Benefits U Conference

Thank you for registering to attend the Benefits U Conference! We had a great response and are at max capacity for the day and for most of our sessions. Registration has closed. Below you will find information to help you plan your day.

Location: The Conference Center Ballroom is located below Fat Polly’s Restaurant at the Lodge at Port Arrowhead.

Registration: The registration table will be open from 7:30 a.m. – 8:30 a.m. and will be located upstairs at the entrance of Fat Polly’s (as you walk in from the parking lot). After registering, you will proceed downstairs to the Ballroom for the opening sessions and sponsor booths. Late arrivals will register at the MOSERS booth located downstairs on the foyer area.

Food: A light breakfast will be served from 7:30 a.m. – 8:30 a.m. in the Ballroom. Lunch will be served from 11:45 a.m. – 12:45 a.m. with dessert served during the afternoon break, both in the Ballroom.

Breakout rooms: The Missouri room is located outside of the conference center and across the parking lot. After lunch, the hotel staff will activate the air wall on the far end of the Ballroom. This will divide the space and create the Terrace 2 room for the afternoon breakout sessions. One the afternoon breakouts are finished, hotel staff will remove the air wall and the remaining sessions will be in the Ballroom.

Session Materials

The following pages contain the final conference agenda along with the PowerPoint presentations (including breakouts) provided by our conference speakers.

In order to have printed materials, you will need to print your own copies before the conference and bring them with you. MOSERS will not have printed session materials the day of the conference nor will you be able to print on-site.

See you on September 5th!
<table>
<thead>
<tr>
<th>Time</th>
<th>Room/Breakout</th>
<th>Session</th>
<th>Presenter</th>
</tr>
</thead>
<tbody>
<tr>
<td>7:30-8:30</td>
<td>Convention Center (Upstairs)</td>
<td>Registration Table Open</td>
<td>MOSERS Staff</td>
</tr>
<tr>
<td>7:30-8:30</td>
<td>Ballroom</td>
<td>Light Breakfast – Ballroom</td>
<td></td>
</tr>
<tr>
<td>8:30-8:45</td>
<td>Ballroom</td>
<td>MOSERS Welcome</td>
<td>Ronda Stegmann, Executive Director, &amp; Andrea Binkley, Chief Benefits Officer (MOSERS)</td>
</tr>
<tr>
<td>8:45-9:45</td>
<td>Ballroom</td>
<td>Keynote: Leadership &amp; Teamwork</td>
<td>Coach Gary Pinkel</td>
</tr>
<tr>
<td>9:45-10:30</td>
<td>Ballroom</td>
<td>OA Initiatives</td>
<td>Casey Osterkamp, Personnel Director (OA)</td>
</tr>
<tr>
<td>10:30-11:00</td>
<td>Ballroom</td>
<td>AM BREAK – Ballroom</td>
<td></td>
</tr>
<tr>
<td>11:00-11:45</td>
<td>Ballroom</td>
<td>The 2020 Special Life Insurance Open Enrollment</td>
<td>Andrea Binkley, Chief Benefits Officer, (MOSERS), with Thania Fitzgerald, Account Specialist &amp; Sherri Bormgeyer, Employee Benefits Account Manager (The Standard)</td>
</tr>
<tr>
<td></td>
<td>Missouri</td>
<td>College &amp; University Benefit Essentials</td>
<td>Nicki Russell, Chief Auditor, &amp; Cindy Rehmeier, Manager of DC Plans (MOSERS)</td>
</tr>
<tr>
<td>11:45-12:45</td>
<td>Ballroom</td>
<td>Plated Lunch – Ballroom</td>
<td></td>
</tr>
<tr>
<td>1:00-2:00</td>
<td>Ballroom</td>
<td>MOSERS NEOs, Mid-Career, &amp; New Website – Oh My!</td>
<td>Andrea Binkley, Chief Benefits Officer, Juanita Mummert, Asst. Benefits Officer-Education, &amp; Candy Smith, Communications Manager &amp; Public Information Officer (MOSERS)</td>
</tr>
<tr>
<td></td>
<td>Terrace 2</td>
<td>SAM II Tips (1st half of session)</td>
<td>SAM II – Curtis Forck, Central Payroll Manager (OA)</td>
</tr>
<tr>
<td></td>
<td>Missouri</td>
<td>SEBES Overview (2nd half of session)</td>
<td>SEBES – Bethany Goodin, Benefits Admin Manager, &amp; Julie Harber, Member Records Supervisor, (MCHCP)</td>
</tr>
<tr>
<td>2:00-3:00</td>
<td>Ballroom</td>
<td>Help Your Employees Achieve Financial Success</td>
<td>Cindy Rehmeier, Manager of DC Plans, Brooke Rowden, DC Plans Education Coordinator (MOSERS), &amp; Tasha Reinkemeyer, Sr. Plan Manager (ICMA-RC)</td>
</tr>
<tr>
<td></td>
<td>Terrace 2</td>
<td>Employer Site – Leaves &amp; Reports</td>
<td>Katy Lacy, Human Resources Specialist &amp; Juanita Libbert, Receivables Analyst (MOSERS)</td>
</tr>
<tr>
<td></td>
<td>Missouri</td>
<td>Strive Employee Life &amp; Family (SELF)</td>
<td>Adrienne Smith, Senior Account Manager (ComPsych)</td>
</tr>
<tr>
<td>3:00-3:30</td>
<td>Ballroom</td>
<td>PM BREAK – Ballroom</td>
<td></td>
</tr>
<tr>
<td>3:30-4:15</td>
<td>Ballroom</td>
<td>MCHCP Update</td>
<td>Bethany Goodin, Benefits Admin Manager, (MCHCP)</td>
</tr>
<tr>
<td>4:15-4:30</td>
<td>Ballroom</td>
<td>MOSERS Closing Remarks</td>
<td>Ronda Stegmann, Executive Director, Andrea Binkley, Chief Benefits Officer &amp; Juanita Mummert, Asst, Benefits Officer-Education (MOSERS)</td>
</tr>
</tbody>
</table>
Our people are critical to our success for the citizens of Missouri

What is talent management?
Talent management is about getting the right people...
... with the right skills and mindsets...
... in the right positions...
... at the right time.

