

Washington State Department of Retirement Systems (DRS)
Expanded Agency Transition Description
Tier 2

AGENCY IDENTIFICATION:

Headquarters located at: Point Plaza West Building 3
6835 Capitol Boulevard
Tumwater, Washington 98501

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Olympia, WA 98504-8380

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6860 Capitol Boulevard
Tumwater, WA 98501

Warehouse/records storage: 5075 Lambskin Street SW
Tumwater, WA 98501

ORGANIZATION AND BUDGET:

Budget Summary –

The budget for DRS is separated into five programs (and nine activities for the Priorities of Government process) but due to the single mission nature of the agency, it is necessary to view it from the perspective of the agency's three fund sources.

The agency's primary fund source is the DRS Expense Account (fund 600). This dedicated fund receives its revenue from public employers as a percentage of the salary expenditures for their employees who are active members in the various pension systems. Earlier this year, DRS reduced the administrative fee percentage. Using actual employer data from last fiscal year, this reduction will save public employers almost \$11 million by the end of the 2005-07 biennium.

Three of the agency's five programs are funded by an appropriation out of the DRS Expense Account: Retirement Services, Administrative Services and Information Technology. All three of these programs work together to achieve the agency's primary business objective of timely and accurate pension benefits.

Program Title	Fund Source	FTEs	Dollars
Retirement Services	600-1	93.79	\$9,248,712
Administrative Services	600-1	98.77	\$19,214,629
Information Technology	600-1	57.27	\$15,438,859
Totals		249.83	\$43,902,200

- The Retirement Services program provides direct customer service to active, retired and inactive members of the retirement systems. These services include determining eligibility for retirement, educating and counseling prospective retirees, processing disability and death adjustments, and computing retirement benefits, deductions, and benefit adjustments.
- The Administrative Services program includes agency management functions and executive leadership, budget, fiscal and legal services, human resources management, and other administrative support services. This program also includes accounting for the pension trust funds, from collection of contributions to pension disbursements, and IRS reporting. The other key activity within Administrative Services is employer support, which involves training employers, conducting field audits, and processing essential member information submitted by public employers.
- The Information Technology program provides database management, systems development, electronic communications support, system maintenance, data collection and processing, and disbursement processing. The agency's information systems are integral to all of the agency's business activities. Information systems processes also ensure proper treatment of all historical retirement benefit laws and provisions. The complexity of Washington's retirement laws, and the associated system complexity, results in DRS' having the largest

archive database in the state. The Information Systems program shown above also contains the one-time costs associated with legislative projects approved and funded each session.

Each of the three programs provides a key component of timely and accurate pension benefits. Retirement Services provides the point of contact for customers and the staff expertise that is essential to calculate pension benefits in one of the most complex public pension systems in the nation. Administrative Services provides the staff who see that essential information and contributions get into and out of the appropriate systems and accounts, and that DRS maintains its ranking as one of the most cost effective public pension administrators in the United States. Information Technology provides the systems that make it possible for DRS to not only provide timely and accurate benefits but to do it in a way that enables staff to maintain high customer service levels and high customer satisfaction ratings from members and public employers. Each of the three components (expertise, money and systems) must be in place and working together to maintain the retirement systems' efficient, effective administration.

DRS' strategic plan has helped focus the agency on maintaining this balance. Over the past ten years the agency's "base" FTE count shows a decline, when adjusted for staff provided by the legislature to implement one-time projects and new programs, at the same time that retirement transactions are increasing. Cost effective automation, targeted at self-service options for members and employers, and replacing historically paper-based transactions, has enabled the agency to maintain service and satisfaction levels with fewer staff.

The agency also has two other smaller fund sources: the nonappropriated Deferred Compensation Administrative Account (fund 888) and the appropriated Dependent Care Administrative Account (fund 03T). Fund 888 receives its revenue from participants in the state's Deferred Compensation Program as a percentage of their total assets in the program, while revenue for fund 03T comes from a portion of the employer savings of Old Age and Survivor Disability Insurance taxes realized from salary reductions on behalf of program participants.

