



MOSERS Benefits University

06 - 12 Nov 2025

Poll results



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- BU Graduation Game



How confident do you feel explaining MOSERS retirement benefits to employees?

(1/2)

097

Extremely confident



Very confident



Moderately confident



Slightly confident



Not confident at all





096

How confident do you feel explaining MOSERS life insurance benefits to employees?

(1/2)

Extremely confident



6 %

Very confident



17 %

Moderately confident



29 %

Slightly confident



38 %

Not confident at all



9 %



096

How confident do you feel explaining MOSERS long-term disability benefits to employees? (1/2)

Extremely confident



2 %

Very confident



16 %

Moderately confident



28 %

Slightly confident



36 %

Not confident at all



18 %



093

How confident do you feel explaining MO Deferred Comp benefits to employees?

Extremely confident



5 %

Very confident



23 %

Moderately confident



24 %

Slightly confident



31 %

Not confident at all



17 %



What are you doing to facilitate participation in MO Deferred Comp?

081

(1/8)

- I'm payroll, at OA, so my involvement is on the other side, more of a go between for deferred comp and agencies. I correct errors when DC asks us to update something. Usually on or just before GTN day.
- I encourage new employees to contribute at least \$75/ mos to deferred comp. Going to schedule a visit from Tamara in near future
- Anytime someone has a retirement question, I love to refer them to the Mo deferred comp page. Retirement is important and you should contribute all you can to better your future.
- Sharing MO Deferred Comp contact information so they can get the answers that they needed.
- Encouraging new hires to contribute at least \$25 a month when we do NEO. We do invite their team to meet with staff on-site a couple times a year as well.
- Explaining at NEO and giving contact information
- Encouraging employees to contribute for the match and that



What are you doing to facilitate participation in MO Deferred Comp?

0 8 1

(2/8)

- if they start early they don't miss it
- Putting flyers out on the intranet for the and schedule MO deferred rep to come visit our dept.
- Deferred comp rep talks with our new employee class once a month and every other month sets aside a day to meet with employees one to one
- Making sure we talk about the employer match so employees put in at least enough to get the match. I do not have a lot to do with this part in my new job.
- Discuss in orientation. Highlight the \$75 match. Notify employees when Deferred Comp. is visiting.
- Forwarding emails, promote during onboarding.
- Making sure new employees and current employees know how Mo Deferred Comp would affect their retirement.
- Since I'm very new state employee, I'm going to be relying on MO Deferred Compensation.
- Explaining the benefits of Mo Deferred Comp, forwarding emails as received by Mo



What are you doing to facilitate participation in MO Deferred Comp? (3/8)

081

- Deferred Comp, bring awareness to visits by Rhonda for staff in office.
- I encourage them to join during on-boarding. Explain the match, it's free money.
- Doing an overview about deferred comp during NEO. Posting information in the forum.
- Forwarding emails to employees and inviting speakers in for extra one on one info
- Share information
- Nothing currently
- keeping folks well-informed by sharing new info, new employee benefit webinars, etc
- Set up on site 1 on 1 meetings
- We go over all benefits available to new hires on their first day!
- Trying to explain the match portion of the program along with passing along the emails. We have also had a Mo Deferred Comp Rep come to our office.
- We have had the rep come to the office to meet with employees individually.
- Benefit fairs, webinars, inclusion in our staff wellness campaign



What are you doing to facilitate participation in MO Deferred Comp?

(4/8)

0 8 1

- and newsletters. We share facts and success stories.
- Hosting quarterly benefit presentations via webex. Encouraging staff to take advantage of the \$75 match by telling them if they don't, they're missing out on free money.
- I speak about and explain to the best of my ability the importance of saving for retirement.
- I go into all new hire orientations and speak directly to the new employees telling them about their benefits and how they work.
- We try to get our rep into the facility as often as we can. The younger new hires, we try to get them information on it since they have longer to put into the program.
- Encourage people to speak with them about the benefit
- Nothing currently
- Encouraging people to use the resources that MOSERS provides
- Reps are invited. For new hires, we make sure to talk about the state match
- Discuss in NEO, give



What are you doing to facilitate participation in MO Deferred Comp? (5/8)

0 8 1

- contact information to providers
- Right now all I do is sign the new employees up for Sebes.
- Inviting MO Deferred Comp to our Central and Regional Offices to speak to employees.
- Emphasizing the match (free money!) and the benefit of time to compound earnings and investments. (Start small if you have to and start young)
- Share E-Blast when provided.
- Promote during NEO webinar where a rep is present
- Share during NEO, inviting them to the office, referring to benefits in new hire letter s
- Put in as much as you can afford for your future!
- Passing along new information/updates.
- Providing the number to deferred comp to the team members.
- We have the *amazing* Kate come speak to our employees and utilize the MO Benefits NEO webinar
- We have MO Deferred Comp speakers visit as well as



What are you doing to facilitate participation in MO Deferred Comp?

