

# WILD About You!

The following benefit providers  
will be on site!



## MOSERS 2023 Benefits U Conference

November 14, 2023 • Stoney Creek Inn, Columbia

Time/Room	Session
7:30 a.m. - 8:30 a.m. Antler's Lounge	Registration Table/Light Breakfast
8:30 a.m. - 8:45 a.m. Frontier Ballroom	<b>MOSERS Welcome: Let the Adventure Begin</b> <i>Speakers: Abby Spieler, MOSERS Executive Director and Jamie Mullen, Employer Services Manager</i> Join us as we kick off the conference! Get acquainted with our staff and the sessions for the day.
8:45 a.m. - 9:30 a.m. Frontier Ballroom	<b>MOSERS Back to Basics: Let Us Be Your Guide</b> <i>Speaker: Lisa Campbell, MOSERS</i> Follow along the education trail to learn more about the benefits that MOSERS offers and how they affect your employees.
9:30 a.m. - 9:45 a.m.	Break
9:45 a.m. - 10:45 a.m. Frontier Ballroom	<b>Round Table: Employee Recruitment and Retention: It's a Jungle Out There</b> <i>Moderator: Candy Smith, MOSERS</i> <i>Panelists: Lori Lewis-Kennedy, Department of Corrections; Jessie Pace, Office of Administration; Becky Wilson, MOSERS; Deidre Mings, Missouri State University</i> A defined benefit pension is a major component of our benefit package. We have an advantage that most other employers do not have, so how can we can promote this great benefit that enhances the financial security of our members? In this session, you will hear from a panel of HR professionals and a MOSERS educator about how employers can shine the light on the MOSERS pension benefit to help attract and retain top talent.
10:45 a.m. - 11:30 a.m. Frontier Ballroom	<b>Paw-tnering with MO Deferred Comp: Helping Your Coworkers Save &amp; Invest for their Future</b> <i>Speaker: Cindy Rehmeier and Brooke Rowden from MO Deferred Comp</i> Learn about key MO Deferred Comp features and how you can paw-tner with us to ensure you and your coworkers are financially prepared for retirement. Presenters will provide retirement saving and investing tips you can share with your colleagues as well as discuss retirement income, plan communication and education, and resources available to participants.
11:30 a.m. - 12:15 p.m. Frontier Ballroom	Lunch

Time/Room	Session
12:15 p.m. - 1:15 p.m. Frontier Ballroom	<b>MOSERS Employer Information: Owl You Need to Know</b> <i>Speakers: Shelley Lehmann, Jamie Mullen, Becky Wilson, MOSERS</i> Hear from MOSERS staff on important employer reporting topics, the accuracy and timing of which directly impact your employees' hard-earned benefits. Topics include submitting status change forms, completing monthly error reports, and complying with termination and reemployment rules.
1:15 p.m. - 1:30 p.m.	Break
1:30 p.m. - 2:30 p.m. Frontier Ballroom	<b>Phoenix Introduction: Come Fly with Us</b> <i>Speakers: Jamie Mullen and Candy Smith, MOSERS</i> With a new look and feel, the MOSERS upcoming pension administration system and employer portal (Phoenix), will change how you interact with MOSERS. In this session, we will preview how Phoenix will increase the accuracy and efficiency of employer reporting processes and look at how we will train employer representatives before we deploy.
2:30 p.m. - 2:45 p.m. Frontier Ballroom	<b>MOSERS Wrap Up: Thanks for Taking a Walk on the Wild Side</b> <i>Speaker: Amber Arnold, MOSERS</i>
2:45 p.m. - 3:30 p.m. Frontier Ballroom	<b>Bonus Session:</b> <b>Behavioral Health in the Workplace: Exploring the Possibilities</b> <i>Speaker: Dan Jolivet, The Standard Insurance Company</i> The pandemic increased awareness of behavioral health issues in the US and, even as the emergency has ended, workers continue to focus on well-being in the workplace and maintaining a healthy work-life balance. This session will discuss ways employers can support the mental health of their employees and, in doing so, maintain employee engagement in order to improve retention.



Thanks for hanging with us today!

## MOSERS Back to Basics: Let Us Be Your Guide

Your employees are too busy to think about their future. But we're busy preparing for it in everything we do.

Presented by: Lisa Campbell, MOSERS Educator



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**Next year's member education calendar will be available at [www.mosers.org](http://www.mosers.org) in mid-December**

**New Employees Sessions**  
These sessions help you understand the importance and value of your pension benefits.  
**Audience:** For new state employees with at least one month of service but less than five years of service (not yet vested).  
**Speakers:** MOESD • MO (State and Local)  
**Locations:** MOESD • MO (State and Local)  
**Registration:** [www.mosers.org/education/new-employees](http://www.mosers.org/education/new-employees)

**Mid-Career Sessions**  
These sessions help you understand how different career events and life events may affect your future pension benefits.  
**Audience:** Employees with at least five years of service (vested) and are in their last year of service (not yet retired).  
**Speakers:** MOESD • MO (State and Local)  
**Locations:** MOESD • MO (State and Local)  
**Registration:** [www.mosers.org/education/mid-career](http://www.mosers.org/education/mid-career)

**Ready to Retire Sessions**  
These sessions help you understand the importance of the decisions you will need to make and to prepare for the retirement process.  
**Audience:** For employees within 1 year of retirement eligibility.  
**Speakers:** MOESD • MO (State and Local) • MOESD • MO (State and Local)  
**Locations:** MOESD • MO (State and Local)  
**Registration:** [www.mosers.org/education/ready-to-retire](http://www.mosers.org/education/ready-to-retire)

**MOSERS is here for every stage of your employees' career.**

- Newer Employees and MOSERS
- Mid-Career
- Ready to Retire

April 2023

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### Information we address in the different career stages

What plan am I in?

What does vested mean?

How does a divorce affect my pension?

What if I die before my retirement, is there a survivor benefit?

Can I change the 4% contribution amount?

How is my pension calculated?

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**MO State Employees' Retirement System (MOSERS)**  
administers these state benefits for your employees:




**Pension**  
MOSERS



**Life Insurance**  
The Standard



**Long-term Disability**  
The Standard



**Retirement Savings Plan**  
MO Deferred Comp

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**Which plan are you in?**  
Your pension plan is based on the date you were first employed in a benefit-eligible position.

**MSEP**

First employed before July 1, 2000 and remained employed until vested in MSEP.

Members of MSEP will choose between MSEP & MSEP 2000 at retirement.

**MSEP 2000**

First employed between July 1, 2000 and December 31, 2010 or those employed under MSEP who left state service before vesting and returned to state service after 7/1/2000.

Members of MSEP 2000 will remain in MSEP 2000 at retirement.

**MSEP 2011**

First employed on or after January 1, 2011 or those who elected a buyout and have returned to state service or CURP transfers as of January 1, 2021.

Members of MSEP 2011 will remain in MSEP 2011 at retirement.



**Pension**  
MOSERS

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**While you are working YOU ARE:**

- **Becoming Vested** - Meaning you will be eligible for a future pension benefit once you have met the age & service requirements (felony exception)
- **Contributing toward your pension** - By law, MSEP 2011 members contribute 4% of pay directly to the MOSERS trust fund
  - This helps fund your own future pension benefit.
  - While working these amounts also earn interest.
  - Make sure your contribution beneficiary is always up to date.



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### While you are working, you are also...

#### • Accruing a pension benefit based on a statutory formula (not contributions)

- Final Average Pay (FAP) – average of the highest 36 consecutive months of pay
- Multiplier – percentage set by legislature
- Credited Service – years and months

$$\text{Final Average Pay} \times \text{Multiplier} \times \text{Credited Service} = \text{Monthly Base Benefit}$$

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### This formula at work ...

- Let's look at a few different state service situations:



Credited Service	FAP	Multiplier	Guaranteed Monthly Base Benefit*	Value of 20 years of Pension Benefits	MSEP 2011 Contributions (your 4%)
5 years	\$3,000	1.7%	\$255	\$61,200	\$7,200
10 years	\$3,000	1.7%	\$510	\$122,400	\$14,400
15 years	\$3,000	1.7%	\$765	\$183,600	\$21,600
20 years	\$3,000	1.7%	\$1,020	\$244,800	\$28,800
30 years	\$3,000	1.7%	\$1,530	\$367,200	\$43,200

\*Simplified example showing the monthly BASE benefit amount only. Those eligible to receive the TEMPORARY BENEFIT would receive both the base and temporary benefit amounts until age 62. MOSERS retirees also receive annual COLAs, which are not shown.

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### You also have life insurance coverage...

#### Basic Coverage

- Term life policy (no cash/loan value)
- Employer pays premium – no cost to you
- Coverage provided at **1 x your annual salary**
- If you die in a **duty-related death**, your basic coverage will be **3 x your annual salary**
- Death benefit paid to **beneficiary**




Life Insurance  
The Standard

Travel Assistance  
Life Services Toolkit

You may **port or convert** additional basic or optional/dependent coverage through The Standard if you leave state employment (60-day window, regardless if you are retiring or not).

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**And the option to purchase more...** 

<p><b>Optional Coverage - Self</b></p> <ul style="list-style-type: none"> <li>Term life policy (no cash/loan value)</li> <li>Employee pays premium</li> <li>Coverage available up to <b>6 x your annual salary or \$800,000 max</b></li> <li>Death benefit paid to <b>beneficiary</b></li> <li>Annual Optional Life Insurance Review each <b>October</b> (if eligible; no medical history statement required)</li> </ul>	<p><b>Dependent Coverage - Family</b></p> <ul style="list-style-type: none"> <li>Term life policy (no cash/loan value)</li> <li>Employee pays premium           <ul style="list-style-type: none"> <li>Spouse – based on employee's age</li> <li>Spouse coverage cannot exceed member's amount</li> <li>Child(ren) - \$2 per month</li> <li>Child coverage is \$10,000 per child</li> </ul> </li> <li>Death benefit paid to <b>member</b></li> </ul>
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**You also have long-term disability (LTD) benefits...**

- Protects your earning ability by providing partial income replacement in the event you become disabled
- Bridges the gap from your date of disability to your recovery or retirement eligibility, whichever comes first
- 60% replacement** of your pre-disability earnings less any deductible income
- Employer pays premium – no cost to you



Long-term Disability  
The Standard



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**Long-term disability (LTD) benefits...** 

- Benefits become payable after a **90-day waiting period** or when sick leave is exhausted, whichever happens later
- Continue earning service credit towards retirement eligibility and benefit amount
- Reasonable accommodations expense



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### You can also start saving for retirement...

