MyRetirement@Work
Agenda

• Enrollment and Process Flow
• Common Remitter
• Employee Election Experience (Resources)
• Employee Enrollment & Election Experience (MyRetirement@Work)
• Plan Administration Reporting
• Call Center Experience (MyRetirement@Work)
Election and Enrollment Process Flow

MyRetirement@Work via One USG Connect

Employee

Online investment provider election/Online enrollment

Confirmation statements

Investment elections/Transactions

Reporting/Statements/Confirmations

Multivendor Coordinator (MVC)

TIAA

Process payroll/Census remittance files

Feedback Files

Provider Summary Report/Funding Request

Cash Disbursement

Investment providers

- TIAA
- Fidelity
- VALIC

Contribution Files, Cash Disbursements, Eligibility Data

Loan Info Sharing

University System of Georgia
Common Remitter
Common Remitter

• Policy on Changing Election Within 60 Days --- Election is final and irrevocable at time of election.

• Default into TRS occurs overnight on the 61st Day

• The period of termination required to re-elect (i.e. choose a different plan) is “1 full calendar month --- Term on 7/16/19, cannot re-elect until 9/1/19

• Completed transition OneUSG support oneusgsupport@usg.edu
Common Remitter

• Runs 365 days per year
• Analyzes all employees with an effective date coming due or an action date occurring since prior time the program ran
• Analyzes employee eligibility for Retirement on Primary Job
• Employee transitions from non benefited position to benefited position – GDCP will not stop until new retirement plan is selected
Employee Election Experience
(Resources)
Employee Election Experience

Resources

Voluntary Plans
Only Guide

ORP + Voluntary Plans Guide

Retirement.usg.edu

Financial Coaching
Employee Election Experience
(MyRetirement@Work)
Employee Election Experience (MyRetirement@Work)

Scenarios:
• New Hire ORP without choosing Voluntary Plans
• New Hire ORP with Voluntary Plans
• New Hire TRS with Voluntary Plan(s) option
• Returning User- Managing Vendor and Contributing options ($\%$)
My Retirement@Work
New Hire – ORP Election

• ORP Election Select **Benefits** from the **Employee Self Service** page.

• Choose the ORP vs. TRS Election
MyRetirement@Work: New Hire- ORP

• After making your ORP Election click on the Retirement@Work button and complete your enrollment by choosing your investment provider(s) and allocations.
Step 1: **Option 1: No Voluntary Plan**

If you don’t want to contribute to either voluntary plan, you may click on the link in the blue box **Continue to ORP vendor selection without additional contributions** to select your vendors for the ORP plan.
Choose Investment Provider(s)

Step 2: Choose Your Investment Providers

Choose if you want to direct all the contribution types (e.g., employer and employee contribution) to the same investment provider(s). Then enter the amount that should go to each provider. Click Continue.
Review Elections

Step 3: Review Your Elections

Review your elections. If no changes are needed, click Confirm Elections.
Step 4: **Review the Terms and Conditions**

Review the **Terms and Conditions**. If you agree with the terms, mark the box and click **I Agree**. A confirmation will appear stating that your elections were successfully submitted.
Step 5: Next Steps: Open Investment Accounts

You now need to open an account with the investment provider(s) you selected and choose your investments to complete the enrollment process. Click the applicable provider button to go to its website.
Option 2: With Voluntary Plans

Step 1: Option 2: One or more voluntary plans

If you want to contribute to one or both voluntary plans, choose how much you’d like to contribute per pay period, and indicate when you want contributions to start. Click Continue to proceed.
MyRetirement@Work
New Hire – TRS and Voluntary Plans

After making your TRS Election, click on the MyRetirement@Work button to complete your enrollment by choosing your investment provider(s) and allocations.
MyRetirement@Work
New User

Select **Benefits** from the **Employee Self Service** page. Choose the **MyRetirement@Work** tile.
MyRetirement@WorkHome Page

Step 1: Click **Enroll Now** on the MyRetirement@WorkHome page.
Choose Contribution Amount

**Step 2:** Choose how much you’d like to contribute per pay period to one or more of the voluntary plans as a dollar amount, percentage or the maximum contribution amount, and indicate when you want contributions to start. Click **Continue** to proceed.
Choose Contribution Amount, cont.

Step 2a: If you want to contribute to both voluntary plans, follow the online prompt to indicate your contribution amounts to both.