The State of Missouri, like other states, confronts a profound recruiting challenge
Vacancy rate in select critical entry-level positions, Fall 2018

<table>
<thead>
<tr>
<th>Department</th>
<th>Position</th>
<th>Number of positions</th>
<th>Number of vacant positions</th>
<th>Vacancy rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Corrections</td>
<td>CD I</td>
<td>4,889</td>
<td>788</td>
<td>16.1%</td>
</tr>
<tr>
<td>Mental Health</td>
<td>DSP</td>
<td>3,158</td>
<td>686</td>
<td>21.7%</td>
</tr>
<tr>
<td>MVC [DPS]</td>
<td>CAN I</td>
<td>878</td>
<td>107</td>
<td>15.8%</td>
</tr>
<tr>
<td>DIS Youth Specialist</td>
<td>620</td>
<td>92</td>
<td>14.8%</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>9,345</td>
<td>1,673</td>
<td>17.9%</td>
</tr>
</tbody>
</table>

The State of Missouri also has a serious retention challenge
% turnover by department, January 1, 2018 to December 31, 2018

- Growing gap between openings and applicants
- Tight labor market with low unemployment
- State government jobs less attractive to new generation
The retention crisis is particularly acute in high-demand entry-level positions

% turnover by select executive branch class, January 1, 2018 to December 31, 2018

<table>
<thead>
<tr>
<th>Position</th>
<th>Total FTE</th>
<th>Turnover %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Corrections Officer I</td>
<td>4194.5</td>
<td>36.6%</td>
</tr>
<tr>
<td>Corrections Officer II</td>
<td>586</td>
<td>20.9%</td>
</tr>
<tr>
<td>Development Assistant I</td>
<td>1375</td>
<td>44.8%</td>
</tr>
<tr>
<td>Nursing Assistant I</td>
<td>482.5</td>
<td>117.7%</td>
</tr>
<tr>
<td>Nursing Assistant II</td>
<td>123.5</td>
<td>34.8%</td>
</tr>
<tr>
<td>Office Support Assistant</td>
<td>1073</td>
<td>20.4%</td>
</tr>
<tr>
<td>Registered Senior Nurse</td>
<td>369.5</td>
<td>31.7%</td>
</tr>
<tr>
<td>Youth Specialist II</td>
<td>456</td>
<td>43.3%</td>
</tr>
</tbody>
</table>

SOURCE: https://samii.mo.gov/hr/mobius/turnover-reports

We also face retention challenges in positions with more specialized skills

% turnover by select executive branch class, January 1, 2018 to December 31, 2018

<table>
<thead>
<tr>
<th>Position</th>
<th>Total FTE</th>
<th>Turnover %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Information Technologist I</td>
<td>44</td>
<td>20.5%</td>
</tr>
<tr>
<td>Auditor II</td>
<td>16</td>
<td>31.3%</td>
</tr>
<tr>
<td>Budget &amp; Planning Sr. Analyst</td>
<td>4.5</td>
<td>32.2%</td>
</tr>
<tr>
<td>Environmental Engineer I</td>
<td>10</td>
<td>30%</td>
</tr>
<tr>
<td>Physical Plant Supervisor III</td>
<td>25.5</td>
<td>39.6%</td>
</tr>
<tr>
<td>Senior Counsel</td>
<td>21</td>
<td>23.8%</td>
</tr>
</tbody>
</table>

SOURCE: https://samii.mo.gov/hr/mobius/turnover-reports

Missouri also must manage a “silver tsunami” of retirements in the next five years

% of State of Missouri workforce eligible for retirement, FY2018-FY2022

<table>
<thead>
<tr>
<th>Year</th>
<th>FY2018</th>
<th>FY2019</th>
<th>FY2020</th>
<th>FY2021</th>
<th>FY2022</th>
</tr>
</thead>
<tbody>
<tr>
<td>%</td>
<td>13</td>
<td>16</td>
<td>18</td>
<td>23</td>
<td>26</td>
</tr>
</tbody>
</table>

SOURCE: OA Personnel

This retirement wave will hit some departments especially hard

% of department workforce eligible for retirement, FY2022

<table>
<thead>
<tr>
<th>Department</th>
<th>% Eligible to Retire</th>
</tr>
</thead>
<tbody>
<tr>
<td>MEHE</td>
<td>13</td>
</tr>
<tr>
<td>DNR</td>
<td>42</td>
</tr>
<tr>
<td>DIFP</td>
<td>44</td>
</tr>
<tr>
<td>MOE</td>
<td>44</td>
</tr>
<tr>
<td>DEP</td>
<td>44</td>
</tr>
</tbody>
</table>

SOURCE: OA Personnel

Complicating matters, we are already managing five generations – each with its own expectations about work and career

