



MICHIGAN OFFICE OF RETIREMENT SERVICES

Big Plans. Small Steps.

Bobby Hoppes

Stephanie Bowerson

Michigan School Business Officials Annual Conference

April 22nd, 2026

Congratulations Josey!

After 25 years of dedicated service at ORS, Josey McCloud has retired!

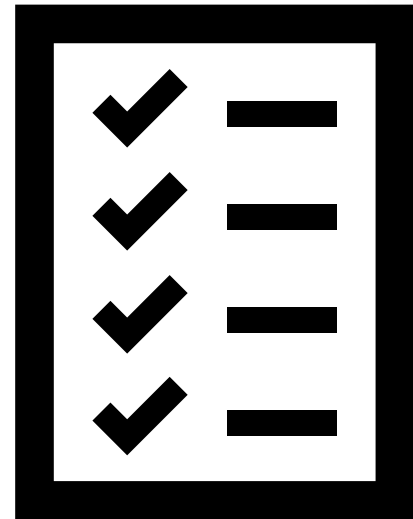
Josey played a key role in our outreach work, leading workshops and presentations statewide and online. She is now in the phase of life that she has helped others to achieve for so long: Retirement! She will be missed by many



Agenda

Supporting employees:

- New to MPSEERS
- Mid-Career
- End-of-Career



ORS Purpose

An innovative retirement organization driven to empower our customers for a **successful today and a secure tomorrow.**



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

Public School Employee Retirement Journey



New to MPSERS



Mid-Career



End-of-Career

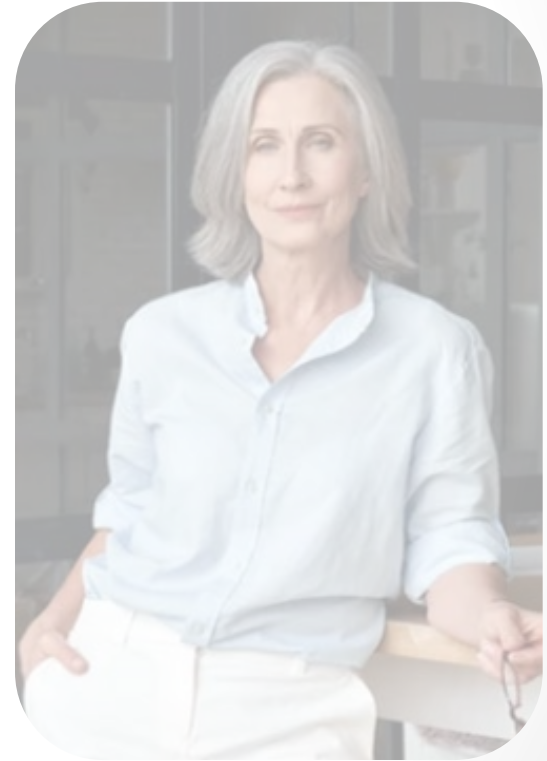
Beginning Career



New to MPSERS



Mid-Career



End-of-Career

Onboarding for Success

- Reporting accurately
 - Verify SSN
 - Use Member Benefit Plan link
 - Post records
 - Report demographics
- Providing resources
 - Print mail
 - Digital mail



Employee Status

- New to MPSERS
 - Election Process
 - RIM chapter 7
- Existing MPSERS
 - Member Benefit Plan link
 - Existing TDPs
 - RIM Chapter 10
- Retirees
 - Reporting Retirees
 - RIM chapter 9





Reporting a New Member

- First reported as Pension Plus 2
- Posted DTL1 and DTL4 records kicks off communication from ORS and Voya Financial®

Tools for Reporting

Tutorials

 > [Reporting Resources](#) > [Education & Training](#) > [Tutorials](#)

Learn more about the employer reporting process when it's convenient for you-any time, any day, and as often as you need to. Read the overviews below and select the ones of interest to you.

[Reporting Newly Hired Employees](#)

This e-learning module is designed to assist you with the process of reporting employees who are new to your reporting unit (new to MPSERS, active MPSERS members, or retirees returning to work). The module:

- Explains the steps in the process.
- Provides reporting examples that highlight questions that may arise in the process.
- Offers links to other helpful resources.

It takes about 10–20 minutes to complete.

