



## The Pensioner: *Looking Forward*

Welcome to the digital MPERS newsletter! *The Pensioner: Looking Forward* contains news, updates, and important information for active employees of the Missouri Department of Transportation, the Missouri State Highway Patrol, and MPERS.



## 2022 Board Election

The month of April is a busy time for MPERS' Board elections. On April 5th, nominees will be notified and will need to have their biographies to MPERS by April 15th.

Between April 16th and April 28th, members will receive a special message via Constant Contact (the same platform the monthly newsletter is distributed). This message will contain candidate information for each voting group. Candidate information will also be placed on the [Board Election Information page](#) of MPERS' website.

On April 29th, voting will begin. Please remember, voting is electronic and therefore, you must have a [myMPERS](#) account to vote.

On April 29th, voting will begin. Please remember, the ONLY way to access a ballot is through your [myMPERS](#) account. Just because you receive newsletters in your email does not mean you have a [myMPERS](#) account. If you do not have a [myMPERS](#) account, you cannot vote.

If you need assistance setting up your [myMPERS](#) account, please contact MPERS at 800-270-1271 or [mpers@mpers.org](mailto:mpers@mpers.org).



MPERS is governed by a Board of Trustees comprised of 11 members. Four members are elected by active employees and retirees of MoDOT and the Highway Patrol. The four elected members are:

- One active employee of the Highway Patrol
- One retired member of the Highway Patrol
- One active employee of MoDOT
- One retired member of MoDOT

The election cycle began on Monday, February 28th with the announcement of the start of the nomination period. The remaining election schedule is as follows:

**April 5, 2022**

MPERS will notify nominees.

**April 15, 2022**

Completed Trustee Candidate Information and Biography Form must be received at MPERS by 4:00 p.m.

**April 29, 2022**

Voting begins - electronic ballots are available online via [myMPERS](#) and voting is open to eligible members of each voting group if there are at least two candidates up for election in the voting group.

**May 26, 2022**

Voting ends - electronic ballots must be submitted by 4:00 p.m.

**June 1-8, 2022**

Validation of electronic ballots. The executive director will make a preliminary announcement of election results and notify the successful candidates.

**June 16, 2022**

Board meeting - Executive director will certify to the Board the results of the election and introduce the successful candidates.

If you have questions regarding the MPERS' Board Election process or need assistance with your [myMPERS](#) account, please make sure you reach out to us by email to [mpers@mpers.org](mailto:mpers@mpers.org) or by calling 800-270-1271.

[Visit the Board Election Page Here!](#)

[Access myMPERS Here!](#)



## Pre-Retirement Webinar Registration is a Two-Step Process

On March 23rd the second Pre-Retirement Webinar for Closed Plan and Year 2000 Plan members was held. There were 77 attendees, which is fantastic, however, there was a bit of difficulty with the registration process.

GoTo Webinar registration numbers reflected 16 registrants. When we compared GoTo Webinar registration numbers with [myMPERS](#) registration numbers, the difference was substantial; there were over 93 members that were registered in [myMPERS](#). This indicates 77 members did not complete step two of the registration process.

Why is this a concern? If step two is not completed, you will not be able to access the webinar.

Once step one has been completed by registering for the webinar in your [myMPERS](#) account, an email confirmation will be sent to the email address MPERS has on file. In the email confirmation, there is a webinar registration link. **You must select this link and register with GoTo Webinar.**

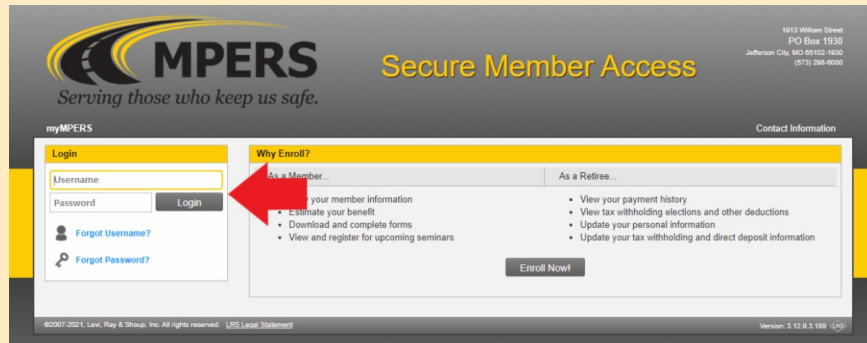
Once step two has been completed by registering in GoTo Webinar, you will receive an email from GoTo Webinar Global Customer Support that contains instructions for the webinar, but most importantly, it contains your personal join link for the webinar. This is the link you will use to join on the day of the webinar.

