

# PERSPECTIVES

Active  
Member  
Edition

## Customer service survey results and strategies

PERS' 2008 customer service survey shows improvement in every category compared to the 2007 results. More than 4,100 people responded online and via hard copy during August.

Participants rated PERS in eight areas: timeliness of services, ability to provide services correctly the first time, helpfulness, knowledge and expertise of PERS' employees, availability of information, the overall quality of service PERS provides, the PERS website, and how our service in the past year compared to previous years.

The key issues and suggestions from the comments we received are shown below along with PERS' strategies to address those items.

### 1. It is sometimes difficult to get consistent, accurate answers to questions.

Members request information through telephone calls, e-mail, letters, and by visiting a PERS office. In calendar year 2007, PERS received more than 345,000 member telephone calls, emails, and letters.

Survey comments indicate that regardless of the method members use to contact PERS, they sometimes receive inconsistent answers to questions.

To address this concern, we are:

- Continuing to offer core staff training in features of the Tier One/Tier Two and OPSRP programs;
- Using the incoming telephone message to encourage callers to use the website and the A-Z topic listings.
- Distributing internal newsletters to keep staff abreast of changes in business rules, Oregon Administrative Rules, and Board policy decisions and actions; and
- Ensuring our Information Center response scripting uses the same verbiage as publications and the A-Z directory to provide consistent answers.

### 2. Provide on-line account and individual information access.

Members and retirees would like on-line account access, including the ability to view individual annual statements on-line and make demographic changes (addresses, beneficiaries, etc.).

PERS is converting our legacy computer system to an upgraded system that will allow on-line access and transactions. We began the conversion in 2004 and plan to complete the project in 2010, at which time many of these services will be available.

*(continued on page 2)*

## Retiring within 90 days?

PERS is offering Retirement Application Assistance Sessions statewide for members retiring within 90 days. This is a one-hour meeting with a PERS Retirement Counselor and is for members who:

- Have already attended a One-Year Group Counseling presentation,
- Are within three months of retirement, and
- Are prepared to submit their retirement application(s).

At the session, a Retirement Counselor will:

- Explain the retirement application process,
- Provide a comprehensive review of application(s), forms, and supporting documents for accuracy and completeness,
- Notarize forms (optional), and
- Answer your questions regarding the retirement process and forms.

To register, go to PERS website home page at <http://oregon.gov/PERS>.

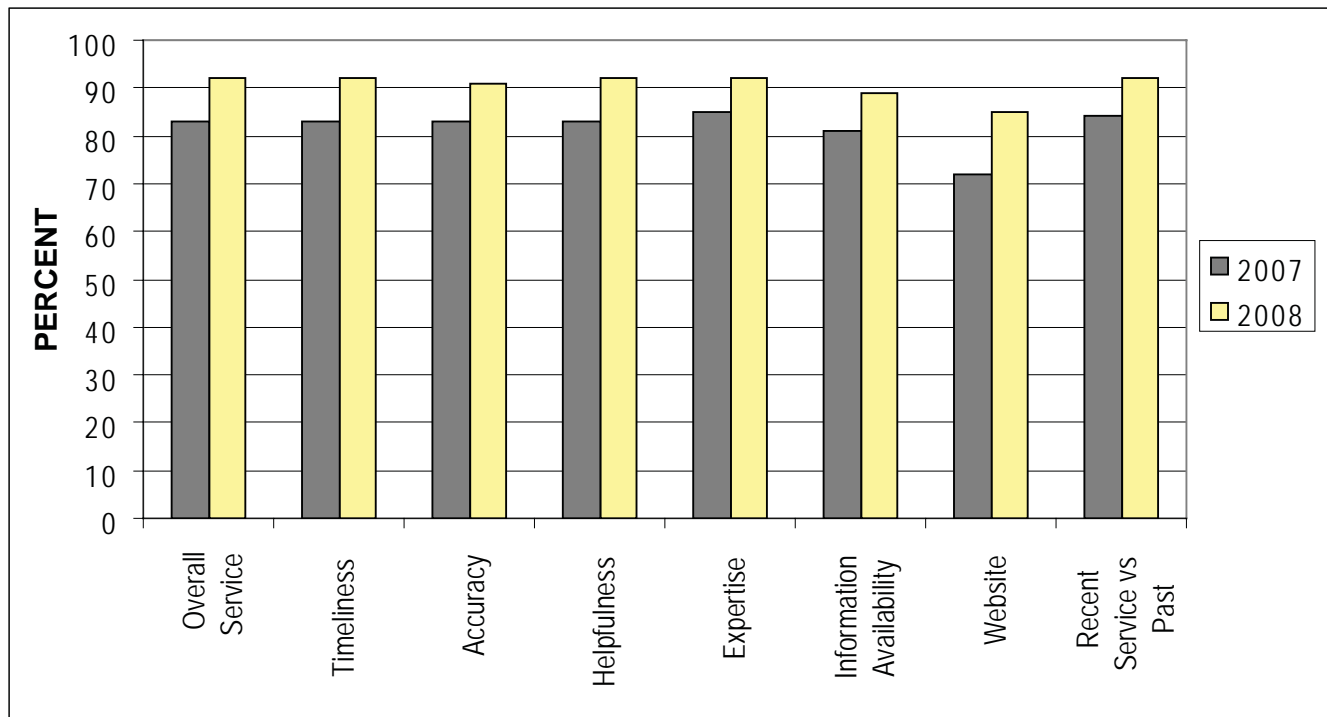
<i>In This Issue</i>	
• Retirement planning checklist . . . . .	3
• Group Counseling sessions. . . . .	4