Communication to Members

- ORS sends
 - Welcome letter
 - miAccount number
 - Reminder and Confirmation letters
- Voya Financial
 - 401(k) and 457 account information

Supporting New Members

- Sample e-mail to send to new hires
- Retirement 101 Playlist



Michigan Office of Retirement Services

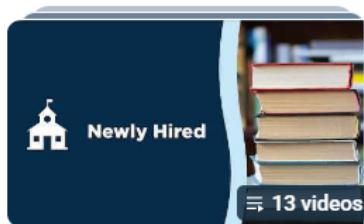
@michiganors · 2.35K subscribers · 47 videos

Michigan ORS is an innovative retirement organization driven to empower our customers ...more

michigan.gov/ors

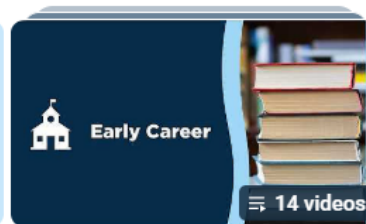
Subscribe

Michigan Public School Employees' Retirement System



Michigan Public School
Employees' Retirement ...

Michigan Office of Retirement Services
[View full playlist](#)



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Employees' Retirement ...

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Employees' Retirement ...

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Supporting New Members

- Sample e-mail to send to new hires
- Retirement 101 Playlist

Retirement 101
Defined Contribution Plan
1:10

What is a Defined Contribution Plan? – Retirement 101
Michigan Office of Retirement Services • 3.3K views • 1 year ago

Retirement 101
401(k) Plan
0:50

What is a 401(k) Plan? – Retirement 101
Michigan Office of Retirement Services • 2.5K views • 1 year ago

Retirement 101
457 Plan
1:30

What is a 457 Plan? – Retirement 101
Michigan Office of Retirement Services • 3.2K views • 1 year ago

Retirement 101
Pension
1:12

What is a Pension? – Retirement 101
Michigan Office of Retirement Services • 4.7K views • 1 year ago

Retirement 101
Vesting
1:35

What is Vesting? – Retirement 101
Michigan Office of Retirement Services • 2.3K views • 1 year ago

Election Resources

- Choosing Your Retirement Plan guide
- Choosing Your Retirement Plan video
- Videos

Choosing Your Retirement Plan New Public School Employees



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Resources Continued

- Voya Financial
 - [Pickmiplan.org](https://pickmiplan.org)
 - Get To Know The Plans
 - FAQs

RETIREMENT PLAN OPTIONS
Michigan Public School Employees' Retirement System

Browse Topics < >

Two retirement plans: the choice is yours

Control your future!

The Michigan Public School Employees' Retirement System provides competitive retirement benefits. As a new public school employee, you have a choice for your future retirement plan: The Defined Contribution (DC) Plan or the Pension Plus 2 Plan.

To help you understand both plans, the Michigan Office of Retirement Services (ORS) and Voya Financial, the third-party administrator for the plans, created this website. Please read it carefully. You may want to talk about your plan options with the people in your life who would be affected by your decision. You also may want to consult with a tax or financial advisor before making your choice.

You have a short time to choose the plan that's right for you.

You must submit your retirement plan choice online in **miAccount** no later than **75 calendar days** from the last day of your first pay period. If you don't pick a retirement plan by the deadline, you will default into the Pension Plus 2 Plan.



Employee Election

- Window begins 75 days from the first report end date
- Pension Plus 2
 - Continue to report
- Defined Contribution
 - Adjustments required
 - RIM article 7.06.04

View Election Status

Things To Do

- [Employer Home](#)
- [Work on Reports](#)
- [View DC Feedback File](#)
- View Election Status**
- [View Payroll Calendar](#)
- [Work with Contacts](#)
- [View Employee Info](#)
- [Member Benefit Plans](#)
- [Retirement Applicants](#)
- [Payments](#)
- [View Employer Statement](#)
- [Update My Profile](#)

Working with :

View Election Status

[Pending Election Download Detail](#)

New Members Yet To Make Election

SSN	Member Name	First Report End Date	Election Days Remaining
xxx-xx-0256	Kim Davis	12/19/2025	5
xxx-xx-1234	Emily Rowe	01/16/2026	33
xxx-xx-5840	Justin Dupree	12/05/2025	0

[Completed Election Download Detail](#)

