



National Association of State Retirement Administrators

Responses to survey regarding state retirement system use of newsletters, member statements, and other methods to communicate with members

Forty-two systems in 30 states and one territory responded to this survey; a listing of responding systems follows the results. The survey was conducted in October and November 2009. For questions regarding the survey or results, contact Keith Brainard at NASRA.

Question: Does your system publish a regular newsletter for your members?

Yes: 40

No: 2

Question: Do you produce separate newsletters for different groups, such as for active members and annuitants, or do you produce a single newsletter for all system members?

Separate newsletters: 32

Single newsletter: 8

Question: Which group(s) receive a newsletter published specifically for their members?

(Of the 32 that produce separate newsletters)

Actives: 30

Annuitants: 31

Inactives: 4

Others:

- educators under the health insurance plan
- members enrolled in health plans and employers
- active members age 40-49
- employers, ambassadors
- employers
- inactives receive the active member letter
- For 2010, the inactive members must have at least 12 months of service to receive a newsletter. We produce two different newsletters for active members: one for members under age 40 and one for members age 40 and older
- Employers
- We publish separate newsletters for three groups within active members based upon total years of service.
- Actives and annuitants are also separated by system- Public Schools, State, State Police, Judges. We also produce a newsletter for our Public School Employers.
- Employer Units
- terminated-vested
- Employer Update - specifically for participating employers
- 457 deferred comp plan participants
- We have 2 plans. Public Employees and Judges
- City officials
- Employers

Question: How frequently does your system publish member newsletters (for example, monthly, quarterly, semi-annually, annually)?

(Of the 40 that publish a newsletter)

Simply "Quarterly:" 7

Twice annually: 12

Three times annually: 7

Other responses:

- Monthly for everyone; quarterly for health insurance
- Active members annually; retirees quarterly
- three times each year - Winter, spring, fall
- quarterly or more often if necessary
- Actives - Annually; retirees - semi-annually; employers - quarterly with updates as needed
- For 2010, active (over and under age 40) and retired members will receive four newsletters. Inactive members will receive two newsletters.
- 3 to 4 times per year
- actives->quarterly; annuitants->semi-annually
- 3-4 times a year
- annuitants- twice annually; actives- once annually; Employers- quarterly
- quarterly for members and annuitants. annually for term-vested
- quarterly for inactive/active members and semi-annually for retirees
- member - semi-annually (sometimes three times); annuitants - 3 - 4 times a year; employer update - quarterly
- About three to four times per year
- "3x/year, reduced from quarterly beginning FY 2010."

Question: Please identify the media used to publish newsletters.

(Of the 40 that publish a newsletter)

Hard copy: 40

Electronic: 20

Posted online: 39

Other: 3

- actives and annuitants are sent hard copies and posted on-line; Employers are sent by e-mail in HTML and then posted on-line.
- Employer newsletter emailed
- via e-mail subscription list

Question: Please describe your methodology for distributing newsletters. For example, if you publish a hard copy newsletter, do you automatically mail a copy to all?

- We produce a hard copy and mail it to all pertinent members.
- A hard copy is sent to each active and retired member.
- mailed to all
- We mail our newsletter to all active and retired members as well as those members who are enrolled in our health plans only. We post the newsletter in the member area of our Web site. We intend in the future to offer this as an eSubscription, but at present we do not. We pull the

mailing data from our member databases (active; retirees). We publish a separate quarterly Employer News for employers, which does not go to members.