Program Title	Fund Source	FTEs	Dollars
Deferred Compensation	888-6	19.90	\$3,703,000
Dependent Care	03T-1	2.50	\$387,800

The programs associated with both of these funds provide benefits to public employees at no cost to the state. Deferred Compensation is funded by the participants, while Dependent Care actually saves money for participants and their employers, as DRS only invoices the employers for about half of the tax savings.

Management Team Biosketches -

John Charles, Director

Director since January 1997. Member and immediate past Chair of the Washington State Investment Board. Chairs the Pension Funding Council and Employee Retirement Benefits Board. Member of the Select Committee on Pension Policy. Over 25 years of executive management/CEO experience in the public and private sectors.

Wilma Eby, Confidential Secretary to the Director

Has more than 20 years experience providing administrative support to executive level management in the public and private sector. Served as the Executive Assistant to the Deputy Director prior to current position.

Maureen Westgard, Deputy Director

Serves as the agency's Chief Operating Officer. Directs the customer service, administrative, financial, technology and communications divisions, agency project management and the Quality Program. Previously held positions at the Department of Licensing and has more than 16 years experience in the private sector with First Interstate Bank.

Dorothy Bailey, Assistant Director, Retirement Services Division

Joined DRS in August 2003 as DCP Administrator, bringing more than 20 years of private sector employee benefit experience. Promoted to current position effective January 1, 2004. Graduate of the University of California Santa Barbara, Certified Paralegal, and Qualified Plan Administrator designation.

Marcie Frost, Assistant Director, Information Services Division

More than 19 years of service to Washington State, with progressive management experience in Information Systems and Human Resources. Managed successful implementation of DRS' imaging system before being promoted to Human Resources Manager role in 2001. Promoted to current position in 2003. Previously served 15 years at L&I.

Chris Greenwalt, Human Resources Manager

Twenty years of state service, with more than 17 years progressive experience in public sector Human Resource Management. Joined DRS in 1998 as Senior HR Consultant, promoted to current position in January 2004. Previously held human resource positions at Department of Revenue and Washington State School for the Deaf.

Dave Nelsen, Assistant Director, Administrative Services Division

Since joining DRS in 1995, has served as a retirement services analyst, retirement services supervisor and employer support services manager before assuming current position. Previous experience includes retail store management and financial planning services. University of the State of New York graduate, also attended US Naval Academy and Baylor University.

Joe Olson, Legal/Labor Attorney

Joined DRS as Human Resources Manager in June 2003, assumed current assignment in January 2004. Public sector manager since 1980 as Assistant City Manager, Assistant Attorney General, HR Manager, and Legal Advisor to Washington State Patrol Chief. Law Degree, Master's Degree in Public Administration and Bachelor's Degree in Criminal Justice.

Jeff Wickman, Strategic Initiatives Manager

Has more than 15 years' experience at DRS. After leaving the agency in 1994, returned in 1998 to manage Employer Support Services. Promoted to current position in 1999. Recent successes include executive leadership for implementation of a new retirement system and plans, document imaging, web-based services and DCP service improvements.

Other key managers on the Director's immediate staff -

Ellen Anderson, Retirement Appeals Manager

With DRS since April 2002. Fourteen years experience in state agency administrative adjudication, including DSHS Board of Appeals and Washington Board of Tax Appeals. President, National Association of Hearing Officials. Member, Lewis County Bar Legal Aid Board (1996-01), WSBA Lawyers' Fund for Client Protection Committee (1989-92). Former deputy prosecutor. J.D. Seattle University Law School.

Cathy Cale, Internal Auditor

Since joining DRS in May 2000, served three years as Fiscal Manager and 18 months as PERS Administrator, before accepting current position in September 2004. Also served nine years with the State Auditor's Office. Licensed CPA with BBA degree from East Tennessee State University.

Leah Wilson, Petitions Examiner

DRS experience spans 27 years, including 11 years as Plan Administrator for LEOFF, WSPRS and Judicial systems. Previously served as Files Supervisor, Benefits Specialist, and LEOFF Supervisor, and in temporary capacities as DRS' Legislative Liaison and Assistant Director for Retirement Services Division. Assumed current role effective April 2002.

