Birmingham Public Schools
Retirement Resources

ORS has representatives available in its contact center and miAccount from 8:00 a.m. to 5 p.m. Monday through Friday, excluding holidays, to answer any questions members may have. Members can reach us by sending a message through the miAccount Message Board or

Call - 800-381-5111 **Web** - Michigan.gov/ORSSchools

ORS has partnered with Voya Financial to provide the State of Michigan 401(k) and 457 Plans. Voya Financial (NYSE: VOYA) is the company that takes care of the daily servicing of the State of Michigan 401(k) and 457 Plans, providing you with plan information, saving and investing education, transaction processing, statements and more.

Call – 800-748-6128 **Web** – mipensionplus.org and stateofmi.voya.com

Two most current plans (newly hired employees must choose from):

Pension Plus 2 eBook **Pension Plus 2 – Public School Employees** On or after Feb. 1, 2018

Defined Contribution eBook **Defined Contribution (DC) - Public School Employees,** On or after Sept 4, 2012

If you know your specific Plan, select from the list below for immediate access:

- **Defined Benefit (DB)** – Personal Healthcare Fund
- **Defined Benefit (DB)** – Subsidized Retiree Insurances (Premium Subsidy)
- **Defined Contribution (DC)** – Personal Healthcare Fund, converted from DB
- **Defined Contribution (DC)** – Subsidized Retiree Insurances, converted from DB
- **Defined Contribution (DC)** – First worked between Sept. 4, 2012, and Jan. 31, 2018
- **Pension Plus – Public School Employees** Between July 1, 2010 and Jan. 31, 2018

Note: If you aren't sure which Plan applies to you, please check with your employer or the Voya Education Office (517-284-4422). You can also find the eBook to your plan by following the prompts to answer questions to find which plan you are in here https://voyamarketingzone.dmplocal.com/sites/2839/mi00_welcome.html

New to MI Public School Retirement Plan

New hires who are **not** already members of the Michigan Public School Employees' Retirement System have a decision to make for their future retirement plan. You have 75 calendar days from the first payroll end date to decide which retirement plan best meets your needs:

- The Pension Plus 2 retirement plan, or
- The Defined Contribution (DC) retirement plan.

New hires can get full details and guidance for their plan options at PickMiPlan, including the *Retirement Plan Election Guide* and the *Retirement Plan Decision Guide*.

About three to five weeks after the first day you work, you'll receive a letter from the Michigan Office of Retirement Services (ORS) with information, including an account numbers, you'll need to make your election on miAccount. In the meantime, we hope you'll review the information and consider your future.

Please review the information available at PickMiPlan.org to understand your options and consider what fits you best.

Pension Plus 2 eBook **Pension Plus 2 – Public School Employees** On or after Feb. 1, 2018

Defined Contribution eBook **Defined Contribution (DC) - Public School Employees,** On or after Sept 4, 2012