Providing Counseling and Seminars at Orientation, Mid-Career, and Pre-Retirement

Social Security Administration
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Provide Information at Various Stages

- Pre-retirement
- Mid-Career
- New Employee

Pre-Retirement Seminar Planning

Henrietta Galloway

Social Security Administration

Seminars for Headquarters Employees

- SSA conducts seminars twice a year
- We have approx 3-4 seminars in the Spring and 3-4 in the Fall.
- The seminars are (2) full days

Methods of Advertising

- Notify All employees via email
- Flyers are posted on all SSA bulletin boards
- Articles are written for our Agency monthly newsletter

- Employees are notified of eligibility requirements
- Dates and eligibility requirements are posted on our intranet website

Eligibility Requirements

- Participants Must be within 10 years of the following:
- Age 55 and 30 years of service or
- Age 60 and 20 years of service or
- Age 62 and 5 years of service or
- A FERS employee (MRA) and at least 10 years of service

Eligibility Requirements Continued

- Participants must be SSA Headquarters Employees
- Participants could not have attended the seminars when they were last offered

Pre-retirement Planning Process

- Dates are confirmed with Facilities Management Team to secure a location
- Speakers are invited to attend and conduct presentations (60 Days prior to event)
- Flexible schedules are maintained to allow for last minute “switches” alternate schedules, etc
- Dates are announced for “open registration”
  - Less than 30 days recommended

Speakers Invited

- CSRS/FERS Retirement
- Federal Employees' Life Insurance
- Federal Employees Health Insurance
- Social Security and Medicare
- Health and Wellness in Retirement

- Financial Planners
- Legal and Estate Planning Attorneys
- Thrift Savings Plan
- SSA Alumni Association
- Volunteer Programs
- Long Term Care

Preretirement Seminar Planning

- Secure equipment needed to conduct seminars (PA system, lap top, LCD projector, overhead projector).
- Confirm dates with all speakers
- Prepare programs for each seminar

Registration Process

- Provide Registration Forms to All Employees to allow them to register to attend
- Registration Forms include
  - class dates and schedules,
  - locations,
  - special accommodation requests,
  - registrant’s name, component, address and supervisor’s signature.

Registration Process

- Provide address/central locations for employees to send completed forms
- Offer a fax number for employees to fax forms
- Monitor and check incoming forms daily
- Receipt and date each form received

Database

- Create Database to schedule participants
- Database should include:
  - All headquarters employees eligible to retire within the next 10 years (year 2014)
  - A method of scheduling people who are to be placed on a waiting list, etc.

Database Continued

- Any Microsoft program is acceptable.
  - SSA Headquarters uses Microsoft Access
  - Access allows you to do count inquiries, request reports, etc.
  - Easily Maintained
  - You should request an update once a year

Scheduling Participants

- Schedule employees who are eligible in Microsoft Access system to keep a daily count
- SSA schedules approx. 150 people in each session
- Spouses are invited to attend. (Employees must request this in advance on the registration form)

Employee Notification

- Employees are notified in writing of our selection. This includes:
  - Scheduling for a specific session
  - Declinations with justifications provided
  - Placement on waiting list for the next sessions scheduled

Employee Notification Continued

- If accepted, employees are given the time, date and location of sessions
- Attendance is taken via sign in sheet both days
- Name badges are also provided.

Gathering Materials

- Presentations/handouts are required approx 2 weeks prior to seminar
- Materials are duplicated along with seminar program
- Folders/Packets are Prepared for each attendee approximately 1 week in advance

Materials Included

Handouts and copies of slides for:

- CSRS/FERS Retirement
- Federal Employees Health Benefits
- Long Term Care
- Federal Employees Group Life Insurance
- Thrift Savings Plan
- Financial Planning
- SSA Alumni Association
- Health in Retirement
- Evaluation Sheet

Results of Successful Planning

- Potential Retirees are provided with valuable information to help them plan for a smooth transition into retirement.

