
Benefits
BE THE KEY
to an informed workforce
Learn from peers.
Increase your knowledge.
Help employees better understand their benefits.
November 6, 2025 | Jefferson City, Missouri
Presented By MOSERS

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Benefits
The Key to Employer Reporting Success
Jamie Mullen, Shelley Lehmann,
Megan Hendrickson

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Partnership with Purpose

Your Role

You provide the service, salary, and contribution data that form the foundation of each employee's benefits.

Our Role

We take that data, verify and maintain it, and administer retirement, life insurance, and long-term disability benefits that your employees rely on.

You've probably heard us say it before, but it's worth repeating: the partnership between MOSERS and employers is essential.

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MOSERS Benefits: A Shared Value

For Employers

MOSERS benefits are a recruitment and retention tool for you. They're part of what makes state employment attractive and competitive.

For Employees

These benefits provide something increasingly rare: guaranteed retirement income and peace of mind.

Accurate reporting doesn't just serve MOSERS. It supports your agency's workforce.

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How It All Fits Together

Employer

Submit data through SEBES and Phoenix

MOSERS (Phoenix)

Process and verify data for benefit calculations and eligibility

Employee Benefits

Retirement, life insurance, and long-term disability coverage

Every data point you transmit flows into the system that drives benefit determinations. That means your accuracy is crucial. It ensures service, salary, and contributions are correct, and benefits are paid correctly.

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Why Accuracy Matters

Service x Salary x Multiplier = Pension Benefit

Service and salary drive the lifetime pension benefit your employee receives when they retire.
It's that simple, and that powerful.

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A Real-World Example

Here's an example that might look small but can make a big difference. Suppose an employee's unpaid leave of absence due to *their own illness* is reported as follows:

❌ **Incorrect Leave Type: Other/Non-Illness**
The employee wouldn't receive any service or salary credit for that period.

✓ **Correct Leave Type: Member Medical or Member FMLA**
The employee receives full service and salary credit for that period.

What might seem like a small processing decision in your day-to-day work can have long-term effects on an employee's eligibility for and the amount of their benefit.

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The Framework of Employer Reporting

It Starts with You

01
Determine Eligibility
A position is benefit-eligible if it normally requires at least 1,040 hours per year.

02
Enroll in SEBES
Enter new hires immediately to ensure accurate benefit coverage from day one.

03
Submit Payroll Reports Through Phoenix
Timely and accurate payroll reporting through Phoenix captures service, salary, and contributions for your employees throughout their careers.

04
Benefits Administered
MOSERS processes your data to determine retirement, life insurance, and long-term disability benefits and eligibility.

Each step in this framework builds on the previous one, creating continuity and protecting employee benefits.

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SEBES – Starting Off Right

Once you've determined benefit eligibility, enrollment through SEBES is your first reporting step. Entering the employee in SEBES on their hire date, or as soon as possible, ensures immediate accuracy in Phoenix.

It's also one of the simplest ways to save yourself, and us, from downstream corrections.

SEBES Best Practices
- Double-check position eligibility before enrollment
- Enroll employees on their hire date
- Verify all demographic information for accuracy

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SEBES or Not? Understanding Breaks and Transfers

Understanding the difference between a break in service and a transfer is important for accurate reporting and ensuring your employees' MOSERS benefits continue seamlessly. **Reference the *Transfers Flow Chart* handout for additional guidance.**

Break in Service

- Employee is off payroll for **30 calendar days or more** (not on a leave of absence).
- Treated as a rehire.
- Requires re-enrollment through SEBES.

Transfer

- Employee moves between MOSERS-covered employers **within 30 calendar days** (no break).
- No SEBES re-enrollment required, **unless** transferring from Conservation, MoDOT, Highway Patrol or a university (except State Tech or Lincoln).

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Phoenix Reporting Components

SAM II Employers

- **Daily File:** Automatically transmits employee status changes, such as percent FTE fluctuations, leaves of absence, terminations, transfers.
- **Preliminary Payroll File:** Pre-payroll validation that identifies and corrects deduction issues before payroll finalization.

Local Employers

- **Deduction Instructions:** Verify expected deductions before payroll is processed.
- **Upload Payroll File:** Manually upload your payroll file into Phoenix.

Shared Process for All Employers - **Payroll Reports**
- After the payroll file is in Phoenix, your reporting group's payroll report is generated.
- Review warnings and correct any errors before submitting your payroll report.
- Submitting the report allows Phoenix to record service, salary, and contribution data accurately.

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Unpaid Leaves of Absence Within Payroll Reports

Reporting unpaid leaves of absence accurately within payroll reports is essential for maintaining correct service and salary records for all employees. Not all leave types treat service and salary credit the same. **Reference the *Leaves of Absence – Impact on Benefits* handout for additional guidance.**

SAM II Employers

- While unpaid leaves of absence and leave events flow from SAM II to Phoenix automatically, certain codes appear as an "Unknown Leave Type." You must manually select the correct leave type before submitting your report.

Local Employers

- You must enter unpaid leaves of absence for employees directly into the payroll report within Phoenix. Choosing the correct leave type is critical to ensuring employees receive proper service and salary credit.

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Staying on Schedule

SAM II Employers

- Follow the Payroll Reporting Calendar for each pay period.
- Each window ensures timely data transfer between SAM II and Phoenix.

Local Employers

- Maintain a consistent schedule of uploading payroll files and submitting corresponding payroll reports each time employees are paid.

Why Timing Matters

- Delays can lead to inaccurate pension estimates for employees.
- Inability to finalize retirement benefits until final payroll, termination, and unused sick leave data are received.

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Addressing Deduction Discrepancies

How it Works

- Phoenix forces the correction of deduction errors on the payroll report.
- Phoenix records the difference between the uploaded payroll file and the submitted payroll report.
- Those differences appear in the **Deduction Discrepancies Report**.

Local Employers

- After submitting each payroll report, review the Deduction Discrepancies Report.
- Use it to adjust your next payroll run to correct any over- or under-withheld deductions for employees.

SAM II Employers

- The same process occurs behind-the-scenes.
- A consolidated discrepancy report is delivered to OA Central Payroll to adjust the next payroll run accordingly.

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Working Together

Employer Services is dedicated to your success. We encourage you to reach out by phone or email, or we can arrange a brief Teams session for immediate, collaborative work.

Screen Sharing	Error Resolution	Prompt Support
Collaboratively review payroll reports	Explain and resolve payroll errors	Expedite issue resolution

When you need help, connect with us directly. We are here to assist you.

Contact Information:

- Phone: 800-827-1063, option 2
- Email: employers@mosers.org

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A Closer Look at Employer Reporting in Phoenix

Now that we've covered the key concepts, we'll look closer at common reporting scenarios in Phoenix and how to handle them confidently.

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Error: National ID Does Not Exist in Phoenix

National ID does not exist in Phoenix for this Retirement System type; member must be entered through SEBES if eligible.

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Resolving: National ID Does Not Exist in Phoenix

To resolve this error, follow these recommended steps:

Verify SSN accuracy
- Confirm the SSN in your payroll system is correct and matches the SSN on the report.

Conduct a name search within the payroll report
- Check for potential duplicates or variations that could cause the error.

Check SEBES submissions
- Ensure the member was not entered under a different SSN.
- Use the Check Enrollment Status in SEBES to review submissions by name or SSN.

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Error: Missing Pay Rate

Pay Rate Must be greater than $0.00

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Resolving: Missing Pay Rate

To resolve this error, follow these recommended steps:

Verify the pay rate type and pay rate
- Confirm the pay type and pay rate recorded in Phoenix match your payroll system.

Ensure all applicable pay types are included
- Include any ongoing or regularly occurring differentials such as:
  - Service or retention pay
  - Shift differential
  - Security differential

Why it Matters
The pay rate is **used in the calculation of MOSERS benefits**, including retirement and long-term disability.

Remember:
- The **pay rate may not be** the same as the employee's ***pensionable wages*** earned for the pay period.

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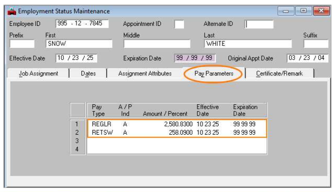
Example: Reviewing Pay Rate Details in SAM II

Navigate to the **Pay Parameters** tab on the employee's **ESMT** screen to review and update the rate of pay.

Example Explanation

- The employee, Snow White, has the following pay components:
  - Regular Base Pay (**REGLR**): $2,580.83
  - Service Retention Pay (**RETSW**): $258.09
  - The REGLR and RETSW amounts should be **combined** to determine Snow White's correct pay rate of $2,838.92.



