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Special Insert

Benefits You Can Count On
Highlights of your total compensation including pension, deferred comp, & more.

If you receive a paper copy of your newsletter, you can switch to an electronic version. Electronic subscribers receive it sooner than paper subscribers. To change your preferences, go to www.mosers.org and click on Member Login. Under Personal Information, click on Email Options. While you are logged in, verify or update your mailing address, email address, and phone number so you will be sure to receive your important benefit information now and in the future.
Economic Impact

90% of Pensions Payments Stay in Missouri

Currently, MOSERS distributes more than $700 million annually in retirement* and survivor benefits, and nearly 90% of that money ($643M) remains in Missouri, going toward things like basic goods and services in our local communities.

According to the Pensionomics 2016 report from the National Institute on Retirement Security, each $1 in state/local benefits paid to Missouri retirees results in $1.41 in total output, reflecting the ripple effects of retirees staying in Missouri and spending money.

To see the economic impact in your Missouri House, Senate or U.S. Congressional District, go to the Economic Impact Reports on our website (under About MOSERS), which are available as printable PDFs. You can also learn about the annualized payroll amounts for active state workers in your area.

*MSEP & Judicial Plan pension payments, excluding BackDROP payments

New Educator

Welcome, Ebonee Nelson!

Ebonee Nelson is a new educator in the Benefits section. She started working at MOSERS in November 2016. Ebonee will be in Jefferson City and out on the road conducting PreRetirement Planning seminars this year. Here is some information about Ebonee:

Ebonee Nelson is a native Midwesterner. Born in Missouri, she was raised in Des Moines, Iowa. She graduated cum laude with a B.S. in political science from Lincoln University in Jefferson City, Missouri. Prior to joining MOSERS, Ebonee served as the coordinator of the Governor’s 100 Missouri Miles Challenge and as the community engagement coordinator at Missouri State Parks, a division of the Missouri Department of Natural Resources. Previously, Ebonee worked in the Iowa and Missouri state legislatures. Currently, she resides in Holts Summit with her husband.

Example

Senator Mike Kehoe

Active State Employees: 8,929
Annualized Payroll: $377,498,392
State Retirees & Survivors: 7,013
Annualized Benefits: $137,205,167
Total Payroll & Benefits: $514,703,559

Senate District 6

Stay connected on social media

facebook.com/MOSERSRetirement twitter.com/MOSERSjc mosersrc.blogspot.com youtube.com/MOSERSOnline

mosers.org | 3
Anwers to Your Questions

Are you hearing rumors about retirement benefits changing?
Is the BackDROP going away? Or, will there be a medical retirement incentive this year? These rumors and many others seem to circulate each year and become particularly prominent during the legislative session.

Here are a few points to remember:

• The retirement benefit provisions of all MOSERS plans are based on state law. That means for a change to occur, the legislature must introduce a bill and pass it. The Governor has until mid-July to either sign or veto a bill passed by the legislature. Bills signed by the Governor go into effect on August 28. If the Governor does not sign or veto the bill, the bill automatically goes into effect on August 28, however, an emergency clause could cause the bill to go into effect on an earlier date. The regular legislative session runs from January to May of each year. The 2017 legislative session ends on May 12, 2017.

• Rumors will usually be addressed on our website through Rumor Central. Log in to your Member Homepage. Under Personal Information, choose Email Options and check Rumor Central to automatically receive weekly email updates when we publish new information.

• If you are hearing rumors about benefits other than retirement, life insurance or long-term disability, please contact that provider directly for information.

If you hear something, validating it or disputing it by following the points above may relieve the anxiety that is often associated with the rumor mill.

To Track Specific Bills:

Copies of bills, as well as tracking information, may be found on the Missouri General Assembly’s website. To find a bill, go to 2017 Session, and click on Bill Search.

You may also track all retirement legislation for public employee retirement plans at the Joint Committee on Public Employee Retirement website (www.jcper.org). After the session is over, we will update our Legislation webpage with a summary of any retirement-related bills that passed.
Online Resources

Life Services Toolkit

Members who have life insurance through MOSERS* have access to online resources to help in the event of the loss of a family member, such as funeral planning and legal services. Tools to aid in other important life decisions, such as credit or debt problems and identity theft are also available.

Services to Help You

The website for members is: www.standard.com/mytoolkit (username = assurance).