If you only want to contribute to the 403(b), select No next to the question Do you want to contribute to the 457(b) plan? And then select Continue.
Choose Contribution Amount, cont.

**Step 2b:** If you only want to make contributions to the 457(b), click on **Contribute to the 457(b) plan?** Then enter the contribution amount and click **Continue.** The next screen will ask you if you want to contribute to the 403(b). Click **No** and then **Continue.**
Choose Investment Provider(s)

Step 3: Choose Your Investment Providers

Choose if you want to direct all the contribution types (e.g., employee pretax and Roth) to the same investment provider(s). Then enter the amount that should go to each provider. Click Continue.
Step 4: Review Your Elections

Review your elections. If no changes are needed, click Confirm Elections.
Review the Terms and Conditions

Step 5: Review the Terms and Conditions

Review the Terms and Conditions. If you agree with the terms, mark the box and click I Agree. A confirmation will appear stating that your elections were successfully submitted.
Step 6: **Next Steps: Open Investment Accounts**

You now need to open an account with the investment provider(s) you selected and choose your investments to complete the enrollment process. Click the applicable provider button to go to its website.
Reviewing Your Account

Once Enrolled, **Your Plan Summary** on the MyRetirement@Workhome page is the starting point for managing your account and tracking your progress.
Reviewing Your Account, cont.

Get a snapshot of your account, including:

- Your Consolidated balances across investment providers and by plan
Reviewing Your Account, cont.

Get a snapshot of your account, including:

- Your contribution amount for each provider

To view recent contributions, click the Recent Contributions tab.
Get a snapshot of your account, including:

- Recent Transactions

To view contribution change history, click the Plan History tab. Then select Contribution Changes in the drop-down to view your contribution elections and the vendors you’ve chosen.
Reviewing Your Account, cont.

Learn more about your retirement plan:

- Review important plan documents
- View the list of available investment choices
- Link to the investment providers’ websites
Access calculators and retirement planning tools, such as:

- Informative articles about budgeting and other financial topics
- Retirement Advisor, which provides personalized action plans with savings and investment recommendations
- 360° Financial View, which helps you monitor all your finances and help you set goals
My Retirement@Work
Returning User

Select **Benefits** from the **Employee Self Service** page. Choose the **My My Retirement@Work** tile.
Making Changes to Your Account

Step 1: Click Manage Contributions on the Your Plan Summary page. This will bring you to a summary of your current elections.
Manage Elections

**Step 2:** Click **Manage Elections** to change your contribution amount and/or investment providers.
Review Contribution Amount(s)

Step 3: Review your existing contribution amount(s) to one or more of the voluntary plans. Decide if you’re going to make changes.
Review Existing Investment Providers

Step 4: Review your existing investment providers and how much of your contribution is going to each one. Decide if you’re going to make changes.
Step 5: Review your elections. If no changes are needed, click **Confirm Elections**.
Step 6: Review the Terms and Conditions. If you agree with the terms, mark the box and click I Agree. A confirmation will appear stating that your elections were successfully submitted.
Step 7: **Next Steps: Open Investment Accounts**

If you’ve selected a new provider or investment, you now need to visit the provider’s website to either open an account or update your investment choices. Click the applicable provider button to go to its website.
Plan Administration Reporting
Plan Sponsor Reporting & Administration

Plan Sponsor Tools
• PlanFocus Reporting Overview
• Analytical Reports (What’s New)

USG Shared Services Functionality
• Remittance Processing – BiWeekly, Monthly
• File Corrections
• Adjustments
PlanFocus Reporting Overview

The Reporting menu is organized into three sections to help you quickly find what you need:

1. View reports
2. Plan Reports
3. Custom reporting
Reporting Features

1. Gain the insights you need
2. Run a report
3. Find a report by category
4. Create a custom report
5. Administrative Services Reports
Reporting Features, cont.

6. Key business questions for deeper insights
7. Scheduled reports ready for your review
8. Reports you created
9. Reports others created
Find a Report

**Step 1:** Choose **Find a report category** from the Reporting Dashboard.

**Step 2:** Select the topic you want either from the list on the left or the boxes on the main part of the page.
Find a Report, cont.

**Step 3:** Choose the report you want to view. It will be automatically generated for you.

**Step 4:** If you want to view another report in this topic, simply pick the one you want from the **Select Report** drop-down menu.
Create a Custom Report

You can create reports with exactly what you need. You decide what fields to include and how they appear in the report.