If you are currently eligible or within five years of retirement eligibility and would like to register for a Pre-Retirement webinar, please remember the two-step process below:

**1. Register for the webinar via [myMPERS](#).**

This allows our pension system to generate personalized benefit estimates for you.

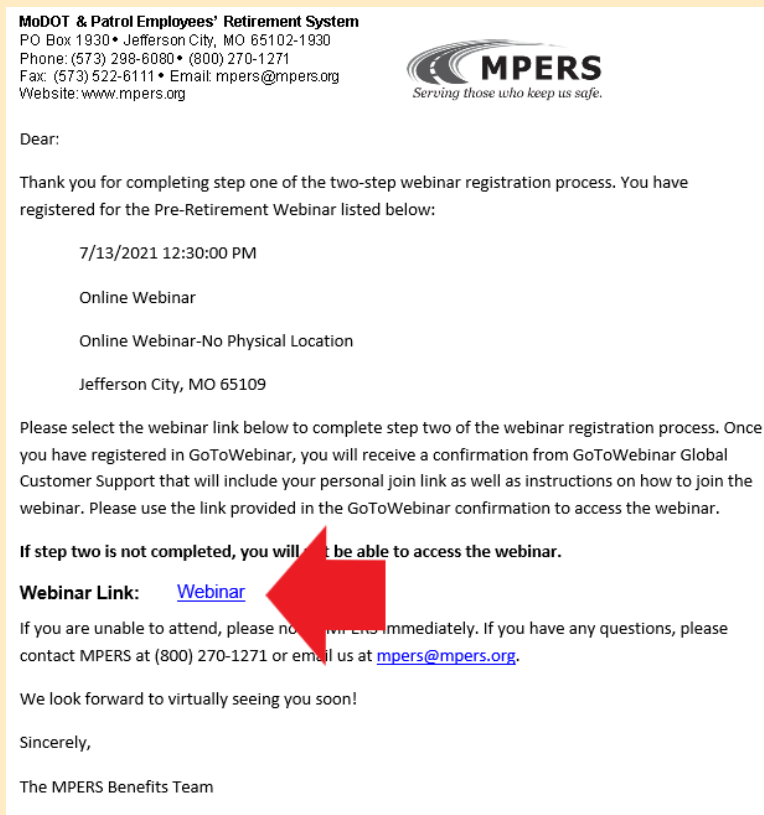
**Login to *myMPERS*, Register for Webinar**



**2. Register via the GoTo Webinar link located in your confirmation email.**

This provides you with your personal join link for the webinar. If you don't complete this step, you won't be able to access the webinar. You will also be sent reminder emails from GoTo Webinar Global Customer Support one week, one day, and one hour prior to the webinar. These reminders will contain your personal join link as well.

***myMPERS* Registration Confirmation Email**



**GoTo Webinar Registration Page**



## 2022 MPERS Pre-Retirement Webinar for Closed Plan and Year 2000 Plan Members

Thu, Apr 14, 2022 8:00 AM - 12:00 PM CDT

[Show in My Time Zone](#)

This seminar is designed for those who are within five years of normal retirement eligibility through the MoDOT & Patrol Employees' Retirement System.

Join MPERS Benefit Specialist, Gabrielle Lewis as she covers what to know before retirement, the retirement process, and other retirement-related topics. Additional seminar speakers include MoDOT Employee Benefits and the State of Missouri Deferred Compensation Plan.



\*Required field

First Name\*

Last Name\*

Email Address\*

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City

Phone Number

Organization

By checking this box, you submit your information to the webinar organizer, who will use it to communicate with you regarding this event and their other services.

Register



## GoTo Webinar Confirmation Email with Join Link



Thank you for registering for "2022 MPERS Pre-Retirement Webinar for Closed Plan and Year 2000 Plan Members".

This seminar is designed for those who are within five years of normal retirement eligibility through the MoDOT & Patrol Employees' Retirement System.

Join MPERS Benefit Specialist, Gabrielle Lewis as she covers what to know before retirement, the retirement process, and other retirement-related topics. Additional seminar speakers include MoDOT Employee Benefits and the State of Missouri Deferred Compensation Plan.

