Retiree News
Keeping You Informed of MOSERS' Retirement Issues

Retirement & You
Coffee Breaks
Celebrate 10 Years!

Board Corner
Upcoming Board Elections

Spring/Summer 2018

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Stay connected on social media

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

You can switch to an electronic version of your newsletter. 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.

Is Your Address Current?

Please review your mailing address to make sure your information is current, even if you receive your benefit payment and other correspondence from MOSERS electronically. If your address is out of date or invalid, you won’t receive important information from MOSERS, such as the 1099-R tax form we mail at the end of January. You can log in and change your address under the Personal Information menu option.
**Coming Soon:**

**Website to Get a New Look!**

This fall, you will see some exciting changes to MOSERS’ website. We will be working hard on making information easier for you to find and giving it a new, updated look. The Member Homepage will not be affected, so when you log in, the process will be the same.

**2018 Legislative Session**

The 2018 legislative session ends on May 18th. Remember to follow our Rumor Central blog and our legislative webpage, which includes bill tracking links and important dates. It will be updated with a legislative summary after the session ends.

**Staying Secure**

**Reminder About Phishing Scams**

Phishing scams are common and they are used to try to trick you into clicking on a link or attachment in an email to steal sensitive personal information.

Keep in mind, MOSERS will never initiate a request for your date of birth, Social Security number, Member ID, or other personal information by email. Never reveal your password or other personal information openly over email. In order to protect your information over the phone, we will also ask you questions for verification of your identity when you speak to a benefit counselor.

If you suspect fraud or a scam, report it to the Federal Trade Commission by visiting the FTC Complaint Assistant webpage, which allows you to report fake websites, bogus companies, identity theft, and other online crimes. You can also find information on the Missouri Attorney General’s website about identify theft and what to do if you think you’ve been victimized.

Find more tips and resources related to cyber security on the Department of Homeland Security’s [STOP.THINK.CONNECT](http://www.stopthinkconnect.gov) website.

**Calculating COLAs**

**2018 Rate Determined**

The cost-of-living adjustment (COLA) for 2018 is **1.704%**. This will be effective for MSEP retirees who have reached their original 65% COLA cap, or who were first hired on or after August 28th, 1997, and for members retired under MSEP 2000, regardless of date of hire (see [COLA Exceptions on the sidebar for legislators and MSEP members who have not yet reached their COLA cap](#)).

The purpose of a COLA for any type of pay or retirement benefit is to help you cope with inflation. COLAs help you maintain your purchasing power as inflation increases the cost of various items you buy.

According to Missouri state law, each January MOSERS must compare the average Consumer Price Index (CPI) for the calendar year just completed (2017) to the average CPI from the prior year (2016) to determine the percentage change between the two years. COLAs are based on 80% of the percentage increase in the average CPI from one year to the next.

In determining the CPI, the Federal Bureau of Labor Statistics calculates changes in the costs of a number of items each month. To learn more about the CPI, see the Bureau of Labor Statistics’ answers to [Frequently Asked Questions](http://www.bls.gov/web/faq.cfm) (FAQs) on their website. MOSERS has more information about the 2018 COLA in the Retiree section of our website, including information on the following topics:

- History of Annual COLA Rates
- 2018 COLA Calculation Memo

We also have a brief video in our [Retiree Video Library](http://www.mosers.org/retiree/video-library) that explains how COLAs are determined.

**COLA Exceptions**

Legislators and MSEP Members Who Have Not Yet Reached Their COLA Cap

If you are a retired legislator who took office after July 1, 2000, your benefit will be adjusted according to the percentage increase in pay for an active member of the general assembly. No other COLAs will be provided.

If you retired under MSEP, and were hired before August 28, 1997, you will receive a minimum 4% COLA until accumulated COLAs reach 65% of your initial base benefit. This is called your COLA cap. Upon reaching the cap, your COLA will be calculated like that of other retirees and will range from 0% to 5% each year, depending on the increase in the Consumer Price Index.
Board Updates

Owens Re-Elected as Chairwoman of the MOSERS Board

Shannon Joyce Owens was re-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 18, 2018. Ms. Owens is an elected representative of state employees. She joined the Board in January 2015.