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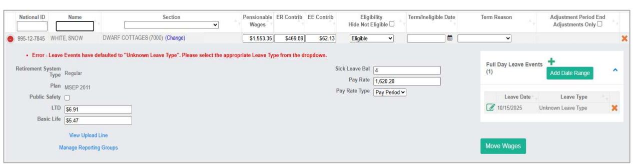
Error: Unknown Leave Type

Leave Events have defaulted to "Unknown Leave Type."
Please select the appropriate Leave Type from the dropdown.



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Resolving: Unknown Leave Types

Member Medical or Member FMLA

- LNP/LWOP entered into your payroll system for an employee whose absence was related to **their own health or illness**.
- Should be reported in Phoenix as **Member Medical or Member FMLA** – even when the absence is not covered under FMLA.

Other/Non-Illness

- Unpaid leave for **non-health** related reasons should be reported in Phoenix as **Other/Non-Illness**.

Why it Matters

- The leave type selected in Phoenix **determines** whether an employee will receive service and/or salary credit for MOSERS.
- Service and salary credit **drives** MOSERS benefits, including retirement and long-term disability.
- Choosing the correct leave type ensures members receive the benefits they've earned and is the **key** to accurate reporting.

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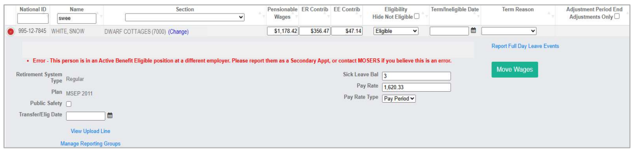
Error: In an Active Benefit Eligible Position at a Different Employer

This person is in an Active Benefit Eligible position at a different employer. Please report them as a Secondary Appt. or contact MOSERS if you believe this is in error.



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Resolving: In an Active Benefit Eligible Position at a Different Employer

Error Meaning:

The employee is working in a benefit-eligible position (primary appointment) for one MOSERS-covered agency and in a non-benefit-eligible position (secondary appointment) for another MOSERS-covered agency.

What to Do:

- Change the **Eligibility** to **Secondary Appt**.
- Remit employer retirement contributions, and employee contributions (for MSEP 2011 members).
- **Do not remit basic life and long-term disability** contributions.

Important to Know:

- Members in both a benefit-eligible position and a secondary appointment **earn salary credit for both positions,** but **service credit only for the benefit-eligible position.**

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Error: Member is marked eligible but is inactive under this employer.

Error: Member is marked eligible but is inactive under this employer in Phoenix during this pay period. A Transfer/Eligibility date is required for this member if a new hire or use the "Move Wages" button to move the wages into the appropriate pay period(s), report them as a Secondary Appt., or contact MOSERS if you believe this is in error.

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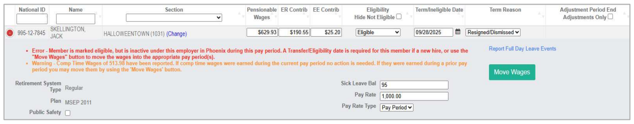
Warning: Comp Time Wages Reported

Warning: Comp Time Wages have been reported. If comp time wages were earned during the current pay period, no action is needed. If they were earned during a prior pay period, you may move them using the “Move Wages” button.



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Resolving: Comp Time Wages Reported

Steps to Resolve

- Confirm termination date.
- Review paycheck details.
- Identify all pensionable pay events.
- Move **all** pensionable wages to the appropriate pay period.
- Exclude annual leave payouts.

Why it Matters

- Payments of unused comp time to benefit-eligible employees are **retirement eligible pay**.
- Contributions must be remitted to MOSERS for these payments to receive **salary credit**.
- Comp time payouts must be allocated in Phoenix to the **pay period in which the employee terminated**.
- Comp time payouts should be **paid out at termination** or as soon as possible after.
- **Delays** in payout can cause **incorrect benefit estimates and pension checks.**

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Example: Comp Time Wages Reported

Scenario:
- Member terminated 9/28/2025
- Received payroll for the October 1-15, 2025, pay period

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Example: Viewing Check Details in SAM II

Navigate to the **QISS** table and then to the **QCHK** screen to review the paycheck details.

Pay Components:

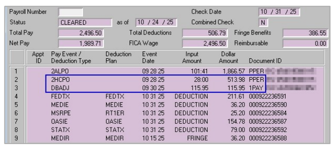
- **Pensionable Wages:**
  - Holiday Comp Payout – $513.98 (2HCPO)
  - Dollar-Based Adjustment – $115.95 (DBADJ)
- **Non-Pensionable Wages**
  - Annual Leave Payout – $1,866.57 (2ALPO)

Resolution:

- Pensionable wages are for September dates.
- Phoenix total matches pensionable wages of $629.93.
- Non-pensionable wages are excluded.

Action:

- Move **pensionable** wages to the **Sept 16–30 pay period**.



Payroll Number | Check Date 10 / 31 / 25
Status CLEARED as of 10 / 24 / 25 | Combined Check N
Total Pay 2,496.50 | Total Deductions 506.79 | Fringe Benefits 386.55
Net Pay 1,989.71 | FICA Wage 2,496.50 | Reimbursable 0.00

	Appt ID	Pay Event / Deduction Type	Deduction Plan	Event Date	Input Amount	Dollar Amount	Document ID
1		2ALPO		09 28 25	101:41	1,866.57	PPER [redacted]
2		2HCPO		09 28 25	28:00	513.98	PPER [redacted]
3		DBADJ		09 30 25	115.95	115.95	1PAY [redacted]
4		FEDTX	FEDTX	10 31 25	DEDUCTION	211.61	000922236591
5		MEDIE	MEDIE	10 31 25	DEDUCTION	36.20	000922236590
6		MSRPE	RT1ER	10 31 25	DEDUCTION	25.20	000922236584
7		OASIE	OASIE	10 31 25	DEDUCTION	154.78	000922236587
8		STATX	STATX	10 31 25	DEDUCTION	79.00	000922236592
9		MEDIR	MEDIR	10 15 25	FRINGE	36.20	000922236588

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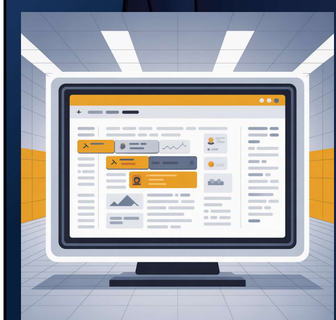

These SAM II screens are the keys to resolving many of your payroll errors.

QISS
Provides a summary of issued checks for the employee.

QCHK
The Check Status Inquiry screen provides all the issued check details, including pay events and contribution deductions.

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Your Partnership Ensures Success

Direct Contact
Contact Employer Services via phone or email with any questions or concerns.
Phone: 573-632-6100, option 2. **Email:** employers@mosers.org

Screen Sharing Support
Schedule a quick Teams session for real-time screen sharing to troubleshoot issues efficiently.

Error Resolution
We can help you interpret warnings and errors, guiding you to swift and accurate resolutions.

Prompt Assistance
We're here to provide timely support, preventing minor snags from becoming major roadblocks.

Your partnership is crucial, and we're committed to making your reporting process as smooth as possible. Don't hesitate to connect with us — we're always ready to help!

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LEAVES OF ABSENCE – IMPACT ON BENEFITS