New Members Who Have Made Their Election

SSN	Member Name	First Report End Date	Benefit Plan	Elected/Defaulted Date	DTL4 Adjustments Completed
xxx-xx-0828	Sharon Anderson	10/10/2025	Pension Plus 2	12/27/2025	
xxx-xx-6899	Jeff Chambers	04/11/2025	Defined Contribution	06/06/2025	<input type="checkbox"/>
xxx-xx-2757	Ashley White	03/29/2024	Defined Contribution	06/13/2024	<input type="checkbox"/>

Election Communications



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Things To Do

[Employer Home](#)

[Work on Reports](#)

[View DC Feedback File](#)

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[Member Benefit Plans](#)

[Retirement Applicants](#)

[Payments](#)

[View Employer Statement](#)

[Update My Profile](#)

Working with :

New Member Election Communications

New Member Election Communications


SSN	Member Name
XXX-XX-0256	Kim Davis

Member Election Information

Event Name	Event Date
Election Window End Date	03/04/2026
Welcome Letter Sent	12/26/2025
First Reminder Sent	01/12/2026

[Back](#)

Adjusting Posted Detail 4 Records



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[Michigan.Gov](#) | [Logoff](#) | [Employer Info Site](#) | [Contact Us](#)

Things To Do

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- [Retirement Applicants](#)
- [Payments](#)
- [View Employer Statement](#)
- [Update My Profile](#)

Working with :

New Member Election Communications

New Member Election Communications

SSN	Member Name
xxx-xx-6899	Jeff Chambers

Member Election Information

Event Name	Event Date
Election Window End Date	06/25/2025
Welcome Letter Sent	04/17/2025
First Reminder Sent	05/05/2025
Final Reminder Sent	05/30/2025
Date Elected	06/06/2025

DTL4 Adjustments may be required for the following reporting periods

Begin Date	End Date
04/26/2025	05/09/2025
04/12/2025	04/25/2025
03/29/2025	04/11/2025
05/10/2025	05/23/2025

Engaging Employees Mid-Career



New to MPSERS



Mid-Career



End-of-Career



Engagement Tools

- Newsletters
- Emails
- Annual statements
- Voya 1:1 appointments
- Voya Mobile app
- Seminars
- Open houses
- miAccount
- Campaigns

Encourage miAccount Log-in



**MICHIGAN OFFICE OF
RETIREMENT SERVICES**

Public School Employees Retirement System

[Michigan.gov Home](#) | [Help](#) | [ORS Home](#)

UAT45

[Logout](#)

Home

Personal Account List

Member Statement

Beneficiaries &
Dependents

Message Board

Update Address &
Phone

Estimate Pension

Your Service

Refunds

Apply for Retirement

Logout

Name: Account Status: Active Account Owner:

Add Pension Estimates

You can save up to four different pension estimates. See how your pension benefit changes using different scenarios like working longer, purchasing service, or choosing one of the survivor options.

[OSI 7828.05]

Add

Direct Employees to Voya Resources



[FINANCIAL WELLNESS HOME](#) | [LIFE STAGE GUIDANCE](#) | [TOPICS](#) | [TOOLS](#)

Explore the tools below to help you along your journey to Financial Wellness.

- Retirement Tools & Calculators



Traditional vs. Roth 401k/403b/457b

Compare Roth vs. Traditional workplace retirement account financial differences.

[LEARN MORE](#)



Traditional vs. Roth IRA

Compare Roth vs. Traditional IRA financial differences.

[LEARN MORE](#)



Roth IRA Conversion Calculator

Learn how converting a Traditional IRA to a Roth IRA could affect your account.

[LEARN MORE](#)



RMD Calculator

Estimate the Required Minimum Distribution on your retirement account(s).

[LEARN MORE](#)



Inherited IRA RMD Calculator

Determine the Required Minimum Distribution



457 Special Catch-Up Election Contribution Calculator

Member Education

Voya E-Books



STATE OF MICHIGAN 401(k) & 457 PLANS

Welcome!

Participating in the **401(k) and 457 Plans** is a powerful way to work together with the State of Michigan to save for a secure retirement. The more you know about these Plans, the more control you'll have over your financial future. We've created this series of e-books to help participants learn more about the **key features and benefits** of their specific Plan.

To get you to the right e-book, we'll just need a little information.

[Back](#)

Michigan Public School Employee

When did you first work for a public school?