And new technologies such as artificial intelligence and automation are changing the nature of work itself – a trend that will only accelerate

<table>
<thead>
<tr>
<th>Percentage of occupations that could be automated entirely today</th>
<th>Percentage of occupations that could have 30%+ of their activities automated today</th>
<th>Percentage of total work activities that could be automated today</th>
</tr>
</thead>
<tbody>
<tr>
<td>5%</td>
<td>60%</td>
<td>45%</td>
</tr>
</tbody>
</table>
So what are we doing about it?
...a talent transformation is underway

- Recruitment
  - Building our employer value proposition to attract talent

- Retention
  - Investing in our people

- Development
  - Upskilling the current and future workforce

Recruitment –
Building our employer value proposition to attract talent

- Statewide recruitment director provides vision, branding, and efficiency with a comprehensive, proactive approach
- LinkedIn Recruiting
- Renewed focus on messaging of benefits
- Statewide application tool – coming January 2020

Retention –
Investing in our people

- Comprehensive compensation strategy – effective January 2020
  - 3% salary increase for all team members
  - Market-based salary adjustments to bring team members to market competitive salaries
  - Implementation of a reward for performance plan to reward team members who are performing “Above and Beyond”
- Expanding career mobility and growth opportunities
  - “3F” project to modernize our classification, compensation, and career paths
  - Professional development investments

Development –
Upskilling the current and future workforce

- In April we launched MOLearning to all team members, so far...
  - 24,155 hours of training completed
  - 13,899 courses completed
  - 413,603 videos watched
- Reenergized Capitol Fellowships program with Mizzou
  - First year in a decade applicants exceeded available spots
Development –
Upskilling the current and future workforce

• Facilitated leadership growth opportunities continue
  — The Missouri Way
  — Leadership Academy
  — Lean Six Sigma Green Belt Certifications
  — Ongoing performance management sessions (budget, project management, facilitation, dashboards and measures)

• Rewriting the Management Training Rule
  — Leadership Development Rule to be effective February 2020

Questions?
Overview

• Since 2004, MOSERS has offered the Annual Term Life Insurance Review (ATLIR) for roughly 20,000 eligible members.
• ATLIR allows eligible members who have Optional Life (OL) to increase their own coverage up to $10k without proof of insurability during the month of October.
• On average, 17% of eligible members take advantage of this opportunity each year.

This year, MOSERS and The Standard are offering:
– A more robust ATLIR
– A true Open Enrollment (OE) for members who do not currently have OL and have never been denied coverage
• This will give 20,000 additional members an opportunity to enroll in OL.
• The special ATLIR and OE will be held in October, 2019 for coverage effective January 1, 2020.

Who is eligible and how will it work?

Annual Life Insurance Review
Members* who have OL and have never been denied coverage can increase coverage without evidence of insurability (EI):
- In $10,000 increments
- To a maximum of $100,000
- Coverage not to exceed 6x Annual Salary (AS) or $800,000

True Open Enrollment
Members* who do NOT have OL and have never been denied coverage may enroll in coverage without EI:
- In $10,000 increments
- To a maximum of $100,000
- Coverage not to exceed 6x AS

*Any members who are on leave must return to active employment for coverage to begin.

Examples

Annual Life Insurance Review
Jane Doe has $30,000 in OL
In October 2019, she can
• Increase that coverage to any amount between $40,000 - $130,000
• Stay at $30,000

True Open Enrollment
Jon Doe has no OL
In October 2019, he can
• Enroll for any coverage amount between $10,000 - $100,000
• Not enroll at all

Both the OE and the ATLIR are for member coverage only. Dependent spouse and children are not included.

Premiums will be based on their coverage and age on January 01, 2020.
How do I enroll?

By Phone: (800) 827-1063

Or Online: www.mosers.org & click on “myMOSERS”

How will members know about it?

<table>
<thead>
<tr>
<th>August</th>
<th>September</th>
<th>Mid-October</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Standard mailed “Coming Soon” postcards to eligible members</td>
<td>MOSERS will send customized letters explaining the enrollment/increase amounts for which each member is eligible</td>
<td>MOSERS will send a reminder letter to those who are eligible and have not yet taken action</td>
</tr>
</tbody>
</table>

How can HR help?

- Posters (in your swag bag)
- Flyers (in your swag bag)
- Decision Support Tool (DST) including calculators and other online resources
GASB 68 – Changes

- MOSERS staff
- External auditing firm
- Process
  - Questionnaires
  - 941 reconciliations & testing of census data
- Timing

Employer Audits – Topics of Interest

- History
- Audit coverage
- Audit focus
- Audit goals
- Risk based

Employer Audits – Topics of Interest

- Retirement Eligible Gross Pay
  - Definition: All salary and wages, excluding non-reoccurring lump-sum payments should be reported to MOSERS.
    - Unless the non-reoccurring lump sum payments fall into specified categories
    - If questionable, look to the Employer Reporting information found on MOSERS website or call MOSERS

Employer Audits – Topics of Interest

- Non-Benefit Eligible Positions
  - An employee that earns a salary or wage in a position normally requiring the performance by the person of duties during not less than one thousand forty hours per year . . .
Employer Audits – Topics of Interest

• Second Appointments
  • It is not uncommon for a state employee to work simultaneously in a full-time (benefit-eligible) position at one agency and part-time (not eligible for benefits) at another covered by MOSERS.
  • Retirement contributions must be paid for both the full-time and part-time positions.

