an [email](#).



## Economic stimulus payment for social security recipients

By early June 2009, Social Security and Supplemental Security Income beneficiaries will receive a one-time payment of \$250 as part of the American Recovery and Reinvestment Act of 2009. No action is required to receive this money; recipients will automatically receive the payment from the Social Security Administration. For more information, visit [www.ssa.gov](http://www.ssa.gov).

## Same Ricoh machines, new scanning procedure

The Department of Information Technology provided us with new, [step-by-step instructions](#) to illustrate how to scan documents using the Ricoh machines. Because the network drives have moved, the previous scanning method is no longer available. Contact [David Travis](#) or [Travis Peake](#) with any questions.

## Customer Education Hosts Webinar

Analysis of the 2008 Customer Needs and Expectations study (CNEX) continued during a recent webinar that allowed representatives from each process within ORS to review survey results and ask questions. The data was presented by William SaintAmour, Research Director for the Municipal Employee's Retirement System

(MERS), who was hired as a consultant to the project.

“Not only did we host a productive review of the survey findings, we also proved that we can successfully share information in a really cool, online webinar format without any firewall troubles or data sharing issues,” said **Fred Covert**, CE BPO.

### Next steps

BPOs are working with staff to create an action plan that addresses the CNEX findings and determines how we will work together to better serve our customers. Once those action plans are approved, an ORS-wide action plan will be shared. Contact your BPO if you have questions regarding the CNEX study.

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## A Day in the Life of a PRIM presenter

by *Eve Baumgart*

I had the pleasure of co-hosting a PRIM in Traverse City with **Josey McCloud** a few weeks ago . Because of the legislation proposed by the Michigan Education Association, we expected a large crowd that would require two presenters to effectively serve our customers. We weren't surprised when over 200 members attended! It was very enjoyable to do my job in such a beautiful section of our state.



Eve Baumgart

### Day 1

We arrived ahead of time in order to check in at our hotel rooms before the meeting. After that, we headed to the Traverse City Central High School where approximately 210 participants arrived and received our materials (booklets and forms, along with BCBS and other carrier information) as they initialed our login sheet to verify their attendance.

Josey began the meeting promptly at 5 p.m. and thwarted an abundance of proposed legislation questions with our official “No comment on proposals or pending legislative action.” The meeting went very well with questions throughout and a number of members stopping by afterward for questions to be answered by Josey and me.

### Day 2

The next morning we were well rested and ready to start our trip home. Lest we forget what area we were in, Mother Nature provided us with a light dusting of snow. There was just enough to cover the vehicle and roads. Of course, the ice/snow scraper eluded us until **after** we had used a credit card to clear the snow from the vehicle.

We arrived back at the General Office Building parking lot safe and sound, unloaded the state van, and hopped in our vehicles to head home - putting the finishing touches on a successful PRIM adventure.

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## All things St. Patrick's Day

Many Americans celebrate their Irish lineage on St. Patrick's Day. St. Patrick, believed to have died on March 17, introduced Christianity to Ireland in the fifth century. Most importantly, to those who celebrate its intended meaning, St. Patrick's Day is a traditional day for spiritual renewal and offering prayers for missionaries worldwide.



- ✿ The first St. Patrick's Day parade was in Boston in 1737.
- ✿ In Chicago, the rivers are dyed green.
- ✿ Nine of the people who signed our Declaration of Independence were of Irish origin, and nineteen presidents of the United States proudly claim Irish heritage.
- ✿ In Seattle, there is a ceremony where a green stripe is painted down the roads.
- ✿ Many young people dye their hair green for the special day.
- ✿ March was proclaimed in 1995 by Congress to be Irish-American Heritage Month.
- ✿ Saint Patrick's Day has come to be associated with everything Irish: anything green and gold, shamrocks, and luck.



Check out the [St. Patrick's Day website](#) for a list of Michigan's celebratory events and more details.

**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  
Office of Retirement  
Services,  
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and Budget, State of  
Michigan

Director:  
Phil Stoddard  
Edited by Customer  
Education

## New policy addresses secure faxing

With our increased focus on protecting personal information, a new policy addressing security for outbound faxes recently became effective. The policy, *Outbound Facsimile (FAX) Transmissions (X)*, can be found in the [Knowledge Library](#) in its entirety. If your responsibilities include the use of outgoing fax, it is important that you take a minute to read the full policy. The policy includes handling instructions and examples of common outgoing documents.

This policy establishes security controls needed to safeguard sensitive data from loss, theft, breach, or compromise when you fax information.

### Highlights to remember

- ✿ Verify that the fax number and transmission information came from a member who was properly authenticated.
- ✿ Remove or mask social security numbers before faxing documents.
- ✿ Secure sensitive information before and after faxing (don't leave your original document at the fax machine).

If there is a loss or theft of information being transmitted, please report it to your supervisor immediately and follow the *Reporting a Potential Security Incident* policy (also found in the Knowledge Library).

Contact [Josey McCloud](#) if you experience trouble accessing the Knowledge Library.

Thanks for reading!!



## CSC Celebrates Accomplishments

CSC staff attended a celebration on February 24 in recognition of all their accomplishments in 2008. It was an informative, fun-filled morning for all.

Staff were greeted with refreshments followed by a recognition of

accomplishments, a brief update regarding changes coming in CSC, and a game called Two Truths and One Lie that helped everyone get to know their supervisors and managers.

A fun video was viewed and enjoyed on "what not to do" at work and on the phones. The celebration was topped off by staff playing ORS Family Feud hosted by **Gordon Hicks**, with **Leza Rebera** and **Sandy Blommer** as the team captains. The celebration planning committee was made up of **Mike Goodman**, **Lois Musbach**, **Elaine Scott**, **Mike Sysak**, **Pat VerPlanck**, and **Patty Wethy**.



[View more photos now.](#)

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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.