- On or before June 30, 2010
- Between July 1, 2010, and Sept. 3, 2012
- Between Sept. 4, 2012, and Jan. 31, 2018
- On or after Feb. 1, 2018



Welcome

Five reasons to be in the Plans

What kind of investor are you?

Get to know your Plans

Your retirement benefits

Frequently asked questions

Forms and publications

Contacts and tools

Your retirement benefits

Browse Topics [←](#) [→](#)

Your Retirement and Insurance Benefits

The State of Michigan provides competitive employee benefits and encourages you to take full advantage of them to plan for your future. Your benefits include innovative ways for you to save for your healthcare expenses.

Ready to Retire

- [How do I know if I'm ready?](#)
- [Retirement Eligibility](#)
- [Calculating Your Pension](#)
- [Applying for Your Pension](#)
- [What to Expect After You Apply](#)



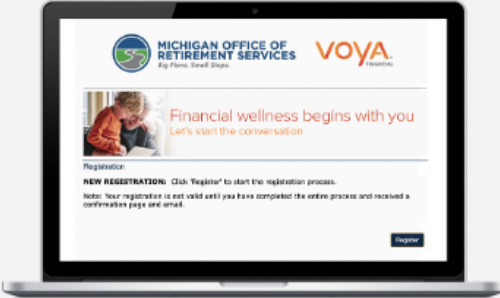
Questions about your benefits?

For questions about the 401(k) and 457 Plans including vesting and forms, contact:

Voya Financial
StateOfMi.Voya.com
800-748-6128
8 a.m. to 8 p.m.
PO Box 389
Hartford, CT 06141

Member Education

1:1 Appointments and Webinars




Appointments

Virtual one-on-one appointments are conducted through Teams.

[Register now](#)

Webinars for (select one)



State Employees

These webinars are available to State employees participating in the Plans.

[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 the Defined Contribution Plans.

[View webinar choices](#)

State Police

These webinars are available to Michigan State Police enlisted officers participating in the Pension Plus Plan. All other employees should register for webinars available to State employees.

[View webinar choices](#)

Member Education

Initiate On-site Group Sessions



FIRST QUARTER EDUCATION SCHEDULE

APRIL - JUNE 2026

Attend at your convenience

The State of Michigan offers live webinars and virtual one-on-one appointments to help current Michigan public school employees and retirees learn more about the State of Michigan 401(k) and 457 Plans (the Plans).

- ▶ [Visit](#) the State of Michigan Plans Education Hub and select your employer to register.
- ▶ To schedule virtual or on-site sessions or one-on-one appointments for a specific group, call **517-284-4422**.

One-on-One Appointments

Do you want to meet with a Voya Financial Advisors representative¹? [Visit](#) the State of Michigan Plans Education Hub to view options and register for a virtual one-on-one appointment.