# Customer service survey results (continued from page 1)

## Ratings for the eight survey questions

How do you rate...	Excellent (1)	Good (2)	Fair (3)	Poor (4)	Don't Know (5)
The overall quality of service?	56%	30%	5%	3%	6%
The timeliness of services PERS provides?	58%	28%	4%	3%	7%
PERS' ability to provide services correctly the first time?	56%	28%	4%	4%	8%
PERS' helpfulness?	58%	27%	4%	3%	8%
The knowledge and expertise of PERS employees?	51%	29%	5%	3%	12%
The availability of information at PERS?	52%	29%	6%	4%	9%
The PERS website?	19%	17%	5%	1%	58%
Our service in the past year compared to previous years?	39%	25%	3%	2%	31%

Percent of respondents rating “excellent” or “good” (the state’s Key Performance Measures do not include the “Don’t Know” responses; the numbers in the graph have been rebaselined to exclude those responses)



# Retirement planning checklist

Maybe you've been thinking about retirement since your first day on the job. Or maybe you've only recently started thinking about retiring.

It is one of life's big decisions and it is never too early to start thinking and planning for retirement.

The forms and other tools you need to retire are posted on the PERS website at <http://oregon.gov/PERS>.

Here are some guidelines, in checklist form, to help you plan for a successful retirement.

## Five years before retiring

- Organize your financial statements and take an inventory of your savings, assets, and liabilities.
- Attend a financial planning workshop, or do individual research to determine what your financial needs will be during retirement.
- Register and attend a PERS Five-Year Group Counseling session.

## One year before retiring

- Use the benefit estimate calculator on the PERS website to estimate your retirement benefit.

*Perspectives* is published by the Oregon Public Employees Retirement System for the benefit of PERS/OPSRP members and employers. Address all correspondence to **PERS, P.O. Box 23700, Tigard, OR 97281-3700**. PERS headquarters office is at **11410 SW 68th Parkway, Tigard, Oregon. Phone 503-598-PERS** or toll-free **888-320-7377**; **TTY: 503-603-7766**. Telephone hours are 8:30 a.m. to 5:00 p.m., Monday through Friday, except holidays. PERS' Internet address is <http://oregon.gov/PERS>.

### BOARD

**Chair:** Michael Pittman

**Vice Chair:** Brenda Rocklin

**Members:** James Dalton, Thomas Grimsley, Eva Kripalani

### STAFF

**Executive Director:** Paul R. Cleary

**Deputy Director:** Steven P. Rodeman

**Administrator, Benefit Payments Division:** Brian Harrington

**Administrator, Fiscal Services Division:** David Tyler

**Administrator, Customer Service Division:** Yvette Elledge

**Administrator, Information Services Division:** Jeff Marecic

**Administrator, Policy, Planning, and Legislative Analysis Division:** Susan Riswick

**Administrator, Human Resources:** Helen Bamford

**Perspectives Editor:** David Crosley

## One year before retiring (continued)

- Review your financial holdings and compare them to what your needs will be during retirement. You may wish to attend a financial planning workshop.
- Register and attend a PERS One-Year Group Counseling session (you can register on the PERS website).

## Nine months before retiring

- Verify with your employer that all of the current personal information PERS has for you is accurate, including your name, and birth date.
- Make sure you have copies of officially accepted age verification documents.
- Make sure you have necessary verification for special purchases, such as out-of-state teaching or military purchases if applicable.

