



**MICHIGAN OFFICE OF
RETIREMENT SERVICES**

P.O. Box 30171 · Lansing, MI 48909-7671

www.michigan.gov/ors

Toll Free: 800-381-5111

Local: 517-284-4400

Fax: 517-284-4416

DATE

NAME

ADDRESS

CITY, STATE ZIP

Member ID:

Email Address:

Your Public School Employees' Retirement Plan

Dear *NAME*:

Do you remember working for *COMMUNITY COLLEGE* between July 1, 2015, and June 30, 2017?

The college recently told the Office of Retirement Services (ORS) that you should have been in the public school employees' retirement plan while you worked there. However, your employment wasn't reported to ORS.

We've enrolled you in the Pension Plus retirement plan with the Personal Healthcare Fund retiree healthcare plan. We've also credited your retirement account with *total service credit* years of service. Please read the enclosed welcome letter to learn about your retirement plan.

You may be responsible for paying any employee contributions for the time period that were paid by your employer on your behalf. Contact the community college for more details.

If you were a part-time student and worked at a Michigan community college before July 1, 2014, there is a chance you may be able to add that employment to your retirement account. Visit michigan.gov/ccstudents for more information.

If you have any questions, you can also contact our office by phone at the numbers listed above.

Sincerely,

Customer Service
Michigan Office of Retirement Services
Big Plans. Small Steps.



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Welcome to Pension Plus

Dear *NAME*:

The Office of Retirement Services (ORS) records indicate you're a member of the Pension Plus retirement plan with the Personal Healthcare Fund (PHF) retiree healthcare plan.

Pension Plus offers you two types of retirement plans in one.

The **Pension Component** provides you a lifetime retirement income once you meet age and service requirements. You make pretax contributions to the pension fund based on the following rates:

Range of Compensation (school fiscal year earnings)	Contribution Rate
\$0 - \$5,000	3% (up to \$150 total)
\$5,000.01 - \$15,000	3.6% (up to \$510 total)
\$15,000.01 and over	6.4%

The **Savings Component** automatically enrolls you in a tax-deferred retirement investment account so you can enhance your savings for retirement. You are automatically enrolled at a 2 percent contribution rate to your retirement investment account so that you receive the maximum match from your employer. This, plus any additional contributions you make, is directed to your retirement investment account.

As a member of the Pension Plus retirement plan, you should always begin at **mipensionplus.org** where you'll get information about your plan and links to your investment and pension accounts online.

To access the **Pension Component** of your retirement plan, log in to miAccount at **michigan.gov/orsmiaccount**. Once you're logged in, you can name your pension account beneficiary, track your contributions and service credit totals, update your email address, and much more.

To access the **Savings Component** of your retirement plan, log in to **stateofmi.voya.com**. Voya will mail you the password you'll need to log in for the first time. (If you don't have your password, use the "Forgot Password?" link on the login page.) Once you're logged in, you can begin managing your investments, name your investment account beneficiary, update your email address, and much more.

Your Pension Plus Plan Partners

Your Employer. Your public school employer contributes to your Pension and Savings Components and reports your wage and service information to ORS and Voya Financial®.

ORS. ORS tracks your wages and service and ensures your information and contributions are reported to Voya®.

Voya. ORS has partnered with Voya to bring you the Savings Component of your plan. Voya will help you invest your savings, provide you with account statements, track all contributions to your investment account, handle withdrawals and distributions from your account, and provide other plan services.

You. You are **the most important player** in your plan. Your employer, ORS, and Voya are here to help you reach your retirement goals, but it is up to you to have a balanced plan and manage it throughout your career.

If you have any questions about the Pension Component of your plan, contact ORS using the miAccount Message Board. Contact Voya at **800-748-6128** with any questions related to the Savings Component of your plan.

Sincerely,

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EXAMPLE