081

(6/8)

- forwarding the emails to staff so they are aware.
- Benefits are currently not in my purview.
- Encouraging team members to attend our Statewide New Employee Benefit webinars so they can connect with Kate and learn more about MO DC 😊
- Talk about it during NEO.
- Forwarding emails and referring employees to the informational videos and webinars.
- Forwarding MODeferred Comp emails
- Invite MO deferred Comp rrp in, Discuss it when asked
- I recommend it when asked about it
- Talk about it in new employee orientation.
- Encouraging staff to attend NEO benefit sessions and arranging 1x1 meetings with account Rep
- Part of onboarding- NEO - trainings
- Providing information to employees and encourage participation
- Talk about it in NEO, invite reps



What are you doing to facilitate participation in MO Deferred Comp? (7/8)

0 8 1

- I have Ronda coming to our office in December for one on one visits with employees.
- Info given at New Employee Orientation
- Explaining it in NEO
- 1 on 1 meetings with our representative. Providing representative contact information.
- We host the local representative to meet with employees.
- NEO's
- Nothing at this time
- Inviting reps for one on one meetings
- Forward emails or do webinars
- Ensure employees are aware of the States match of \$75
- SEBES notification to new hires.
- Forwarding MO Deferred Compensation communication I receive.
- Ronda is coming to our office to meet with employees next month :)
- Quarterly newsletter benefit reminders.
- Encouraging new employees



What are you doing to facilitate participation in MO Deferred Comp? (8/8)

0 8 1

- to enroll.
- Inviting deferred comp to office for meetings
- Talking to new hires about their options and encouraging them to take advantage of the match.
- Include information in our new employee orientation to encourage participation.
- We try and have a visitor come from Mo Deferred Comp speakers come visit!
- I send them their amazing videos.
- Nothing at this time
- Talk about it in new employee orientation
- I need to do better.
- Promote during onboarding.



085

Before today's presentation, did you know about the NEO opportunities available through OA for SAM II employees and through MOSERS for local employers?

Yes



53 %

No



47 %



Do your new employees attend one of these NEOs?

084

Yes



27 %

No



30 %

I don't know



43 %



086

Have you helped any employees with the Workplace Possibilities Program or personally received services through the program?