- Members receive hard copy in their homes. Members who request receive electronic newsletters. All pubs are posted online.
- All members and benefit recipients receive a hard copy newsletter, unless they have actively chosen electronic delivery. Members and retirees can use their PIN to log into their account and elect what publications they would like to receive electronically. Signing up for electronic delivery removes them from the hard copy distribution list. Employers receive an electronic version of their newsletter and it's available online, too. Ambassadors receive hard copies, but they can log into a secured area and get their newsletter there, too.
- We publish a hard copy of the newsletter and then mail a copy to all members. The electronic version, which is the same in terms of layout and content as the hard copy, is published to our website.
- we mail a hard copy to all members, the electronic copy is posted to our website
- Hard copy is sent to everyone covered unless they have gone into their Online Services account and selected an electronic delivery preference. Electronic delivery is email notice of availability with a link to the document posted on our website.
- mail and post to website
- Newsletters are mailed to members homes.
- Mail a hard copy to all those who have indicated they do not want it in an electronic format. For those who receive it in an electronic format, we send them an email to advise them that it is available on our website.
- We e-mail a hyperlink to the newsletter on our Web site to those in the system for which we have e-mail addresses (82,000 and increasing daily). The remainder receive a hard copy by snail mail.
- Automatically send hard copies to members unless they opt to receive it electronically. We send the electronic version via a vendor, Exact Target, which puts headlines and summaries of articles in an email on which members/employers can click to link to the full article.
- automatically mail by post to all members; e-version is posted online and a link is sent in an email; we do not distribute through employers
- retiree newsletter - hard copy printed for all benefit recipients, mailed to their home address on file, list deduped by address, only one copy per address. Active newsletter - electronic, emailed to employers who then forward it to employees; some employers print copies from our web site for distribution. We have about 25 employers without internet access. We mail hard copies to them. We post all newsletters on our website.
- we mail to all active & retired members and we post it on our website.
- We automatically mail to all members. Employers also distribute this publication.
- Newsletters for active members are sent electronically to the Retirement Coordinators at each Department/Agency for electronic dissemination to the employees. Newsletters for the retirees are mailed twice a year in July and January with their monthly benefit payment. Both newsletters are posted to our website.
- annuitants and actives are sent hard copies with other information distributed to them (warrant/efts and member statements). AFTER it's sent, it's also posted on the Member website. Employers are ONLY sent by e-mail and then posted on the employer specific webpage.
- Hard copy to all members, no ability to opt out of mailing and receive electronically. Employer newsletter now exclusively emailed.
- We mail hard copy newsletters only to those who have opted out of receiving an electronic notification that the newsletters are online and ready for viewing on our website. Electronic notification is our default method, and we only post it to our website, we do not email a file.
- We mail newsletters to the member's home address. If a member wants the newsletter electronically, they can sign up under the secure portion of our site. In this case they would NOT be sent a paper copy. Finally, we always add the newsletter to our Web site for everyone to view.
- Newsletters are mailed directly to all pertinent members.
- US post office and on website; members may request electronic
- Automatically mail. For electronic, send an email to remind them that it's online

- Hard copy newsletters are sent to employers to distribute. Retiree newsletters are mailed. The newsletters are posted on our website.
- All members and annuitants receive hard copies. There is no "opt-out" option.
- US mail for hard copy to all members. Post electronic version to our website.
- We send a newsletter to all benefit recipients and we send a newsletter to actives/inactives. They are automatically mailed to their home addresses. We also post these to our Web site. Finally, we do a "Board News" after after board meeting. This is distributed through our e-mail news service, posted on our Web site and sent to a leadership list of about 2,200 individuals.
- We mail hard copy newsletter to all members.
- Hard copy newsletter mailed to members, and post it to the Web site in pdf and html formats.
- Hard copy is mailed to all pertinent members.
- Hard Copy to all and electronic to members who have email addresses
- Hard copies are distributed to annuitants via USPS. E-mails are sent to covered employers with link to electronic newsletter for distribution via e-mail to active members. Both annuitant and active newsletters are posted on our Web site as PDFs and, this year, as an html newsletter on the site.
- We include the hard copy newsletter with 1099s in January and the COLA award letters in July. The electronic posting to the website is extra info.
- Mail hard copy to all members and retirees. Post on Web site. Send via e-mail to those who have subscribed for this service.
- Members - mailed to all members and available online Retirees - mailed to all retirees and available online City officials - E-bulletin to all registered contacts and other interested parties and available online City officials - hard copy mailed to all registered contacts and available online
- Employer Update - published monthly - distributed electronically via subscription; posted to the web site. Member News - printed - distributed to employers to send to members - posted to web site - one large employer (20,000) posts the PDF to their site. Retiree News - printed - mailed directly to each retiree - posted to web site.
- 1. Hard copies are mailed to retirees. 2. Hard copies are distributed to active employees through their employers (shipments sent bulk to employers). 3. We also post a pdf of the newsletter on our website. 4. Several employers no longer want paper copies. Therefore, they send to their employees a link to the pdf of the newsletter on our website.

Question: Please describe whether and how your methodology for distributing newsletters has changed or is expected to change in the near future.