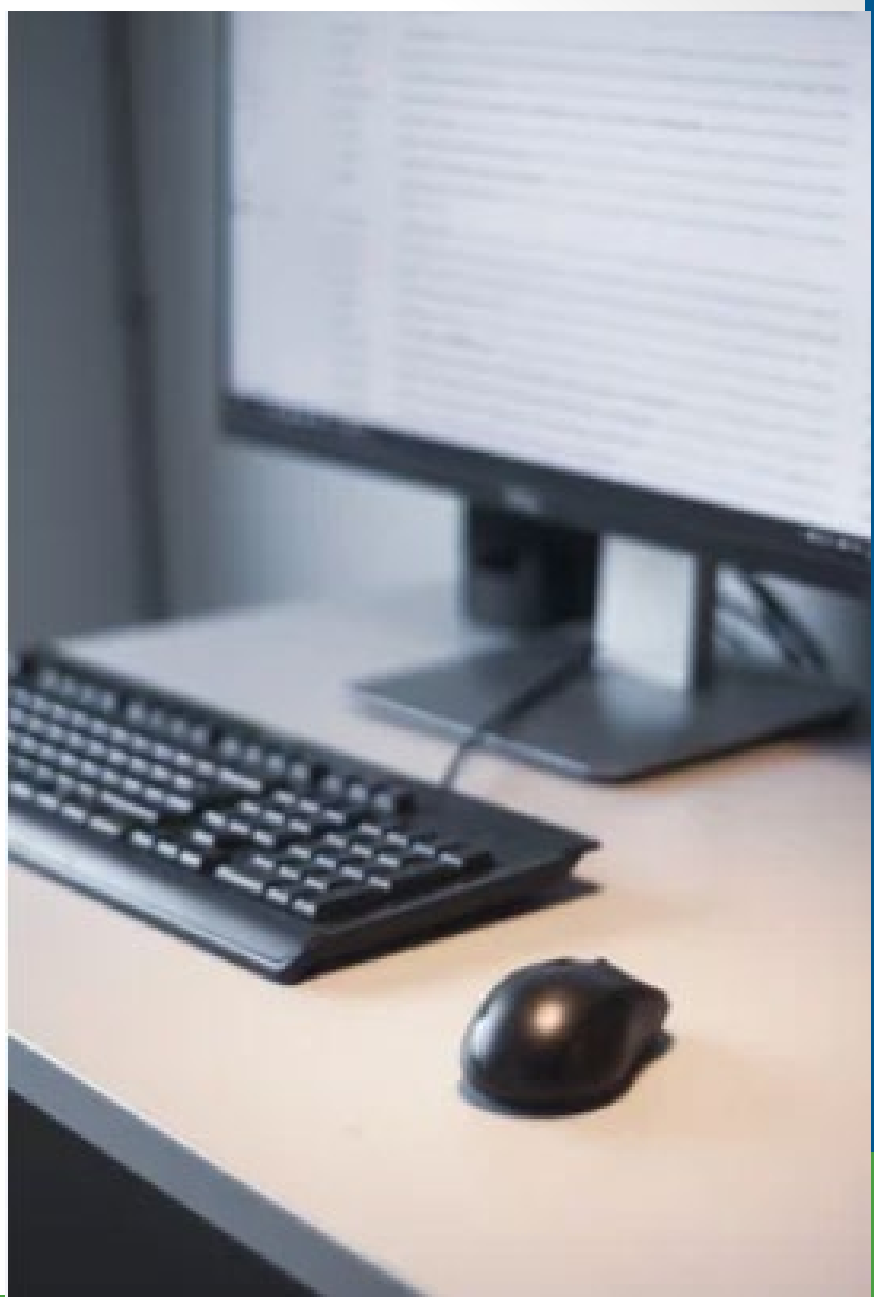
¹ Information from registered Plan Service Representatives is for educational purposes only and is not legal, tax, or investment advice. Local Plan Service Representatives are registered representatives of Voya Financial Advisors, Inc., member SIPC. Plan administrative services are provided by Voya Institutional Plan Services, LLC (VIPS). VIPS is a member of the Voya® family of companies and is not affiliated with the Michigan Office of Retirement Services.

APRIL 2026

4/1/26	One-on-One Appointments	All Day	Virtual	4/22/26	One-on-One Appointments	All Day	Virtual
4/2/26	One-on-One Appointments	All Day	Virtual	4/23/26	One-on-One Appointments	All Day	Virtual
4/6/26	Navigating Your Online Account	6 p.m.	Webinar	4/24/26	Overview for Retirees	9:30 a.m.	Webinar

Reporting Unit Responsibilities

- Report accurate wages in a timely manner
- Address outstanding reports





Employer News

For reporting units of the Michigan Public School Employees' Retirement System

October 2025



In This Issue:

- Updates to MPSERS SAF payments for FY 2025, FY 2026
- Roth 457 rollout underway
- Newly revised survey coming out in October
- Compensation Corner: Use both DTL2 and DTL4 records for retiree earnings
- After-tax Roth savings now available

Updates to MPSERS SAF payments for FY 2025, FY 2026

As a result of Public Act (PA) 15 of 2025, reporting units (RUs) can expect the following regarding MPSERS School Aid Fund (SAF) payments for fiscal year (FY) 2025:

- **147a(2) MPSERS Cost Offset:** K-12, ISDs, and charters/public school academies (PSAs) will receive a prior year adjustment in the October SAF payment. PA 15 included an increase in appropriation for FY 2025. **147e MPSERS Reforms Defined Contribution** payments will have no change or impact despite the decrease in appropriation for FY 2025.
- **Final update on 147g Employee Healthcare Reimbursement:** After employees' final 3% reimbursement at the end of FY 2025, no changes to the calculation of or any additional