Yes



No



I don't know

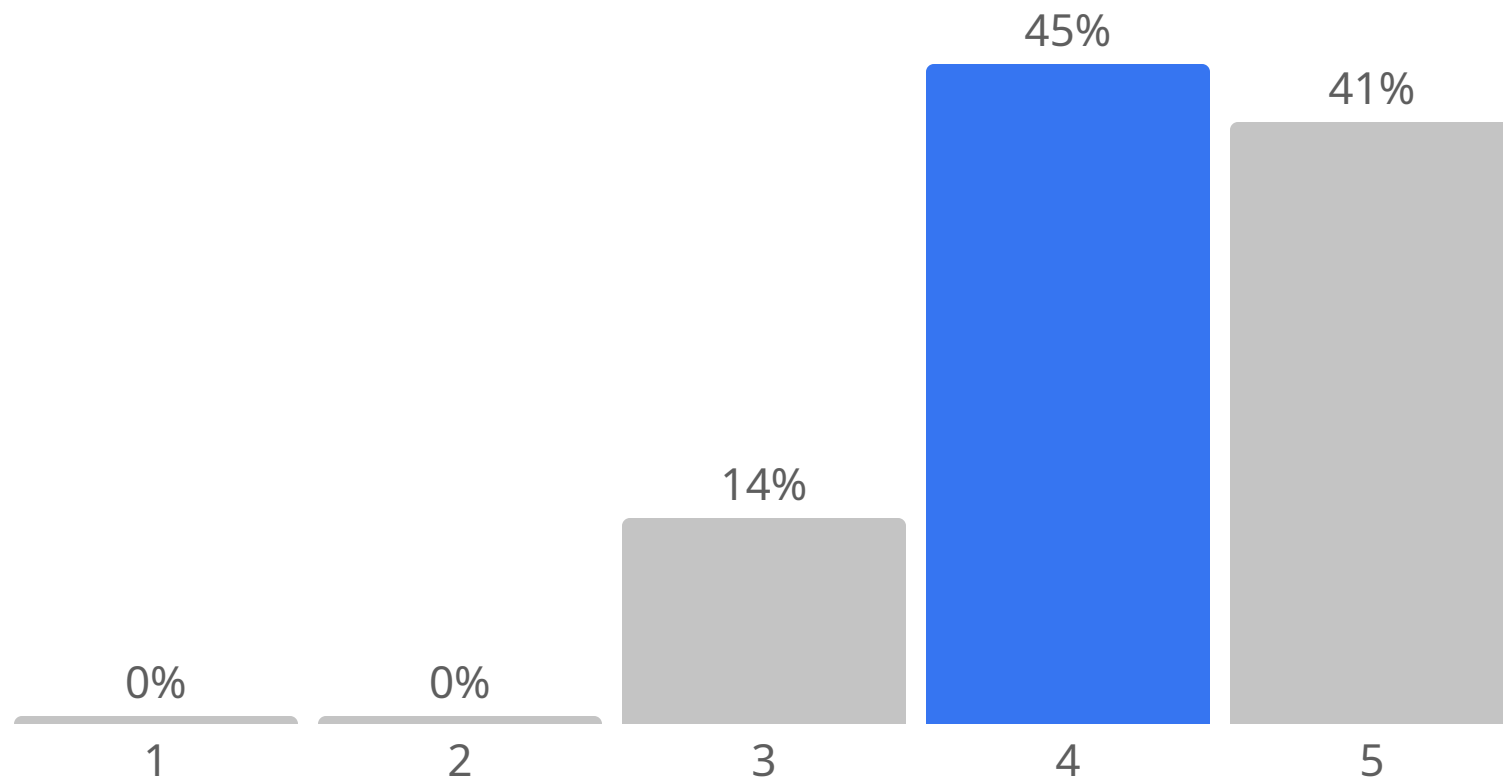




058

If you have helped an employee with the Workplace Possibilities program or personally used the program, how would you rate your experience?

Score: 4.3





062

Do you have any comments about the Workplace Possibilities Program?

(1/5)

- No that may not have been considered
- It has helped others and hope it will continue. Huge asset to our benefits! Keep people in their workplace is crucial.
- I had a great experience myself as well as great experiences working with the representatives to assist our employees. Amazing program!
- Clarification of what an employee is entitled to personally keep if leaves state or transfers to another state agency
- I love WPP
- I'll probably look into using it myself now
- Loved today's presentation! I feel so informed and Im excited to take proactive and accessible ideas back to the office.
- Not enough experience with the program to offer proper feedback.
- Great program there are options available
- This is an amazing program. The



062

Do you have any comments about the Workplace Possibilities Program? (2/5)

team is very helpful and responsive.

The suggestions for

accommodations are innovative
and up to date with tech

- I didn't know how wide the variety of what they are able to provide were. It's great!
- Seems amazing!
- Wonderful program and great presentation from The Standard!
- It's a great program!
- Like that the process has been streamlined in recent years.
- Knowing the difference between WPP and

when to go the ADA route?

- Continue to market across the organization to help employees feel more comfortable about seeking out resources.
- Ron is incredible! He is always a joy to correspond and work with. The WPP employees make the program easy to understand and be a part of.
- I didn't not know much about it, but I am excited to learn more, to help my departments employees grow!!
- I wish there was more info



062

Do you have any comments about the Workplace Possibilities Program? (3/5)

- in our workplace to tell staff what the benefits are and what equipment is available.
- It is a great opportunity for our employees who need assistance.
- It is a great program, I used it a lot when I was in HR.
- Excellent program
- I have never gotten a bad review from any employee that we've referred to thr program.
- Great experience that was very beneficial
- Great program
- I'm excited to dive into it more and use it
- They're amazing!
- Great program. WPP staff very helpful
- LOVE it! Makes ADA accommodation requests less stressful
- It's great and it's good to hear they keep improving and looking at new accommodations they can provide
- The employees of the program are extremely helpful
- I have not used it personally but I



062

Do you have any comments about the Workplace Possibilities Program?