- **Personal retirement savings** used to supplement your pension and Social Security income
- **Auto-enrolled** at 1% pay (pre-tax) – for most new hires
- **Auto-escalate**
- Visit [www.moderferredcomp.org](http://www.moderferredcomp.org) and talk to a Financial Education Professional



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### Map of the Financial Education Professionals

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**COLE COUNTY AGENCIES**

- Conservation
- Higher Education
- MISSORI
- Public Safety

**COLE COUNTY AGENCIES**

- Corrections
- Secretary of State

**COLE COUNTY AGENCIES**

- Agriculture
- Attorney General
- DESE
- DNR
- Economic Development
- Health
- Insurance
- Lincoln University
- Office of Administration
- Revenue
- Social Services
- State Auditor

**COLE COUNTY AGENCIES**

- Agriculture
- DCLM
- Legislature
- Governor
- Judicial
- Mental Health
- MODOT
- MCHCP
- Public Defender

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### Know your total compensation...

As a **benefit-eligible employee** with the State of Missouri, your total compensation is **more than just the dollars you receive in your paycheck**. Benefits make up a big part of your compensation package!



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**Use and share the Total Compensation Calculator.**

- To show your employees the total investment their employer makes to provide ALL their benefits, MOSERS has a **Total Compensation Calculator** on our website.

**MOSERS**  
Missouri State Employees Retirement System

**Total Compensation and the State's Investment in Employee Benefits**

Your total compensation is made from the salary you receive in your paycheck. This information helps you understand the amount the state pays with any amount for an employee and the value of the state's investment in your benefits. The calculator shows your monthly pay period and the total compensation for the year.

Enter your personal information in the gray highlighted area below.

**Personal Information**

Basic Monthly Pay Period	Pay Period	Pay Rate	Your MONTHLY Compensation	Do You Have a Pension?	Comments
Basic Monthly Pay Period	12/1	\$20.19	\$42,000.00		
Basic Life LIP	\$4				
Medical	\$14				
Pay Rate	\$20.19				
Annual Leave Savings	\$100.96				
Sick Leave Savings	\$100.96				
Holiday Savings	\$107.42				

**Calculated Total Compensation**

Your Hourly Rate:	Your Annual Pay:	Annual State Investment in Your Pay & Benefits:
\$20.19	\$42,000.00	\$71,924.04

Annual Leave Savings: \$100.96 Sick Leave Savings: \$100.96 Holiday Savings: \$107.42

Salary (per pay period): \$1,750.00 (results per pay period)  
Benefits (per pay period): \$1,248.84

This calculator is primarily geared toward active state employees who are paid twice per month and receive retirement, life insurance, and long-term disability benefits through MOSERS. See the table of [benefit eligibility](#) to determine who administers your benefits.

Life Event

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**Log in to manage your member info at**

**myMOSERS**

New employees will receive two to five emails\* from MOSERS during their first five months containing educational information.

\*number of emails depends on employer and eligibility for benefits

**Update personal information**

**Submit/update forms**

- Designation of Agent (or Durable Power of Attorney)
- Authorization to Release Information
- Life Insurance Beneficiaries
- MSEP 2011 Contributions Beneficiaries

**Generate benefit estimate**

**Access Document Express (secure online mailbox)**

Review **Annual Benefit Statement** each year for snapshot of your retirement benefits!

24/7

Life Event

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**Help your employees learn more about their benefits!**

- Visit the **Education tab** at [www.mosers.org](http://www.mosers.org)
- Refer your employees and you, too, can attend MOSERS sessions throughout each stage of your career with the state:
  - Newer Employees & MOSERS**
  - Mid-Career** and
  - Ready to Retire**
- Follow us on social media

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Slide 19

QUESTIONS?

[www.mosers.org](http://www.mosers.org)

**(800) 827-1063**  
**(573) 632-6100**

[mosers@mosers.org](mailto:mosers@mosers.org)

**8:00 am – 12:00 pm**  
**1:00 pm – 4:30 pm**







SECURITY TIP – Do not use your SSN in your email communications to MOSERS.

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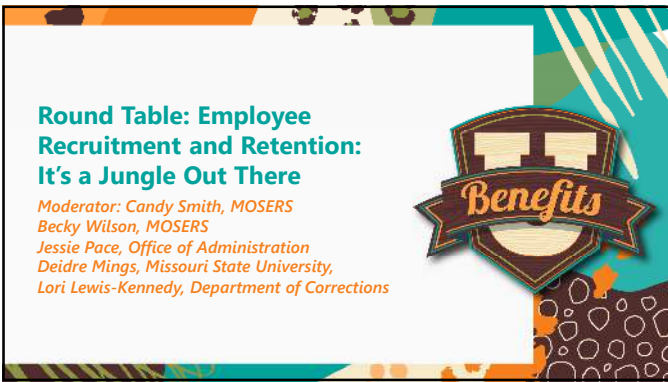
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**Paw-tnering with MO Deferred Comp: Helping Your Co-workers Save & Invest for their Future**  
*Cindy Rehmeier and Brooke Rowden*



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**MO Deferred Comp Overview**



**Created by Law**  
457(b) plan was established by statute in 1974 to help state of Missouri employees supplement their other retirement sources.



**Optional Participation**  
New employees\* are automatically enrolled at a 1% contribution each pay period.



**NOT a Vendor**  
The MO Deferred Comp Plan is a state benefit, meaning there are no sales or commissions earned.

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**MO Deferred Comp Overview**



**Low-Cost**  
Costs matter! While fees may not seem like a big deal, they add up and can eat away at your retirement savings balance.



**Financial Education**  
The plan prides itself on our educational resources, especially our wide variety of content and our financial education professionals.



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### Quick Plan Info:

PARTICIPATION	CONTRIBUTION	STATE MATCH*
Just under <b>85%</b> of state employees save with deferred comp.	The average employee contributes <b>5% or \$188</b> per month.	Monthly Minimum <b>\$25</b> Monthly Maximum <b>\$75</b>

\*The state match is subject to the annual state budget. A match is not typical for state plans, given employees may receive a defined benefit pension.

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### Basic Paycheck in Retirement

*The #1 Takeaway*

These are **automatic/mandatory** benefits. The guaranteed income you receive from these sources are based on a formula.

This is a **voluntary** benefit. This retirement income depends on your participation and contributions.

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### Building personal savings requires WORK!

**Things you need to do/know:**

- Income Replacement Gap
- Salary at retirement
- Current and other savings balance
- Years you have left to save
- Years in retirement
- Return Assumptions – determine risk tolerance and return potential

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### No one has more influence than you!

- You are the front line for all benefit information.
  - You are their #1 trusted resource.
  - What you say and share matters.
- We want to **PAW-tner** with you to help state employees fill their retirement income gap.



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### Ways to PAW-tner with Deferred Comp



**Host 1-on-1 Meetings & Presentations**  
Plus encourage staff attendance



**Forward Plan Emails**  
Like event notices, DC Updates, and *The Bottom Line*



**Share DC Resources**  
Website, videos, calculators, publications, etc...



**Encourage Account Registration**  
An unregistered account is a security risk.

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### Host 1-on-1 Meetings & Presentations

- Presentations to a Variety of Needs & Education Levels
  - 9 presentations
  - Webinars
  - In-person Seminars
- Individual 1-on-1 Meetings
- Seminar Series

457 Plan Roth Contributions	The Essentials	Pocket Change
Completing the Retirement Paycheck Puzzle	The Essentials 2.0	Retiree Financial Basics
I'm Retiring	MO Deferred Comp "How To"	Retirement Income Spend-down Strategies

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- Office of Administration
- Revenue
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- State Auditor

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- MCHCF
- Mental Health
- MCOOT
- Public Defender

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## Forward Plan Emails

*The more you know, the more prepared for retirement you are!*

**The Bottom Line**  
Happy New Year! Here are 5 things you can do to kick off your savings in 2023.

**Webinar Series**  
Watch a 30-minute appointment to discuss saving and investing for your future.

**DCUPDATE**  
Financial Self-Care: Necessity, Not a Luxury!

**THURSDAY, OCTOBER 26**  
10:00 AM - 11:00 AM  
Missouri State Capitol Building  
Jefferson City, MO 64501

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## Share DC Resources

- Website  
– [www.moderferredcomp.org](http://www.moderferredcomp.org)
- Videos  
– New Get to Know MO Deferred Comp Video
- Calculators  
– Grow Your Retirement Savings  
– RetirementTrack
- Publications  
– Get to Know MO Deferred Comp
- Financial Education Professional Contact Information

**GET TO KNOW MO DEFERRED COMP**  
Your State of Missouri Retirement Savings Plan

**Key Plan Features**

**THE BASICS**  
How much money will you have when you retire? How much will you need to live on? How much will you need to pay for healthcare? How much will you need to pay for long-term care? How much will you need to pay for housing? How much will you need to pay for transportation? How much will you need to pay for food? How much will you need to pay for clothing? How much will you need to pay for entertainment? How much will you need to pay for education? How much will you need to pay for taxes? How much will you need to pay for insurance? How much will you need to pay for other expenses? How much will you need to pay for everything?

**RETIREMENT SECURITY**  
It starts with you.

**Watch & Learn**

**Participant Updates**

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## A financial tool worth sharing!

Use the Grow Your Retirement Savings Calculator to estimate your personal savings needs.

1. Visit [www.moderatedcomp.org](http://www.moderatedcomp.org)
2. Hover over **Planning & Tools**
3. Click the **View Calculator** button under the Grow Your Retirement Savings section
4. Start estimating.
5. Pass it on!

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## Encourage Account Registration

- Create a user ID & password
  - Log in every 18 months
- Enable multi-factor authentication
  - Add cellphone & email address

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## We're working our TAILS OFF to make your job easier and to help employees build an important retirement income source!