Services for Beneficiaries

- Beneficiaries can access these resources for 12 months after a family member’s death. The website for beneficiaries is: www.standard.com/mytoolkit (username = support)
- Phone consultations are available through (800) 387-5742 for access to a clinician with a master’s degree.

Get Counseling

- Get counseling in-person (up to six sessions) or by phone (unlimited sessions).

Legal Services

- Meet with an attorney in your area or over the phone for assistance with estate planning or other legal assistance.

Online Resources/Search

- Find local funeral services and calculators to help with costs and other decisions.

*MOSERS life insurance is not available to employees of the Department of Conservation or colleges/universities except for Lincoln University and State Technical College of Missouri. They provide different employer-sponsored benefits.

Spring Cleaning - Check Your Beneficiary Designations!

Have you gotten married or divorced? Had a new child or grandchild? Have any of your beneficiaries changed their name or moved? Spring is a good time to “clean up” your life insurance beneficiary designations and make sure they are current! Check the beneficiaries listed in your Annual Benefit Statement. Or, use the Member Login* on MOSERS’ website and click on Personal Information and then Life Insurance. Your beneficiary information will be displayed below your current life insurance coverage amount. You may change your designation while you are logged in by selecting Forms from the main menu, then Life Insurance Beneficiaries.

Contingent beneficiaries will also be listed online and on your statement if submitted after October 2012.

*See the Online ID article on page 11 if this will be your first time logging in.
Unlocking your benefits

A Guide to Your Annual Benefit Statement

The value of the benefits you receive as a state employee (retirement, healthcare, life and long-term disability insurance, employer contributions to social security, etc.) plus the value of time off (annual leave, sick leave, and holidays) represents a significant part of your total compensation. Your Annual Benefit Statement contains all this information in one convenient document.

Each spring, MOSERS sends these personalized statements (you should have received yours in March or April). Use it to make decisions today and plan for tomorrow.

It should help you estimate the income you will have in retirement and decide things like:

• Are you saving enough for retirement in your MO Deferred Comp account?
• Should you make any changes to your cafeteria plan, health insurance, or life insurance coverage the next time you have the opportunity to do so?*
• When will you be financially ready to retire?

Your income in retirement may come from several different sources such as:

• Your MOSERS defined benefit pension plan
• Social security retirement benefits
• Savings and investment income (from individual accounts such as the MO Deferred Comp Plan)
• Part-time or full-time re-employment

Your benefit statement will show you how much income you can expect to receive in retirement from your deferred compensation account at your current savings (if you contribute) and how much it may produce if you increase your savings rate.

You will also be able to access your annual benefit statement from your Document Express mailbox through the Member Login on MOSERS’ website. It is available for you to print or save. You should have received an email from MOSERS once your statement was posted. If you have opted to receive your correspondence from MOSERS through the mail, your statement was sent to your home address in March or April and it is also available as described above.

*Conservation and College & University Employees (except Lincoln University and State Technical College of Missouri) – Some of your benefits (such as health care and life insurance coverage, among others) are provided by your employer so no information on these benefits will appear in your 2017 Annual Benefit Statement. Contact your human resources office for more information on those benefits.

MOSERS exists to advance the financial security of our members. We hope you find your 2017 Annual Benefit Statement to be an effective tool in this effort.
Benefits Paid by Your Employer (no cost to you)
- Retirement/Survivor Benefits (if employed in a benefit-eligible position prior to January 1, 2011)
- Basic Life Insurance (term)
- Long-Term Disability Insurance
- Education Assistance (where available)
- Paid Holidays
- Annual Leave & Sick Leave
- Workers’ Compensation
- Unemployment Compensation
- Strive Employee Life & Family (SELF) Program

Benefits Paid by You & Your Employer (cost is shared)
- Retirement/Survivor Benefits (if employed in a benefit-eligible position on or after January 1, 2011)
- Medical Insurance
- Social Security Retirement
- Medicare

Optional Benefits (you pay premiums/fees)
- Optional Life Insurance (term)
- Universal Life Insurance
- Dependent Life Insurance
- Dental & Vision Coverage

Optional Tax-Saving Benefits (you contribute money toward tax and retirement savings)
- Cafeteria Plan
- Deferred Compensation

As a benefit-eligible employee with the State of Missouri, your total compensation is more than just the dollars you receive in your paycheck. Benefits are a significant part of your compensation package, but are often overlooked. The ongoing contributions from your employer (salary and benefits) represent a significant financial commitment to you and your family. Core benefits are provided to you through various administrators as described in this summary. These benefits are intended to improve your quality of life and assist you in your pursuit of financial security.