(4/5)

- think it is a wonderful option for employees
- Great program
- I will be talking to my supervisor about getting a referral for myself
- I think it is absolutely a great benefit available.
- No comments!
- Is this the same as ADA accommodations?
- It's great!
- Would like for them to speak more at NEO webinars
- Great resource
- Great program!
- No
- N/A
- I'm excited to submit my own claim after learning more about the program
- Would love to see more information sent out about this!
- Excited to promoted it now that I know more.
- Cathy is awesome!
- Can any staff member contact them directly?
- Excellent resource



062

Do you have any comments about the Workplace Possibilities Program?

(5/5)

- Ron is a great coordinator
- Wonderful program
- It seems fantastic! 😊
- I think it is a fantastic opportunity for employees and can really help retain employees.
- Use it! It's amazing!
- No
- No
- Great program
- Its a great resource for employees!
- NA
- No comments
- No



0 4 8

What tools or strategies should we (MOSERS and HR) be using to better educate employees about their MOSERS benefits?

(1/6)

- Ask people to share their goals!!!!
- A Lunch and Learn for employees early in their career, focus on multitasking for Gen Z and Millennials since they aren't focusing on ever retiring.
- Do not change the HR Update! Very valuable information. Thanks for sharing!
- Send email reminders to all state employees about optional life insurance open enrollment. Not much is sent to employees from MOSERS
- Busier employees can devalue educating themselves about their benefits in favor of immediate concerns. We should make sure they have the space to think about their futures.
- Na
- Provide training for the HR department to share with employees
- N/A
- Have a system that helps employees do open enrollment process



0 4 8

What tools or strategies should we (MOSERS and HR) be using to better educate employees about their MOSERS benefits?

(2/6)

- Webinars are great or short videos.
- Encourage employees to attend mid career workshops. Also HR benefit staff should attend the all day retirement seminar to learn more
- The NEO webinars are a great addition. Continuing to market that education tool would be good. And market it as a refresher for mid-career team members as well.
- Explain the DB formula
- to help employees understand the income replacement ratio (%)
- More scenarios of calculated benefit
- I think MOSERS does a wonderful job but I think maybe letting us know of all these different webinars etc more often so we as HR can help our employees better. Today was the first time I had heard of these different things to help learn more about all the benefits
- Tailor the message to where



What tools or strategies should we (MOSERS and HR) be using to better educate employees about their MOSERS benefits?

0 4 8

(3/6)

- team members are in life. It's hard to make retirements benefits relevant to a 25 year old. Explore ways to engage in modern ways that speak to where they are in life.
- I never know when webinars/events are happening. I wish these came through my email or were on the MO Benefits website so I could go to one place to know what's happening soon for ALL benefits. Having to check multiple websites consistently is not timely for me!
- Letting our employees know about the new and mid-career webinars MOSERS offers. I wasn't aware of these until today!
- Bringing it up throughout the year. Have a monthly subject matter that we can relay to the departments.
- Not sure
- I think you guys are



0 4 8

What tools or strategies should we (MOSERS and HR) be using to better educate employees about their MOSERS benefits?

(4/6)

doing a great job! We as in our HR team will promote webinars more in our shop. We already do, but following up to make sure they've done it will help.

- I feel MOSERS does a phenomenal job of providing various means of educating employees on all topics. Keep doing more of what you have been doing
- Have benefits u annually instead of bi annually to bring more awareness like you have today

- Webinar for NEO
- Interactive relatable videos that break it down into easily understandable information with examples
- More details and mandatory webinars
- .
- Train the trainer for local staff to do a NEO presentation.
- More attention on mid-career seminars. I don't think most people know that exists.
- Advertise the availability



048

What tools or strategies should we (MOSERS and HR) be using to better educate employees about their MOSERS benefits?

(5/6)

of "general" webinar/training sessions for early/mid career staff. Not just new employees or those ready to retire.

- Possibly lunch and learns over video or in person
- The webinars are great!
- Create a slideshow or webpage on the State of MO site for employees to look at
- Short videos for orientation.
- I love them. I just wish they were shorter.
- Be more engaging and

personable. Enthusiastic for the sharing of the great benefit package!!