• Transfers
  • It is not uncommon for an employee to transfer from a college or university and go to work at another state agency or vice versa.
  • Examples
    • How to handle sick leave

Employer Audits – Topics of Interest

• Aged Accounts Receivable Report
  • Applicable employees in the human resource and/or accounting departments have access to MOSERS employer site.
  • Consistent items
  • Importance of fixing errors timely

• CURP
  • State of Missouri Deferred Compensation Plan

CURP Basics

• Mandatory 401(a) defined contribution plan
  – For New Faculty
  – 6% Employer contribution
  – 2% Employee contribution for employees hired on or after July 1, 2018
• $105 million in assets
• 3,185 participants
• 8 Investment Options – Target Date Funds as default
• DC Team designs plan handouts, emails, handbooks, and TIAA provides base level education and outreach at the nine participating universities

CURP Transfer Provision

• After participating in CURP for at least six years and still employed in a CURP covered position, an employee may elect to switch from CURP to the MSEP 2000 or MSEP 2011 (if first hired on or after 1/1/2011) defined benefit pension plan administered by MOSERS.
• Over 330 Transfers since 2008
• Reminder message on front page of every quarterly statement
CURP Income Replacement

Assumes a 6% annual rate of return on investments and 2% annual pay increases over a 30-year career and a 4% annual rate of return and 2% inflation during 25 years in retirement. Employee contributions above 2% must be saved in available supplemental retirement savings plans.

<table>
<thead>
<tr>
<th>Employee Contributions</th>
<th>Replacement Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>0% ER + 2% EE</td>
<td>17.3%</td>
</tr>
<tr>
<td>0% ER + 4% EE</td>
<td>23.5%</td>
</tr>
<tr>
<td>0% ER + 6% EE</td>
<td>29.8%</td>
</tr>
<tr>
<td>0% ER + 8% EE</td>
<td>35.8%</td>
</tr>
<tr>
<td>0% ER + 10% EE</td>
<td>41.7%</td>
</tr>
</tbody>
</table>

University Retirement Savings

- Less than 20% of university employees save in a retirement savings plan offered by the universities
- Make retirement savings options more visible/obtainable
- The need for retirement income is real – typical income replacement, increasing healthcare costs, social security funding issues

MO Deferred Comp – A State Benefit for University Employees

- A benefit – not a commission-based retirement savings offering
- One of the lowest cost plans in country – 0.28%* (investment management & admin).
- Custom target date, stable income and brokerage window investment options

MO Deferred Comp – A State Benefit

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Empower Employees for Financial Success – Calculate it

Where to Find Information

- CURP Site: [https://www.tiaa.org/public/tcm/curp](https://www.tiaa.org/public/tcm/curp)
- MOSERS Website: [www.mosers.org/pension/CURP](http://www.mosers.org/pension/CURP)
- MO Deferred Comp: [www.modeferredcomp.org](http://www.modeferredcomp.org)
Agenda – Oh My!

- Retirement & ME
- Education Initiatives – filling in the gaps
  - Newer Employee Expansion (NEO-XP)
  - Mid-Career Webinars
- New Public Website – online access anytime
  - Overview & Navigation
  - Employer Pages

Education Initiatives

**NEO-XP**

- Target: 6 months of service but not yet vested
- Pilot Year: local agencies and government buildings in Jefferson City
- Future Years: Expand to areas outside of Jefferson City and/or webinars

**Mid-Career Webinars**

- Target: 5 years of service but 10 or more years from retirement eligibility
- Pilot Year: Webinars
- Future Years: Webinars & upon request

**Education Initiatives**

**NEO-XP**

- Content: Value of Employee Benefits
  - Pension: 2011 Tier & Employee Contributions
  - Life Ins & LTD (if applicable)
  - Total Compensation
  - MO Deferred Comp
- Call to action: Partner with us!

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**Education Initiatives**

**Mid-Career Webinars**
- Content: Active Employee Benefits Review
  - Pension plan features
  - Life and career events
  - Illness or injury
  - MO Deferred Comp

- Call to action: Promote with us!

**Website**

**Most Frequent Interaction with Members**
- 1,539 visits per day = 10,773 each week
- 705 members log in to their Member Homepage every day = 4,935 each week

**Website**

**Goals: Entirely New Website — Public Only**
1. Build & Utilize Improved Infrastructure
2. Increase Customer Satisfaction/Enhance User Experience
3. Increase Self Service/Efficiency
4. Decrease Risk
5. Optimize for Mobile Design

**Website**

**Design**
- Organized by Career Stage & Benefits
- Responsive for Mobile Devices
- Clear & Concise Content for Readability
- Robust Search, Online Library
- Updated Design & Branding
- Easily Identifiable Member Login — myMOSERS
Change

Remember

• PUBLIC Website Only
• No need to change your Online ID or password for *myMOSERS*!!

Questions?

Thank you!
**AGENDA**

- Social Security Number – EIDC window
- Employee Tax Parameters – TAX window
- ESMT – Employee Name
- ESMT-AGYS
- Supplemental Cycle
- Deductions
- Net Pay Electronic Funds Transfer – EFT window
- Back payments/Settlements/1PAY requests
- Prorating Hours for Split Pay Period
- Calculating 1PAY for Split Pay Period
- S300 Mobius Report

**INCORRECT SOCIAL SECURITY NUMBER**

- **NEVER NEVER NEVER NEVER** process an ESMT under the correct social security number when originally entered under incorrect number
- Use the EIDC screen to correct
- Email OA/Div of Accounting and provide copy of SSN for documentation

**EMPLOYEE TAX PARAMETERS – TAX CONT’D**

- Default to Single with 0 allowances if TAX window is not established or one of the tax codes is not entered.
- Working Spouse – enter “B” in Marital Status State Tax field
- Exempt from taxes – enter “E” in Tax class field. Putting “99” in Tax Allowance fields no longer works
- Effective dating maintains audit trail of changes
- Employees filing Exempt must complete new W-4 form every year by February 15th. OHB622R1 Federal Exempt Employee report ran late December.