The benefit package, as a whole, assists the state in recruiting and retaining qualified employees, which not only reduces the amount of time and money spent on rehiring and retraining new employees, but also preserves institutional knowledge within an agency.

Retirement & Survivor Benefits
In an effort to help you build a financially secure future, your employer makes monthly contributions to finance your retirement benefit.

As an eligible state employee, you are automatically enrolled in the Missouri State Employees’ Retirement System (MOSERS). Once you meet certain age and service requirements and retire under a MOSERS defined benefit plan, you are guaranteed a lifetime pension benefit.

One of the ways the state rewards your continued employment is by increasing the value of your retirement benefit for each additional year of service. In general, the longer you work in a benefit-eligible position, the higher your retirement benefit.

1 Members of the MSEP 2011 are required to contribute 4% of pay to their retirement system. This is done through payroll deduction.
will be. You will receive a personalized Annual Benefit Statement to keep you informed about your retirement benefits.

MOSERS is a defined benefit (DB) pension plan. A DB plan can be either contributory or noncontributory. MOSERS is a noncontributory DB plan for employees who worked in a benefit-eligible position prior to January 1, 2011, but is a contributory DB plan for members employed in a MOSERS benefit-eligible position for the first time on or after January 1, 2011 (members of MSEP 2011 and the Judicial Plan 2011).

Employer and employee contributions account for about one-third of system funding. The rest comes from investment earnings. MOSERS invests and professionally manages these funds.

**Life Insurance**

*Life insurance provides your family with financial stability and security when it matters most.*

**MOSERS Term Life Insurance**

Group term life insurance protects you and your family from financial hardship in the case of your death. Term life insurance does not accumulate cash value and results in a benefit payment only upon the death of the covered individual.

- **Basic Coverage** - As a benefit-eligible employee, the state automatically provides coverage of one times your annual salary ($15,000 minimum) in basic life insurance at no cost to you. If your death is determined by the insurance carrier to be duty-related, your beneficiaries will receive three times your basic life insurance coverage.

- **Optional & Dependent Coverage** - You may also be eligible to purchase additional term life insurance coverage for yourself, your spouse, and your dependent children. Contact MOSERS to learn how. The premium will be deducted from your paycheck and will be based on your age and the amount of coverage you select.

**Universal Life Insurance**

In addition to the term life insurance provided by the state, you may purchase universal life coverage through the Missouri Voluntary Life Insurance Commission (MoVLIC). Universal life coverage offers an easy and affordable way to safeguard your future and provide benefits.

Besides providing death benefits to your family, your universal life insurance plan builds a cash value that can help you with more immediate needs such as sending your children to college or supplementing your retirement income. The premium can be deducted from your paycheck and will be based on your age and the amount of coverage you select. It also offers a long-term care rider.

**Long-Term Disability**

Disability insurance is an important part of securing a sound financial future for you and your family because it protects members by providing partial income replacement in the event of a disability.

Will you be able to pay your bills if you become disabled? People insure their lives, health, homes and other possessions. Unfortunately, they often overlook their most important asset - their ability to earn an income. As a member of a plan administered by MOSERS, the state provides long-term disability (LTD) insurance at no cost to you. LTD insurance provides partial income replacement in the event you become disabled, helping to bridge the gap from your date of disability to your recovery or retirement. LTD coverage is intended to help you get back on your feet and back to work.

If you are determined by the insurance carrier to be disabled, your monthly LTD benefit will replace up to 60% of your pre-disability salary. Before disability benefits begin, you must complete a 90-day benefit waiting period or exhaust your unused sick leave as you are entitled to through your employer's sick leave program, whichever is longer. If you receive LTD benefits, you will continue to accrue credible service toward retirement benefits.