MOSERS

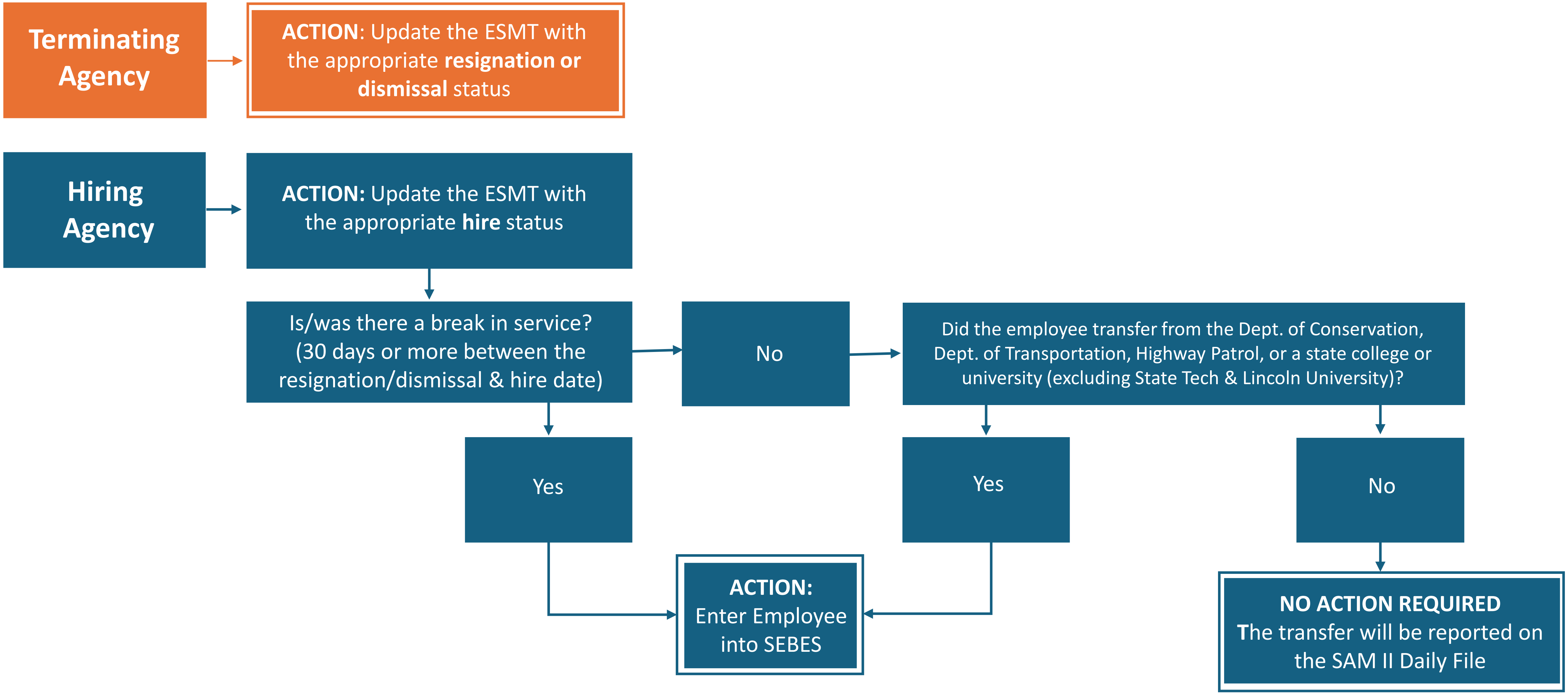
Types of Leave	Codes in SAM II: Leave Events	Codes in SAM II: Personnel Action Reason	Impact on Retirement	Impact on Basic Life Insurance,[2] Optional Life Insurance,[3] & Long-Term Disability (LTD)
Member - Self				
Medical or FMLA	LNPSF, LNPCF, LNPEF, LNPS[1], LNP[1]	L01[1], L07[1], L15[1]	• Service credit and salary credit up to one year	• Member pays premiums to continue all coverage for up to one year
Workers' Compensation	LNPWC, LNPWF	L03	• 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	LNPFL	L04	• No service credit or salary credit while in layoff status	• Member pay premiums to continue all coverage for up t`o one year
Military	LNPML	L02	• Service credit and salary credit for active-duty service after submission of valid DD-214 form, which indicates honorable discharge, when Uniformed Services Employment and Reemployment Rights Act (USERRA) requirements are met.	• 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	LNPDF, LNPDV	NA	• 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)	AWOL, LNP[1], LNPED, LNPSP LNPZ, LNPVL, LVPUN	L05, L08, L11, L15[1], C74	• No service credit or salary credit	• Member pays premiums to continue all coverage for up to one year
Member - Family				
FMLA	LNPBA, LNPBF, LNPFF, LNPMD	L01[1], L07[1], L15[1]	• 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	LNPDF, LNPDV	NA	• 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)
Member - Household				
Domestic and Sexual Violence	LNPDF, LNPDV	NA	• 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)

1 Leave code may be used for different reasons by employers. As a result, Phoenix will flag the code as "Unknown Leave Type" and generate an error validation on the Phoenix Payroll Report. To resolve this, employer representatives must specify the nature of the leave directly on the Phoenix Payroll Report.

2 A member must keep basic life insurance in order to keep child coverage during a leave of absence.

3 A member must keep their optional life insurance in order to keep spouse coverage during a leave of absence. If a 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.

Transfer Flow Chart – SAM II Agencies

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NEO to Know
NEO Webinars are your HR Superpower
Speakers: Amber Arnold & Nicolle Singh

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Learn More About Your Benefits!

State team members are invited to join the Statewide New Employee Benefits Webinar Series each month to hear from providers and learn more about the many benefits offered.

Webinars are held twice a month on the 1st and 16th (or next business day) from 2 – 3:30 p.m.

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NEO to Know

MOSERS

mo deferred comp

MCHCP
my health. my choice. myMCHCP

ASI FLEX

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NEO to Know

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NEO to Know
WELCOME NEW STATE OF MISSOURI EMPLOYEES
Welcome to employment with the state of Missouri. As a new employee, you may be eligible for the following benefits:
• Retirement
• Term Life Insurance
• Long-Term Disability
• Medical
• Dental
• Vision
• Cafeteria Plan
• Deferred Compensation
• Universal Life Insurance
This site will guide you through the enrollment process for your employee benefits.
INSTRUCTIONS:
Login Assistance
Access to SEBES
Help
New Employee Login
Last 4 Digits of Your SSN:
Password:
SEBES
Statewide Employee Benefit Enrollment System
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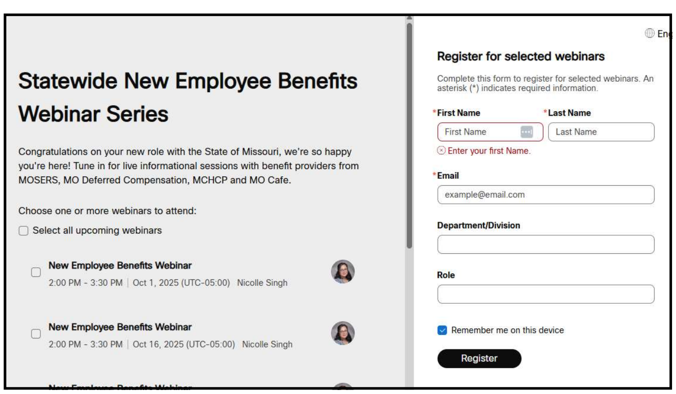

Statewide New Employee Benefits Webinar Series
Congratulations on your new role with the State of Missouri, we're so happy you're here! Tune in for live informational sessions with benefit providers from MOSERS, MO Deferred Compensation, MCHCP and MO Cafe.
Choose one or more webinars to attend:
Select all upcoming webinars
New Employee Benefits Webinar
2:00 PM - 3:30 PM | Oct 1, 2025 (UTC-05:00) Nicolle Singh
New Employee Benefits Webinar
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Register for selected webinars
Complete this form to register for selected webinars. An asterisk (*) indicates required information.
*First Name
*Last Name
First Name
Last Name
Enter your first Name.
*Email
example@email.com
Department/Division
Role
Remember me on this device
Register

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NEW TO MOSERS

You've come to the right place to find out about your retirement, life insurance, and long-term disability benefits.

- New to the state
- MOSERS & MO Deferred Comp
- 2 hours
- 5 times a year
- Webinar

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MID-CAREER

Congratulations, you're vested with a future pension benefit. Now is a great time to plan for your future.

- At least 5 years of service
- MOSERS & MO Deferred Comp
- 2.5 hours
- 5 times a year
- Webinar

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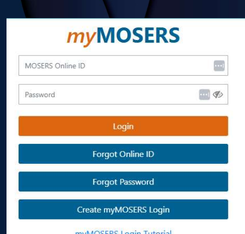

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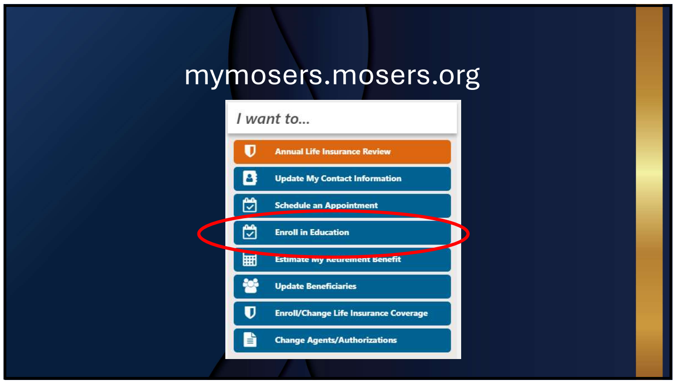
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I want to...
Annual Life Insurance Review
Update My Contact Information
Schedule an Appointment
Enroll in Education
Estimate My Retirement Benefit
Update Beneficiaries
Enroll/Change Life Insurance Coverage
Change Agents/Authorizations