**EMPLOYEE NAME - ESMT**

- SAM II HR – Employee’s legal name, should match Social Security card
- Make name changes after appointment is approve
- Do not enter nicknames
  - Elizabeth (Beth)
  - Robert “Bobby”
- Suffix has own field, do not enter as part of last name. For example,

```
Do Not
```

- Do not use commas
- Incorrect names create issues with 1095C forms submitted to the IRS
- Incorrect names create issues with W-2 files submitted to the Social Security Administration
**ESMT - AGYS**

- Pay issues occur when off days on the ESMT, AGYS or both are incorrect.
  - Especially during weeks with a holiday
  - Incorrect work schedule does not allow the system to correctly pro-rate the hours and pay if an employee
    - Starts work in the middle of a pay period
    - Terminates in the middle of a pay period
    - Transfers employment in the middle of a pay period

- Changes to off days should be processed as soon as possible and on the first day of an FLSA week. **Backdating the ESMT or AGYS off days can cause issues when the FLSA week is split between two pay periods.**

- **REGLR** is coded instead of using ADDHR. Main purpose of ADDHR event code is to record time employee actually worked over his/her normal schedule. Very difficult for Retro processing when REGLR is used. Limited time to review Retro report on the morning of GTN, so concentrate on ADDHR codes.

**SUPPLEMENTAL CYCLES**

- Only for the correction of base pay, leave payouts are not considered base pay
- Not for deductions that were missed or established incorrectly. Exception will be final pay check.
- Additional federal and state tax withholding
- Deadline is noon on supplemental day
- Insure everything is entered and approved before sending
- Check payroll-1st Supplemental guaranteed to get money back. 2nd Supplemental can take up to 5 days to know if the reversal was rejected or accepted.

**DEDUCTIONS**

- QDPM window will show deductions in effect as of the Section Date
- Selection Date will need changed to view future dated deductions
- Enter asterisk in Appt ID field to view tax information
- MOSER, MCHCP, and ASI will submit interface files for adds, changes or terms the day before Prelim runs. This provides opportunity to correct rejected transactions.

**DEDUCTIONS CONT’D**

- Not necessary for Agency to expire Cafeteria Plan or MOSERS deductions/fringes on the MISC window. Interface file will handle.
- Agency should expire ALL voluntary deductions: credit union, association or union dues, voluntary life, accident, cancer, or critical illness when employee terminates state employment.
- Deferred Comp no longer expires upon termination. No interruption if just changing agency. To cancel any future deduction employee needs to expire their deduction through Deferred Comp.
- Not necessary for transfers unless the deduction specifically relates to the prior agency, such as union dues.

**NET PAY ELECTRONIC FUNDS TRANSFER - EFT**

- OA, Div of Accounting enters all EFT/Direct Deposit information. Agencies do have access to view EFT screen.
- Must use an asterisk **“*” in the Appointment ID field to view employee’s direct deposit information.
- Pre-note Issue Date: If field is blank, notice is sent to the employee’s bank to verify account is correct. If field is populated with a date, pre-note process has already occurred.
- EFT information is expired each month for employees that terminated over 90 days ago. Ex, Monthly job runs on Sept 1st, so the EFT window will be expired for employees that terminated prior to June 30th.
- Review EFT screen for rehires to determine if the account is active and will be used for pay. If not, submit updated information.
- Must have a signed Bank Letter or voided check with employees name.

**1PAY/OPAY Request**

- Documentation must include:
  - Memo summarizing request
    - Why is the request being made
    - What is the request for
    - When is the request for
    - How much is the request for
    - Support documentation
  - Letters to employee
  - Agency Policy and Procedures
  - Calculation of amount due
  - Documentation dated prior to when pay to become effective
- Ensure ESMT processed prior to submitting request
- Submit 1PAY in order for OA to have time to verify and contact agency if adjustments are necessary. Otherwise, may be delayed until next pay cycle
- OA does not calculate only verifies amounts
- Individual approving can be held liable – CSR
- The after or shift process is the last column, events should be ordered if possible. Shift differential is a great example of a situation that can be resolved directly through SAMII.
- Retroactive Salary Advancements are Against Constitution
 http://samii.mo.gov/hr/bulletins/retroreminder.pdf
CALCULATING PAY FOR A SPLIT PAY PERIOD

PRORATING HOURS FOR SPLIT PAY PERIOD

HAR5300 – Hours to Gross Register Report

- Gross Pay
- Total Hours the employee will be paid for
- Any CPER’s Or PPER’s
- Hourly Rate
- Check GTN Morning OA – Accounting will assist in correcting check if time allows.
SEBES TIPS

Getting Started

- Enter employee information in SEBES on the hire date
- Do not delay SEBES entry
  - Affects employee’s effective date for benefits to start
  - Reduces employee’s enrollment time

SEBES - Password

- Request a password reminder to be emailed or sent by mail to new employee’s home address
- Use employee’s work or personal* email address – personal is best
- Passwords by email are most effective