Selected comments:

- We are investigating electronic distribution and have completed a survey of our participants. We plan on having participants elect to receive Newsletters via email. Our survey indicates that close to 50% of our participants would opt in.
- We might look at sending some electronically.
- we have reduced member newsletter to once a year from a peak of quarterly a few years ago.
- In 2010, we intend to allow members to select an option for receiving their newsletter electronically through an eSubscription, but no firm schedule for implementing this exists.
- We began the electronic delivery option several years ago and actively work to expand it.
- We will not change the methodology for distributing newsletters in the near future.
- under review
- We are encouraging acceptance of electronic delivery everywhere possible; historically everything was only hard copy delivered. We anticipate a greater usage of electronic delivery and web-based account access will help to move members to this delivery method. New retirees and active members are very used to working in a computer-based environment; the longer a member has been retired the less likely the member is knowledgeable/willing/able to use a computer for access to information.

- discontinue sending hardcopy to inactives. Hardcopies to be abbreviated versions of online version and soon email to those signing up for email distribution.
- We have discussed providing members a choice to receive paper vs electronic newsletters, but we currently do not have the technology in place to do that.
- we use to mail all, now we post to website
- We changed to the "green" e-mailed format with the summer 2009 edition. This was very widely accepted and embraced by our membership.
- we have ramped up our electronic communication; however, at this time we don't have a system that allows members to opt out of a paper newsletter. we hope to change that in the future.
- Retirees - every person used to receive an individual copy. Last year we changed to one copy per address. Actives - January 2009 we switched to all electronic. In the past we printed hard copies and mailed them to employers for distribution. Employers had the option of opting out of paper and receiving an email notice that the newsletter was posted on our web site.
- no change
- Our website is being redesigned and we are considering a function to allow members to sign up for an e-mail newsletter.
- Years ago the active member newsletter used to be printed and copies were delivered/mailed to each Department, Agency and Board of Education for distribution. However, this was costly and we found that most employers did not distribute in a timely fashion or at all.
- It has been consistent for several years. We are considering delivering the active member newsletter and statements of account via our on-line member self service tool. It is still in discussion and not planned for the current year.
- Considering going to electronic only with active member newsletter. Retiree newsletter likely to stay snail mail for foreseeable future.
- We used to mail all newsletters by hard copy only. We changed in the summer of 2009 to electronic notification unless members/annuitants opt out of that process. We notify many more people electronically now than we did before, saving the system postage and printing costs.
- We added the electronic newsletter option 2-3 years ago. We don't expect changes in the near future.
- No expectations at this time.
- No changes expected
- Just started implementing an e-newsletter
- We intend to stop mailing and have members go to the website for the newsletters unless they specifically request that newsletters be mailed.
- We will soon (within 6 months) be giving all the opportunity to be notified via e-mail when the latest edition is available on-line. Those who choose this option will NOT receive a hard copy in the mail.
- No recent changes; no changes anticipated.
- We are considering an electronic version upon request.
- No changes planned for near future.
- No plans for any changes in the near future.
- Try to make all electronic
- We used to send hard copies to employers for distribution to employees but now ask that the newsletter be distributed electronically by employers.
- Not in near future.
- E-Bulletin to cities was added 2 years ago As e-mail addresses for active members are collected, a member version of the E-Bulletin is likely to be added
- Employer News moved from print to electronic a couple of years ago. We plan to move the Member News to electronic next year
- We are just beginning to evaluate other ways of electronic distribution.

Question: Do you charge members for the newsletter?

(Of the 40 that publish a newsletter)

Yes: 0

No: 40

Question: Please share any other thoughts and experiences you may have about newsletters and their distribution.

- We are exploring other methods of information delivery.
- Our newsletter is very widely read. We insert the health insurance newsletter in with the regular newsletter at a very inexpensive cost because the postage is the same.
- We are hearing from many members that they prefer to receive communications electronically, rather than through printed materials sent in the mail. When two members live in one household, they prefer to receive only one copy. We are assessing how to provide readers additional options in the future.
- Retired members read every word.
- Focus group research showed that most members (except the younger ones) liked to have the hard copy mailed to them so they can file it and keep it for reference. Retirees loved the paper version.
- We currently publish two newsletters but would like to send out a third edition.
- Paper still has a place in communications. Paper newsletters mailed to a member's home allows other interested audiences to read it (spouse, e.g.). However, we also recognize that digital distribution will most likely become some members' preferred choice in the future.
- We will be saving about \$75,000 this year by going to a green format. It makes global and economic sense.
- There has been some push back from employers on the move to electronic only. Not all employees have internet/email at work. We are concerned about this group being excluded. We are considering allowing employers to order a limited supply of printed newsletters. The html newsletter was received by those who have email.
- Our surveys indicate that our customers place a very high value on the newsletters. It ranks as one of the top 3 ways for them to get information from our organization.
- We are getting increased feedback to go to electronic delivery, particularly for actives. We have a problem with newsletters as husband-wife teachers each get a newsletter. We don't maintain marital status so there's no current way to handle this. We continue to pursue electronic options.
- The biggest reason for a newsletter is to put out good solid information. It can also serve a practical purpose of keeping addresses current. We believe quarterly is too many. We've gone to 3 per year, and one of them actually contains our shortened version of the Annual Financial Report or "PAFR."
- We are considering allowing members to request e-mail distribution of the newsletter.
- E-Bulletins to cities have been very effective, even with difficult messages