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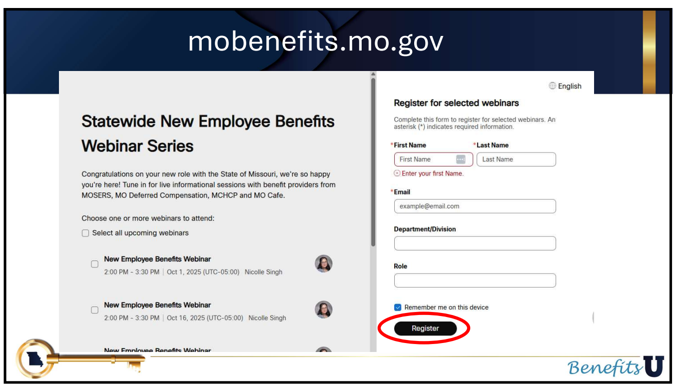
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2:00 PM - 3:30 PM | Oct 1, 2025 (UTC-05:00) Nicole Singh
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*Last Name
Enter your first Name.
*Email
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Role
Remember me on this device
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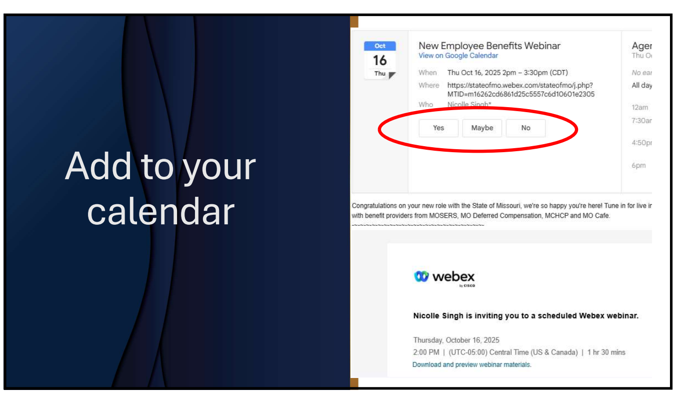
Add to your calendar
Oct
16
Thu
New Employee Benefits Webinar
View on Google Calendar
When Thu Oct 16, 2025 2pm – 3:30pm (CDT)
Where https://stateofmo.webex.com/stateofmo/j.php?MTID=m16262cd6861d25c5557c6d10601e2305
Yes
Maybe
No
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webex
Nicole Singh is inviting you to a scheduled Webex webinar.
Thursday, October 16, 2025
2:00 PM | (UTC-05:00) Central Time (US & Canada) | 1 hr 30 mins
Download and preview webinar materials.

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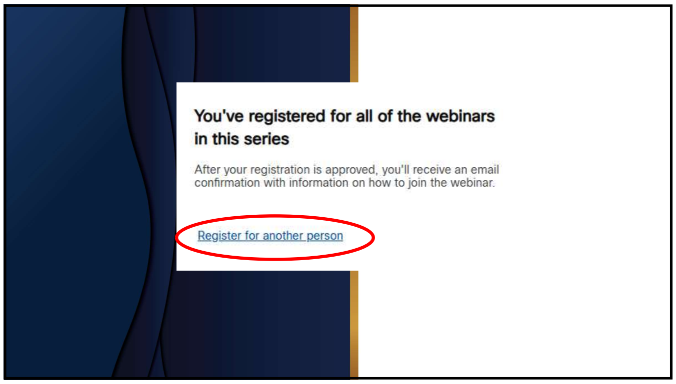

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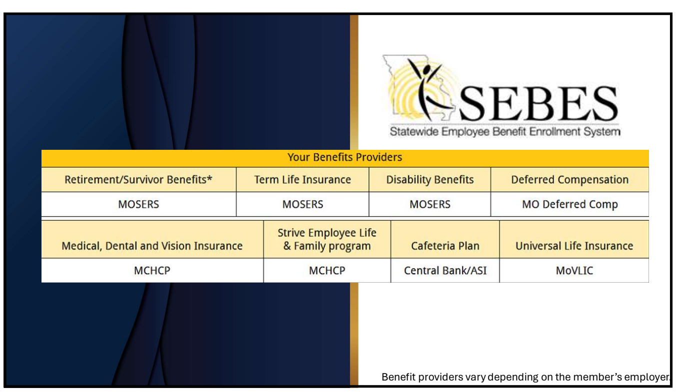

Your Benefits Providers			
Retirement/Survivor Benefits*	Term Life Insurance	Disability Benefits	Deferred Compensation
MOSERS	MOSERS	MOSERS	MO Deferred Comp
Medical, Dental and Vision Insurance	Strive Employee Life & Family program	Cafeteria Plan	Universal Life Insurance
MCHCP	MCHCP	Central Bank/ASI	MoVLIC

Benefit providers vary depending on the member's employer

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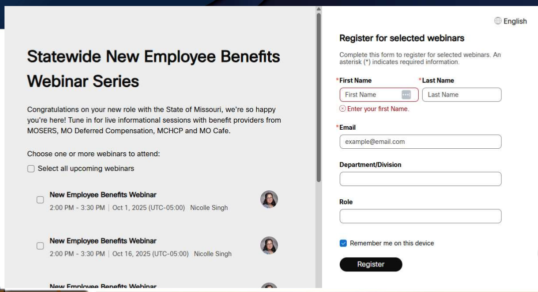

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Shout Out!

Missouri Department of Agriculture (MDA)
Missouri Department of Health & Senior Services (DHSS)

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- Statewide New Employee Benefits Webinar
- Newer Employee & MOSERS
- Mid-Career

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Questions & Thank You

Amber Arnold & Nicolle Singh

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BE THE KEY

to an informed workforce

- Learn from peers.
- Increase your knowledge.
- Help employees better understand their benefits.

November 6, 2025 | Jefferson City, Missouri

Presented By MOSERS

56

TURNING THE KEY

MO Deferred Comp's
Transition, Tools & Tips for Success

57

Speakers & Agenda

- Plan Highlights
- New Recordkeeper Details
- Operational Reminders
- Retirement Savings Tools
- MO Deferred Comp Basics
- Financial Education

CINDY REHMEIER
Manager of DC Plans

RONDA PETERSON
Associate DC Plans Coordinator

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Plan Highlights

Participation	**Over 85%** of state employees save with deferred comp.
Contribution	The average employee contributes **4.3% or $195 per month**.
State Match*	If you contribute **at least $25 a month** to your MO Deferred Comp account, the State of Missouri will match your contributions dollar for dollar, **up to $75 each month**.

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

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New MO Deferred Comp Recordkeeper

- Fourth recordkeeper conversion in over 50 years
- www.modeferredcomp.org – More information and access to your online account
- Account PIN numbers
- Employees need to register their online account

MissionSquare Retirement

VOYA FINANCIAL

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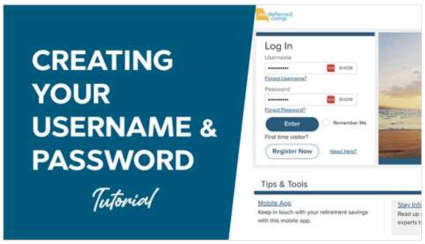
New MO Deferred Comp Recordkeeper



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Operational Reminders

Please enter all new employee data – partial data does not work for benefit providers like MO Deferred Comp.

- This includes **Date of Birth**, **Address**, **Email**, and **Mobile Phone**.
- Without this important data, participants will have trouble:
  - Registering their online account
  - With IRS required minimum distributions
  - Receiving required legal notifications and confirmations
  - With incorrect default investment
  - Authenticating with the call center

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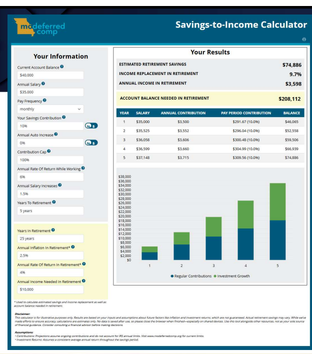
Fresh Tools