SEBES CARD

- Provide employee with their personalized SEBES card
- Contains important information regarding deadlines, effective dates, contact information and benefit administrators
SEBES CARD

Enrollment Instructions & Important Information

- Do not enter into SEBES if employee is a direct transfer from another state agency
- Enter TRANSFER through eMCHCP
- Benefits are continuous without changes
  - Changes during next open enrollment period

SEBES - TRANSFERS

- Do not enter into SEBES if employee is a direct transfer from another state agency
- Enter TRANSFER through eMCHCP
- Benefits are continuous without changes
  - Changes during next open enrollment period

SEBES - TERMINATIONS

- What if my employee
  - Does not report to work?
  - Quits after a few days?
- Delete record from SEBES and submit termination of employment through eMCHCP

SEBES - WRONG INFO

- You entered the wrong SSN, hire date or benefit eligible flag?
  - Employee can’t log in
  - Employee can’t enroll in benefits
- Delete the record and start over as a new entry into SEBES

Reminders

- Members must submit POE for dependents for enrollment to be complete
- Incentives
  - Effective on date benefits begin if completed within 31 days of effective date
  - Example: Hire date June 16, MCHCP effective date July 1, incentives effective July 1 if completed by July 31.

Reminders

- Publications located on SEBES site for review
  - Benefits You Can Count On Brochure
  - SEBES Card
  - Screen Prints of Employee Enrollment
  - Benefits Overview(s)
SEBES

Questions?
Five Strategies for Creating a Bucket-Filling Workplace

• Strategy 1: Prevent Bucket Dipping
• Strategy 2: Shine a Light on What is Right
• Strategy 3: Learn About Others
• Strategy 4: Give Unexpectedly
• Strategy 5: Reverse the Golden Rule

A Time When I Dipped From Someone’s Bucket…

Think about a time when you dipped from someone else’s bucket.

• What could you have done differently in that situation.
• How could you have avoided dipping from someone else’s bucket?
• How could you have filled your own bucket?

Bucket Dipping…

• kills productivity
• makes us spiral downwards
• provides a recognition gap
• develops a negative organization culture
The way out of Bucket Dipping

• When I feel like dipping out of someone else’s bucket, I can…
• When someone has dipped out of my bucket, I can say …

Prevent Bucket Dipping

What is Bucket Filling?

What fills your bucket?
What are some things others can do to fill your bucket?

Strategy 2: Shine a Light on What is Right

• Skill 1: Say something positive to everyone
• Skill 2: Practice positive expectations
• Skill 3: Every time you fill a bucket, you’re setting something into motion
• Skill 4: Find a reason to celebrate
• Skill 5: Keep track of your success using gain scores

Strategy 3: Learn About Others

• Learning about others helps everyone feel more connected at work.
  – Name
  – Hobbies/Special Interests
  – One thing not everyone knows about you
  – One thing he or she is really good at
  – Best way to fill his or her bucket

Strategy 3: Learn About Others

Pair up with a partner & ask each other the following:
• What accomplishments in your life are you most proud of?
• What do you care deeply about that is happening in your workplace?

Strategy 4: Give Unexpectedly

• Recall a time you received an unexpected gift
  – What was the unexpected gift?
  – How was it presented?
  – How did it make you feel?
  – Why was it so special?
**Strategy 5: Reverse the Golden Rule**

What is the Golden Rule?
“Do unto others as you would have them do unto you.”

How do you reverse the Golden Rule?
DON’T: Do for others what you would like
DO: Do for others what THEY would like

Thank you!
How to Help Your Employees Achieve Financial Success... And Possibly Retire Rich!

Cindy Rahmaler, Brooke Rowden, & Tasha Rahmameyer

At a High Level...

Your Retirement Savings Plan

Feedback from Employees & Retirees

Starting Early – Smart Plan #1

Page 27 of 38
Smart Plan #2: Employees Need to Save Enough to Provide Stability! Calculate it!

www.modeferredcomp.org

MESSAGING & EDUCATION

And now.....Brooke with
THE

What’s your ideal retirement look like?

Quiz Question #1
If an employee works 25-years with the state, how much will their defined benefit pension and social security replace in retirement?

A. 100%  B. 85%  C. 70%  D. 40%

A Powerful State Benefit

- The MO Deferred Comp Plan is a retirement savings plan for state of Missouri employees.
- The money invested in the deferred comp plan is designed to provide additional monthly retirement pay.
- Contributions are automatically deducted each paycheck.
- Employees have the flexibility and choice when it comes to their savings amount, contribution type, investment allocation, etcetera...
Incorporate MO Deferred Comp into Your NEOs

• Delegate your workload by outsourcing on-boarding tasks to the experts
  – On-site Visits
  – NEO Video
• Don’t forget about all-staff meetings too!

Quiz Question #2
Who do you believe are employees more likely to ask questions about their state benefits?

- Family or Friends
- Coworkers
- Human Resources Staff
- Self Research
- Other

Be an Advocate for Retirement Savings

• You’re a trusted source of information!
• Educate yourself on the basics.
  — Short videos
  — Newsletters/Publications
  — Attend a seminar or 1-on-1 meeting
• Don’t encourage employees to opt-out without doing their own research!

Quiz Question #3
Have you personally participated in one of the following MO Deferred Comp events?