PRE-RETIREMENT WORKSHOP PLANNING

Avery Gillins

Social Security Administration

SSA – REGION IX

Center for Human Resources

Richmond, CA

We provide HR services to approximately 7,000 employees

Geographical Region: California, Arizona, Hawaii, Nevada, American Samoa and Guam

WORKSHOPS FOR EMPLOYEES

- SSA conducts seminars throughout the year
- Seminars are approximately 4 hours
- Money is a consideration

WORKSHOP PLANNING

- Solicit annually to regional components
- Group workshops geographically to maximize travel funds
- Choose a central location for workshops to accommodate outlying offices

WORKSHOP AUDIENCE

- Employees must be within 5 years of retirement
- CHR provides funding for travel for those within the commute area
- Management officials make reservations to ensure office coverage

WHAT'S COVERED

TYPES OF RETIREMENT
ELIGIBILITY
ANNUITY COMPUTATION
SURVIVOR BENEFITS
DEPOSIT/REDEPOSIT SERVICE

AND MORE…

MILITARY/POST-56 MILITARY DEPOSIT
HEALTH/LIFE INSURANCE
THRIFT SAVINGS PLAN
DESIGNATION OF BENEFICIARIES
RETIREMENT PROCESS

HANDOUT MATERIAL

- Copy of slideshow
- Thrift Savings Plan Information
- Federal Employees' Group Life Insurance Information
- Health Benefits Information
- Helpful websites

HELPFUL HINTS

- Give sufficient advance notice of workshop dates
- Have handout materials assembled in advance
- Know your audience
- Consider separate workshops for CSRS and FERS employees

WORKSHOP PREVIEW...

Federal Employees Retirement Benefits

Objective

Summarize the main features of the Civil Service Retirement (CSRS) and Federal Employees (FERS) Retirement Systems

UNDER CSRS and FERS, WHAT RETIREMENT OPTIONS ARE AVAILABLE?

- Optional/Voluntary
- Discontinued Service (DSR)
- Deferred
- Disability

Retirement Process

- HRC Benefits Team
- DOI, Payroll Office
- OPM

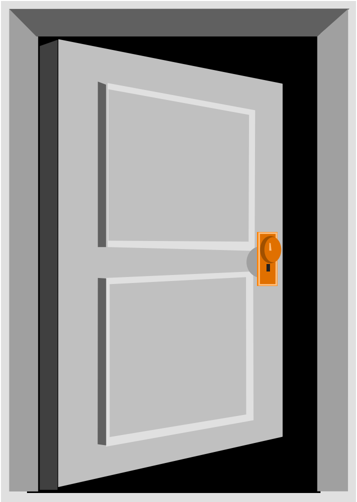
Expect your special pay annuity check within 5 weeks

Expect your annual leave 2-3 pay periods after retirement

Contact Benefits Team at:

(510) 970-2866

GOOD LUCK!!



May you have a very

HAPPY RETIREMENT

Mid- Career Planning

Social Security Administration

Kathy Grantland

Mid-Career Planning

- More work to be done
- Currently provide:
  - Re-runs of IVT Broadcasts
  - Lunchtime Seminars
  - Individual Meetings with HR Specialist
  - Established Benefits Line
  - Employee Benefits Information System

IVT Broadcasts

- Retirement Benefits
- Deposits/Redeposits/Military Deposits
- Survivors Benefits
- TSP
- Federal Employee Health Benefits
- Federal Pension/SS/TSP Interrelationships

Lunchtime Seminars

- Offered through our Resource Center
- Guest Speakers on Various Topics:
  - Financial Planning
  - Taxes
  - Estate Planning

Individual Meetings

- Run Estimates of Retirement Benefits
- Meet One-on-One to Answer Specific Questions About Individual Cases

Benefits Line and E-mail

- Established a Benefits Line and E-mail Address for employees
  - Benefits Specialists Monitor Line and Mailbox
  - Return Calls or E-mails by Next Business Day
  - Employees Generally Request Computations
  - Ask All Sorts of Questions

Employee Benefits Information System

- Outside Vendor
- Background
  - Acquisition Process
  - Roll out Process
    - Development of e-mail address for questions
    - Detailed instructions on website

Employee Benefits Information System

- Provides Permanent Employees 24 Hour Access to Benefits Information
  - Personal Benefits Statement
  - Interfaces with Payroll so information is always current
  - Resource for Detailed Information on all Federal Benefits Programs

Employee Benefits Information System

- Wonderful Time Saving Tool for HR Specialists
  - Provides current and projected optional, early-out, and disability retirement benefits
  - Provides death-in-service benefits, survivor and children's benefits
  - Health and Life insurance information
  - TSP and Social Security benefits may be calculated
  - Leave balances