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## Operational Reminders

- Transfers Between Agencies
  - No longer sending deferral expirations; contributions will continue
  - If stopping deductions, please inform the employee.
- SAM II – Common Missing Data
  - Home Mailing Address
  - Birthdate
- PRN/Part-time Employees
  - Cannot withdraw their savings when within this status



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## Plan Clarification

*Tell Your Coworkers*

457 ACCOUNT	401 ACCOUNT
<ul style="list-style-type: none"> <li>• <i>Employee</i> contributions</li> <li>• Contributions can be adjusted</li> </ul>	<ul style="list-style-type: none"> <li>• <i>Employer</i> (match) contributions</li> <li>• Rollover money from other employer accounts</li> <li>• Cannot be adjusted</li> </ul>
	



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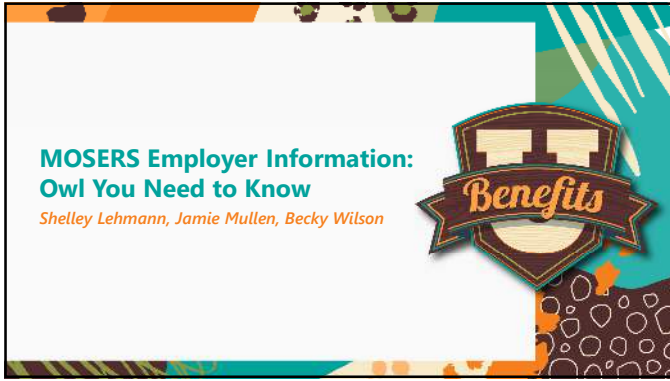
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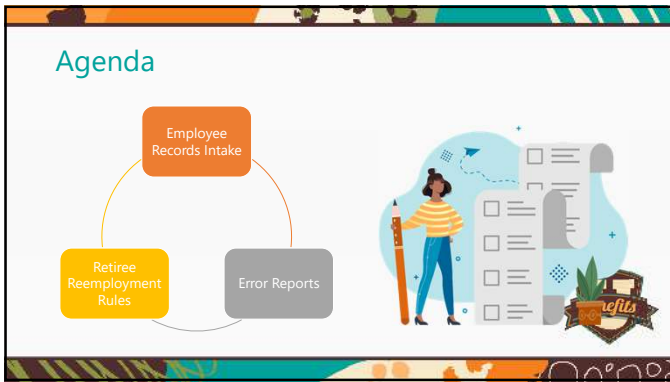
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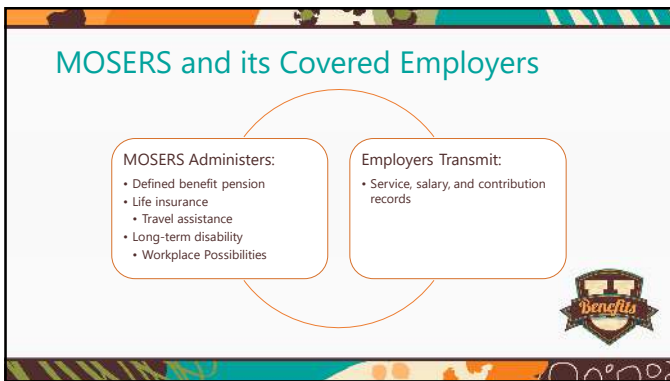
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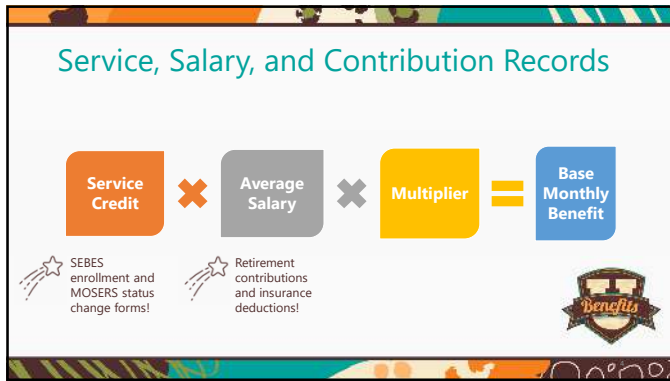
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### Benefit Eligibility

- How do you know if a position is eligible for benefits through MOSERS?
- Who determines if a position is eligible for benefits through MOSERS?

A "Benefits" logo is located in the bottom right corner of the slide.

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### Benefit Eligibility

- A benefit eligible employee is someone who works in a position normally requiring at least 1,040 hours in a year.
- The number of hours required by a position should be based on the number of hours expected during the normal course of business over a one-year period by position, regardless of whether the position is intended to be temporary or permanent in nature.
- **Determined by you, the employer, at the time of hire.**

A "Benefits" logo is located in the bottom right corner of the slide.

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## Hiring a Benefit-Eligible Employee

Enroll benefit-eligible employees through SEBES.

MOSERS receives a service record and expects to receive a record of future paychecks, which include retirement contributions and insurance deductions.

Automatic process unless or until an employee has a change in status.

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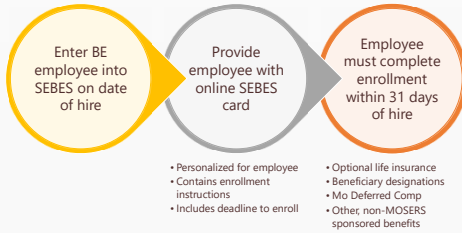
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## SEBES



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## SEBES



Missing the 31-day deadline could result in a delay or ineligibility for certain benefits.



Use an *Application to Correct Service* to grant service and salary credit retroactively for benefit-eligible service that was not captured through SEBES.

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## Service Credit and Salary Credit

- Once enrolled through SEBES and entered into your payroll system, service and salary credit is automatic **unless or until an employee has a change in status.**



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## Employee Status Changes

Unpaid Leave  
of Absence or  
Leave Event

Transfer

Termination of  
Benefit-Eligible  
Employment



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## Employee Status Changes



Missing or Late  
Status Change  
Forms

More Payroll  
Errors



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## Electronic Status Change Forms

- Use the MOSERS **Employer Login**
- Enter the employee's SSN
- Navigate to the **Forms** tab



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## Tips and Resources for Status Changes

- Unpaid leaves of absence or leave events
- Transfer of employment
- Termination of benefit-eligible employment



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## Handouts

1. Leaves of Absence—Impact on MOSERS Benefits flyer
2. Leaves of Absence Flow Chart
3. Transfers Flow Chart
4. Summary of Transfers Chart
5. Employer Forms FAQs



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Contact Employer Services for Assistance

  
[employers@mosers.org](mailto:employers@mosers.org)

  
800-827-1063 option 2

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Unpaid Leaves of Absence or Leave Events

Submit the *Leave of Absence/Back to Work* form when your employee has an unpaid leave of absence or leave event.

Not all unpaid leaves of absence are the same regarding the impact on your employee's benefits through MOSERS.

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Unpaid Leaves of Absence or Leave Events

- Handout #1: *Leaves of Absence—Impact on MOSERS Benefits* flyer



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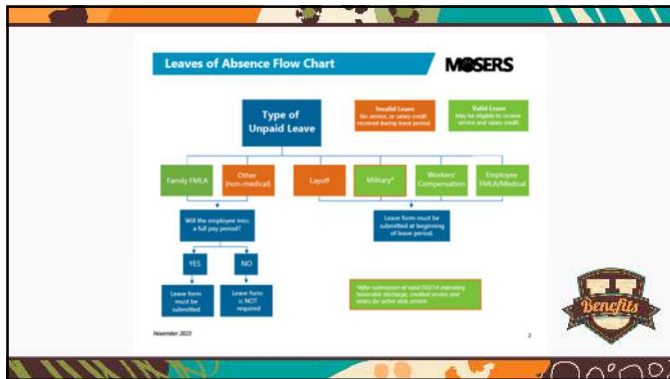
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### Direct Bill and Back to Work

- Employee billed for life insurance and long-term disability while on leave of absence.
- Life insurance and long-term disability coverage automatically restored when employee returns to work.
- Submit the "back to work" portion of the Leave of Absence/Back to Work form when your employee returns to work.



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### Transfers

- A transfer occurs when an employee moves from one benefit-eligible position with a MOSERS-covered employer to another benefit-eligible position with a MOSERS-covered employer **within 30 calendar days**.



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### Transfers

- Transfers maintain their existing benefits and should **not** re-enroll for benefits through SEBES **unless** an exception applies.



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### Transfers

- Transfers to your agency from one of the following agencies must be entered into SEBES so they can enroll in eligible MOSERS benefits:
  - Department of Conservation
  - Missouri Highway Patrol
  - MoDOT
  - State universities (except State Technical College of Missouri and Lincoln University)



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## Transfers

- Handout #3: *Transfers Flow Chart*



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### Transfers Flow Chart



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graph TD
    Termination[Terminating Agency] --> SubmitForm[Submit Termination Form]
    SubmitForm --> Hiring[Hiring Agency]
    Hiring --> Employed[Employed employee (30 calendar days of transfer)]
    Employed --> No1[No]
    Employed --> Yes1[Yes]
    No1 --> Transfer[Use the employee transfer form (for Dept. of Corrections, Highway Patrol, Dept. of Transportation, or a state college or university approved State Job to Career Transition)]
    Yes1 --> EnterEOL[Enter Employee into EOL]
    Transfer --> No2[No]
    Transfer --> Yes2[Yes]
    No2 --> SubmitForm2[Submit Transfer Form]
    Yes2 --> EnterEOL
    