- A. Seminar/webinar
- B. 1-on-1 meeting with an education specialist
- C. Both

Host a Seminar at Your Office

• 6 educational seminars for employees of all career stages
• All are less than an hour long; some even 20 minutes.
• Clarifies the ins and outs of saving for retirement and how their balance will work with their total benefits package.
Encourage 1-on-1 Meetings with an Education Specialist

- Individual Meetings with a Financial Expert
  - Establish savings goals
  - Make account transactions
  - Change investment options
  - Provide general financial planning
  - And more!

Quiz Question #4
What’s the name of the quarterly email deferred comp sends to HR/payroll staff in which we ask you to send to your agency’s employees?

A. MODC - In the Know
B. DC Highlights
C. HR Update
D. MO Deferred Comp Bulletin

Forward MO Deferred Comp Communication to Your Staff

- HR Bulletin Emails
- Upcoming Events
- DC Updates
- Newsletters
- Why? Because they listen to you!

How It Works

- File transmissions
  - SEBES
    - Daily files that will include name, address, DOB, agency
      - Timing is important participant’s may need to wait 24-48 hours
      - If marital status is not submitted this will impact ability to name a beneficiary
  - Why is it important
    - Auto Enrollment notification

How It Works

- SAMII
  - Daily file provides updates to name- address- DOB- hire dates- term dates- marital status
  - Address formatting rules
  - Automated files create confirmation statements to participants
  - Address confirms are part of required audit procedures
  - What happens if you erroneously enter address information or enter NO address information
How It Works

• Deferral changes
  – Participants may change online via ESS- Account Access- Mobile App or 800-392-0925
  • Changes ONLY take place on the 15th of following month- effective date is driven by OA
    – One-time deductions for annual leave must be entered by agency
  • Opt- outs this is an automated process

How It Works

• Reminder
  – Effective January 2017 deferrals are no longer removed from SAMII based on termination date
  – This now allows employees moving between agencies to keep the deferral on file without missing any pay cycles
  – This will impact retirees that come back in 1040 hour position & PRN employees
Overview

- ComPsych was founded in 1984 and grown to be the largest provider of EAP services in the world
- Expansive and diverse customer base covering more than 89 million individuals and more than 33,000 organizations throughout the U.S. and more than 140 countries
- Pioneer and leading provider of fully integrated EAP, legal, financial, work-life and wellness services under the GuidanceResources® brand
- Global service centers staffed by dedicated clinical, legal, financial, wellness, behavioral and work-life experts—24 hours a day
- Leading provider of Critical Incident Services worldwide

GuidanceResources®

- Integrated GuidanceResources® allows us to be your single source for:
  - Confidential consultation on personal issues
  - Legal information and resources
  - Financial information, resources and tools
  - Information, referrals and resources for work-life needs
  - Online information, resources and tools

Confidentiality

- The program is strictly confidential
- Records are maintained by ComPsych®
- Summary of number of requests for assistance

Available 24 Hours a Day

- Call us anytime for solutions! 800.808.2261
- Or Online: www.GuidanceResources.com
  Company Web ID: MCHCP

Confidential Counseling

- Short-Term Counseling
  - Address issues early
  - No cost
  - Confidential
  - Voluntary
- Long-Term Counseling
  - Continuing treatment for long-standing issues
  - Refer to insurance
Legal Information and Consultation

- Expert legal information from licensed ComPsych staff attorneys
  - Unlimited access
    - Family law
    - Will
    - Bankruptcy
    - Estate planning
    - Real estate
    - ID Theft
  - Local, quality referrals
    - 60-minute in-person consultation discounted legal fees

Financial Information and Consultation

- Financial information from ComPsych staff financial experts
  - Unlimited access
    - Budgeting
    - Income tax
    - Credit
    - Real estate
    - Debt
    - Retirement planning
  - Confidential and objective

Work-Life Balance

- Information, referrals and resources for work-life needs
- Addressing work-life balance issues by providing practical information and referrals
  - Child and elder care
  - Educational options
  - Community information
  - Event planning
  - Home improvement
  - Buying/selling a home, relocation
  - Assistance with shopping and locating items

Online Information, Tools and Services

- Online information, tools, and services

Thank You for Attending

- Your single source for confidential support, expert information and valuable resources, when you need it the most.
- Available 24 hours a day, 7 days a week
- Call: 800.808.2261   TDD: 800.697.0353
- Online: guidanceresources.com
- Your company web ID: MCHCP
2020 Plan Benefits for Active State Employees
Missouri Consolidated Health Care Plan

Agenda
• MCHCP’s Plan Benefits in 2020.
• Open Enrollment Information.
• Stay in touch with MCHCP!

Medical Plan Options

<table>
<thead>
<tr>
<th>Plan</th>
<th>PPO 750</th>
<th>PPO 1250</th>
</tr>
</thead>
<tbody>
<tr>
<td>HSA Plan</td>
<td></td>
<td></td>
</tr>
<tr>
<td>PPO Plan</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

• For all three MCHCP medical plans:
  – Deductibles, coinsurance, copayments and out-of-pocket maximums remain the same.
  – Covered services remain the same, with the addition of:
    • Beginning January 1, male sterilization procedure covered 100% on the PPO Plans and 100% after deductible on the HSA Plan.
• No increase in active employees' premiums.

Anthem®
Anthem® is the new medical plan administrator beginning January 1, 2020.