Savings-to-Income Calculator



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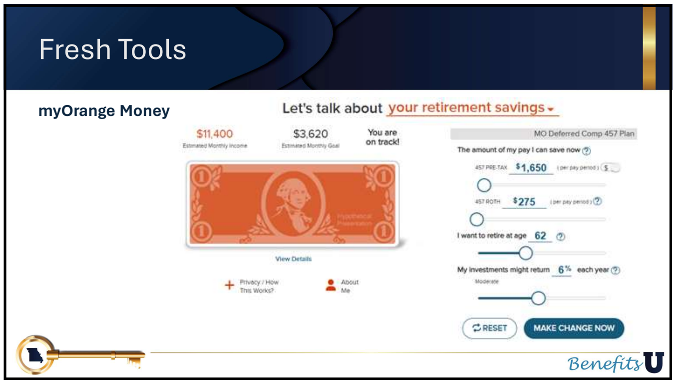
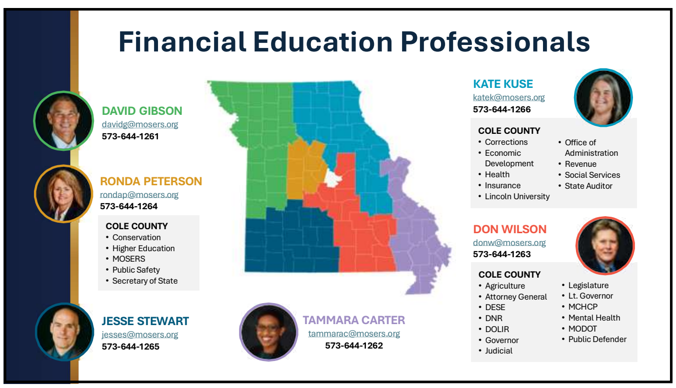
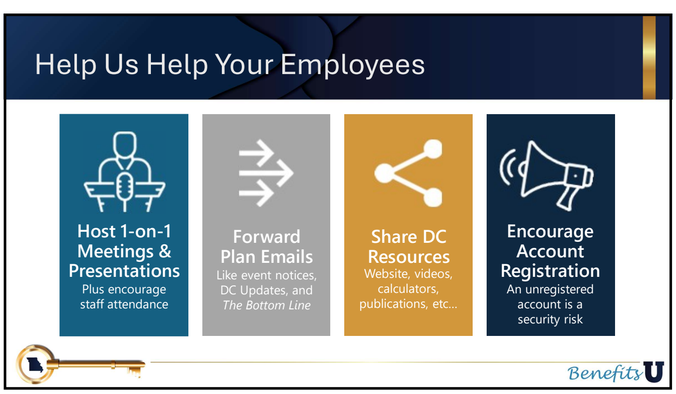

Fresh Tools
myOrange Money
Let's talk about your retirement savings
$11,400
Estimated Monthly Income
$3,620
Estimated Monthly Goal
You are on track!
View Details
Privacy / How This Works?
About Me
MO Deferred Comp 457 Plan
The amount of my pay I can save now
457 PRE-TAX $1,650 (per pay period)
457 ROTH $275 (per pay period)
I want to retire at age 62
My investments might return 6% each year
Moderate
RESET
MAKE CHANGE NOW
Benefits U

64


Financial Education Professionals
DAVID GIBSON
davidg@mosers.org
573-644-1261
RONDA PETERSON
rondap@mosers.org
573-644-1264
COLE COUNTY
• Conservation
• Higher Education
• MOSERS
• Public Safety
• Secretary of State
JESSE STEWART
jesses@mosers.org
573-644-1265
TAMMARA CARTER
tammarac@mosers.org
573-644-1262
KATE KUSE
katek@mosers.org
573-644-1266
COLE COUNTY
• Corrections
• Economic Development
• Health
• Insurance
• Lincoln University
• Office of Administration
• Revenue
• Social Services
• State Auditor
DON WILSON
donw@mosers.org
573-644-1263
COLE COUNTY
• Agriculture
• Attorney General
• DESE
• DNR
• DOLIR
• Governor
• Judicial
• Legislature
• Lt. Governor
• MCHCP
• Mental Health
• MODOT
• Public Defender

65


Help Us Help Your Employees
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
Benefits U

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Financial Education

- Presentations for 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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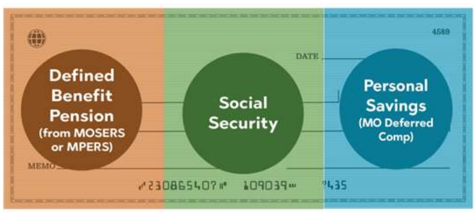
Retirement Income Paycheck



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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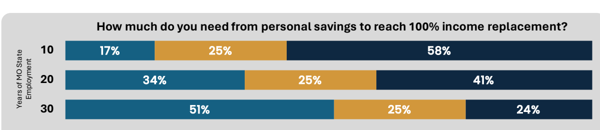
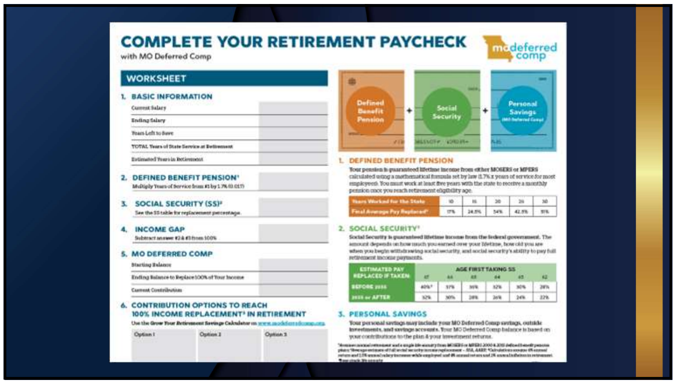
Bringing it all together.

As a state of Missouri employee, your income in retirement will come from three primary sources: **your defined benefit pension from either MOSERS or MPERS, social security, and your personal savings.**



Assumes normal retirement and a single life annuity from MOSERS or MPERS 2000 & 2011 defined benefit pension plans. The social security percentage is based off the average income replacement if taken at approximately age 62. Social Security replacement income will vary based on when you choose to receive social security benefits (whether as early as age 62 or your full social security retirement age) and Social Security's ability to pay 100% of scheduled benefits. For a more accurate calculation of expected benefits and income replacement from Social Security at a specific age, please visit www.ssa.gov to view your social security statement. Current statement from the Social Security Administration - "*Estimated benefits are based on current law. Congress has made changes to the law in the past and can do so at any time. The law governing benefit amounts may change because, by 2035, the payroll taxes collected will be enough to pay only about 80 percent of scheduled benefits.*" Subject to change periodically.

69


COMPLETE YOUR RETIREMENT PAYCHECK
with MO Deferred Comp
mo deferred comp
WORKSHEET
1. BASIC INFORMATION
Current Salary
Ending Salary
Years Left to Save
TOTAL Years of State Service at Retirement
Estimated Years in Retirement
2. DEFINED BENEFIT PENSION
3. SOCIAL SECURITY (SS)
See the SS table for replacement percentage.
4. INCOME GAP
5. MO DEFERRED COMP
Starting Balance
Ending Balance to Replace 100% of Your Income
Current Contribution
6. CONTRIBUTION OPTIONS TO REACH 100% INCOME REPLACEMENT IN RETIREMENT
Option 1
Option 2
Option 3
Defined Benefit Pension
Social Security
Personal Savings
1. DEFINED BENEFIT PENSION
Years Worked for the State
Final Average Pay Replaced
2. SOCIAL SECURITY
ESTIMATED PAY REPLACED IF TAKEN
AGE FIRST TAKING SS
BEFORE 2033
2033 or AFTER
3. PERSONAL SAVINGS

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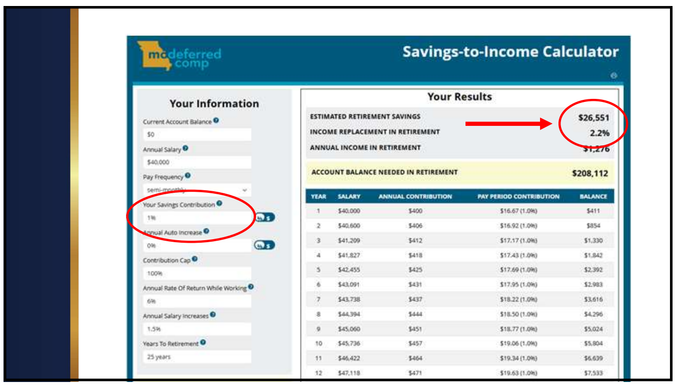
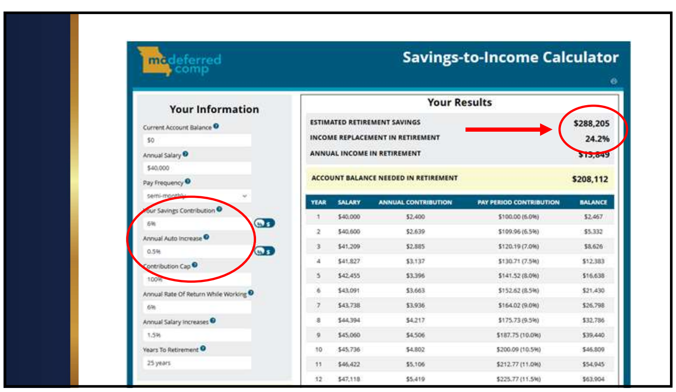

mo deferred comp
Savings-to-Income Calculator
Your Information
Current Account Balance
$0
Annual Salary
$40,000
Pay Frequency
semi-monthly
Your Savings Contribution
1%
Annual Auto Increase
0%
Contribution Cap
100%
Annual Rate Of Return While Working
6%
Annual Salary Increases
1.5%
Years To Retirement
25 years
Your Results
ESTIMATED RETIREMENT SAVINGS $26,551
INCOME REPLACEMENT IN RETIREMENT 2.2%
ANNUAL INCOME IN RETIREMENT $1,276
ACCOUNT BALANCE NEEDED IN RETIREMENT $208,112
YEAR SALARY ANNUAL CONTRIBUTION PAY PERIOD CONTRIBUTION BALANCE
1 $40,000 $400 $16.67 (1.0%) $411
2 $40,600 $406 $16.92 (1.0%) $854
3 $41,209 $412 $17.17 (1.0%) $1,330
4 $41,827 $418 $17.43 (1.0%) $1,842
5 $42,455 $425 $17.69 (1.0%) $2,392
6 $43,091 $431 $17.95 (1.0%) $2,983
7 $43,738 $437 $18.22 (1.0%) $3,616
8 $44,394 $444 $18.50 (1.0%) $4,296
9 $45,060 $451 $18.77 (1.0%) $5,024
10 $45,736 $457 $19.06 (1.0%) $5,804
11 $46,422 $464 $19.34 (1.0%) $6,639
12 $47,118 $471 $19.63 (1.0%) $7,533