You can create a custom report in two ways. One way is by selecting the **Customize** button on an existing report.
Create a Custom Report, cont.

Or, you can create one from scratch.

**Step 1:** Choose **Create a custom report** from the Reporting dashboard.
Create a Custom Report, cont.

Step 2: Select your report category from the drop-down menu. Please note that by selecting the **At a Glance** category, you can build a report across multiple categories.
Create a Custom Report, cont.

**Step 3:** Select the fields you want to include in the report. To add a field, drag it from the **Available Table Columns** to the **Selected Table Columns**.
Create a Custom Report, cont.

**Step 4:** Decide if you want to sort or group the information in the report.

**Step 5:** Indicate if you want to save the report.

**Step 6:** View your report.
Filtering Report Information

Whether you’re viewing a regular report or custom report, you can use filters to refine your report to get the view you want.

Select the filters you want to use. Click **Update** to save your selections.
Downloading

Whether you’re viewing a regular report or a custom report, you can download your reports to share with others and analyze further.

- Simply choose the **Download** button
- Pick the file format
- Click **Submit**
Scheduling Alerts

Email alerts are an easy way to keep track of the reports you need to run regularly.

**Step 1:** Simply select the **Schedule Alerts** button.
Scheduling Alerts, cont.

Step 2: Answer the questions to create or modify an alert.
Step 1: Click the **Share** link.
Step 2: Choose one or more members of your organization to receive the report by selecting the box next to their name, clicking the Add button and then clicking on the Share button.
Analytical Reports

- Which Employees are eligible but not participating?
- Which Participants a deferring less than 5% of their earnings in the Supplemental Plans?
Key Business Questions

Step 1: On the Reporting Dashboard there are Key Business Questions to quickly get answers to your most common questions and other topics to help you oversee your plans.

Simply click on the link to generate the report.

<table>
<thead>
<tr>
<th>Key Business Questions for deeper insights</th>
</tr>
</thead>
<tbody>
<tr>
<td>Which participants are default investors, in which asset classes?</td>
</tr>
<tr>
<td>Which participants are in a single, non-lifecycle fund?</td>
</tr>
<tr>
<td>Which participants are eligible for minimum distribution?</td>
</tr>
<tr>
<td>How many of your participants are carrying a balance?</td>
</tr>
</tbody>
</table>
Key Business Questions, cont.

Step 2: Select **See more** to view questions that are organized by topic.
Key Business Questions, cont.

**Step 3:** Reports can be modified, downloaded and shared.
Eligibility Reports

Step 1: Select **Which employees are eligible, but not participating?**
Eligibility Reports, cont.

Step 2: Use filters to refine the report.
Step 3: Use Plans filter to see only ORP plan data.
Step 4: Example report of participants that are eligible for but not participating in the ORP plan.
Salary Deferral Reports

**Step 1:** As an alternate path to the Reporting Dashboard, go to the Reporting Menu and select **Key business questions**.
Salary Deferral Reports

Step 2: Select **Which participants are deferring less than 6% of their earnings?**
Salary Deferral Reports, cont.

**Step 3:** Use filters to refine the report.
Salary Deferral Reports, cont.

Step 4: Use **Salary Deferrals Details** filter to see only people contributing over $200.
Salary Deferral Reports, cont.

**Step 5:** Remove **Salary Deferral Percent: Less than 6% filter** to further refine report.
Salary Deferral Reports, cont.

Step 6: Example report of participants with salary deferrals greater than $200.
Employee Call Center Experience
Employee Experience
MyRetirement@WorkCall Center

VOC: Voice of Client 93.2%  
Being Responsive  
Showing Concern  
Being An Expert  
Easy to Understand Explanations

CIS: Customer Interaction Score 93.6%  
Making participants feel valued

NPS: Net Promoter Score 77.8%  
MVC call center- TIAA, Fidelity, AIG  
Retirement impacts overall score
Employee Experience

MyRetirement@WorkCall Center Surveys YTD

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**Transfers/Allocations**
3020690

Carole took my portfolio and my phone seriously. She not only helped me with the negotiation that was my initial reason for the call, but notified me of other matters that needed my attention.

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**Web Assistance**
1321976

Did not "talk down," still have not resolved beneficiaries on accounts. Not all account numbers shown on-line match the 1099s I received in 2018, and there are some numbers for which I did not receive 1099s. It appears I will need to go through these one at a time with one of your consultants on the phone. Very frustrating.