• Extensive network of providers nationwide.
• Total Health, Total You program providing personalized support regarding your benefits.
• 24/7 NurseLine to speak to registered nurse regarding healthcare questions.
• ConditionCare and ComplexCare to assist members with qualifying medical conditions effectively utilize their benefits.
• SmartShopper offers members incentives for choosing high-quality, lower cost services.
• Stay connected with the Engage mobile app!
  • View claims, ID cards, find a provider, compare costs, chat with a Member Services Health Guide and connect to wellness challenges and programs.

Anthem’s Network

Your Health Plan Network

• Use Anthem’s Find a Doctor tool to search for a network provider.
• Using a network provider lets you get the most for your money!

In Missouri:
• Blue Access
• Kansas City Preferred-Care Blue
• St. Louis Blue Access Choice

Nationwide:
• National PPO

Anthem® ID Cards

• Each subscriber and their covered dependents will receive their own ID card.
• 4 ID cards per envelope.
• ID card contains:
  – Your network
  – Your ID number
  – Group numbers
  – Important phone numbers and websites
• Access your ID card on the Engage app.
Explanation of Benefits (EOB)

Your EOB makes it easy to know what’s been paid by the plan, how much you owe, and where to go with questions.

- Includes a summary towards your annual deductible and out-of-pocket maximum.
- Screenings and services you may need.
- An EOB may only be mailed to you if you owe a payment.

LiveHealth® Online

- LiveHealth Online Medical to see a physician on demand 24/7.
- LiveHealth Online Psychology to see a licensed therapist and psychologist by appointment.
- LiveHealth Online Psychiatry to visit with a psychiatrist by appointment.
- You will have a visit cost.

Naturally Slim®

You don’t have to give up your favorite foods to lose weight and look and feel your best!

- Simple online program.
- Available at NO COST to you.
- Must be enrolled in an MCHCP medical plan.
- For ages 18 and over.
- Must meet clinical criteria, as determined by Naturally Slim to participate in the program.

Prescription Drug Plan

<table>
<thead>
<tr>
<th>Network</th>
<th>HSA Plan After deductible</th>
<th>PPO Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retail (up to a 31-day supply)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Generic</td>
<td>10%, coinsurance, up to $50</td>
<td>$10 copayment</td>
</tr>
<tr>
<td>Preferred</td>
<td>20%, coinsurance, up to $100</td>
<td>$40 copayment</td>
</tr>
<tr>
<td>Non-Preferred</td>
<td>40%, coinsurance, up to $200</td>
<td>$100 copayment</td>
</tr>
<tr>
<td>Home delivery (61 to 90-day supply)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Generic</td>
<td>10%, coinsurance, up to $50</td>
<td>$25 copayment</td>
</tr>
<tr>
<td>Preferred</td>
<td>20%, coinsurance, up to $100</td>
<td>$100 copayment</td>
</tr>
<tr>
<td>Non-Preferred</td>
<td>40%, coinsurance, up to $200</td>
<td>$250 copayment</td>
</tr>
<tr>
<td>Specialty (up to a 31-day supply)</td>
<td>Refer to amounts above</td>
<td>$75 copayment</td>
</tr>
</tbody>
</table>

Reduced costs for certain diabetic drugs and supplies.

myPlan Advisor

The myPlan Advisor tool can estimate your annual costs for each medical plan.

- Accessed in your myMCHCP account.
- Easy to use.
- Can update estimation based on your forecasted needs.

Strive® for Wellness Incentives

**Partnership Incentive**
- Partnership Promise
- Online Health Assessment
- Health Education Quiz

$25 per month

**Tobacco-Free Incentive**
- Tobacco Free Promise or Quit Tobacco Promise
- Receive the Quit Tobacco Road Map

$40 per person/per month
Dental and Vision Benefits

• Dental and Vision Plans remain the same in 2020.

TRICARE Supplement Plan

Military members can choose the TRICARE Supplement Plan, administered by Selman & Company, instead of MCHCP medical and pharmacy benefits.

• Member must be a non-Medicare active state employee, retiree, terminated vested subscriber or survivor and have TRICARE.

• Contact Selman & Company at:
  • Website: www.selmantricareresource.com/MCHCP
  • Telephone: (800) 638-2610

Strive Employee Life & Family (SELF) Program

Offered through ComPsych, SELF can help you and members of your household successfully deal with life's challenges.

• Confidential.
• The SELF program is available at no cost.

Behavioral health counseling
LegalConnect®
FamilySource®

FinancialConnect®
IDResources®
GuidanceResources®
online

Open Enrollment Information

Visit www.mchcp.org to learn more about your benefits.

• 2020 Benefit Guide.
• Educational Videos.
• Open Enrollment presentations.

Members will continue current coverage if they do nothing during Open Enrollment, but need to complete Strive for Wellness® Incentives to receive reduced premium.

Open Enrollment Information

How to enroll or make changes

• Online through myMCHCP.
• Submit completed Open Enrollment form to MCHCP.

Deadlines

• Enroll by October 31.
• If adding dependents, submit proof of eligibility by November 20.
• Complete Strive for Wellness Incentives by November 30 for incentives to begin January 1.

Stay in Touch with MCHCP

• eMCHCP
• HR News
• MCHCP Member Services
  – Call Center hours extended to 8 a.m. to 5:00 p.m., Monday through Friday in October.
  – Send a Secure message through myMCHCP.
  – Schedule an MCHCP Member Education Specialist to visit your office in 2020.
Thank You!

Missouri Consolidated Health Care Plan
www.mchcp.org
800-487-0771

Contact MCHCP for:
Eligibility/Enrollment, premiums, change of address, name change, or general benefit questions.
Plan contact information can be found on our website or in your Benefit Guide.