- Interactive assistance with signing up.
- Provide a wider group of examples
- Maybe annual training for all employees on what benefits are available to them
- Already doing a lot of great things. Webinars/seminars are great!
- The webinars are a good start. My



0 4 8

What tools or strategies should we (MOSERS and HR) be using to better educate employees about their MOSERS benefits?

(6/6)

- plan is to start emailing new hires on their first day with the link to the webinar. Starting today.
- More easy to read quick references handouts that HR can provide to employees and supervisors.. A retirement checklist
- Virtual and in person presentations. Emails can get overwhelming and even with having good intentions of going back to read them, sometimes they get missed.
- Could we come out with a short interactive video that we could share during our orientations for new hires?
- Scenarios videos to showcase how it works
- Work with agencies about coming to talk to employees in person.
- Mandatory NEO
- Emphasize signing up for the MOSERS Webinars!
- Provide more examples for clarity purposes.



What tools or strategies are working to recruit new employees?

032

(1/3)

- Make sure our job expectations and salaries are appropriate. Failing to do so results in high turnover.
- Positive community presence
- THATS community involvement!!!
- Child care would be fab. We are a huge employer, not impossible to implement, at least in large hubs.
- Share the departments mission with the public, improved lives for safer communities
- Encouraging staff who like what they do, to talk about the good parts of their workday.
- Networking events with colleges
- Social media, community involvement
- Social media. Would also love to implement PI
- Making employment listings "hot jobs"
- Our site offers a shuttle for new employees to get to and from work.
- Internships
- Job fairs, recruiting events, PR events. We even did a trunk or treat and a meet the dogs at a touch a truck event.



What tools or strategies are working to recruit new employees?

(2/3)

0 3 2

- Hiring events
- Posting on social media. Referring a friend. Job fairs usually is the best!
- More orientations
- LinkedIn Recruiting Seats
- Recruitment officers and job fairs
- We have a recruitment team who work on recruiting new employees for our agency.
- None currently
- Social media Statewide Hiring Events
- Using our LinkedIn page to promote how great it is to work with us
- Most of our applications come through Indeed.
- Hiring events and social media.
- I don't know
- Social media and referral programs
- Seems to be enticing to have benefits reps at hiring events.
- NA
- N/A
- Talking about benefits
- Job fairs and social media
- Job fairs



What tools or strategies are working to recruit new employees?

(3/3)

0 3 2

- Hiring events
- Unknown
- Social media
- Social Media
- Indeed smart sourcing
- Job fairs
- Social media



In your opinion, what is the primary reason employees stay working for the state?

079

Pay



15 %

Benefits



59 %

Time off



22 %

Mission



4 %



What are you/your agency doing to encourage employees to continue working for the state? (1/4)

0 4 2

- Being off for more state holidays as well as federal.
- Career growth opportunities
- Help staff consider their goals
- Telling them that not many employers offer a pension and that even though another employer can offer 401K and better salary. We offer pension, 457B, and lots of time off.
- Encouraging career progression
- Giving cash on the spot to nursing employees willing to work a mandate.
- Encouraging employees to become vested. Usually once they are vested within our department, they will buy into our Mission Statement. We also offer Performance Pay and COLA
- Employee referral program One employer, many careers
- I've stayed with state because of the work/life balance. Our benefits are pretty good if not exceptional. We also have leave/sick leave.
- Promote from within
- Great benefits, a lot



0 4 2

What are you/your agency doing to encourage employees to continue working for the state? (2/4)

of holidays off and the ability to build up AL and SL.

- Help to provide a safe a welcoming work environment on a daily basis
- Engaging with new staff
- We are a small agency so trying to include team members in multiple area of the office to provide a more inclusive feeling.
- 5 year requirement to be pensioned
- Treating the state as ONE EMPLOYER! If one agency doesn't fit

for you, maybe another one would. There are so many opportunities.

- Retention pay
- Being vested.
- .
- Retention and years of service pay.
- Professional development of all kinds
- We have a morale committee to do events to encourage employees to interact
- We don't work for the state to get rich, we



What are you/your agency doing to encourage employees to continue working for the state? (3/4)

0 4 2

- work for the state to be able to retire.
- Retention pay
- We are working on employee engagement to enhance their work experience.
- Promoting only from within
- Get the pension!!
- We share the good so that it's easy to see
- Retention pay
- Na
- Highlight benefits and discuss growth opportunities.
- Boosting Morale
- Discussing benefits and try to create a positive work environment.
- Team building
- Tuition Reimbursement
- Send them to a NEO
- Retention incentive seems quite effective.
- We try to create a positive culture.
- Total compensation education! Wellness opportunities! Team members need creative outlets.
- BENEFITS EDUCATION



0 4 2

What are you/your agency doing to encourage employees to continue working for the state?