Please send your questions, comments and feedback to: [benefits@mpers.org](mailto:benefits@mpers.org)

### How To Join The Webinar

Thu, Apr 14, 2022 8:00 AM - 12:00 PM CDT

Add to Calendar: [Outlook® Calendar](#) | [Google Calendar™](#) | [iCal](#)

1. Click the link to join the webinar at the specified time and date:

Join Webinar



*Note: This link should not be shared with others; it is unique to you.*

Before joining, be sure to [check system requirements](#) to avoid any connection issues.

2. Choose one of the following audio options:

**TO USE YOUR COMPUTER'S AUDIO:**

When the webinar begins, you will be connected to audio using your computer's microphone and speakers (VoIP). A headset is recommended.

--OR--

**TO USE YOUR TELEPHONE:**

If you prefer to use your phone, you must select "Use Telephone" after joining the webinar and call in using the numbers below.

United States: +1 (562) 247-8422

Access Code: 403-721-284

Audio PIN: Shown after joining the webinar

Webinar ID: 980-042-355

### To Cancel this Registration

If you can't attend this webinar, you may [cancel your registration](#) at any time.

We want this process to be as easy as possible for our members. If you have any questions regarding the registration process or if you want to double check that you are registered in both *myMPERS* and GoTo Webinar, please call MPERS at 800-270-1271.

**SOMETHING NEW IS COMING!**

## myMPERS Secure Member Access Multi-Factor Authentication

The safety and security of member and stakeholder personal information is something we take seriously at MPERS. In the coming months we will be implementing an additional security measure called multi-factor authentication (MFA) to the myMPERS login process. This is in response to the ever-changing internet security environment.

In the coming months, upon logging in to your myMPERS account, you will be prompted to choose your preference(s) for MFA.

Please remember, it has not taken effect just yet, so proceed as normal. Once it has been fully implemented, we will be available to assist with the transition and any questions you may have.

## 2022 Annual Benefit Statements are Available!

Active employee Annual Benefit Statements are now available in your [myMPERS](#) correspondence.

Reviewing your Annual Benefit Statement is a great way to keep tabs on your medical, dental, and vision benefit deductions, future retirement benefit, and life insurance deductions and coverage amounts.

2022 Personal Benefit Statement

Ms. Irma Ready  
123 Smith Street  
Any City, MO 65432

**The VALUE of Your BENEFITS**

One of the perks of being a state employee is the benefits package. This Personal Benefit Statement provides an overview of your benefits as an active state employee.

**More Than Just a Paycheck**  
Your total compensation is more than just the amount of your paycheck. Benefits are a significant part of your total compensation package. These benefits provide you and your family with retirement and survivor income, access to health care, life insurance at the state-subsidized group rates, and income protection in the event you become disabled. Many of your benefits are totally paid for by your employer, while you and your employer share in the cost of others such as the Monthly Salary and Benefits Cost section of this statement.

**Automatically Planning for Retirement**  
Each day you work in a benefits eligible position, you are earning service credit that will be used in calculating your retirement benefit. The more service you have and the higher your pay, the higher your benefit amount. By going to work each day, you are in essence planning for retirement.

**Relatively Easy**  
The Missouri Deferred Compensation Plan is the **EASIER** way to save for retirement. The Federal Corp emp emp does make life so hard for making investment decisions. You owe it to yourself to at least meet with a qualified comp representative to see how your savings can add to your life. Call (605) 352-0622 or go to [www.moderatecomp.org](#).

Please review the information in this statement carefully. While we strive for accuracy, it is possible that some portions may contain an error. If you find an error, please report it to the indicated benefit provider as soon as possible.

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Members who have dental coverage through MCHCP may notice an error in the Medical, Dental, and Vision section on page two of the Benefit Statement, indicated by the yellow box below.

2022 Personal Benefit Statement

This annual benefit statement has been prepared for:

Member Name: Smith, Ida H  
Date of Birth: 01/04/1963  
Marital Status: Married  
Email Address: john.smith@mpers.com  
Retirement Plan: Closed - Uniform

**Monthly Salary and Benefit Costs**

Your total compensation is more than just the dollars you receive in your paycheck. It's a combination of your salary and benefits. Many benefits are totally paid by your employer, while you and your employer share in the cost of others.

Employee	Employer	Employee	Employer
Salary	Cost	Cost	Cost
February 2022 monthly pay (includes all prorateable earnings)	\$100	\$6,332.00	
<b>Total</b>	<b>\$72.27</b>	<b>\$11,362.45</b>	

**Deferred Compensation Plan**  
State of MO Deferred Compensation Plan - (800) 362-0925  
The State of Missouri Deferred Compensation Plan provides you with a method to voluntarily save money for retirement, with both before-tax and after-tax (Roth) money, through payroll deductions.