Question: Does your system distribute on a regular basis a statement to members containing members' individual account information, such as their account balance, current or projected benefit level, etc?.

Yes: 38

No: 4

Question: Please check all member groups who receive regular statements.

(Of the 38 that distribute regular statements)

Actives:	38
Annuitants:	15
Inactives:	24

Question: How frequently are member statements distributed?

(Of the 38 that distribute regular statements)

Annually:	33
Quarterly:	1
Monthly:	1
No response:	3

Comments:

- Actives – annually; annuitants- 6 times each year
- Actives receive annual benefit estimates. Annuitants receive statements on a monthly basis.

Question: Please identify which media are used to provide individual member statement information

(Of the 38 that distribute regular statements)

Hard copy by mail:	37
Electronic by email:	1
Accessible online:	22

Comments:

- A notification is sent via e-mail announcing the availability of the statement in a secured area of the Web site.
- For our electronic delivery of member statements and 1099-Rs, we email a notice to the member that the information is available. The member must log into our secure web environment to view their information and download it and/or print it as needed.
- All members receive a hard copy. Members with online accounts receive an email advising them it is available online.
- All individual member information is available via personal access to the member account, online
- link to e-copies sent by email
- Recap sent to agencies
- We just shifted from snail mail to accessible online. Just doing now so no feedback available yet.
- electronic notification that benefit statements are available, if haven't opted out.
- Statements for actives are mailed to employers for distribution. Inactives are mailed to members through USPS.

Question: If you do not distribute regular member statements, do you make available individual member account information online?

(Of the 4 that do not distribute regular statements)

Yes:	3
No:	1

Question: Does your system distribute to annuitants on a regular basis information regarding their regular benefit payments, such as a pay stub or electronic payment information?

Yes: 27

No: 15

Question: What information, if any, do you provide to annuitants regarding regular payments made via direct deposit or electronic funds transfer? (Check all that apply)

(Of the 27 that distribute regular statements)

Hard copy pay stub: 19

Electronic pay advice: 8

Online access to benefit payment information: 15

Others:

- Benefit recipients must request monthly statements be mailed.
- Until last year we mailed a stub to a retiree whenever the net benefit amount changed; now they must access their Online Services account to get this information. The member can still call and request a hard copy to be mailed.
- We have mandated direct deposit for most retirees. Most retirees do not receive a monthly "stub" of their direct deposit information. The small group who still receive checks receive monthly check stub.
- Annual letter in December with increased, new Jan. 1 benefit amount
- Annual statement showing what their deductions and net will be.

Question: How frequently do you distribute information to annuitants regarding their benefit payments, for example, monthly, quarterly, annually)?

(Of the 27 that distribute regular statements)

Monthly: 10

Annually: 5

No response: 2

Other/Comments:

- All benefit recipients receive a hard copy in the mail when their benefit amount changes and at year end.
- In December to show year-to-date, in January to show increase, in July for the "13th check" and anytime the annuitant's amount changes, e.g., withholding, dues.
- Only when the benefit amount changes, ie... tax changes or insurance changes
- annually, as well as any time a member makes a change to his/her account that affects the payment amount
- Jan, July or if a change is made in the check
- at least 2x / year (July and January) or any time the net amount of the benefit changes.
- roughly quarterly (5 times per year)
- annually, and more often if their pay changes
- When there is a change in the benefit amount
- They receive a hard copy of their benefit payment whenever the amount changes (e.g., new health care premiums start, COLA is awarded, tax withholding is changed, etc.
- Each July after COLA and any other time the amount of their check changes.
- at a minimum, once a year; We also send the annuitant advanced notice whenever the amount of the payment is to change (e.g., tax withholding; "finalized" annuity, etc.