**Medical, Dental & Vision**

*Whether your health care program is administered by MCHCP or your employer, affordable, quality health care is the ultimate goal.*

Your health care benefits provide you and your family access to medical care at subsidized group rates. All three of MCHCP’s medical plans – the Health Savings Account (HSA) Plan, the PPO 600 Plan and the PPO 300 Plan – offer the same basic coverage. Benefits also include prescription drugs, 100% coverage for preventive care, Diabetes Support Services, and access to a nationwide network of providers. If you choose medical coverage, your employer makes a monthly contribution that helps subsidize your premium as well as the premium for spouse and/or dependent coverage.

**Dental & Vision**

MCHCP offers statewide vision and dental coverage to members of MOSERS, including Department of Conservation employees. By giving you the option of choosing benefits you need, neither you nor MCHCP pays for benefits for which you choose not to have coverage. Both plans offer network and non-network services.

Vision coverage includes two plan options – basic or premium – with specific copayments for services received. Both options include coverage for routine vision exams, and provide eyeglasses and contact lenses at discounted rates through network providers. Dental benefits include diagnostic and preventive care services, basic and restorative services, and major services.
Deferred Compensation

All state employees have the opportunity to save for retirement with both before- and after-tax (Roth) money. Whether you’ve been saving for years, or are just getting started, MO Deferred Comp has the tools you need to help you build a secure financial future.

The average state employee will replace approximately 65% of their pre-retirement paycheck with pension and social security benefits. For this reason, it is crucial to build personal savings to provide an additional source of retirement income. As a new employee, you are automatically enrolled at a 1% contribution per pay period. This contribution, which can be adjusted at any time, is made through automatic payroll deduction. (Rehires, university, and previous temporary or seasonal non-benefit-eligible employees are excluded from automatic enrollment.)

MO Deferred Comp provides a convenient way to build retirement savings through payroll deduction. Advantages include:

- Lower income taxes
- Before-tax and after-tax (Roth) savings options
- Low investment fees
- Professionally managed, customized target date funds
- Percentage-of-pay contributions
- Automatic contribution increase tools
- Free seminars and one-on-one consultations at locations throughout the state
- Penalty-free access to personal savings at any age following separation from service

Cafeteria Plan

Would you like to increase your spendable income?

If you are in the 25% tax bracket, you can save $25 or more in federal, state and social security taxes for each $100 paid for such things as:

- State-sponsored medical, dental, and vision insurance premiums
- Out-of-pocket medical, dental, and vision expenses
- Child/adult dependent care expenses

You can also save taxes on work-related parking and/or mass transit expenses. You can sign up at any time for these benefits.

The state offers a cafeteria plan program in which you are automatically enrolled to have your medical, dental, and vision insurance premiums deducted from your paycheck before taxes. If you wish to save taxes on health care expenses or dependent care expenses, you have to enroll when you are first eligible or during the annual open enrollment period (Oct. 1 - Dec. 1).

Additional Benefits

Flexible Work Schedule

The state recognizes the need of many employees to work schedules other than traditional work hours. In an effort to accommodate these needs, employees may request a flexible work schedule.

Because of safety, security, customer service, and other concerns, not all agencies offer flexible work schedules. Check with your supervisor to determine whether alternative work schedules are available at your agency.

Strive Employee Life & Family (SELF) Program

The Strive Employee Life & Family (SELF) program, previously called the Employee Assistance Program (EAP), can help you deal with life’s challenges, at no cost to you. State employees eligible for MCHCP medical coverage, conservation employees, and members of their household may use this program 24 hours a day, every day of the year. You can keep using the SELF program for 18 months following retirement and through the month after if you are laid off. Your household members can use the SELF program for six months after your death.

Social Security & Medicare

Your social security benefit provides you with disability benefits, supplemental income at retirement or survivor income for your family in the event of your death. Medicare is a government health insurance program for people age 65 or older (and some people younger than age 65 with certain medical conditions). Medicare helps with the cost of health care, but does not cover all medical expenses or the cost of long-term care. State retirees may wish to continue their state sponsored health care benefit or purchase a Medicare supplement policy. When eligible, you may sign up for social security and Medicare through your local social security office. Each pay period, you pay 7.65% of your earnings to social security and Medicare and the state matches your contribution to these federal programs.

Workers’ Compensation

As a state employee, you may receive workers’ compensation for injuries and illnesses arising out of and in the course of your employment. Benefits can include: medical care, payment based on lost wages, and physical therapy.

Unemployment Compensation

Unemployment compensation coverage provides you with partial compensation in the event you are laid off or terminated from work for reasons other than misconduct.