Monthly defined amount: \$100.00  
Deferred Compensation balance: \$2,838.41  
For more information, you may call the Deferred Compensation Plan at the number listed above or go to [www.moderatecomp.org](#).

**Califeria Plan**  
Central Bank/ASU - (800) 659-3025  
The state offers a cafeteria plan where you may elect to have certain expenses deducted from your paycheck before federal, state, and social security taxes.

Benefit	Employee Cost	Employer Cost
Health care	\$207.00	\$916.00
HSA Account	\$0.00	\$0.00
Retirement	\$0.00	\$3,642.48
Social Security	\$371.35	\$371.35
Medicare	\$88.24	\$88.24
Deferred compensation	\$100.00	\$0.00
Basic life insurance	\$0.00	\$6.49
Disability insurance	\$0.00	\$0.00
<b>Total</b>	<b>\$772.59</b>	<b>\$11,362.45</b>

**Medical, Dental, and Vision**  
Your healthcare benefits provide you and your family with access to healthcare at state-subsidized group rates.

M&D/TMSHP - (877) 863-8406  
Level of coverage: Employee and Spouse  
Monthly medical premium: \$207.00

MCHCP - (800) 487-0771  
Dental plan: MedLife  
Level of coverage: limited rate  
Monthly dental premium: \$47.54

MCHCP - (800) 487-0771  
Vision plan: No coverage  
Level of coverage: No coverage  
Monthly vision premium: \$0.00

**Retirement Service Credit**  
MPERS - (800) 270-1271  
Service shown is as of February 28, 2022. Total service is used in calculating your retirement benefit amount and determining your eligibility for benefits. In general, the more service you have and the higher your salary, the higher your benefit amount. Certain types of additional service credit may be acquired or transferred in (i.e. active-duty military service and non-federal public employment rendered in Missouri).

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Under level of coverage, the Benefit Statement reads "invalid rate." This is due to a technological glitch upon import of the data file. If you would like to verify the monthly premium listed matches your level of coverage, you can always contact MCHCP at 1-800-487-0771 or by comparing the level of coverage on your Benefit Statement with the following premium amounts:

Medical, Dental, and Vision	
Your healthcare benefits provide you and your family with access to healthcare at state subsidized group rates.	
<i>MoDOT/MSHP</i> .....(877) 863-9406	
<b>Medical plan</b>	Anthem
Level of coverage	Employee and Spouse
Monthly medical premium	\$207.00
<i>MCHCP</i> .....(800) 487-0771	
<b>Dental plan</b>	MetLife
Level of coverage	Invalid Rate
Monthly dental premium	\$47.94
<i>MCHCP</i> .....(800) 487-0771	
<b>Vision plan</b>	No coverage
Level of coverage	
Monthly vision premium	

**Active Employee Dental Coverage Monthly Premiums**

- Subscriber Only - \$24.08
- Subscriber and Spouse - \$47.94
- Subscriber and Child(ren) - \$49.76
- Subscriber and Family - \$83.40



**Upcoming Events**

- 14 - Pre-Retirement webinar for Closed Plan and Year 2000 Plan members [Register Here](#)
- 21 - Mid-Career Checkup for 2011 Tier members [Register Here](#)
- 29 - Board of Trustees voting begins via [myMPERS](#)
- 30 - Deadline to submit step 1 - *Notice of Retirement* for June 1 retirement

**Retirement Deadlines**

Intended Date of Retirement	Step 1 <i>Notice of Retirement</i> Due at MPERS	Step 2 <i>Retirement Election Form</i> Due at MPERS
January 1	September 1 - November 30	December 31
February 1	October 1 - December 31	January 31
March 1	November 1 - January 31	February 28
April 1	December 1 - February 28	March 31
May 1	January 1 - March 31	April 30
June 1	February 1 - April 30	May 31
July 1	March 1 - May 31	June 30
August 1	April 1 - June 30	July 31
September 1	May 1 - July 31	August 31
October 1	June 1 - August 31	September 30
November 1	July 1 - September 30	October 31
December 1	August 1 - October 31	November 30



We value your feedback!  
 What would you like to see in ***The Pensioner: Looking Forward?***  
 Send comments and suggestions to [Julie.West@mpers.org](mailto:Julie.West@mpers.org).