(4/4)

- Employee appreciation events throughout the year. Reminding them their value daily!
- Room for growth, easy promotion opportunities, furthering education
- Explaining benefits
- Trying to create a more positive presence in the state
- Employee engagement activities and relationship building
- You gotta get vested!
- Begging
- Career development



036

What do you or your agency do to help employees prepare for and go through the retirement process and transition out of state employment?

(1/4)

- Refer them to Mosers
 - DMH Cares has a retirement webinar. Also, have MOSERS can to our facility for ready to retire.
 - Our HR manager has one-on-one conversations with anyone considering retirement.
 - Provide a retirement checklist and meet with our retirees in a 1 on 1 setting.
 - I've personally sat with employees and walked them through the online process to show them how easy it can be. So
- much more efficient than the paper process, but the older generation still wants their paper, which is nice to still have that option.
- Encourage them to attend a seminar and/or contact MOSERS
 - Direct their attention to MOSERS
 - Recommend seminars, refer to Mo def comp and mosers, provide links and contact information.
 - Call MOSERS
 - Send them a communication email about what all they need to



036

What do you or your agency do to help employees prepare for and go through the retirement process and transition out of state employment?

(2/4)

- do before retirement if they have announced their plan to retire.
- Suggest they attend a Mosers retirement seminar.
- Create a safe space for conversation about benefits
- Provide links to benefit providers and encourage them to ask lots of questions.
- Quarterly benefit presentations, give them contact information for MOSERS and the retirement checklist
- Ask if they have contacted Mosers
- Encourage them to meet with a MOSERS rep or attend a retirement seminar
- Not exactly sure what my department does for this.
- We provide a checklist on our intranet page for employees to utilize.
- Have them reach out to Mosers so they can get the most accurate and current information
- We have a retirement checklist we provide to employees once they announce their retirement. We



036

What do you or your agency do to help employees prepare for and go through the retirement process and transition out of state employment?

(3/4)

also have staff that help them determine their last working day and months of service.

- Currently not a lot. We provide general information regarding retirement and the. Point them to MOSERS.
- Encourage attending a Ready to Retire seminar!
- .
- Encourage them to call mosers
- Provide contact information for beginning the process.
- Touch base with them when

they have questions and offer resources to make sure they know their options

- Refer them to MOSERS for more information!
- Ongoing awareness efforts and presence from subject matter experts
- Benefits education, encouraging attending a MOSERS webinar.
- Retirement parties!!
- Refer them to MOSERS!!!!
- Tell them to call MOSERS, very personal decision



036

What do you or your agency do to help employees prepare for and go through the retirement process and transition out of state employment?

(4/4)

- I don't know
- Connect them with MOSERS
- Call MOSERS
- Assist with paperwork.
- Sharing knowledge
- Provide contact info



BU Graduation Game (1/20)

079

To be a "bona fide termination," within how many days after leaving employment can a member not work for a MOSERS/MPERS-covered employer?

15 days

☐ 1 %

30 days ☒

☒ 84 %

60 days

☐ 8 %

90 days

☐ 8 %



BU Graduation Game (2/20)

080

When does an employee typically become a member of MOSERS?

After completing a six-month probationary period

☐ 1 %

Upon electing to enroll in the retirement system during their first year of employment

☐ 4 %

Automatically upon beginning state employment in a benefit-eligible position



☒ 91 %

After completing five years of credited service and becoming vested.

☐ 4 %



BU Graduation Game (3/20)

080

If an employee is on an unpaid leave of absence due to their own illness, which leave type should you select in Phoenix?

Family FMLA

☐ 1 %

Workers' Compensation

☐ 1 %

Member Medical or Member FMLA ☒

☒ 95 %

Other/Non-Illness

☐ 3 %



BU Graduation Game (4/20)

080

If approved for MOSERS LTD, what is the maximum percent of pre-disability earnings the benefit can replace (minus deductible income)?