```

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## Internal Transfers for SAM II Employers

Moving from one org/section to another org/section within the same agency (including from one facility/work location to another facility/work location within the same agency)

If you are the hiring org/section or the hiring facility/work location, you must submit a *Transfer of Employment* form

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## Transfers

- Handout #4: *Summary of Transfers Chart*



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Summary of Transfers Chart

MOSERS

Who submits Transfer Form?	Who submits Termination Form?	SSBIS Entry
Employee is moving from one MOSERS covered agency/department to another and will not miss 30 calendar days of payroll.	Hiring Agency	Terminating Agency
Employee is moving from one MOSERS covered agency/department to another and has missed 30 calendar days of payroll.	N/A	Terminating Agency
Employee is moving from one org/function to another org/function within the same agency/department.	Hiring Org/Function	N/A
Employee is moving from one facility/work location to another facility/work location within the same agency/department.	Hiring Facility/Work Location	N/A
Employee is moving to your agency/dept from Commission, Highway Patrol, MDCOT, or a state university (other than State Tech or Lincoln).	N/A	Terminating Agency

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## Terminations

A termination occurs when a benefit-eligible employee ceases to be employed in a benefit-eligible position, whether voluntarily or involuntarily.

Submit the *Termination of Employment* form when your employee ceases benefit-eligible employment with your agency.

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### Terminations—Unused Sick Leave

Final unused sick leave balance

- Automatic for SAM II employers.
- Entered manually on the term form for Local employers.

168 hours of unused sick leave = 1 month of service credit

- Credit for unused sick leave potentially impacts the *amount* of an employee's pension but not their *eligibility* to retire.

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### Terminations—Work-Related Felony

- An employee (and their beneficiary) will forfeit all rights to retirement benefits accrued on or after August 28, 2014, if they have been convicted on or after August 28, 2014, of a felony under state law (or a substantially similar offense provided under federal law) involving stealing or receiving stolen money, property, or service valued at \$5,000 or more, forgery, counterfeiting, bribery of a public servant, or acceding to corruption, in connection with their duties as a state employee.

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### Terminations—Important Reminders

Employer Login Access

- Mark whether the terminating employee has access to the Employer Login.

Email Addresses

- Delete invalid email addresses.

Comments Section

- Use the comments section in unique circumstances only.

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## Date of Termination

Retiring directly  
from active  
employment

- Use the last calendar day of the month as the date of termination.

Not retiring  
directly from active  
employment

- Use the last day actively employed or on a leave of absence (not including regular days off) as the date of termination.

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## Comp Time Payouts at Termination

- Comp time payouts, provided they include retirement contributions, are included in retirement-eligible pay.
- Please pay out comp time **before or with** an employee's final paycheck.
- A delayed comp time payout could result in a recalculation of an employee's pension benefit.



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## Additional Resource

- Handout #5: *Employer Forms FAQs*



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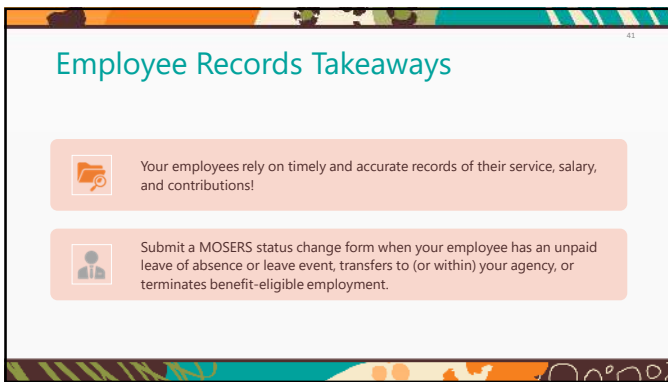
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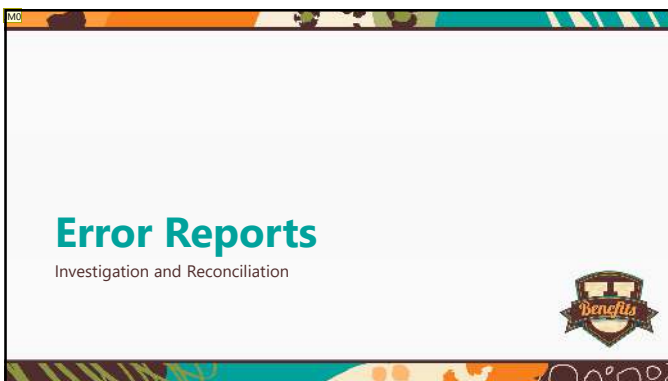
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### Benefit Expedition: Employer Reporting

- Each agency submits contributions to MOSERS for their employees' pension, basic life insurance and long-term disability (LTD) benefits.
- Contributions amounts are calculated as a percentage of salary.

**Employer reporting is necessary to ensure your employees' benefits are correct!**



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### Error Prevention: Timely Reporting



Untimely notification of status changes to MOSERS results in errors.

The late submission of forms delays the administration of benefits and directly impacts employees.



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### Purpose of Employer Error Reports

Alerts MOSERS of potential issues



Notifies employer of incorrect data



Accurate service, salary, & contribution records



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### Error Investigation

Payroll updates once per month in MOSERS system

- Service records compared with reported payroll
  - Contributions correct for gross pay
  - Deductions correct for life insurance coverage
- Employer Services investigates errors
- Error reports in the Employer Login

**Employer Services staff investigates over 1,000 errors each month!**



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### Error Reports

**Aged Accounts Receivable Report**

- Errors for **active** employees
- Released mid-month to be worked

**Terminated Report**

- Errors for **terminated** employees
- Released the last week of the month to be worked



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### Common Errors

<b>Terminated but received payroll</b> <ul style="list-style-type: none"> <li>• Received a comp time payout</li> <li>• Transitioned to a non-benefit eligible position</li> <li>• Remains in a benefit-eligible position</li> </ul>	<b>Active but did not receive payroll</b> <ul style="list-style-type: none"> <li>• Never reported to work</li> <li>• On a leave of absence</li> <li>• Terminated employment</li> </ul>	<b>Invalid leave of absence and received payroll</b> <ul style="list-style-type: none"> <li>• Returned to work</li> <li>• Terminated &amp; received comp time payout</li> <li>• Paid military leave</li> </ul>
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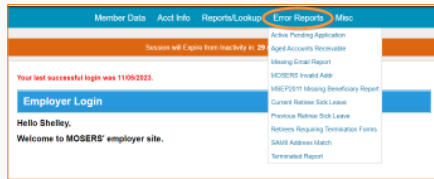
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## Access Error Reports

Once you are logged in with your **Employer Login** access the **Error Reports** dropdown & select the report.



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## Interpreting Error Reports

SSN: \_\_\_\_\_  
Name: \_\_\_\_\_

REMARKS (Time/Date Stamp: 10/26/2020 09:11:19)

Member did not receive payroll for the September 1-15 pay period. Please submit appropriate form or update the missing payroll.

PLAN	DOC TYPE / MEMBER	COVERAGE DATE	CHECK DATE	MONTHLY PREMIUM	EXPECTED BENEFIT	MONTHLY DED	REMARKS
BA7	DC-02812155	9/01/2020	9/30/2020	\$ .00	\$ .01	\$ .00	Did not receive a payroll.
Delete Time/Date Stamp: 0/00/0000							
L77	DC-02822314	9/01/2020	9/30/2020	\$ .00	\$ .01	\$ .00	Did not receive a payroll.
Delete Time/Date Stamp: 0/00/0000							
R7M	DC-02812155	9/01/2020	9/30/2020	\$ .00	\$ .01	\$ .00	Did not receive a payroll.
Delete Time/Date Stamp: 0/00/0000							
R77	DC-02822314	9/01/2020	9/30/2020	\$ .00	\$ .01	\$ .00	Did not receive a payroll.
Delete Time/Date Stamp: 0/00/0000							



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## Review Account Remarks

Account remarks are entered by Employer Services

- Unique to each employee
- Identifies the error
- Provides the action to take



Account remarks tell you **owl** you need to know to resolve the error!



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## Example: Received no payroll

VEN Name:

MEMBERS (Time/Date Stamp: 10/18/2020 09:11:10)

Member did not receive payroll for the September 1-15 pay period. Please submit appropriate form or explain the missing payroll.

Account: \$ .00 A/R Balance: \$ .00 Current Date: 0.00

UI	PLAN	DOC TYPE / NUMBER	CONTRACT DATE	CHICK DATE	MONTHLY FUND	EXPENSE	RECEIVED	AMOUNT	VEN	REMARKS
		BA1 DC-02032332	9/1/2020	9/30/2020	\$ .00	\$ .00	\$ .00	\$ .00		Die retroactive a payroll.
		(Review Time/Date Stamp: 01/08/2020)								