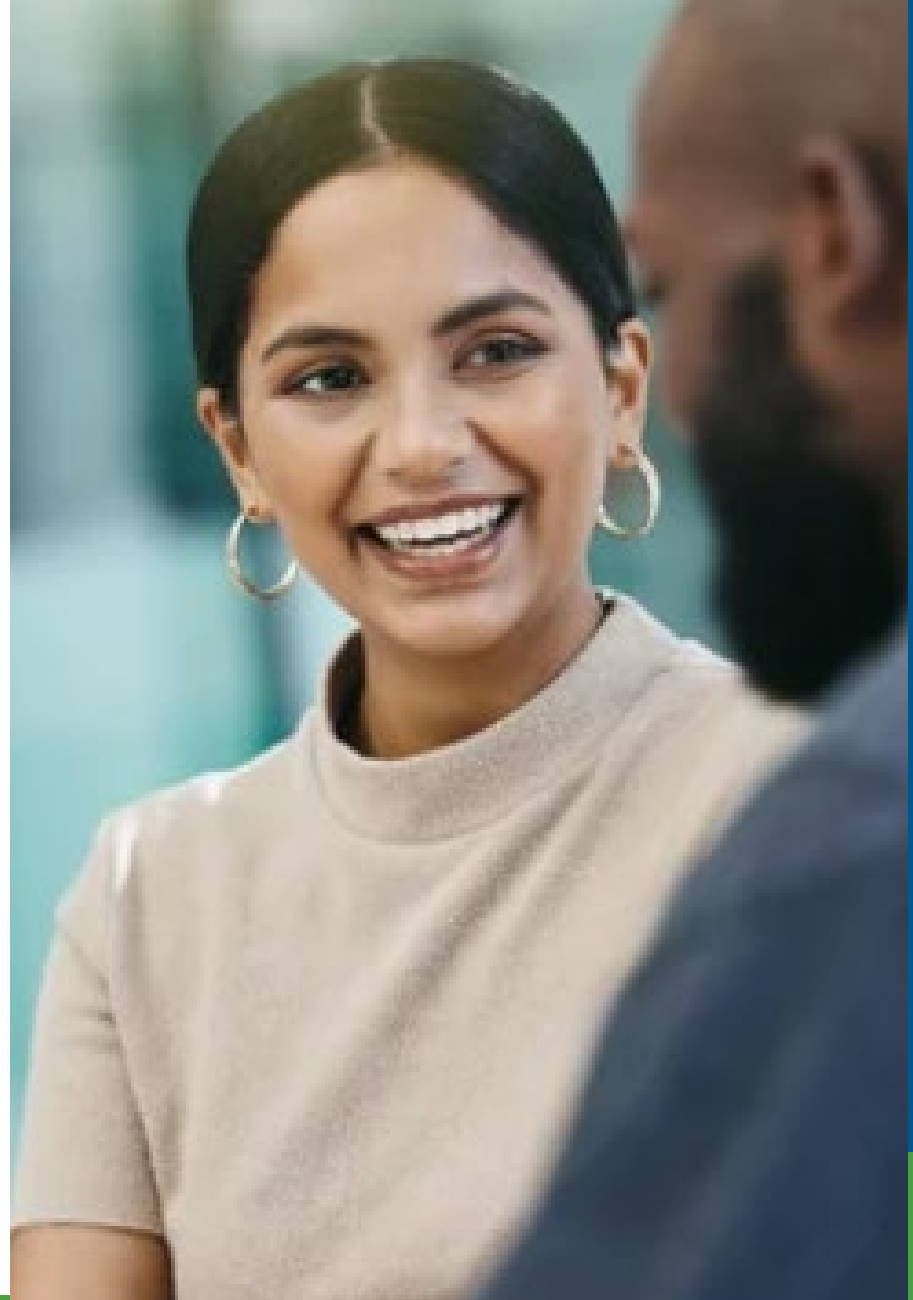
OCTOBER & NOVEMBER 2025						
S	M	T	W	T	F	S
28	29	30	1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	1	2	3	4	5	6

Staying Current

- Stay updated on retirement law changes and reporting requirements
- Attending ORS presentation and webinar offerings

Changes to contributions

- Member can change contributions anytime
 - Member contacts Voya
 - Voya submits change to ORS
 - ORS shares information via DC Feedback File



