CASE STUDY

Muskegon County

Municipal Employees' Retirement System

Key Takeaways

- Improved employee confidence in retirement through consistent education and personalized support.
- As a result of education, such as integrating financial wellness into the County's annual Wellness Fair, employee engagement in retirement programs has increased.
- Through education and personalized support, the County is able to support a diverse workforce.

MERS IMPACT AWARD
Best-In-Class Retirement Benefits

Municipality Profile

Muskegon County is a diverse and scenic region, situated along the shore of Lake Michigan. The County employs 1,219 full-time and part-time staff, with 1,115 targeted or impacted by retirement initiatives. The workforce is notable for its diversity, with 64% female employees, 9 active collective bargaining units, and is recognized as a Silver-level Veteran-Friendly employer.

MERS Programs Used

- Defined Benefit Plan
- Defined Contribution Plan
- Health Care Savings Program

Situation

Muskegon County wanted to help their employees feel more confident and knowledgeable about their retirement options. They also understood the direct tie between benefits and employee retention and wanted to ensure their workforce had the best understanding possible of the many benefits available to them as Muskegon County employees. This was seen as a way of increasing individuals saving for retirement and helping employees "thrive beyond the workforce."

Process

The County has implemented a multi-faceted approach to employee retirement education and engagement. This includes a website dedicated to retirement benefits, the opportunity for employees and their spouses to meet monthly on a one-on-one basis with a retirement insurance broker to discuss any financial related topics they choose, hosting annual informational sessions with MERS representatives, and holding an annual on-site wellness fair with a focus on financial wellness. Muskegon County has increased the frequency that new employees receive education about their MERS benefits and provides this education in various formats. Muskegon County also has an intentional reach out in place to all new hires after 60 days to ensure all their benefit questions have been answered.

Strategy

- Providing accessible retirement planning resources via intranet and in a quarterly HR newsletter, where employees can find MERS educational materials.
- Hosting annual group and individual sessions with MERS representatives.
- Promoting wellness through summer fairs focused on physical, mental, and financial health.
- Educating new hires with MERS videos, MERS toolkit materials, and mobile app.
- Encouraging beneficiary updates annually.
- Providing employees and their spouses an opportunity to meet monthly with a retirement insurance broker to discuss any and all financial related topics.
- Participating in MERS CEO Roundtables, account check-ups with their Regional Manager, attending MERS Annual Conference, and subscribing to the Inside MERS Investments podcast for the HR team.

Results

- Positive employee feedback following informational sessions.
- Increased confidence and knowledge about retirement options.
- Increased retention by 60%
- Annual growth in participation in a 457(b) supplemental saving program including:
  - 325% increase in number of employees participating
  - Nearly half of all County employees voluntarily contribute to the 457 program.

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Municipal Employees' Retirement System

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