During her time on the Board, Ms. Owens has established Board committees focused on investments, the pension administration system, and strategic planning & governance. One of her priorities in the coming year will be promoting proactive communication with all stakeholders regarding the Board’s responsibilities as fiduciaries. Ms. Owens describes the MOSERS Board as active, engaged, transparent, and making improvements.

Ms. Owens has been a state employee since December 2000 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.

The Board also acted to re-elect Crystal Wessing as Vice Chair. Ms. Wessing also serves on the MOSERS Board as an elected representative of active state employees. She currently serves as the Director of Financial & Administrative Services for the Office of Administration’s Information Technology Services Division. She has more than 17 years of service with the state having previously worked at the Departments of Labor and Industrial Relations, Natural Resources, and Health.

Leadership at MOSERS

MOSERS Board Names Ronda Stegmann as Interim Director

On January 18, 2018, the Board of Trustees of the Missouri State Employees’ Retirement System (MOSERS) appointed Ronda Stegmann as its Interim Executive Director. Ronda Stegmann succeeds John Watson, who is no longer with MOSERS. Stegmann has been with MOSERS since June 2015 as the Legislative & Policy Coordinator. Prior to joining MOSERS, she served as the Executive Director of the Joint Committee on Public Employee Retirement for the Missouri General Assembly. Board Chairwoman Shannon Owens said, “The Board voted unanimously to appoint Ronda and we have full confidence in her ability to lead MOSERS.”

Ms. Stegmann responded to the appointment saying “I am honored by the opportunity to assist the Board of Trustees and staff in their commitment to MOSERS membership and all our stakeholders. Together, we will continue to meet the high expectations of service, transparency, and accountability while advancing the financial security of our members.”

The Board has expressed their gratitude to Mr. Watson for his service and contributions to MOSERS and its members and they wish him the best.

The Executive Director Search Committee has selected Korn Ferry to conduct a nationwide search for our next Executive Director. Korn Ferry is a leading executive search firm with over 45 years of executive level recruiting experience. Additional information about this process and timeframe will be shared with stakeholders as it becomes available.
The nomination period for candidates interested in running for the retired member seat on the MOSERS Board of Trustees is now open. One retired member will be elected this August and begin serving a four-year term in January 2019.

**The Nomination Process**

1. **Candidate Declaration & Biography:** Use this form to declare your interest in being a board candidate and provide biographical information, including your qualifications for a position on the board of trustees. Your bio must not exceed 300 words and should include information you believe to be relevant to your candidacy for election.

2. **Signatures:** Use this form to obtain the signatures of at least 25 retired MOSERS members (required).

The forms, together with all pertinent information and guidelines, can be found in our brochure titled *Board Member Candidate Information, Retired Member Board Seat*. For a copy of this brochure, visit the [Board Election](https://www.mosers.org/board-election) page on our website or contact MOSERS at (800) 827-1063. The forms are due to MOSERS by **June 29, 2018**. The MOSERS Chief Auditor will review nomination petitions and other required material for eligibility and submit pertinent information to the third-party election administrator.

**Watch for Your Ballot**

The third-party election administrator will mail election ballots by **August 13th** to all eligible members in the Missouri State Employees’ Plan (MSEP) and the Missouri State Employees’ Plan 2000 (MSEP 2000, which includes members of MSEP 2011). The election ballot contains a brief biography of each candidate. Please read these bios so you can make an informed decision.

We will also post the nomination information on the MOSERS website in July. Eligible members will have two weeks to vote online, by phone, or through the mail. The election period ends on **August 28, 2018**.

**Please note:** The independent third-party election administrator will create and mail the election ballots, and then count and certify the results. Voting is conducted by the administrator, not MOSERS, so you will not be able to vote by calling MOSERS or going to our website. See your ballot you will receive in August for information on how to vote by phone or online.

**Determining the Outcome**

As an eligible member of MOSERS, you have the right and responsibility to help select the retired member representative for the board through your vote. Your vote counts in this important election! The new retired member representative begins serving his/her four-year term in January 2019 and will represent YOU for four years.
Feedback from Members
Communications Preferences Survey Results

We recently sent a survey by email to a randomly chosen group of retired MOSERS members and a total of 1,168 responded. We appreciate the time and suggestions from those who responded and will use this feedback to continually improve our communications efforts. Below are highlights of the results. (If you wish, you can view the full Communications Preference Survey and all responses online.)

