



**MICHIGAN OFFICE OF
RETIREMENT SERVICES**
Big Plans. Small Steps.

State of Michigan 401(k) & 457 Plans

Welcome to the MPSERS Employer Toolkit

CN2064056_0324
3/4/2022

VOYA
FINANCIAL

Plan Education Office



517-284-4422

Voya works with the Michigan Office of Retirement Services and maintains the State of Michigan 401(k) and 457 Plans


Our office does not sell investment products, we strictly provide education and information to participants in the Plans



Plan Education Team Services



- Voya's team of education representatives provide Plan-specific education
- 1-on-1 appointments
- Live webinars
- Benefit fair/enrollment fair presence
- On-demand webinar
 - *New Employee Tutorial*
 - www.Brainshark.com/Voya/MPSERSNEO
- Education Hub: StateOfMiPlansEducation.com

 MICHIGAN OFFICE OF RETIREMENT SERVICES <small>Public Pensions • Social Security • Statewide</small>	
2nd QUARTER EDUCATION SCHEDULE APRIL - JUNE 2022	
Attend at your convenience! The Michigan Office of Retirement Services offers virtual appointments and webinars to help current Michigan Public School employees and retirees learn more about the 401(k) and 457 Plans.	
▶ To register, go to StateOfMI.Education.com To request a webinar or schedule virtual 1-on-1 appointments for a specific group or department, call 517-284-4422 .	
1-on-1 Appointments Virtual 1-on-1 appointments with a Voya Financial Advisors (VFA) representative* View virtual 1-on-1 appointment options and register for appointments at StateOfMI.Education.com	
<small>* Information from Michigan Plan Services Representatives (MPSRs) is for informational purposes only and is not legal, tax, or investment advice. Local Plan Services Representatives are not affiliated representatives of Voya Financial Advisors, Inc. (VFA). Plan representatives are not affiliated with the Michigan Office of Retirement Services, LLC (MORS). VFA is a member of the "Voya" family of companies and is not affiliated with the Michigan Office of Retirement Services, LLC (MORS).</small>	
APRIL 2022	
4/17/22	1-on-1 Appointments All Day Virtual
4/17/22	1-on-1 Appointments All Day Virtual
4/17/22	Investing for Women 10:00 AM Webinar
4/17/22	New Employees Orientation 2:00 PM Webinar
4/17/22	New Employees Orientation 3:30 PM Webinar
4/17/22	1-on-1 Appointments All Day Virtual
4/17/22	401k/457 Plans Overview 4:30 PM Webinar
4/17/22	1-on-1 Appointments All Day Virtual
4/17/22	Basic Investing 10:00 AM Webinar
4/17/22	Investing Beyond the Basics 11:30 AM Webinar
4/17/22	1-on-1 Appointments All Day Virtual
4/17/22	1-on-1 Appointments All Day Virtual
4/17/22	Get Ready to Retire All Day Virtual
4/17/22	Overview for Retirees 9:30 AM Webinar
4/17/22	Advisory Services 11:00 AM Webinar
4/17/22	1-on-1 Appointments All Day Virtual
4/17/22	1-on-1 Appointments** ~9:00 AM ~10:30 AM
4/17/22	Investing for Women 10:00 AM Webinar
4/17/22	New Employees Orientation All Day Virtual
4/17/22	New Employees Orientation 5:30 PM Webinar
4/17/22	1-on-1 Appointments All Day Virtual
4/17/22	401k/457 Plans Overview 4:30 PM Webinar
4/17/22	1-on-1 Appointments All Day Virtual
4/17/22	Investing 11:30 AM Webinar
4/17/22	Investing Beyond the Basics 1:00 AM Webinar
4/17/22	1-on-1 Appointments All Day Virtual
4/17/22	1-on-1 Appointments All Day Virtual
4/17/22	Get Ready to Retire 3:30 PM Webinar
4/17/22	1-on-1 Appointments All Day Virtual
4/17/22	Overview for Retirees 9:30 AM Webinar
4/17/22	Advisory Services 11:00 AM Webinar
4/17/22	1-on-1 Appointments All Day Virtual
4/17/22	Financial Fundamentals All Day Virtual
4/17/22	1-on-1 Appointments All Day Virtual
4/17/22	Navigating Your Online Account 10:00 AM Webinar
4/17/22	Voya Care 11:30 AM Webinar
4/17/22	1-on-1 Appointments All Day Virtual
4/17/22	401k/457 Plans Overview 3:30 PM Webinar
4/17/22	401k/457 Plans Overview 5:30 PM Webinar
4/17/22	1-on-1 Appointments All Day Virtual
4/17/22	1-on-1 Appointments All Day Virtual
4/17/22	1-on-1 Appointments All Day Virtual
* Provides a brief overview of financial planning for those living with special needs as well as their families, caregivers, and other providers. ** Virtual 1-on-1 appointments will be conducted using Zoom	

Education Hub



- Register for 1-on-1 appointments and webinars via the web at: StateOfMiPlansEducation.com

Appointments
Virtual one-on-one appointment scheduling now available. These appointments will be Zoom meetings. In-person seminars are not available at this time.
Schedule a session today!