		LT1 DC-02032334	9/1/2020	9/30/2020	\$ .00	\$ .00	\$ .00	\$ .00		Die retroactive a payroll.
		(Review Time/Date Stamp: 01/08/2020)								
		RTM DC-02032333	9/1/2020	9/30/2020	\$ .00	\$ .00	\$ .00	\$ .00		Die retroactive a payroll.
		(Review Time/Date Stamp: 01/08/2020)								
		RTT DC-02032332	9/1/2020	9/30/2020	\$ .00	\$ .00	\$ .00	\$ .00		Die retroactive a payroll.
		(Review Time/Date Stamp: 01/08/2020)								

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## Example: On leave but received payroll

VEN Name:

MEMBERS (Time/Date Stamp: 8/16/2020 08:11:10)

Member was on leave but received payroll. Did member return to work? Please submit back to work form or explain when the payroll was for.

Account: \$ .70 A/R Balance: \$ 71.75 Current Date: \$ 71.75

UI	PLAN	DOC TYPE / NUMBER	CONTRACT DATE	CHICK DATE	MONTHLY FUND	EXPENSE	RECEIVED	AMOUNT	VEN	REMARKS
		BA1 DC-02032332	8/1/2020	8/15/2020	\$ .00	\$ .00	\$ 1.13	\$ 1.13		(Remarks Time/Date Stamp: 8/16/2020)
		(Review Time/Date Stamp: 8/16/2020)								
		LT1 DC-02032332	8/1/2020	8/15/2020	\$ .00	\$ .00	\$ 1.03	\$ 1.03		(Remarks Time/Date Stamp: 8/16/2020)
		(Review Time/Date Stamp: 8/16/2020)								
		RTM DC-02032332	8/1/2020	8/15/2020	\$ .00	\$ .00	\$ 30.04	\$ 30.04		(Remarks Time/Date Stamp: 8/16/2020)
		(Review Time/Date Stamp: 8/16/2020)								
		RTT DC-02032332	8/1/2020	8/15/2020	\$ .00	\$ .00	\$ 10.20	\$ 10.20		(Remarks Time/Date Stamp: 8/16/2020)
		(Review Time/Date Stamp: 8/16/2020)								

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## Error Resolution

1. Review the *Remarks* section.
2. Review employee's status and/or unpaid leave events recorded in your payroll system.
3. Submit the appropriate MOSERS form(s) to report changes to the employee's status.
4. Contact Employer Services for assistance.



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## Error Reports Takeaways



Provide the requested information or submit the necessary MOSERS form(s) within the next 30 days.



Timely resolution of these errors is critical to maintain accurate service records for MOSERS members.



Unresolved errors may impact members' ability to:

- Receive benefits
- Receive service credit
- Retire



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## Additional Resources




Contact Employer Services at [employers@mosers.org](mailto:employers@mosers.org) or call 800-827-1063 and press option 2.



Read our monthly *HR Update* newsletter!



Visit the Employers page on the MOSERS website.



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## REEMPLOYMENT- Jobs Unrelated to the State

Any job with an employer that is NOT covered by MOSERS or MPERS\*

**Examples:** stores, restaurants, banks, factories, public schools, cities, counties, etc.

- No rules or requirements, at any time
- Will have no impact on a member's retirement
- Members can do as they wish



\*MPERS = MO Dept of Transportation & MO State Highway Patrol Employee's Retirement System

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### TERMINATION AND REEMPLOYMENT RULES- JOBS RELATED TO THE STATE

To receive a pension benefit, members must have a bona fide termination:

- **Completely sever** employment with the state;
- **Have no prearranged agreement** (written or verbal) to return to work for the state of Missouri (any employer covered by MOSERS or MPERS), in any capacity (full-time, part-time, contract work, volunteering, or other); and
- **Not return to work with any MOSERS or MPERS covered employer**, in any capacity, **within 30 days** after prior employment ended.



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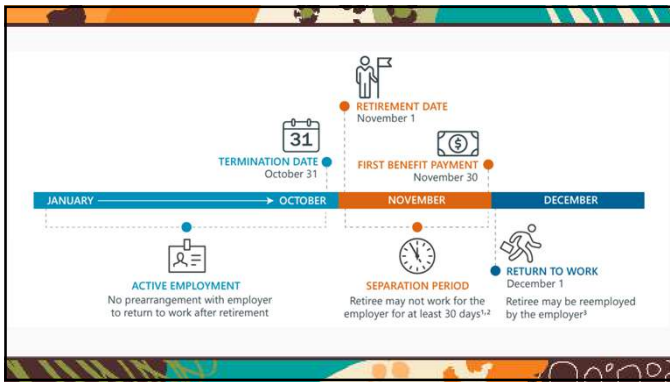
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### Termination and Reemployment

If a member violates the rule, their retirement becomes invalid, which means:

Their benefit payments will stop.

All benefits received to-date must be repaid to MOSERS, including interest.

They may be subject to IRS early distribution penalty.

They must reapply to retire.

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### Reemployment- Jobs Related to the State

Any position under a MOSERS or MPERS covered employer

- Must follow Termination & Reemployment Rules first
- Then member can take a position that is NOT benefit eligible:
  - Usually part-time
  - Classified by the employer, not MOSERS
  - Has no impact on a member receiving their pension benefit, once rules have been met



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### Reemployment- Jobs Related to the State

For positions that ARE benefit eligible (usually full-time)\*

The member's pension will be suspended

→

They must notify HR and MOSERS when they leave that position

→

They will have no new choices or options when they return to retirement

→

They may receive an additional pension benefit if they work for 12 continuous months or longer

\*Effective August 28, 2023, a retiree serving as a legislator or statewide elected official will not have their pension payment stopped.

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# Leaves of Absence – Impact on MOSERS Benefits



Types of Leave	Employer Requirement	Impact on Retirement	Impact on Basic Life Insurance, <sup>1</sup> Optional Life Insurance, <sup>2</sup> & Long-Term Disability (LTD)
<b>Member - Self</b>			
Medical or FMLA	• <i>Leave of Absence/Back to Work</i> form for any unpaid leave	• Service credit and salary credit up to one year	• Member pays premiums to continue all coverage for up to one year
Workers' Compensation	• <i>Leave of Absence/Back to Work</i> form for any unpaid leave	• Service credit and salary credit while receiving workers' compensation benefits	• Employer pays basic life insurance and LTD premiums • Member pays premiums to retain optional life coverage
Layoff	• <i>Leave of Absence/Back to Work</i> form at beginning of layoff period <sup>3</sup>	• No service credit or salary credit while in layoff status	• Member pay premiums to continue all coverage for up to one year
Military	• <i>Leave of Absence/Back to Work</i> form at beginning of military leave	• Service credit and salary credit for active-duty service after submission of valid DD-214 form, which indicates honorable discharge	• Member pays premiums to continue basic and optional life insurance coverage for the duration of deployment • Member pays premiums to continue LTD coverage for up to one year
Domestic and Sexual Violence Leave	• <i>Leave of Absence/Back to Work</i> form for any unpaid leave	• Service credit and salary credit up to 2 weeks	• Member pays premiums to continue all coverage for up to 2 weeks (if employee misses an entire pay period)
Other (non-illness)	• <i>Leave of Absence/Back to Work</i> form if employee misses an entire pay period	• No service credit or salary credit	• Member pays premiums to continue all coverage for up to one year
<b>Member - Family</b>			
FMLA	• <i>Leave of Absence/Back to Work</i> form if employee misses an entire pay period	• Up to 12 weeks of service credit • No salary credit	• Member pays premiums to continue all coverage for up to one year
Domestic and Sexual Violence Leave	• <i>Leave of Absence/Back to Work</i> form for any unpaid leave	• Service credit and salary credit up to 2 weeks	• Member pays premiums to continue all coverage for up to 2 weeks (if employee misses an entire pay period)
<b>Member - Household</b>			
Domestic and Sexual Violence Leave	• <i>Leave of Absence/Back to Work</i> form for any unpaid leave	• Service credit and salary credit up to 2 weeks	• Member pays premiums to continue all coverage for up to 2 weeks (if employee misses an entire pay period)

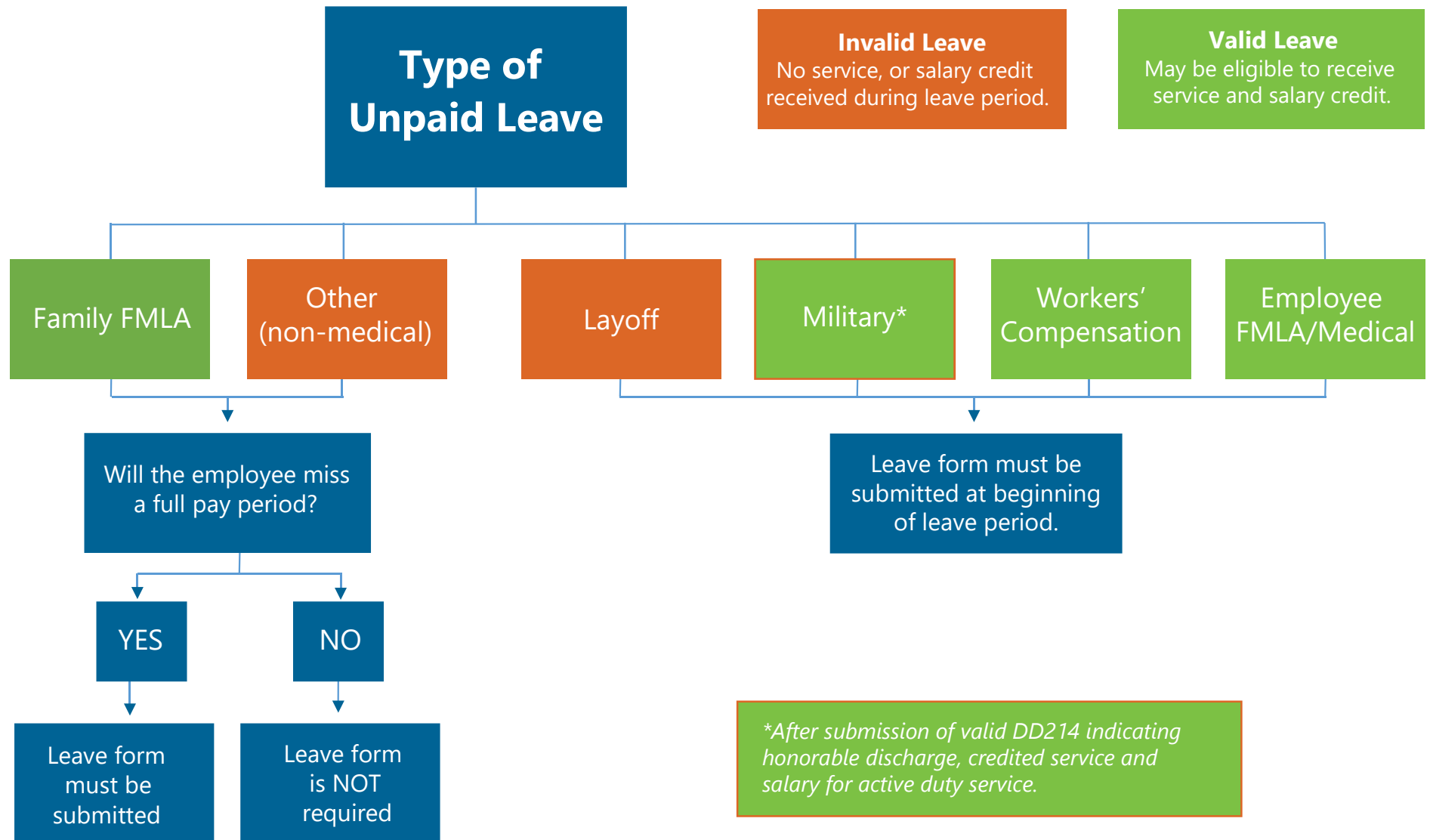
Employer must submit the *Leave of Absence/Back to Work* form at the end of any leave period.

<sup>1</sup> A member must keep basic life insurance in order to keep child coverage during a leave of absence.

<sup>2</sup> A member must keep their optional life insurance in order to keep spouse coverage during a leave of absence. If member cancels optional life insurance coverage while on a leave of absence, the same level of coverage will be reinstated automatically when they return to work in a benefit-eligible position.

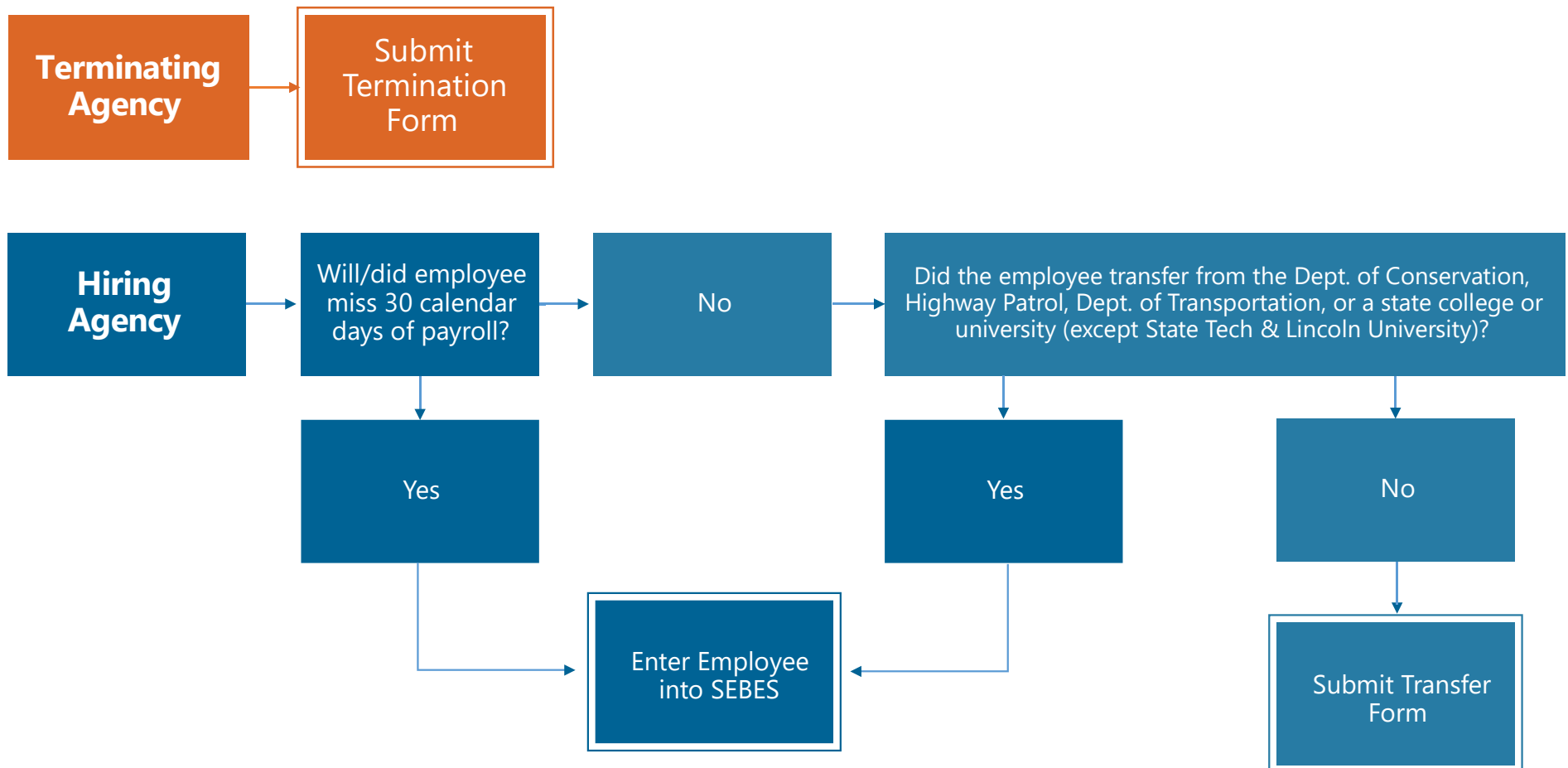
<sup>3</sup> If a member does not return to work within one year, membership status in MOSERS will be changed to "terminated" and a break in service will occur. If a non-vested member returns to service after a break in service, the member must be continuously employed for one year before their prior service is reinstated.