71


mo deferred comp
Savings-to-Income Calculator
Your Information
Current Account Balance
$0
Annual Salary
$40,000
Pay Frequency
semi-monthly
Your Savings Contribution
6%
Annual Auto Increase
0.5%
Contribution Cap
100%
Annual Rate Of Return While Working
6%
Annual Salary Increases
1.5%
Years To Retirement
25 years
Your Results
ESTIMATED RETIREMENT SAVINGS $288,205
INCOME REPLACEMENT IN RETIREMENT 24.2%
ANNUAL INCOME IN RETIREMENT
ACCOUNT BALANCE NEEDED IN RETIREMENT $208,112
YEAR SALARY ANNUAL CONTRIBUTION PAY PERIOD CONTRIBUTION BALANCE
1 $40,000 $2,400 $100.00 (6.0%) $2,467
2 $40,600 $2,639 $109.96 (6.5%) $5,332
3 $41,209 $2,885 $120.19 (7.0%) $8,626
4 $41,827 $3,137 $130.71 (7.5%) $12,383
5 $42,455 $3,396 $141.52 (8.0%) $16,638
6 $43,091 $3,663 $152.62 (8.5%) $21,430
7 $43,738 $3,936 $164.02 (9.0%) $26,798
8 $44,394 $4,217 $175.73 (9.5%) $32,786
9 $45,060 $4,506 $187.75 (10.0%) $39,440
10 $45,736 $4,802 $200.09 (10.5%) $46,809
11 $46,422 $5,106 $212.77 (11.0%) $54,945
12 $47,118 $5,419 $225.77 (11.5%) $63,904

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More Education

- www.modeferredcomp.org
- Emails
- Videos
- Podcast
- Calculators
- Newsletters
- Publications
- Social Media

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All **ANSWERS** and **ACCESS** at

www.modeferredcomp.org

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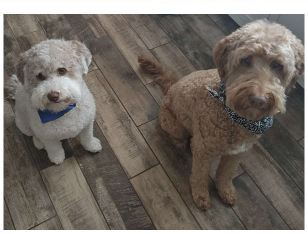
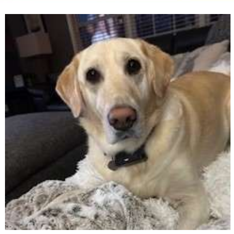
Questions?





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BE THE KEY
to an informed workforce
Benefits
Learn from peers.
Increase your knowledge.
Help employees better understand their benefits.
November 6, 2025 | Jefferson City, Missouri
Presented By MOSERS

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Benefits
KNOWLEDGE IS KEY
Empowering Your Employees to Understand Their Benefits
Molly Stern, Educator

77


What is MOSERS?
The *Missouri State Employees' Retirement System* offers four significant benefits to most state employees.

78

What are the MOSERS benefits?

- **Defined Benefit (DB) Pension**
- **Life Insurance***
- **Long-Term Disability Insurance** (LTD) **
- **MO Deferred Comp** (voluntary)

*Does not apply to Department of Conservation or most universities
** Does not apply to most universities

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79

How do I access *myMOSERS*?

Set Up Your Login

- Create your Online ID
- Create 12+ Character Password
- Initiate Multi-Factor Authentication

Difficulties? Call MOSERS!

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80

What are the priority actions in *myMOSERS*?

Update Personal Information

Submit & Update Forms

- Designation of Agent Form
- Authorization to Release Information Form
- Beneficiary Forms

Potential Beneficiary Types

- Life Insurance
- MSEP 2011 Contributions

81

What else can I do in *myMOSERS?*

Check Service & Contributions

Generate a Benefit Estimate

Check Document Express
- *Annual Benefit Statement*

Register for Education

Retire Online

82

Which plan am I in?

MSEP
- Hired prior to July 1, 2000
- Remained employed until vested
- Plan choice at retirement

MSEP 2000
- Hired July 1, 2000, to December 31, 2010
- Break in service prior to vesting in MSEP & then returned

MSEP 2011
- Hired January 1, 2011, or later
- Took previous buyout for MSEP/MSEP 2000 & returned
- CURP transfers January 1, 2021, or later

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How long does it take to VEST in MOSERS?

All general state employee plans require 5 years to be vested.

84

What are the CONTRIBUTIONS that MSEP 2011 members pay?

4% Contribution Rate

Active & Vested Members Earn Interest

Separate Beneficiary Form

Contribution Total on *my*MOSERS Dashboard

Withdrawal Options if Leaving Service

85

What is the Benefit Formula?

Final Average Pay × Multiplier × Credited Service = Monthly Base Benefit

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86

How can I increase my MOSERS PENSION benefit?

Increase the FAP
- Pay Raise
- Promotion

Increase Service
- Work Longer
- Sick Leave Credit
- Purchase Service

87

What happens if I die before retirement?

Survivor Benefits

- Spouse
- Minor Children
- Disabled Children
- MSEP 2011 Survivors

No Eligible Survivor?

- MSEP 2011 Contributions & Interest Paid to Beneficiary

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88

What are my LIFE INSURANCE benefits?

- Paid **BASIC** TERM Coverage Pays 1x Salary
- Travel Assistance & Life Services Toolkit
- $5,000 Paid Death Benefit in Retirement

89

What are the *Life Services Toolkit & Travel Assistance*?

90

Am I able to *purchase* OPTIONAL coverage without proving insurability?

MEMBER – up to 6x Salary or $800,000 Max

- First 31 Days
- Annual Term Life Insurance Review every October
  - Available to Those With Optional Coverage
  - Increase by $10,000 or $20,000
- Open Enrollment
  - Every Fourth October
  - 31 Days after Qualifying Life Event
- Apply Anytime with Completed Medical History Statement

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Can I *purchase* OPTIONAL coverage for dependents?

SPOUSE

- Must Have Optional for Self
- $10,000 Without Proving Insurability in First 31 Days
- Any Other Time or for More Coverage… *Must Prove Insurability*

CHILDREN

- $10,000 Flat Term Policy
- Apply Anytime
- No Proof of Insurability
- $2 Covers All Eligible Children Up to Age 26

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92

Do I have any coverage for Long-Term Disability (LTD) insurance?

YES, the state pays for your coverage until you reach normal retirement eligibility.

93

What else should I know about LTD insurance?

- Continue Earning Service Credit
- Up to 60% Replacement Income
- Covers Gap until Recovery or Normal Retirement
- 90-Day Wait Period & Must Use Available Sick Leave
- No Action Needed…
  You are Already Enrolled
- Also Offers the *Workplace Possibilities Program*

94

How do I learn more about MOSERS benefits?

New & Mid-Career Employees Webinars
- Approximately 2 Hours
- MOSERS & MO Deferred Comp

Ready to Retire Seminars & Webinars
- Full-Day Sessions Include Afternoon Speakers
  - MO Deferred Comp, Missouri Consolidated Healthcare Plan (MCHCP), & Social Security Administration
- Evening Webinar Includes MOSERS & MO Deferred Comp

See the Education Page at www.mosers.org

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What is my Total Compensation?

In addition to your salary and the MOSERS benefits that we have covered (Pension, Life Insurance, LTD), you have…
- **Access to MO Deferred Comp's Personal Savings**
- **Health Benefits – Medical, Dental, & Vision**
- **Access to MO Café**
- **Accumulation of Annual Leave & Sick Leave**
- **13 Paid Holidays**

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How do I get help accessing *myMOSERS* or if I have a benefit question?

Website
www.mosers.org

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

Email
mosers@mosers.org

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

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Thank You!

Now, who is hungry?