Small Steps Campaign

- Annual campaign
- Who's included?
 - Matching benefit structure, including PHF
 - Contributing less than 15% between DC and PHF
 - Basic DC and MIP DC with Premium Subsidy
- Who's not included?
 - Elected 15% or greater between DC and PHF
 - Rate escalator

Small steps Statistics

Mailed in December	110,186
Opted- out	1,987
Percentage	1.8%
Increased to 15% prior to increase	393
Removed (SSN merge, termed, LOA, deceased)	3,701
Increase to 15% with Small Steps	2,122

Nearing Retirement



New to MPSERS



Mid-Career



End-of-Career

Preparing for Retirement

- ORS Website- Ready to Retire
 - Countdown to Retirement Checklist
- miAccount
 - Pension estimates
 - Application
- Get Ready to Retire webinar through Voya



Applying for Retirement

Defined Benefit Plan

Reporting Unit Preparation

Once an employee applies for retirement from ORS, we will send a link in ESS for **Final Payroll Details**

Regular Retirement Applicants

Please complete this section as soon as possible.

Applicants for April 2026

Applicant Name	SSN
Anna Price	XXX-XX-XXXX

Applicants for May 2026

Applicant Name	SSN
Ryan Stafford	XXX-XX-XXXX

Applicants for July 2026

Applicant Name	SSN
Dustin Daniels	XXX-XX-XXXX
Jacob Nicols	XXX-XX-XXXX

Initial Pension Applicants

Complete after all wages are submitted.

Applicants for March 2026

Applicant Name	SSN
Gerald Jones	XXX-XX-XXXX
Maxine Brown	XXX-XX-XXXX
Darrin Bowerman	XXX-XX-XXXX