How important are your MOSERS retirement benefits to you?
(Defined benefit lifetime pension with potential lifetime survivor benefits)

- Very Important: 95%
- Somewhat Important: 4.9%
- Not Important: 0.1%

Are you familiar with the following communication tools used by MOSERS?

- Website: 80%
- Newsletters: 63%
- Rumor Central Blog: 38%
- Facebook: 14%
- YouTube/Video Library: 3%
- Twitter: 2.7%
- Not familiar with any...: 7.4%

How do you prefer to receive information from MOSERS?
(On a scale of 1 to 5; 5 being the stronger preference.)

- Individual Emails: 4.3
- Website: 3.2
- Newsletter Notifications: 3.2
- MOSERS Benefit Counselor: 2.9
- Facebook/Twitter/Blog: 1.7

Rank your level of interest in the following.
(On a scale of 1 to 8; 1 being the most interesting.)

1. Legislation affecting my benefits
2. Retirement benefit details
3. Other benefits provided through MOSERS
4. National news and trends related to retirement
5. Resources to learn more about benefits
6. General retirement planning
7. MOSERS Board of Trustees
8. Stories about MOSERS members

Member Homepage Access/
Remembering Those Darn
Passwords & Online Information

Of the 236 comments we received from retirees, 28 (12%) mentioned that they have difficulty with the Member Login process or inability to find information.

We understand the frustration with passwords and logging in. It is a difficult balance between providing you with easy access while also ensuring the security of your personal information. Two of the ways we protect your information are:

1. You must have a valid email address already on file with MOSERS to set up your access and you must know it when you first set up your MOSERS Online ID.
2. Anytime you access your MOSERS Member Homepage, we will send you an email. That way, if you get a notice but you didn’t access your Member Homepage, you can let us know right away.

The good news is we have a Member Login Tutorial on our YouTube channel that shows you how to log in with your MOSERS Online ID and password. Once you log in, you can update your personal information or your beneficiaries’ information, register for a FREE Coffee Break Seminar, and complete and submit a variety of forms securely.
Coffee Breaks

Celebrate Ten Years of Coffee Breaks with MOSERS!

>This calendar year’s program is:

- MOSERS and the Evolution of Public Pensions, presented by Ronda Stegmann, Interim Executive Director at MOSERS.

How to Enroll in a Coffee Break

Registration for the 2018 Coffee Breaks is open. You must log in to your Member Homepage to enroll in a Coffee Break. After logging in, hover over the Seminar Enrollment menu item and click on the Coffee Break link from the drop-down menu. The enrollment program will walk you through the rest of the process.

If you cannot enroll online or have questions about your Coffee Break enrollment, call (800) 827-1063, extension 6194 or email mosers@mosers.org. We hope to see you soon!

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<th>City</th>
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<td>20301 East 78 Highway</td>
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<td>MO Conservation Department</td>
<td>701 James McCarthy Dr.</td>
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<td>5001 E. Meyer Industrial Dr.</td>
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RetireeNews Newsletter

Advocating for Better Living

Missouri Ombudsman Program

The Missouri Long-Term Care Ombudsman Program is offered through the Missouri Department of Health and Senior Services and is made up of a network of volunteers throughout the state. Locally, it is administered by the regional Area Agencies on Aging.*

Be an Ombudsman Volunteer

Are you looking for a volunteer opportunity, either before or after retirement? Do you enjoy helping others and giving back to your local community? As an ombudsman volunteer, you would work with residents of nursing homes in your area to listen to them and help support them in resolving problems they may have. You would work as an advocate for them and facilitate communication between them and the staff.

Qualifications for Ombudsman Volunteers

- Have good listening and communication skills
- Be objective, sensitive, diplomatic, reliable
- Complete required minimum 18 hours of training
- Have transportation
- Pass a background screening

Read more on the ombudsman volunteer page. http://health.mo.gov/seniors/ombudsman

How do I Volunteer?

1. Download an ombudsman volunteer brochure, or
2. Complete the online ombudsman form, or
3. Call (800) 309-3282.

*You may have heard of the Missouri Area Agencies on Aging if you attended a MOSERS retiree Coffee Break seminar in Spring 2011, where they did a presentation on their services.

Ombudsmen seek to reduce the sense of isolation some residents feel, especially those who do not have close family or friends. Ombudsmen can help the resident rediscover a sense of self determination and exercise their rights.