Question: Please share any thoughts or experiences you have had regarding distribution of information regarding regular benefit payments, including whether you recently have changed your practice in this area.

- we are in the process of determining if we can discontinue sending monthly payment statements
- Everything about notification for retiree benefit information was provided by hard copy. More than five years ago we began making certain information available from their secured Online Services account. Last year we discontinued all retiree benefit information unless they were certified by the Dept. of Financial Services as a hardship. We are moving to electronic notification and access through Online Services, as much as possible, for all retirees.
- In 2003, we "mandated" direct deposit for all new retirees. However, the mandate was not enforced. In 2004, we stopped mailing benefit payment stubs to annuitants who received their annuity payments via direct deposit. In 2007, we mandated direct deposit for all annuitants under age 70 and those who retired after 8/1/2007. We conducted a comprehensive communications campaign to convince those annuitants to switch to direct deposit. The campaign included letters and personal phone calls to annuitants who were in danger of having their pension payments suspended if they didn't switch to direct deposit. Currently, we have around 30 annuitants whose pension payments have been suspended and who never contacted us. We continue to send follow-up correspondence in an effort to reach these retirees.
- we recently changed from monthly direct deposit advices to annual; we are glad we made the change, but did have some negative feedback from members
- Information is only distributed to annuitants when a change in the benefit occurs; However, their information can always be viewed online.
- In the past year, we eliminated one (of 6) EFT statement mailings.
- We send a snail mail letter to annuitant anytime their benefit changes (due to annual increase or tax change, etc.)
- Will offer only on-line stubs within the next 9-12 months

Question: In addition to traditional forms of communication, do you use electronic methods, including social networking, to reach members? If so, check all that apply:

Blogs:	2	Podcasts:	1
Facebook:	3	Twitter:	5
MySpace:	0	Web-based video:	10
Multiple websites:	4	Other:	

- YouTube, RSS feeds
- We use a moderated blog.
- we don't use any of these but are working to expand our website in the near future
- We offer employers and members secure websites where they can view information specific to their account and submit information to IMRF. conducted two webinars last year for employers regarding 2010 employer rate increases. Individuals can sign up for one of our RSS feeds: news, press releases, employment.
- we use video conferencing, webinars (live, on-line seminars) and tutorials (recorded)
- Exploring Twitter, Podcasts, etc. for new members. Closely watching CALPERS and their new ways
- None at this time, but we are exploring these options
- We are only using our main website at present.
- We have RSS feeds on our Web site to which members and employers may subscribe to receive updates when something is posted or updated on the Web.
- Webcasts
- We have an online video library. Videos that are produced using Mediasite technology, which combines audio, video, and Powerpoint.

Responding systems:

- PERS and TRS of Alaska
- Retirement Systems of Alabama
- Arizona State Retirement System
- CalPERS
- CalSTRS
- Colorado PERA
- DC Retirement Board
- Delaware PERS
- Florida Retirement System
- Iowa Public Employees Retirement System
- Illinois Municipal Retirement Fund
- State Universities Retirement System of Illinois
- Teachers' Retirement System of the State of Illinois
- Indiana Public Employees' Retirement System
- Indiana State Teachers' Retirement Fund
- Kansas Employees Retirement System (KPERs)
- Kentucky Teachers' Retirement System
- Louisiana State Employees' Retirement System
- Maryland State Retirement & Pension System
- State of Michigan- DMB- Office of Retirement Services
- Minnesota Teachers Retirement Association
- Missouri State Employees' Retirement System
- MODoT & Patrol Employees' Retirement System
- PSRS/PEERS of Missouri
- Mississippi Public Employees' Retirement System
- Montana Retirement Administration
- NC Retirement Systems
- Public Employees Retirement Assn. of New Mexico
- NYS Teachers' Retirement System
- Ohio Police and Fire Pension Fund
- State Teachers Retirement System of Ohio
- Oklahoma PERS
- PA - State Employees' Retirement System
- PA Public School Employees' Retirement System
- Puerto Rico Retirement Systems Administration
- Employees' Retirement System of Rhode Island
- South Carolina Retirement Systems
- Tennessee Consolidated Retirement System
- Teacher Retirement System of Texas
- Texas Municipal Retirement System
- Virginia Retirement System
- Wisconsin Retirement System