Applicants for April 2026

Applicant Name	SSN
Lesa Craig	XXX-XX-XXXX

Applicants for June 2026

Applicant Name	SSN
Kay Williams	XXX-XX-XXXX

Applicants for July 2026

Applicant Name	SSN
Patty Hicks	XXX-XX-XXXX

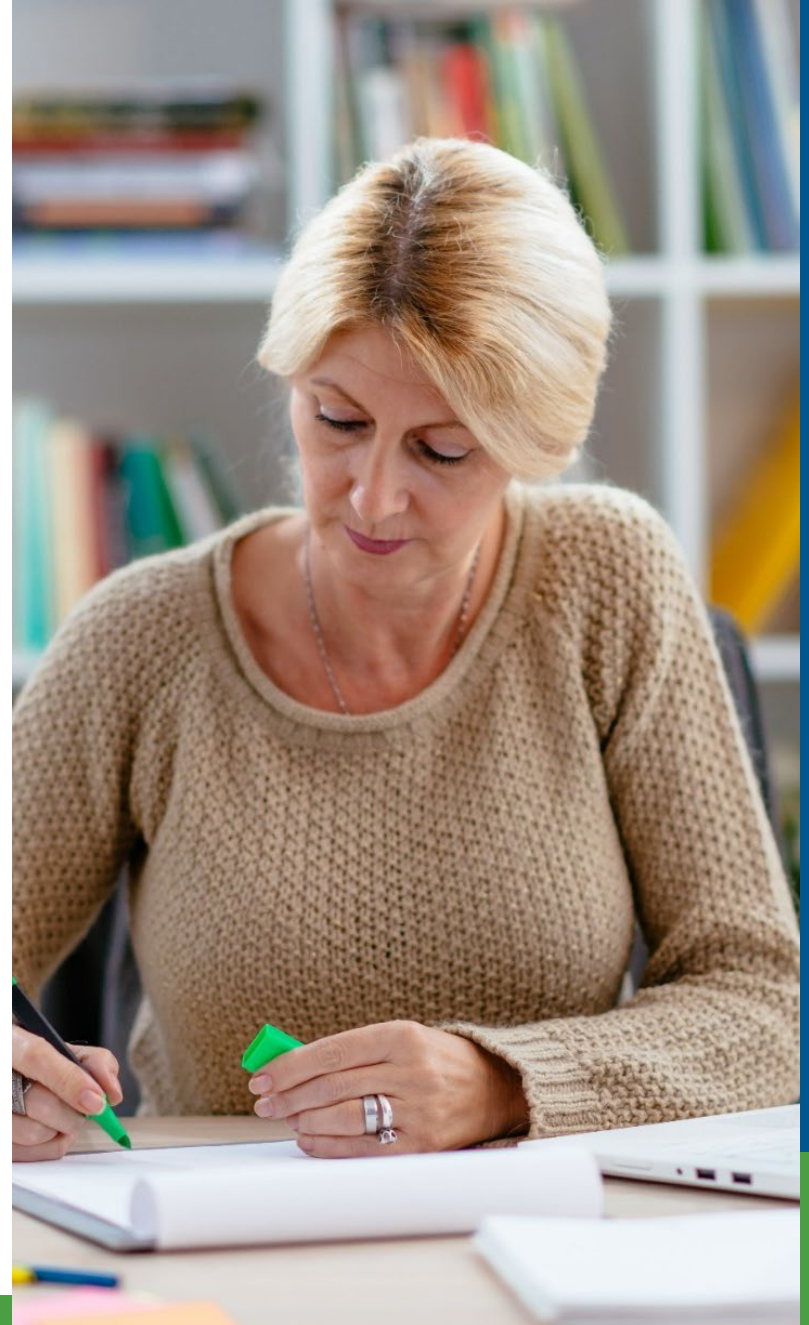


FPD Application Details

- Confirm reporting
- Termination date
- Correct name, phone number, and email
- Review for accuracy
- Save summary page for records
- Chapter 11

401(k) and 457 Termination

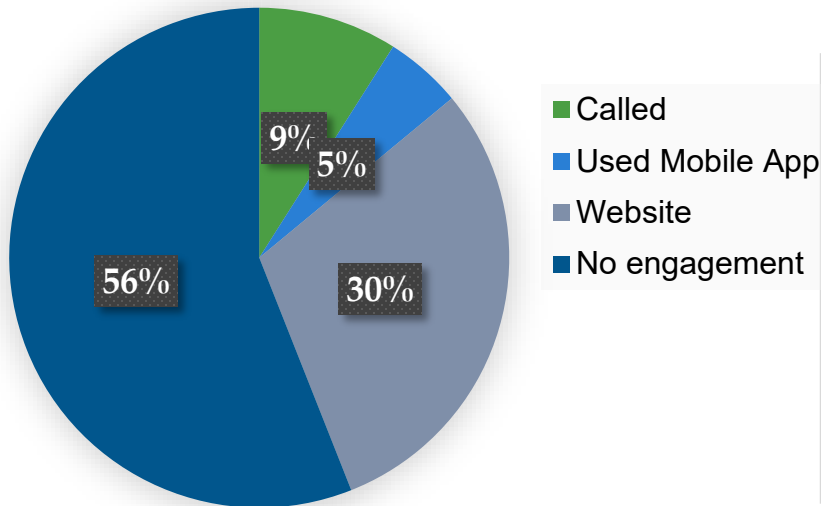
- Report DTL4 term date to ORS
- Summer spread?
 - No – send termination in mid July
 - Yes – send termination after the summer spread
- Voya sends termination letter to the former employee
- Employee accesses funds after 45 days



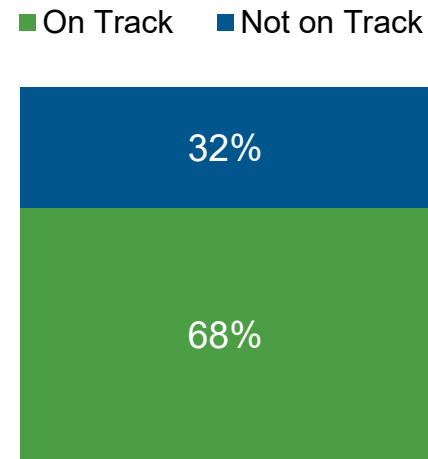
457 and 401(k) Statistics

- Enrollments
 - MPERS DB- 124
 - MPERS non- DB- 5,087
- MPERS contribute an average of 8% per pay

Participant Plan Engagement



Income Replacement



Contacts

Office of Retirement Services

- Website - www.michigan.gov/ors
- Customer Service – 800-381-5111
- Employer Reporting – 800-381-5111
 - Email – ORS_Web_Reporting@michigan.gov
 - ORS-Contract-Review@michigan.gov
 - DTMB-ORS-ER-Outreach@michigan.gov
 - Website – www.michigan.gov/psru

Questions