# Leaves of Absence Flow Chart





# Transfers Flow Chart



# Summary of Transfers Chart



	Who submits Transfer Form?	Who submits Termination Form?	SEBES Entry
Employee is moving from one MOSERS covered agency/department to another and will not miss 30 calendar days of payroll.	Hiring Agency	Terminating Agency	N/A
Employee is moving from one MOSERS covered agency/department to another and has missed 30 calendar days of payroll.	N/A	Terminating Agency	Hiring Agency
Employee is moving from one org/section to another org/section within the same agency/department.	Hiring Org/Section	N/A	N/A
Employee is moving from one facility/work location to another facility/work location within the same agency/department.	Hiring Facility/Work Location	N/A	N/A
Employee is moving to your agency/dept. from Conservation, Highway Patrol, MoDOT, or a state university (other than State Tech or Lincoln).	N/A	Terminating Agency	Hiring Agency

## EMPLOYER FORMS FAQs

November 2023

### Table of Contents

[General Information](#)

[Leave of Absence](#)

[Transfer of Employment](#)

[Termination of Employment](#)

### GENERAL INFORMATION

#### How do I notify MOSERS of a form submitted in error?

Please send an email to [employers@mosers.org](mailto:employers@mosers.org) to notify Employer Services of the error. Include the name of the employee and the type of form submitted.

#### Can I update or make changes to a form once it has been submitted to MOSERS?

No, you will not be able to make edits to a form once it has been submitted. If an update or correction is needed, send an email to [employers@mosers.org](mailto:employers@mosers.org) or submit a new form with the corrected information and a note in the comments to explain the correction made. (i.e. correcting termination date, please disregard previous termination form, etc.).

#### Can I use the *Change in Demographic* form to report a leave of absence, termination, or the transfer of an employee?

No, service-related changes, such as a termination or a leave of absence, must be reported using the appropriate service-related form. Submit this information through the [Employer Login](#) using the *Transfer of Employment form*, *Termination of Employment form*, or the *Leave/Back to Work form*.

### LEAVE OF ABSENCE

#### What is a valid leave of absence?

A valid leave is a leave of absence in which an employee may be eligible to accrue service credit and salary credit for retirement. A leave of absence due to the medical condition of the employee, FMLA, workers' compensation, or military is a valid leave of absence.

#### What is an invalid leave?

An invalid leave is a leave of absence in which an employee is NOT eligible to accrue service credit and salary credit for retirement. A leave of absence due to layoff or other, non-medical reasons is an invalid leave of absence.

#### Why is it necessary to report a leave of absences to MOSERS?

An employee's pension benefit is based in part on their final average pay (FAP). A reduction in salary due to a leave of absence could result in a reduced pension benefit for an employee. In certain leave of absence situations an employee may still accrue service credit and salary credit for retirement. Therefore, it is very important that MOSERS be notified when an employee is on a leave of absence and the reason for the leave.

**Do I need to submit a leave form if an employee is on FMLA for their own medical condition but will not miss a full pay period?**

Yes, a leave of absence form must be submitted at the beginning of the leave period for leaves of absence due to the employee's medical condition, FMLA, workers' compensation, layoff or military.

**Do I need to submit a leave form if an employee is on FMLA due the medical condition of family member but will not miss a full pay period?**

No, a leave form should only be submitted for this type of leave if the employee will miss an entire pay period.

**Why do I need to enter an employee's salary when submitting a leave of absence?**

The employee's salary is used to calculate the monthly premium an employee will have to pay for their basic life and long-term disability insurance while the employee is on an unpaid leave of absence.

## **TRANSFER OF EMPLOYMENT**

**What is a transfer?**

- An external transfer is when an employee moves from one MOSERS-covered agency/department to another.
- An internal transfer is when an employee changes positions within the same agency/department.

**As the terminating agency, what form should I submit to report that an employee is leaving my agency and moving to another MOSERS-covered agency/department?**

As the terminating agency you will need to submit a termination form with *Transfer of Employment* selected as the reason for termination.

**As the hiring agency, what form should I use if an employee transfers from another state agency to my state agency (external transfer)?**

- If the employee **has not** missed 30 calendar days of payroll and is transferring to a MOSERS-covered position you will need to complete the electronic *Transfer of Employment form*.
- If the employee **has missed** 30 calendar days or more of payroll or is transferring from the Department of Conservation, Highway Patrol, Department of Transportation, or a state college/university (other than State Technical College of Missouri or Lincoln University), you will need to enter the employee into SEBES so the employee can enroll in eligible benefits.

**What form do I use to report employees who transfer to a new section/org within my department/agency (internal transfer)?**

The *Transfer of Employment* form should be used to report internal or payroll transfers. This ensures the member's service history is correct. A termination form should not be completed in this instance.

## TERMINATION OF EMPLOYMENT

### **What do I use for the termination date when an employee is retiring directly from active employment?**

When completing a termination form for an employee who is retiring directly from active employment, the last calendar day of the month should be entered as the termination date. The retirement date is always the first of a month and should not be used as the termination date as it could delay the start of the employee's retirement benefits.

**Example:** *If a member is retiring directly from active employment effective February 1, their termination date would be January 31.*

### **What if the employee had an unpaid gap between their last day worked and the date of termination?**

- The termination date entered should be the last regular **work day** an employee was actively employed by your agency whether they were in a paid or unpaid status (not including regular days off).
- If the last day worked and the termination date occur in separate pay periods, a leave of absence form should be submitted if the employee was on unpaid leave.

**Example:** *The last day an employee reported to work was January 25. The employee was absent without leave (AWOL) January 25 through their termination on February 2. The termination form should be completed using February 2 as the termination date. Since the employee was in an unpaid status each day they were actively employed during the Feb 1-15 pay period, a leave of absence form should also be submitted to notify MOSERS the employee will not receive pay for February 1-2.*

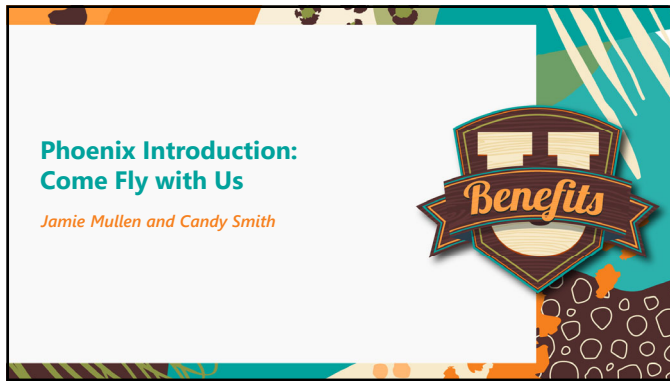
### **Why are an employee's regular days off important when entering a termination form?**

Employees do not receive pay for their regular days off. If an employee terminates at the beginning of a pay period and the only days in an active status were their regular days off, the employee will not receive a payroll for that pay period. In this situation, the last day of the previous pay period should be used as the effective date of termination. This should also be noted in the comments section of the termination form. This is only necessary if the termination/regular days off occur at the start of the pay period.

