

CASE STUDY

City of Midland



Key Takeaways

- By offering regular, accessible learning opportunities, Midland empowers its employees to take charge of their financial futures.
- Employees report increased retirement readiness and comfort in engaging with benefit providers.
- Retirement-related sessions consistently receive high satisfaction ratings and strong participation.



Municipality Profile

The City of Midland is located in the heart of Michigan. Midland offers a blend of urban amenities and natural landscapes. The City is home to a diverse population and boasts numerous cultural and recreational facilities, including parks, museums, and theaters. Midland is also recognized for its strong economy, driven by a mix of industries such as manufacturing, healthcare, and education. The commitment to sustainability and community engagement is evident in various ongoing projects and initiatives that aim to enhance the quality of life for all residents.

MERS Programs Used

- Defined Benefit (DB) Plan
- Hybrid Plan
- Defined Contribution (DC) Plan
- Health Care Savings Program (HCSP)

Situation

The City of Midland employs approximately 340 full-time and 100 part-time staff. Employees expressed a desire for more opportunities to connect with colleagues and learn about benefits without work-related stress.

Process

In February 2023, Midland launched three annual employee in-service days, using two of those days—Juneteenth, and Veterans Day—to help employees better understand their benefits. On Juneteenth, they held a picnic with food trucks and vendor booths, which allowed informal engagement. Families were invited, giving an opportunity for others in the family to ask questions and get a better understanding of the benefits. The Veterans Day event featured conference-style breakout sessions. MERS and other benefit vendors participated in both events, offering education and personalized support.

Strategy

- Hosting in-service days with both informal and formal education formats.
- Inviting MERS and other benefit vendors to present and interact with employees and their families.
- Using surveys to gather feedback and continuously improve the experience.
- Encouraging employees to engage with retirement planning early and often.
- Addressing different learning styles through dual-format education.

Results

- Employees consistently appreciate the opportunity to learn about retirement plans.
- Increased engagement from younger employees in early retirement planning.
- Employees nearing retirement are more knowledgeable and require less assistance.
- Greater comfort and familiarity with benefit vendors enhances communication and support.

Insights to Action:

Employers can take inspiration from Midland's creative approach to employee engagement and retirement education.

Consider hosting dedicated in-service days that blend informal and formal learning formats, involving families, and including benefit vendors to foster deeper understanding and comfort. Start by identifying opportunities to make retirement planning more accessible, engaging, and inclusive—especially for younger employees and those nearing retirement.



1134 Municipal Way
Lansing, MI 48917
mersofmich.com
800.767.6377

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