2 MOSERS life insurance benefits are not available to employees of the Department of Conservation or state colleges and universities (except State Technical College of Missouri and Lincoln University).

3 MOSERS long-term disability benefits are not available to employees of state colleges and universities (except State Technical College of Missouri and Lincoln University).
Education Assistance
Some agencies offer reimbursement for tuition, fees and materials to employees in permanent positions who either desire to continue their education or receive a request from their department to pursue continued education. Each department is responsible for approving requests on the basis of the courses being consistent with the department’s stated mission. Check with your supervisor to determine whether education assistance is available at your agency.

Paid Holidays
As an eligible state employee, by law, you receive 12 paid holidays each year. (Additional days may be granted by the Governor.)

Annual Leave
(May be different for college & university members - Check with HR)
The state's annual leave policy provides eligible employees time off with pay. The amount of annual leave earned is based on your length of service.

<table>
<thead>
<tr>
<th>Years of Service</th>
<th>Hours Earned/Month</th>
<th>Maximum Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to 10 years</td>
<td>10 hours</td>
<td>240 hours</td>
</tr>
<tr>
<td>10 - 15 years</td>
<td>12 hours</td>
<td>288 hours</td>
</tr>
<tr>
<td>15+ years</td>
<td>14 hours</td>
<td>336 hours</td>
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</table>

Sick Leave
As an employee of the state, you may earn sick leave that can later be used when you are ill and cannot report to work. Sick leave for eligible state employees is accrued at the rate of 10 hours per month. This benefit provides you with income during periods of absence due to illness.

• **Creditable Service at Retirement** - If eligible, there are provisions through MOSERS that allow you to receive one month of creditable service for every 168 hours of unused sick leave. At the time you retire, your unused sick leave is converted to creditable service and is added to your total service. It will be used in calculating the amount of your benefit, but not your eligibility for a benefit.

Overview of Benefits

<table>
<thead>
<tr>
<th>Employee Classification</th>
<th>Retirement/Survivor Benefits</th>
<th>Term Life Insurance</th>
<th>Disability Insurance</th>
<th>Medical Insurance</th>
<th>Dental/Vision Insurance</th>
<th>Employee Assistance</th>
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<td>MCHCP</td>
<td>MCHCP</td>
<td>MCHCP</td>
</tr>
</tbody>
</table>

*University of Missouri employees are not members of MOSERS. They receive benefits from the University of Missouri system.

Benefits Available to ALL Eligible Employees
Deferred Compensation • Cafeteria Plan (Central Bank/ASI) • Universal Life Insurance (MoVLIC)
You may increase your optional life insurance at any time during the year (outside the annual review period in October*) by proving insurability. You may elect up to six times your annual earnings (rounded up to next $10,000 increment) or $800,000 (whichever is less). If you are already enrolled in the optional life insurance plan and wish to increase your coverage, submit an Enrollment/Change - Optional Life Insurance form to MOSERS. In addition, you must submit a completed Medical History Statement, (available on MOSERS’ website) to Standard Insurance Company. In some situations, Standard Insurance Company may require you to have a physical examination at Standard’s expense. Please note, approval of additional coverage is not automatic. You must meet the underwriting requirements of Standard Insurance Company to qualify for coverage. The increased amount of coverage will be effective on the first day of the next pay period following the date MOSERS receives notice of Standard Insurance Company’s approval, provided you meet the active-work requirement on that date.

If you elect to purchase life insurance coverage on your spouse more than 31 days after eligibility, you must submit evidence of insurability on your spouse satisfactory to Standard Insurance Company. For late enrollment, submit an Enrollment/Change - Optional Life Insurance form to MOSERS. In addition, you must submit a completed Medical History Statement (available on MOSERS’ website) to Standard Insurance Company.

*The annual life insurance review period in October is an opportunity for members with MOSERS life insurance to increase their coverage by up to $10,000 without proving insurability.

Q: If I have a change in my family, can I change my MOSERS life insurance?

Yes, with a family status change, you may be eligible to apply for up to $30,000 of optional life insurance coverage (in $10,000 increments) for yourself without proving insurability. To be eligible, you must:

- Apply within 31 days of the event.
- Not have optional life insurance coverage and never been denied optional life coverage, or currently have optional coverage in an amount less than the maximum allowed.
- Proof of the event must be submitted to be effective.