**Example:** *If an employee whose regular days off fall on April 1-2 is terminated on April 2, the termination form should be submitted with March 31 as the termination date.*

### **What is a work-related felony?**

As it relates to MOSERS benefits, a work-related felony when an employee is convicted of a felony under state law (or a substantially similar offense provided under federal law) involving stealing or receiving stolen money, property, or service valued at \$5,000 or more, forgery, counterfeiting, bribery of a public servant, or acceding to corruption, in connection with their duties as a state employee.



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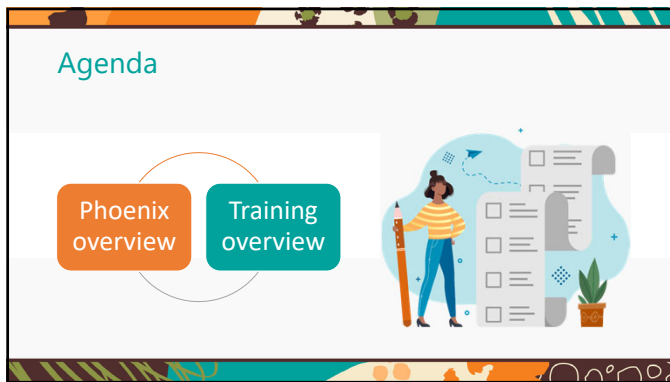
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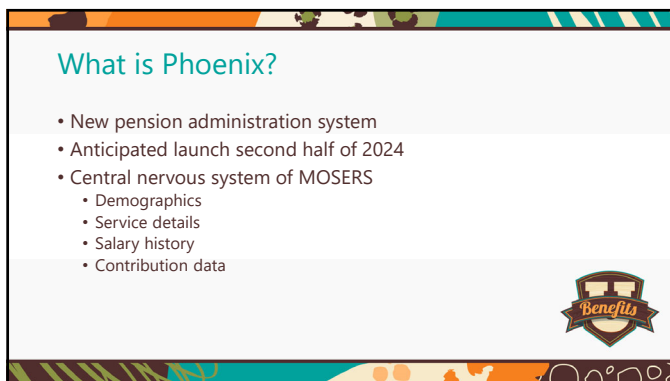
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**IMPLEMENTING NEW SYSTEM TO:**



- Improve security, accuracy, and controls
- Become more efficient and increase automation
- Sustain and improve customer service



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**What Does This Mean for You?**

- New Login
- Enhanced roles and permissions
- Access to the same information for your employees
- A new, more efficient way of capturing data for your employees



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**Current Process**



<ul style="list-style-type: none"> <li>• 1375 forms/month</li> <li>• 3.5 min/form</li> <li>• 80 hours work/month</li> </ul>	<ul style="list-style-type: none"> <li>• 475 errors/month</li> <li>• 5 min/error</li> <li>• 40 hours work/month</li> </ul>
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## New Process

-  Payroll uploaded every time you pay your employees
-  Elimination of status change forms and monthly error reports
-  No change to SEBES enrollment

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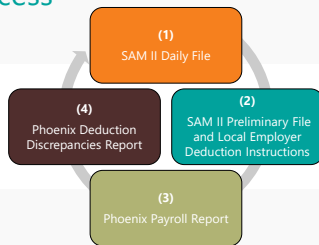
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## New Process



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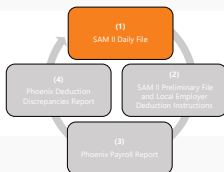
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## SAM II Daily File



- Daily integration between Phoenix and SAM II.
- Leaves of absence, transfers, terminations, and percent full-time statuses entered in SAM II are updated automatically in Phoenix.
- Eliminates the double work of entering a status change in SAM II and reporting that same status change separately to MOSERS.
- Status changes are captured as they occur, decreasing the likelihood and volume of payroll errors.

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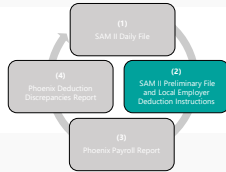
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## SAM II Preliminary File



- Phoenix will receive a copy of the state's preliminary payroll file when SAM II is down.
- Phoenix will run validations to look for missing or inaccurate retirement contributions and insurance deductions for individual employees.
- Phoenix will send a deduction file back to SAM II to automatically correct contributions and deductions, further reducing the likelihood and volume of payroll errors.

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## Local Employer Payroll File Formats

- Status changes for Local employers captured through the payroll reporting process.
- Local employer payroll file formats:
  - Expanded – captures employee status changes automatically
  - Condensed – employee status changes entered manually into Phoenix
  - Roll-forward – employee status changes entered manually into Phoenix

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## Local Employer Deduction Instructions

- No preliminary payroll file for Local employers.
- Instead, Local employers can reference the Deduction Instructions control in Phoenix to verify the correct retirement contributions and insurance deductions (if applicable) for their employees.



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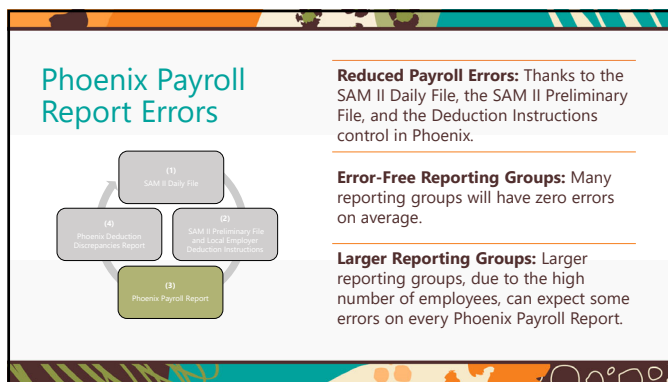
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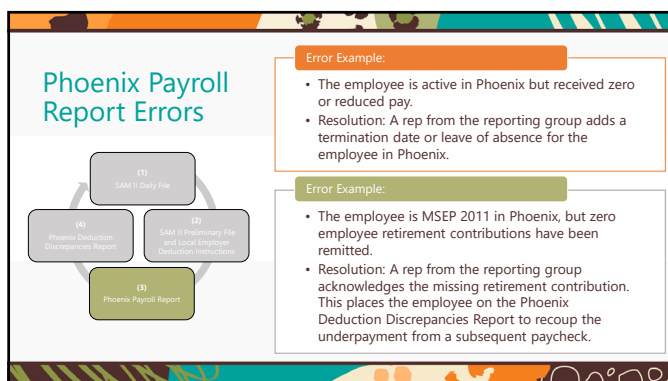
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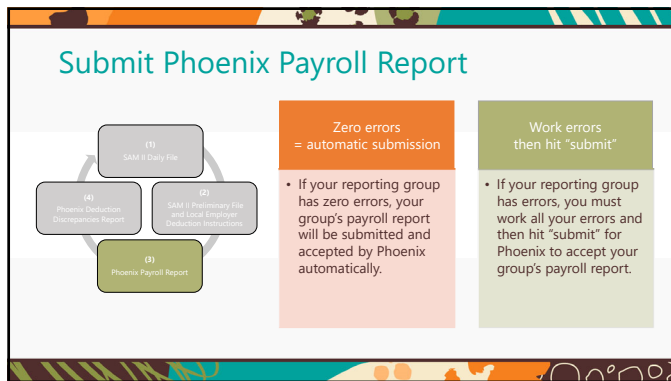
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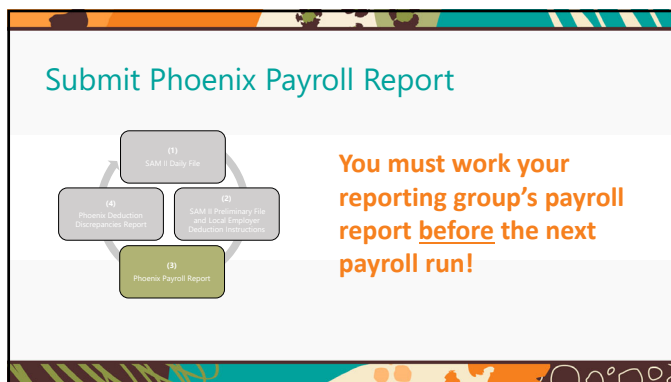
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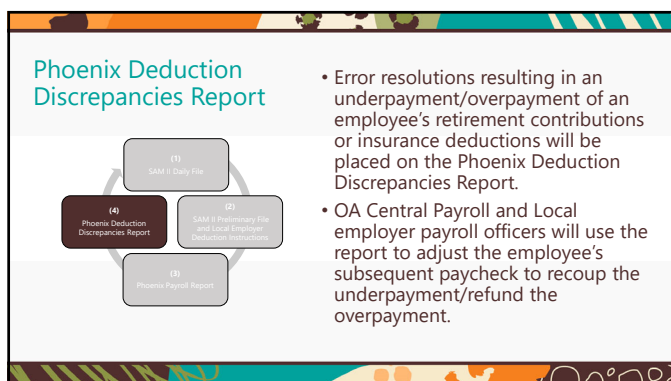
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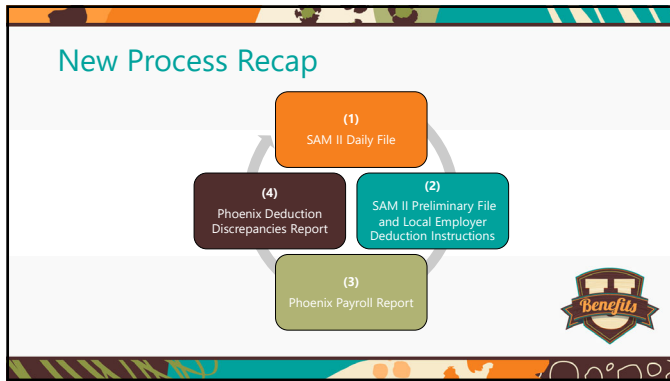
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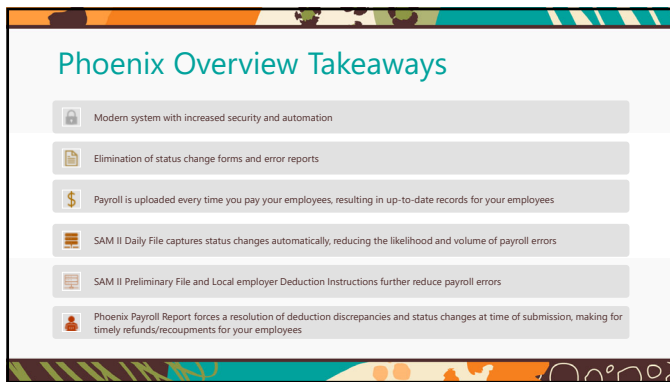
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Before Phoenix Launches!



STAY UP-TO-DATE ON  
MONTHLY ERROR REPORTS



SUBMIT OUTSTANDING  
STATUS CHANGE FORMS

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Phoenix Training

- Who
- What
- When
- Where
- Why
- How



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Phoenix Training - **Who**

**For**

- 331 SAM II employer reps
- 48 non-SAM II employer reps

**Presented By**

- Amber Arnold, Phoenix Team, Education Supervisor
- Jamie Mullen, Shelley Lehman, and other Employer Services staff



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## Phoenix Training - What

Course Name	Topics
Part 1 Phoenix 101	<ul style="list-style-type: none"> <li>Phoenix login process</li> <li>Screen layout and navigation</li> <li>Employer roles and permissions</li> <li>Employee search</li> <li>Reports (service credit, retirement, eligibility, and retiree sick leave)</li> </ul>
Part 2 & 3 Employer Reporting	<ul style="list-style-type: none"> <li>Employee status changes</li> <li>Payroll processing</li> <li>Error resolution</li> </ul>



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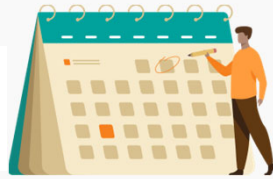
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## Phoenix Training - When

- 30-60 days prior to the Phoenix go-live date
- **Not** on SAM II down days
- After deployment
  - Employer Services staff readily available, **PLUS**
  - Dedicated office hours



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## Phoenix Training - Where



- Online via MS Teams
- In person at MOSERS in Jefferson City



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### Phoenix Training - Why



- You play a critical role in helping us serve members with the highest level of accuracy and efficiency.



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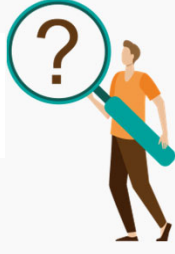

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### Phoenix Training - How

- Watch HR Update and your email for updates
- Enroll online through **myMOSERS**

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### Phoenix

What else do you need to know?



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# Behavioral Health in the Workplace: Exploring the Possibilities

**Dan Jolivet**  
Workplace Possibilities Practice Consultant  
The Standard



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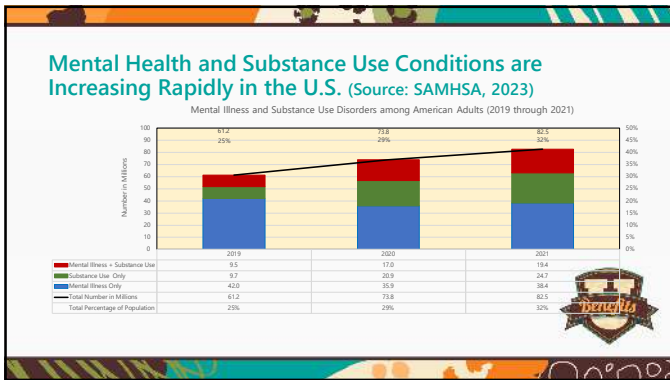
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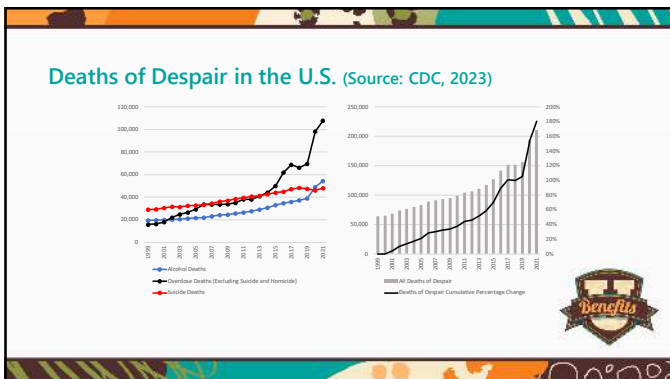
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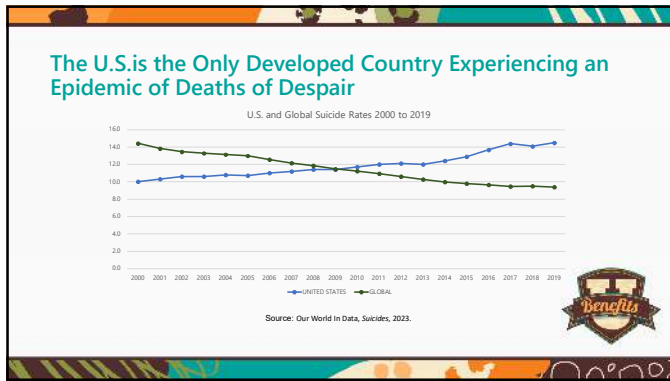
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### The Impact on the Workplace

Virtually any change in an employee's presentation at work may indicate a behavioral health condition, and these issues are often misidentified as disciplinary problems.

- **Changes in appearance**, especially signs of fatigue or sadness, or poor hygiene
- **Changes in behavior**, such as negative or pessimistic statements, or indications of impairment
- **Decreases in productivity or work quality**
- **Absenteeism**, such as tardiness, leaving early, taking overly long breaks, calling in with vague excuses, or skipping work
- **Conflicts** with coworkers or supervisors

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### Other Costs in the Workplace

People dealing with mental health and substance issues frequently experience **poor sleep and problems with attention**, leading to:

- Higher rates of **workplace injuries**
- More frequent **workplace accidents**

They also have higher rates of **medical issues**, including increased claims for physical conditions

- And it **goes both ways**: People with medical problems have higher rates of behavioral health conditions, too

Source: Pre-Existing and New-Onset Depression and Anxiety Among Workers With Injury or Illness Work Leaves, JOEM, 2020.

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## Mental Well-Being is One of the Issues Driving the Great Resignation

Change fatigue and burnout are on the rise