98

99

100

Workplace Possibilities in Action: Real Stories, Real Solutions

Ron Boudreau, MS, CRC
Workplace Possibilities Coordinator
The Standard Insurance Company

101

Agenda

- Workplace Possibilities Program (WPP) Overview
- Office Ergonomics
- Industrial Ergonomics
- Sensory Disorders
- Neurodiversity
- Behavioral Health
- Questions

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Disclaimer

The following slides are provided for informational purposes only and do not constitute legal or medical advice. They should not be relied upon or treated as legal or medical advice.

This information is intended, but not promised or guaranteed, to be current, complete, or up-to-date, as statutes, regulations, clinical guidelines, and best practices are subject to change. You should not act or rely on any information contained in this document without first seeking the advice of an attorney or an appropriate treatment provider.

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Disclosure

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of 1100 SW Sixth Avenue, Portland, Oregon in all states except New York. Product features and availability vary by state and are solely the responsibility of Standard Insurance Company.

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The Workplace Possibilities Program is rooted in the fundamental belief that everyone deserves an inclusive and supportive work environment, regardless of their abilities or health conditions.

Holistic support for an employer's most valued asset—their employees.

105

Designated Expertise

WPP Coordinator – Ron Boudreau

- Works with MOSERS to receive referrals
- Provides information and forms to employees/employers as needed
- Assigns the case and provides referral information to the consultant
- Provides day-to-day support for the consultant to ensure consistent case management
- Available for questions and support

WPP Consultants

- **Kathy Schauwecker, MS, QRP**
  Jefferson City
- **Sharon Watts-Smith, RN**
  St. Louis
- **Gina Bankowski, M.Ed., CRC, CCM**
  Kansas City
- **Sally Godbee, LCSW**
  Behavioral Health (virtual)

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Service Objectives

- Help employees remain productive and stay on the job safely
- Assist employees in returning to work after a disability, as soon as is medically appropriate
- Help to ensure that employees maintain positive connections with the workplace
- Help employees feel valued and avoid the "disability mentality"
- Reduce turnover
- Lower the impact and costs of disability and reduce the chance of an LTD claim needing to be filed
- Research and recommend appropriate accommodations

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How do I know if an employee may benefit from WPP services?

Consider reaching out if you notice anyone:

- Struggling to perform job duties
- Complaining of pain
- Missing work often
- Showing up late
- Exhibiting a sudden decline in job performance
- Asking for accommodations that are more complex (special equipment accommodations or requests for ergonomic assistance related to a medical condition)

108

Focusing on Stay at Work and Return to Work

Through early intervention and collaboration, we can customize a plan for each employee that can help to keep the individual at work and productive.

- **Complete ergonomic evaluations and assessments** including determining the employee's job demands
- **Consult and determine** the appropriate way to address employees with behavioral health conditions
- **Research potential accommodations** and recommend those that adapt to employees' needs
- **Work directly with HR** to develop a plan for each employee as well as provide training for HR and supervisors
- **Utilize the Reasonable Accommodation Expense Benefit ($25,000)**, even if no claim is ever filed
- **Coordinate the delivery and installation** of accommodation equipment
- **Provide training on any equipment** and follow up to ensure accommodations are successful

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How to Make a Referral

1. **Have a conversation with the employee** to understand the request and to see if they are interested in participating in the program.
2. **Send an email to Ronald.Boudreau@standard.com or fax to 855.207.6115** with the SAW Referral Form attached.
3. **Our team will send out the medical form** to the employee to complete (the employee must be under the care of a physician to receive services).
4. **Once the completed paperwork is received,** the WPP Coordinator will assign the case to a consultant to start services.
5. **Call Ron at 971.321.5299** with any questions or to discuss a possible referral.

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Office Ergonomics

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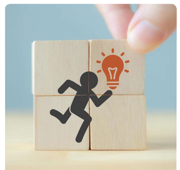
111

What is Ergonomics?

Ergonomics applies science to workplace design to maximize worker productivity while reducing operator fatigue, discomfort and injury.

Ergonomics matches the job to the worker and the product to the user.



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Why is Ergonomics Important?

- Prevents injuries (musculoskeletal disorders)
- Decreases muscle fatigue
- Increases comfort
- Increases productivity
- Increases job satisfaction
- Improves health and safety

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113

What Are Musculoskeletal Disorders?

Disorders include:
- Carpal tunnel syndrome
- Tendonitis
- Epicondylitis
- Back pain
- Thoracic outlet syndrome

Affect soft tissues:
- Muscles
- Ligaments
- Tendons
- Nerves

Body parts affected:
- Neck
- Shoulders
- Lower to upper back
- Wrists
- Hands
- Arms

Duration
- Develop over time
- Take time to heal

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Know the Signs and Symptoms

- Soreness, pain, aching, burning
- Numbness and tingling
- Swelling
- Stiffness
- Limited range of motion
- Muscle fatigue
- Weakness and clumsiness
- Sleep disturbance

115

Risk Factors

- **Static or Awkward Postures**
  Prolonged work in an awkward posture
- **Repetitive Motion**
  Keying, mousing, or manipulating objects
- **Contact Stress**
  Contact with hard or sharp objects

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Causes and Solutions

Barrier	Causes	Solutions
Neck pain	• Monitor not at correct height or not centered • Keyboard or mouse too high	• Monitor riser or monitor arm • Keyboard tray
Low back pain	• Poor posture or prolonged sitting • Chair not properly adjusted or not providing adequate support	• Ergonomic chair • Height adjustable desk • Microbreaks
Hand and/or wrist pain	• Typing or mousing with wrists in awkward position • Repetitive use of hands • Contact stress	• Ergonomic mouse or keyboard • Dictation software • Wrist rest

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WPP Case Study

Situation: Employee is quadriplegic with non-healing multiple decubital ulcers, status post surgical treatment and outpatient wound care. Employee needs to be able to recline in his wheelchair while using his laptop as frequent sitting in an upright position exacerbates his decubitus ulcers.

Solution	Outcome
• Ergonomic assessment completed • Provided employee with: – Flexispot tilt table – Dual monitor arms with two monitors – Nano headset mouse – Dragon dictation software	• Vendor: $1,364 • Equipment: $5,347 • Total cost: $6,711

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Industrial Ergonomics and Workplace Accommodations

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Ergonomic Risk Factors

Force	Repetitive Motion	Awkward/ Static Posture	Contact Stress	Vibration

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Environmental Risk Factors

Temperature Extremes	Noise	Obstacles	Flooring	Lighting

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Accommodation Options

Force
- Powered hand truck
- Exoskeleton
- Hover blades
- Hydraulic bin tipper
- Proper lifting technique

Repetitive Motion
- Ergonomically designed tools
- Heavy-duty block tongs
- Electronic pipette
- Rotate off to a task of lesser repetition

Awkward Posture
- Use power grip when possible
- Work surface heights
- Utility cart spring platform
- Suction lifter

Contact Stress
- Edge-lips to eliminate sharp surfaces
- Anti-fatigue matting/insoles

Vibration
- Dampening gloves
- Eliminate or reduce the high impact

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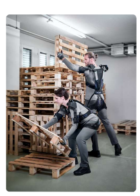
WPP Case Study

Situation
Employee is a custodian who had mechanical loosening of internal prosthetic joint, right shoulder.

Solution
- Ergonomic assessment completed
- Provided employee with:
  - Commercial multi-task exoskeleton unit
  - Self-propelled vacuum, including supplies and instruction for proper use

Outcome
- Vendor: $2,178
- Equipment: $4,374
- Total cost: $6,552



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Sensory Disorders in the Workplace: Understanding, Supporting, and Empowering Employees

Creating Inclusive Environments Through Awareness and Support

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What Are Sensory Disorders?

Conditions that impair one or more senses	Spectrum of conditions	Classification	Job task impact
• Vision • Hearing • Touch • Taste • Smell	• Blindness/low vision • Deafness/hearing loss • Hypersensitivity or hyposensitivity – increased or decreased sensitivity to sensory stimuli	• Congenital or acquired • Mild or severe • Temporary or permanent • Age-related changes	• Communication and collaboration • Safety concerns • Software technology gaps • Social exclusion

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Sensory Impairment – Barriers and Solutions

Workplace Barrier	Solution
Employee unable to effectively participate in conversations and group discussions	• Hearing aids and/or wireless microphone to transmit speech directly to hearing aids
Employee struggling with computer due to visual impairment	• Zoom Text magnifying software (with training) • Envision glasses • Large print keyboard • Larger monitors • Handheld electronic magnifier
Employee having trouble speaking at an audible level	• Voice amplifier
Employee experiencing migraines from office lighting and computer flicker	• TheraSpecs therapeutic glasses • Anti-glare monitor screens • Cubicle shield
Employee experiencing respiratory problems, headaches, and difficulty concentrating due to sensitivity to scents	• Air purifier

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WPP Case Study

Situation	
Physician associate with bilateral hearing loss. Difficulty interacting in conversations, department meetings, and monitoring patient vital signs.	
Solution	**Outcome**
• In collaboration with the audiologist and available benefit programs, the employee's hearing needs were assessed. • The employee was given bilateral hearing aids and a digital stethoscope.	• Total equipment and consultant costs: $6335 • Ability to participate in conversations and meetings • Accurate monitoring of patient vital signs • No lost work time • Disability claim prevented

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Neurodiversity and Workplace Accommodations

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Neurodiversity is a non-medical term used to refer to the diverse ways people think, learn, perceive the world, interact, and process information.*

* Source: Job Accommodation Network, Neurodiversity site page. Accessed 09/29/2025. https://askjan.org/disabilities/Neurodiversity.cfm?csSearch=6361203_1

Think of neurodiversity as a broad spectrum of differences compared to neurotypical people—those who exhibit behaviors, thoughts, and emotions that suggest typical neurological development and functioning.