Employee Benefits Information System

- Encourage use as “Research Tool”

Provides very detailed information on all programs:

Ex: Link from Retirement Information Menu to detailed explanations about creditable service, to detailed information about military deposits

Challenges

- How do we get individuals to use the system
  - Promotional video segment to field
  - IVT
  - Refer Callers

Mid – Career Planning Seminar

- Planning Stages
- In the process of conducting Focus Groups to find out exactly what employees want to see addressed

Mid-Career Planning Seminar

- Full day session covering benefits: CSRS/ FERS, FEGLI, FEHB, TSP, LTC and FSA
- Emphasis will be on financial planning
- Also include information from our Center for Employee Services: Career Counseling, Child and Elder Care, etc…

New Employee Benefits Orientation

Social Security Administration

Kathy Grantland

New Employee Benefits Orientation

- Full Day Mandatory Presentation
- In-depth Discussion of:
  - Retirement Systems
  - Thrift Savings Plan
  - Federal Employees Group Life Insurance
  - Federal Employees Health Benefits
  - Flexible Spending Accounts
  - Long Term Care Insurance

Retirement System Coverage

• Cost	• Annuity Rights
• Vesting	• Disability
• Creditable Service	• Survivors Benefits
• Eligibility	• Designation of Beneficiary

Thrift Savings Plan

- Enrollment Opportunities
- Contribution Rates
- Vesting
- Funds and Growth
- Payment Options
- In-service withdraws
- Loans
- Designation of Beneficiary

Federal Employees' Group Life Insurance

- Coverage Options
- Enrollment Opportunities
- Cost
- Living Benefits
- Assignment of Insurance
- Designation of Beneficiary

Federal Employees' Health Benefits

- Enrollment Opportunities
- Plan Comparison Information
- Annual Open Season
- 5 Year Requirement

Flexible Spending Accounts

- Overview
- Eligibility
- Enrollment Opportunities
- Eligible Expenses
- Unused Funds
- Tax Savings

Long Term Care Insurance

- Overview
- Eligibility
- Decision Process
- Enrollment Opportunities

Successes

- Elections of benefits received timely
- Service credit issues addressed timely
  - Deposits, Redeposits and Military Deposits
- Employees given contacts for future benefits discussions/decisions
  - General e-mail, benefits line, intranet sites with links to detailed information
- Better understanding of benefits programs

Challenge

- Dissemination of benefits information to employees not co-located with a personnel office

  Atlanta Region will discuss how they get benefits information to new employees as well as discuss how they educate all employees regarding benefits

Benefits Education

"An educated customer is a satisfied customer"

Brendal L. Davis

Atlanta Region

Social Security Administration

Benefits Education

- Atlanta Region covers eight States

  AL, MS, GA, FL, NC, SC, TN, KY

- 5 Benefits Counselors

- Provide Service to over 10,000 employees

- Approximately 85% in Field Offices

Dissemination of Benefits Information

- New Employee Orientation
- Telephone Conference Calls
- Benefits Bulletin
- Benefits Alert
- E-Mail Messages
- Seminars
- Human Resources Web Site

New Employee Orientation

Field Office (FO) Employees

- Conducted by FO Administrative Staff
- Orientation script published in *Administrative Guide to Employee Entrance on Duty Processing*
- Entrance–on-duty (EOD) packages downloaded from Human Resources Web Site
- HR Staff available by telephone when necessary

New Employee Orientation

Regional Office (RO) Employees

- **Conducted by HR Staff**
- **Orientation script published in *Administrative Guide to Employee Entrance on Duty Processing***
- **Entrance–on-duty (EOD) packages downloaded from Human Resources Web Site**

Educating Field Office Employees

- Telecommunications
  - Telephone Conference Calls
  - Personal Counseling Sessions
- Electronic Media – E-Mail
- IVT Broadcasts and Videos
- Seminar Conducted by Benefits Counselors

Educating Regional Office Employees

- Seminars Conducted By:
  - Agency Benefits Counselors
  - Interagency Benefits Group includes 7 Federal Agencies
- Personal Counseling Sessions
- Electronic Media – E-Mail
- IVT Broadcasts

Benefits Education

"An educated customer is a satisfied customer"