## Six months before retiring

- Complete and submit a benefit estimate request form (available on the PERS website) or prepare your own estimate using the benefit estimate calculator on the PERS website.

## Three months before retiring

- We encourage you to submit your retirement application to PERS 60 - 90 days before your effective retirement date. You will receive your first benefit payment within 92 days of your retirement date.
- You must purchase any voluntary retirement credit (waiting time, refunded time, etc.) within 90 days before your effective retirement date. Visit the PERS website for more information.
- Attend a one-hour Retirement Application Assistance Session (see page 1) with a PERS retirement counselor (sign up on the PERS website).

## 59 days after your first benefit payment is issued

- This is the last day you can change your retirement option choice or your beneficiaries to joint and survivorship options, unless you get divorced and the court order stipulates a beneficiary change.

If you choose a lump-sum option and want to change it, you must repay any lump-sum funds distributed to you.

# PERS Presentations: December 2008 - April 2009

Registration is required. Register through the PERS website (<http://oregon.gov/PERS>) in the Education Sessions section. All presentations are free, including the financial planning sessions. Space is limited.

## One-Year PERS Presentations

For members within *one* year of retirement

Albany	Mar. 5
Ashland/Med.	Mar. 10; Mar. 25*; Apr. 6,7
Astoria	Feb. 23; Apr. 27
Baker City	Apr. 1
Bend	Feb. 4*; Mar. 9; Apr. 22
Burns	Apr. 14
Canyon City	Apr. 15
Coos Bay	Mar. 23
Corvallis	Feb. 24
Eugene/Spfld	Dec. 17; Jan. 15*; Feb. 18; Mar. 18, 25*; Apr. 15
Grants Pass	Feb. 12*; Mar. 4
Gresham	Dec. 2; Jan. 22*; Feb. 3; Apr. 7
Hillsboro	Dec. 9; Mar. 10
Hood River	Mar. 3
Klamath Falls	Mar. 11
La Grande	Dec. 1; Mar. 18
Ontario	Apr. 2
Oregon City	Jan. 7; Apr. 9*
Pendleton	Mar. 16, 31
Portland/Tigard	Dec. <b>1</b> , 6*, 8, 15; Jan. 5, 10*, <u>12</u> , 24*, 26; Feb. 7*, <b>9</b> , 16,; Mar. 2, 7*, 21*, <b>23</b> , 30; Apr. 4*, 6, 11*, 13 (bold dates are for education staff; underlined dates are for police and firefighter staff)
Roseburg	Mar. 2
Salem	Dec. 9*, 10; Jan. 7, 17*; Feb. 28*; Mar. 10*, 11; Apr. 8, 17*, 25*
The Dalles	Mar. 30

### These sessions cover:

Individual Account Program (IAP) // Retirement eligibility and retirement benefit calculations // Benefit estimate review // Retirement options // Variable account after retirement // Work after retirement provisions // Health insurance // Cost-of-living adjustments // Taxes // Retirement application forms review.

## Five-Year PERS Presentations

For members within *five* years of retirement

Ashland/Med.	Jan. 29*; Mar. 10; Apr. 10
Bend	Apr. 2*, 24
Eugene/Spfld	Jan. 21; Feb. 18*; Apr. 14*
Gresham	Jan. 6; Mar. 20*
Hillsboro	Jan.13; Mar 12*
Klamath Falls	Mar. 13; Apr. 8*
La Grande	Mar. 18
Oregon City	Jan. 8*; Feb. 4
Portland/Tigard	Dec. 13*; Feb. 2, 21*; Mar. 9; Apr. 20, 25*
Salem	Jan. 8*; Feb. 11, 12*; Mar. 14*

### These sessions cover:

Individual Account Program (IAP) // Review of website benefit estimate calculator // Retirement benefit information // Work after retirement provisions.

**Visit the PERS website (<http://oregon.gov/PERS>) for other counseling sessions...**

**Early Career:** retirement benefit information for OPSRP members (hired August 29, 2003 or after).

**Mid Career:** retirement benefit information for Tier One/Tier Two members who are more than five years from retirement.

**Retirement Application Assistance Session:** a one-hour meeting with a PERS Retirement Counselor for members who: have already attended a One-Year Group Counseling presentation, are within 90 days of retirement, and are prepared to submit their retirement application(s).

Dates followed by an asterisk (\*) add financial planning information presented by PERS' education partner, AIG Retirement. Additional topics covered at these sessions include: Social Security and Medicare // Coordinating PERS benefits with other income sources // Planning for changing income and expense needs.