Webinars for (select one)

State Employees
These webinars are available to State employees participating in the State of Michigan 401(k) and 457 Plan.
View webinar choices

Michigan Public School Employees
These webinars are available to Michigan Public School employees participating in the Pension Plus 2, Pension Plus or Defined Contribution Plan.
View webinar choices

State Police
These webinars are available to State Police employees participating in the Pension Plus or Defined Contribution Plan.
View webinar choices

Live Webinars for Michigan Public School Employees
These live webinars are available to employees participating in the State of Michigan 401(k) and 457 Plan. Please contact Voya Financial at 517-284-4422 with any questions regarding the webinars or the registration process.
To register, click the Register Now button and follow the on-screen instructions to complete your registration. Note that you can register for multiple live webinars from one screen. Webinars will be conducted through Zoom. Additional details will be available in your confirmation email.
REGISTER NOW

New Employee Orientation
All Michigan Public School employees hired within the last year should take this course to get acquainted with their Pension Plus 2 or Defined Contribution (DC) plan. This course is especially helpful for those within the retirement plan election window.
3/1/22 4:30 PM 4/5/22 3:30 PM 5/4/22 4:30 PM 6/14/22 4:30 PM
3/17/22 3:30 PM 4/5/22 5:30 PM 5/16/22 3:30 PM 6/23/22 3:30 PM
3/17/22 5:30 PM 4/21/22 4:30 PM 5/16/22 5:30 PM 6/23/22 5:30 PM
This webinar is also available on-demand.

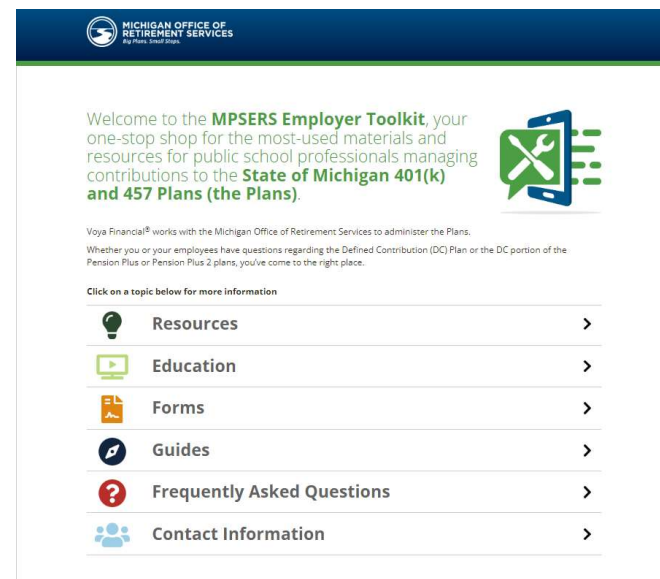


MPERS Employer Toolkit



StateOfMiPlansEducation.com/mpserstoolkit

Your **one-stop shop** for the most-used materials and resources for public school professionals managing contributions to the **State of Michigan 401(k) and 457 Plans (the Plans)**.



MPERS Employer Toolkit



Resources



Most-used links to access plan accounts and information:

- **State of Michigan 401(k) and 457 Plans** — Log in to view account balances, update personal information with Voya and more.
- **mi Account** — Log in to access your pension account, update account information with ORS and more.
- **PickMIPlan.org** — Resource for new hires in their 75-day election window.
- **Plan Highlights eBooks** — Employees select Michigan Public School Employee and answer the questions to determine the correct eBook.
- **1-on-1 Appointment Flyer** — Additional information on the 45-minute sessions.
- **Voya Retire App:** Search ***Voya Retire*** in your app store.



MPSERS Employer Toolkit



Education



Education by Voya:

- **State of Michigan Plans Education Hub** — Online registration for live webinars and 1-on-1 appointments.
- **Quarterly Education Schedule** — Listing of all education offerings for the quarter.