A family status change is one of the following life events (subject to the active-work requirement):

- Your marriage, divorce, or legal separation.
- The birth of your child.
- The adoption of a child.
- The death of your spouse or child.

Submit an Enrollment/Change – Optional Life Insurance form to MOSERS.

Q: Can I decrease or terminate my optional life insurance coverage?

Yes. Complete an Enrollment/Change - Optional Life Insurance form and submit it to MOSERS. The form can be completed and submitted electronically by logging on to your Member Homepage. This can be done any time throughout the year. Remember, to be eligible for future annual review periods, you must maintain at least $10,000 of optional life insurance coverage.

*MOSERS life insurance is not available to employees of the Department of Conservation or colleges/universities except for Lincoln University and State Technical College of Missouri. Those employers provide different employer-sponsored benefits.
Representative Mike Bernskoetter, a Republican, represents part of Cole County and Miller County (District 59) in the Missouri House of Representatives. He was elected to his first two-year term in November 2010.

In addition to his legislative duties, Representative Bernskoetter has owned and operated Art’s Pest Control for the past 31 years.

Born in Jefferson City, Representative Bernskoetter is a lifelong resident of Cole County and currently lives in Jefferson City with his wife, Jeannette. They have four children and five grandchildren.

Shannon Joyce Owens was elected as chairwoman of the Board of Trustees of the Missouri State Employees’ Retirement System (MOSERS) in Jefferson City during its regular meeting on January 19, 2017. Her term as chairwoman began immediately upon election.

Ms. Owens is serving in her first term on the MOSERS Board and has been an elected representative of state employees since January, 2015.

The MOSERS Board of Trustees, chaired by Ms. Owens, has responsibility for oversight of the management of system assets as well as administration of the system’s benefit programs. The day-to-day management of MOSERS is delegated to the executive director who is hired by the board.

During her time on the Board, Ms. Owens has led strategic planning efforts, advocated implementation of the ILPA reporting template to bring more transparency to private equity management fees, served on the hiring committees for both the executive director and board asset consultant, and worked closely with MOSERS investment staff, the asset consultant and board members in determining the most recent pension fund asset allocation.

Ms. Owens has been a state employee for more than 15 years and currently serves as IT Policy Director for the Department of Natural Resources. In this role, she provides direction for planning, development, and administration of information management and technology. She led statewide eFiling implementation for the Office of the State Courts Administrator which allows attorneys to file cases electronically. She has also worked for the Office of Administration.

Ms. Owens graduated from Marquette University, Milwaukee, Wisconsin with a degree in business administration and received her master’s in business administration from William Woods University. She resides in Jefferson City with her husband, Joe, and two children, Valyn and Leo.

The board also acted to elect Crystal Wessing as vice chair, effective immediately. Ms. Wessing also serves on the MOSERS board as an elected active state employee. She currently serves as the Director of Financial & Administrative Services for the Office of Administration’s Information Technology Services Division. She has more than 16 years of service with the state having previously worked at the Departments of Labor and Industrial Relations, Natural Resources, and Health.
Eric Schmitt was sworn in as the 46th Treasurer of the state of Missouri on January 9, 2017.

As State Treasurer, Eric is focused on advocating for Missouri taxpayers, investing in small businesses, and expanding economic opportunity while overseeing the state’s $3.6 billion investment portfolio as its Chief Financial Officer.

Eric attended DeSmet Jesuit High School and went on to graduate cum laude from Truman State University, where he founded a Habitat for Humanity chapter. After graduation, he attended law school at Saint Louis University where he received his juris doctor and served as an editor of the Law Review.

Eric and his wife, Jaime, have three children, Stephen, Sophia, and Olivia.

On January 6, 2017, Missouri Gov. Eric Greitens announced his selection of Sarah H. Steelman as the Commissioner of the Office of Administration. She was confirmed by the Missouri Senate on February 9, 2017.

Prior to her appointment as Commissioner, Steelman was a professor of economics at the Missouri University of Science & Technology for two years. From 2004 to 2008, Commissioner Steelman served as Missouri State Treasurer. Steelman was elected to two terms as the Missouri State Senator from the 16th District in 1998 and 2002 where she served as chairman of the Committee on Commerce and the Environment and as a member of the Committees on: Aging, Families, Mental and Public Health; Education; and Government Accountability and Fiscal Oversight.