It encompasses but is not limited to these conditions:

- Autism Spectrum Disorder (ASD)
- Attention Deficit Hyperactivity Disorder (ADHD)
- Learning Differences (LDs) such as Dyslexia or Dyscalculia
- PTSD, Dissociative Disorders, Chronic Social Anxiety, Phobias, Tourette Syndrome, Obsessive-Compulsive Disorder
- Traumatic Brain Injuries

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Why Should Employers Care?

Neurodiversity is very common.	**Neurodivergent workers make significant contributions.**	**Neurodivergent workers are experiencing an employment crisis.**	**EEOC discrimination lawsuits involving neurodiversity are rising.**
As many as twenty percent of U.S. adults may be considered neurodiverse, depending on how it's defined.[1]	Neurodiverse teams are 30% more productive than neurotypical teams, and they make fewer errors.[2]	85% of college educated people with autism are unemployed.[3]	Diagnoses included under the neurodiverse umbrella may be considered a disability under the Americans with Disabilities Act, or ADA.

1. Leaders.com (2023, June). *20% of People Are Neurodivergent—How to Leverage These Unique Strengths*, June 2023 https://leaders.com/articles/productivity/neurodivergent (Accessed October 8, 2025.)
2. Exceptional Individuals. (n.d.). Why neurodiverse teams can be 30% more productive. https://exceptionalindividuals.com/neurodiverse-teams-productivity (Accessed October 8, 2025).
3. Autism Society (n.d.). *Employment Statistics*, https://autismsociety.org/employment/, accessed on May 22, 2025.

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Workplace and Task Challenges

Neurodivergent workers demonstrate an array of differences from their neurotypical colleagues in terms of what interferes with or promotes productivity.

- Work environment: Intolerance of certain sounds, conversation volume, traffic past their desk, lighting, scents, textures, etc.
- Difficulty with time management, task prioritization, multitasking, handling urgent requests, interruptions, and task switching
- Need for clear communication—often in written format
- Need for frequent meetings or flexible work hours
- Interpersonal communication styles and interpretation of nuance
- Comfort level with communication over phone, in-person, over the computer
- Productivity when working independently, in groups, remotely, in person

Takeaway: The things that interfere with or improve productivity can vary greatly. Don't make assumptions.

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How Can We Help?

Employers and employees are reaching out in ever greater numbers for accommodation help. We lead with creativity.

- There is no "one size fits all" solution for any given condition (i.e., ASD, ADHD, LD, etc.)
- Every person's experience of their neurodivergence is unique.
- Employees are the experts of their own condition and know best what works for them.
- Providers are often less helpful at identifying L&Rs for neurodivergent conditions since they are varied and can be contextually specific.
- Creativity and flexibility will be needed to understand employee needs and how to accommodate them within their given work settings.

Takeaway: The accommodation of mental health diagnoses is much more individualized and involves more trial/error than musculoskeletal diagnoses.

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Accommodations Examples

Attention and Concentration

- **Active seating**
  Can enhance focus, increase comfort, decrease restlessness, and boost productivity
- **Noise-canceling headsets**
  Effective tools to assist in focus/concentration by blocking out external noise
- **Fidgets**
  Help with focus, comfort, and sensory regulation
- **Therapeutic glasses**
  May help to reduce visual distractions

Social Skills

- **Social skills training**
  Such as communication training
- **Disability awareness and etiquette training**
  For coworkers
- **Management approaches**
  Including use of written directives

Task Management/Organization

- **Project management tools**
  Software tools or even simple checklists can provide structure and reminders
- **Visual timer**
  Helps users perceive time better by showing how much has passed, improving task time projections and focus
- **Chunking work tasks**
  Helps employees break tasks down into designated blocks of time; identifying "do not disturb" times can improve productivity
- **Smart pen**
  Digitizes handwritten notes and records audio

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Tips for Effective Interaction with a Neurodiverse Coworker

These strategies are effective when working with individuals who are neurodiverse, but they're also useful when interacting with *any* coworker.

- Practice clear and direct communication, avoiding idioms or similar figures of speech.
- If the person seems to have difficulty following up, ask if an email or other written communication would help.
- Recognize that their way of doing things may have benefits you don't know about.
- When in doubt, ask them what they need and how you can help.

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WPP Case Study

Situation: Office professional had major depression, panic disorder and PTSD. Barriers included losing focus/concentration due to noise and bright lights, being fidgety, and privacy concerns.

Solution	Outcome
• Assessment completed • Provided employee with: – Active seating chair – Privacy screen – Noise-cancelling headset – Fan – Cube shield – Therapeutic glasses	• Vendor: $990 • Equipment: $2,270 • Total cost: $3,260

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Behavioral Health and Workplace Accommodations

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Definition of Behavioral Health Conditions

Behavioral health is an umbrella term that refers to the following topics:

- Mental health
- Substance use/abuse disorders
- Life stressors and crises
- Stress-related physical symptoms
- Usually associated with significant distress in social, occupational, or other important activities

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How Behavioral Health Conditions Appear in the Workplace

- Difficulty with concentration or attentiveness
- Problems with controlling emotions or anger
- Executive functioning deficits
- Memory loss
- Struggles with planning, organizing and prioritizing
- Missing work often
- Showing up late
- Struggling to perform job duties
- Lack of engagement
- Low morale – increased workload for colleagues

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Case Management Services

To facilitate successful return-to-work, we:

- Help to ensure treatment goals align with the return-to-work plan
- Assist with identifying behavioral health treatment providers
- Ensure that employees can access their employer's Employee Assistance Program and any local resources
- Assess for accommodations in the workplace to aid in return-to-work

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Behavioral Health – Barriers and Solutions

Workplace Barrier	Solution	
Emotional regulation	• Modified break schedule • Identify and reduce triggers	• Support person
Concentration and attentiveness	• Cubicle doors, shades, or shields • Apps for concentration	• Task flow chart and checklists • White noise machine or desktop fan
Difficulty with change	• Extend transition period • Job coach	• Workflow and task separation documentation
Memory loss	• Voice recorders • Break reminder software	• Visual supports • Frequent check-ins

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WPP Case Study

Situation	
Medical assistant diagnosed with severe depression and anxiety. Employee was homeless and needed a new medication.	
Solution	**Outcome**
• Case management • Outreach to medical provider • Provided local housing resources and EAP information	• Vendor: $437 • Employee was able to access safe housing and returned to work

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WPP Case Study

Situation	
Internet technician with ongoing cravings. Lacked a sober network and coping skills.	
Solution	**Outcome**
• Referred to a local sober support group • Provided case management services	• Cost: $1,129 • Employee returned to work 106 days sooner than expected

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Questions

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BE THE KEY to an informed workforce

- Learn from peers.
- Increase your knowledge.
- Help employees better understand their benefits.

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Roundtable Discussion
Candy Smith
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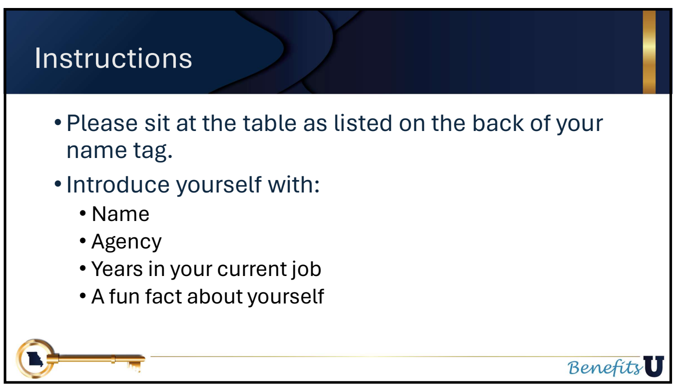
Instructions
• Please sit at the table as listed on the back of your name tag.
• Introduce yourself with:
• Name
• Agency
• Years in your current job
• A fun fact about yourself
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