Education by ORS:

- **Workshops, Webinars and e-Learning Modules**

On-Demand Webinars:

- **MPERS New Employee Orientation (NEO)** — Presented by Voya
- **Picture Your Retirement** — Presented by ORS



MPERS Employer Toolkit



Forms



Frequently used Voya forms include:

- Address Change (Terminated Participant)
- Beneficiary Designation
- Beneficiary Payout Request
- Direct Deposit Agreement
- Qualified Domestic Relations Order (QDRO) Sample Language
- Tax Withholding Certificate

Frequently used ORS forms include:

- Name Change for Active Employees (R1131X)
- Eligible Domestic Relations Order (EDRO) (R0259C)



MPSERS Employer Toolkit



Guides



Additional information:



Nearing Retirement Guide

Women's Guide to Retirement

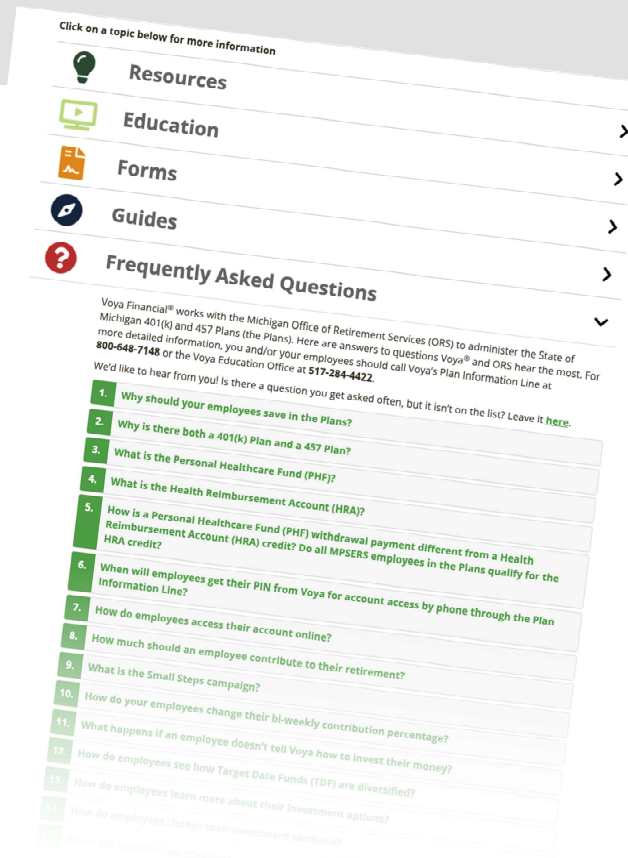


Retirement Planning Workbook and Checklist

MPERS Employer Toolkit



- 33 most frequently asked questions.
- Ability to contact us if there is a question you get regularly and would like to see included.





Why are there both a
401(k) Plan and a 457 Plan?





What is the Personal Healthcare Fund (PHF)?





What is the Health Reimbursement Account (HRA)?





When will employees get
their PIN from Voya?





How do employees change
their contribution
percentage?





Can employees withdraw
money from their accounts
while still employed?





How do employees request a distribution after they separate from public school service?



When do employees
receive distributions after
termination?



What is the current fee structure?





When can employees retire?



MPSERS Employer Toolkit



Contact Info



Comprehensive list of contacts
for each retirement system



Pension Plus, Pension Plus 2,
Defined Benefit Expansion



Defined Contribution –
Personal Healthcare Fund (PHF)

Click on a topic below for more information

Resources	>
Education	>
Forms	>
Guides	>
Frequently Asked Questions	>
Contact Information	>

Expand the appropriate section below for how to reach out with additional questions.

Questions about	Contact	How to reach
Current Employment (active employees)	Employer	
• Wages		
• Service Credit		
• Personal Information changes, including Name, Address, and Phone Number		
401(k) Plan and 457 Plan	Voya Financial	
• Detailed Plan Information including Personal Healthcare Fund (PHF)	Michigan-Based Education Office	517-284-4422 8:30 a.m. – 5 p.m. EST
401(k) Plan and 457 Plan	Voya Financial	
• General Plan Information including Personal Healthcare Fund (PHF)	Plan Website	etf1ceofml.voya.com
• Contributions	Plan Information Line	800-748-6128 8 a.m. – 8 p.m. EST
• Forms		
• Transactions including Distributions, Withdrawals, Loans, etc.		
• Personal Information changes, including Name, Address, and Phone Number (former employees only)		
Eligibility for Retirement Benefits	Voya Financial	
• Insurance	Michigan-Based Education Office	517-284-4422 8:30 a.m. – 5 p.m. EST
• Disability Benefits		Find your address
• Death Benefits including Insurance and Survivor Pension	Plan Highlights address – Your Retirement Benefits link	
• Insurance Premium Payments after Termination		



We're Here to Help



Heidi Schiller

517-282-0421

517-284-4582



Michael Bronson

616-706-3429



**Voya
Education
Team**

517-284-4422



Important Disclosures



Registered representative and retirement educational seminars are provided by Voya Financial Advisors, Inc. (VFA). These educational seminars are provided to you as a supplemental service to your plan sponsor as part of the Plan Administrative services provided by Voya Institutional Plan Services, LLC (VIPS). The information contained herein should not be construed as (i) an offer to sell or solicitation of an offer to buy any security or (ii) a recommendation as to the advisability of investing in, purchasing or selling any security. You should contact your investment representative (or advisor), attorney, accountant or tax advisor, with regard to your individual situation prior to implementing a retirement plan strategy.



Thank You!