Senator Gina Walsh was elected to the Missouri State Senate in 2012, pledging to honor the hard work, aspirations and faith of the people of North St. Louis County. She is working to create affordable opportunities for consumers, businesses and families, to foster innovation for tomorrow, and to stand with parents as they educate and care for their children.

Prior to her service in the State Senate, Sen. Walsh served four terms in the Missouri House of Representatives, representing North St. Louis County’s 69th District, which included Bellefontaine Neighbors, Glasgow Village, Jennings, Moline Acres, and Riverview. While serving in the House, Sen. Walsh built a reputation as an independent voice, working with both Democrats and Republicans to find common-sense solutions to the problems facing Missouri.

Representative John Wiemann, a Republican, represents part of St. Charles County (District 103) in the Missouri House of Representatives. He was elected to his first two-year term in November 2014.

In addition to his legislative duties, Representative Wiemann has been an insurance broker and the President/CEO of Midwest Physician Insurance Advisors.

Representative Wiemann is a 1985 graduate from John F. Hodge High School in St. James, Missouri. He received his associate degree from East Central Community College in 1987 and both a bachelor’s degree in business administration and master’s degree in health administration from the University of Missouri-Columbia.
Life Insurance in Retirement
Know Your Coverage Options

As a benefit-eligible state employee*, you automatically receive one times your annual salary in basic life insurance at no cost to you. You may also purchase optional life insurance through MOSERS where you pay the premiums. Both are group, term life insurance.

Coverage at Retirement
At retirement, if you retire within 60 days of leaving state employment, the state will continue to pay for $5,000 of basic life insurance coverage for your lifetime. You have 60 days from the date of retirement to make an election to port or convert the remaining basic life insurance to an individual policy through Standard Insurance Company if you meet eligibility requirements.

Additionally, at retirement, you may elect to continue purchasing any amount of MOSERS optional life insurance coverage from $1,000 up to a maximum of $60,000 (in increments of $500). However, the amount of coverage you carry into retirement cannot exceed the amount you carried while actively employed. You have 60 days from the end of the month in which you leave state employment to make an election to convert any remaining optional life insurance to an individual policy through Standard Insurance Company if you meet eligibility requirements.

Also, if you retire under the “Rule of 80” (MSEP 2000), or “Rule of 90” (MSEP 2011), you may retain all of your optional life insurance coverage until age 62. At age 62, your coverage will automatically reduce to a maximum of $60,000.

If you terminate optional life insurance coverage through MOSERS at retirement (or did not have any), it cannot be reinstated or added after retirement. So, if you want to have optional life insurance coverage after retirement, don’t wait until the last minute to purchase it as an active employee. Depending on your individual medical circumstances, the approval process could take weeks or months.

To calculate your monthly and annual premiums, there is a convenient Optional Life Insurance calculator on MOSERS’ website. Click on Members, then Calculators.

Please see the Life Insurance Handbook for more information.

*MOSERS life insurance is not available to employees of the Department of Conservation or colleges/universities except for Lincoln University and State Technical College of Missouri. Those employers provide different employer-sponsored benefits.

For life insurance calculators, financial calculators, comparison calculators and more visit: www.mosers.org/calculators
Guidelines for creating an Online ID:

Must be between 5-50 characters
Must have at least 1 alpha character
Must NOT be the same as an existing Online ID, contain a space, be a social security number, Member ID, or MOSERS password.

To log in:

Online ID + Password
MSEP 2011 PreRetirement Webinars

For 2017, online webinars for MSEP 2011 members will be held quarterly. The remaining dates are June 20, September 7, and December 12. The live webinars will be from 9:30 a.m. – 11:00 a.m. and will be followed by an open Q & A session until 11:15 a.m. The webinar is specifically designed for MSEP 2011 members who are within five years of retirement eligibility. (MSEP 2011 members are those first employed in a MOSERS benefit-eligible position on or after January 1, 2011.)

During the registration process, you must select the date of the webinar you wish to attend and provide all information requested. In addition to the live portion presented by MOSERS, the webinar will include links to pre-recorded sessions provided by MO Deferred Comp, Missouri Consolidated Health Care Plan (MCHCP), and the Social Security Administration. Visit our website for more information regarding PreRetirement Webinars for MSEP 2011 members.