4 out of 5 workers reported early signs of burnout

Workers are continuing to struggle and need support

46% of workers don't know what help is available

Workplace disengagement is also on the rise.

56% report spending time looking for a new job

Companies are concerned about turnover (aka The Great Resignation)

Around one third of American workers left their jobs in both 2021 & 2022

Sources: The 'Great Resignation' Is Really the 'Great Discontent', Gallup, 2021; Behavioral Health Impact Update, The Standard, 2020; 2021 Mind the Workplace Report; Mental Health America; U.S. Bureau of Labor Statistics, 2023.



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## Behavioral Health Issues Include Multiple Barriers

Some barriers are similar for physical conditions

- Access
- Cost
- Transportation
- Time

Others are not as common with physical conditions

- Privacy fears
- Concern about job loss
- Denial
- Stigma
- Shame



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## As a Result, Many People Go Without Treatment

Less than half the people with a diagnosable psychiatric condition in a year receive treatment for it

Less than 20% of people with an addiction receive treatment for it

The average delay between onset of symptoms and seeking treatment is 11 years

Around 70% of people with a psychiatric problem will recover, as will 60% of people with an addiction

Even without treatment, people recover from behavioral health conditions, it just takes longer



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### Employer-Sponsored Benefits can Address Specific Barriers

**Access** issues can be addressed by:

- Health insurance
- Healthcare navigation services
- EAP referral services

**Cost** issues can be offset by:

- Use of EAP counseling services
- Critical Illness insurance
- Disability insurance (income replacement)
- Hospital indemnity

**Transportation** assistance may be available through:

- Disability insurance through Stay-at-Work & Return-to-Work services



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### Employers Can Address Other Barriers Directly

**Time** pressures may be decreased through:

- Increased flexibility
- Support for employee self-care and work-life balance

**Privacy fears** can be reduced by:

- Policies related to employee privacy and confidentiality
- Education around HIPAA and its application to employer-sponsored benefits

**Concerns about job loss** can be lessened by:

- Policies on nonretaliation
- Education about ADA/ADAAA rights

**Stigma** issues can be addressed by:

- Open communication
- Anti-stigma campaigns
- Employee Resource Groups (ERG)



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### Many Behavioral Health Conditions can be Prevented

Prevention offerings include:

- Behavioral health consultations
- Grief counseling
- Health and wellness coaching
- On-demand content
- Substance use prevention plans
- Injury-prevention, accident-response, and safety plans to avoid incidents that might cause secondary mental health issues

These may be available from:

- Absence Management programs
- Disability insurance
- EAP
- Health insurance
- Health Risk Assessments
- Life insurance
- Pharmacy Benefits Management
- Wellness Benefits
- Workers Compensation



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### Early Identification of Issues Improves Outcomes

Services that support early identification include:

- Behavioral health assessments
- Mental health assessments
- Substance use assessments
- On-demand content

These may be available from:

- EAP
- Health insurance
- Health Risk Assessments
- Accident insurance
- Critical illness insurance
- Healthcare navigation services
- Hospital indemnity insurance
- Wellness benefits



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### People Managers can Improve Early Identification

Managers can be trained to identify signs and symptoms of behavioral health conditions and to respond appropriately, while remaining compliant with applicable laws

Manager training may be available through:

- ADA compliance service
- Disability insurance
- EAP
- Health insurance
- Wellness benefits



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### Some Benefits Provide General Support that Prevent or Mitigate Problems

Some important services aren't specific to behavioral health but can help people cope:

- Caregiver support
- Financial consultation
- Legal consultation
- Offerings that general improve employees' lives

These may be available from:

- Caregiver insurance
- EAP
- Long-Term Care Wellness
- Dental insurance
- Pet insurance
- Vision insurance



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### Secondary Prevention Efforts can Help Avoid More Serious Issues

Secondary prevention is provided to people who have already developed issues, and can include:

- Accommodation assistance
- Case management
- Medication reconciliation
- Provider referrals (including specialists)
- Stay-at-Work services

These may be available from:

- ADA compliance service
- Disability insurance
- EAP
- Health insurance
- Healthcare navigation services
- Pharmacy Benefits Management
- Wellness benefits
- Workers Compensation



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### Supplemental Benefits are Crucial When Problems Become Severe

Severe behavioral health issues may make it impossible for the employee to continue to work for a time, requiring:

- Income replacement
- Leave
- Return-to-Work services

These may be available from:

- Absence Management services
- Critical Illness insurance
- Hospital Indemnity insurance
- Disability insurance
- FMLA/PFMA
- Workers Compensation insurance



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### The Importance of Benefit Integration

What Benefit Integration Looks Like

- Ideally, **all benefit vendors will collaborate** to help the employer create a comprehensive behavioral health solution
- It's helpful if each vendor knows **what other services are available** for the employees they assist
- A discovery session to **identify gaps** can help avoid employees falling through the cracks
- Policies and processes must be developed to **appropriately refer workers** to benefits that might benefit them, or to **redirect them** if they access the wrong vendor



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## Other Ways Employers can Support Worker Mental Health

- Employers without a healthcare navigation benefit might develop a **list of community resources** to share with their employees – See [my example on LinkedIn](#)
- **Anti-stigma campaigns** like [Make It OK](#), [StigmaFree](#), and [Time to Change](#)
- **Employee Resource Groups (ERGs)** – See [Mind Share Partners](#)
- **Mental Health First Aid training** and [similar educational programs](#)
- **Mobile apps** – consider the [free apps from the VA](#)
- **Resilience training** – See [Organizational Wellness and Learning Systems](#)
- **Peer Support programs** – See [Peer Support Support](#)



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## What Questions Do You Have?

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Workplace Possibilities Practice Consultant  
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Follow me on [LinkedIn](#) and [Twitter](#), and subscribe to my [Workplace Possibilities blog](#).

Visit our [Workplace Possibilities website](#) and check out The Standard's [Behavioral Health Resource Center](#).



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## Resources

- The Standard: [Behavioral Health Resource Center](#)
- The CDC: [Comprehensive Model and Resources for Workplace Health Promotion](#)
- The Standard: [Keeping Pace with Employee Expectations The Role of Leave and Disability Management](#)
- Integrated Benefits Institute (IBI): [Making a Culture of Health Actionable for Employers](#)
- Job Accommodation Network: [Searchable Online Accommodation Resource \(SOAR\)](#)
- Substance Abuse and Mental Health Services Administration (SAMHSA): [2021 National Survey of Drug Use and Health \(NSDUH\)](#)
- Workplace Possibilities<sup>SM</sup> Blog: [The Human Side of Managing People - When Is It Especially Important?](#)
- Disability Management Employer Coalition (DMEC): [Managing Optimal Work Performance Through Behavioral Health Conditions](#)



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