50%

☐ 0 %

60% ☒

☐ 95 %

75%

☐ 1 %

80%

☐ 4 %



BU Graduation Game (5/20)

079

What is the current maximum monthly contribution the state of Missouri will match for an eligible employee contributing to their MO Deferred Comp account?

\$25

☐ 0 %

\$50

☐ 0 %

\$75 ☒

☒ 100 %

\$100

☐ 0 %



BU Graduation Game (6/20)

079

A state employee will forfeit pension rights if convicted of job-related felony theft of money, property, or services worth at least how much?

\$5,000 ✓



72 %

\$7,000



9 %

\$10,000



18 %

\$15,000



1 %



BU Graduation Game (7/20)

078

For an MSEP 2000 member retiring under the Rule of 80, what is the maximum optional life insurance they can keep after age 62?

\$40,000



\$60,000 ✓



\$80,000



They can retain the full amount they had while actively employed, regardless of age





BU Graduation Game (8/20)

073

What are the three elements of the benefit formula for general state employees?

A multiplier, Final Average Pay, and Life Income Annuity

7 %

FAB, 0.08% multiplier, and credited service

3 %

FAP, credited service, and a multiplier ✓

67 %

Final Average Annuity, 1.7% multiplier, and credited service

23 %



BU Graduation Game (9/20)

076

For a member of MSEP, what is the minimum age requirement to be eligible for normal retirement under the "Rule of 80"?

Age 40



Age 48 ✓



Age 55



Age 58





BU Graduation Game (10/20)

075

An employee transfers to your agency 25 days after leaving another state employer (not Conservation, MoDOT, the Highway Patrol, or a university other than State Tech or Lincoln). Should this employee be re-enrolled through SEBES?

(1/2)

Yes, all employees transferring agencies must be re-enrolled through SEBES.

☐ 1 %

No, transfers within 30 days from non-exception agencies maintain continuous coverage and should not be re-enrolled.



☒ 93 %

Yes, because the employee may have missed one semi-monthly pay period.

☐ 4 %



BU Graduation Game (11/20)

072

MSEP and MSEP 2000 members can buy up to how many years of service credit for prior active-duty military service?

2 years



3 years



4 years ✓



5 years





BU Graduation Game (12/20)

073

The MOSERS cost-of-living adjustment (COLA) rate is based on what percentage of the increase in the average Consumer Price Index?

80% ✓



85%



90%



95%





BU Graduation Game (13/20)

070

Which MOSERS plan requires general state employees to contribute 4% of their pay to the retirement system?

MSEP

☐ 1 %

MSEP 2000

☐ 1 %

MSEP 2011 and the Judicial Plan 2011 ☒

☒ 83 %

All MOSERS plans currently require employee contributions

☐ 14 %



BU Graduation Game (14/20)

073

Eligible members of MSEP/MSEP 2000 must work for how many years past first normal retirement eligibility to qualify for BackDROP?

1 year



2 years ✓



3 years



5 years





BU Graduation Game (15/20)

070

The temporary benefit for eligible members of MSEP 2000 or MSEP 2011 provides income until what age?

Age 55

1 %

Age 59.5

6 %

Age 62 ✓

77 %

Until the month of your passing

16 %



BU Graduation Game (16/20)

068

BackDROP lump-sum payments equal what percent of benefits the member would have received if retired during the BackDROP period?

100%



95%



90% ✓



75%





BU Graduation Game (17/20)

068

For members of MSEP who elect the Joint & 50% Survivor Option, how much is their pension benefit reduced?

It is reduced based on the age difference between the member and their spouse

10 %

It is reduced by one-half of one percent (.005) for each month younger than normal retirement age

32 %

It is reduced by a flat 3%

9 %

It is not reduced for the purpose of providing a survivor benefit ☒

49 %



BU Graduation Game (18/20)

069

What does FAP stand for?

Flaming Average Pigeon

☐ 4 %

Final Accrual Process

☐ 0 %

First Annuity Plan

☐ 1 %

Final Average Pay ☒

☒ 94 %



BU Graduation Game (19/20)

069

What is the multiplier for MSEP general state employee retirees?

1.7%



1.6% ✓



.08%



2.5%





BU Graduation Game (20/20)

071

What is the multiplier for MSEP 2000 and MSEP 2011 general state employee retirees?

3.8%

☐ 0 %

.08 %

☐ 6 %

1.7% ☒

☐ 90 %

2.9%

☐ 4 %