AUTHORIZING ENVIRONMENT AND ENVIRONMENTAL SCAN:

Statutory authorities –

Legislative authority for the Department of Retirement Systems is established by Chapter 41.50 of the Revised Code of Washington (RCW). It consolidates the administration of seven public retirement systems (including one retirement fund), the Deferred Compensation Program and the Dependent Care Assistance Program into a single department. The Governor appoints the department's director with the consent of the Senate.

In addition to Chapter 41.50, which establishes the Department of Retirement Systems, specific authority for each of the retirement systems and funds is codified in the following chapters in RCW:

- Chapter 2.10 Judicial Retirement System
- Chapter 2.12 Judges' Retirement Fund
- Chapter 41.26 Law Enforcement Officers' and Fire Fighters' Retirement System
- Chapter 41.32 Teachers' Retirement System
- Chapter 41.34 Plan 3 Retirement System Contributions
- Chapter 41.35 School Employees' Retirement System
- Chapter 41.40 Public Employees' Retirement System
- Chapter 43.43 Washington State Patrol Retirement System
- Chapter 41.50.780 Deferred Compensation Program
- Chapter 41.04.600 Dependent Care Assistance Program

The department must also conform to numerous references found throughout the RCW and the United States Internal Revenue Code.

Major partner, supplier and customer groups and their expectations –

Partners: The Department of Retirement Systems partners with several other state boards and agencies to manage the statewide retirement plans. Those include the following organizations:

- Employee Retirement Benefits Board (www.drs.wa.gov/agency/erbb/index.htm)
- Law Enforcement Officers' and Fire Fighters' Plan 2 Retirement Board (www.leoff.wa.gov)
- Office of the State Actuary (osa.leg.wa.gov)
- Pension Funding Council (www.leg.wa.gov/senate/scs/pfc/default.htm)
- Select Committee on Pension Policy (www.leg.wa.gov/scpp/)
- Washington State Investment Board (www.sib.wa.gov)

Additionally, DRS contracts with third party record keepers to track the individual investment accounts for Plan 3 members and Deferred Compensation Program (DCP) participants. The role is currently performed by ICMA Retirement Corporation for TRS Plan 3, PERS Plan 3 and SERS Plan 3, and by CitiStreet for DCP. Those organizations provide online defined

contribution account access, prepare and mail quarterly account statements, and process the investment transactions initiated by the retirement Plan 3 member or DCP participant.

Suppliers: DRS' most significant suppliers are the 1,274 public agencies that employ the retirement systems' members. Each month, those employers submit data and contributions to DRS for their employees. That data provides the foundation upon which a member's benefit is calculated at the time of retirement. Timely and accurate service to the agency's customers depends upon the quality of the data received from employers. DRS currently processes more than a million line items of data monthly.

To improve the quality and timeliness of the data received from employers, DRS has implemented several Web-based solutions that streamline the submittal process, eliminate the need for manual data entry upon receipt, and alert employers to many potential errors before they are submitted. Those applications include Member Reporting Verification that allows employers to check for prior retirement system membership before enrolling a new employee, and lets employers review information that has already been reported for their members to resolve issues on a timely basis. The Web-Based Employer Transmittal application allows employers to report member retirement contributions and information, or correct previously reported information, over the Internet. The EPAY application allows employers to securely submit their contributions and invoice payments online.

Customers: DRS' customers include public employees throughout Washington who work for the state, counties, cities (except Seattle, Tacoma and Spokane that have their own "first class city" retirement systems), schools and school districts, fire protection districts, library districts, state higher education, and other public agencies and public employees' associations. Another customer segment is comprised of annuitants who currently receive payments from DRS. Annuitants are members who have met retirement eligibility, survivors of deceased members, and those who receive court-ordered payments, such as members' ex-spouses. Customers also include inactive members who previously worked for a participating employer and have not withdrawn their funds or begun drawing their pension benefits, as well as voluntary participants in the Deferred Compensation Program and the Dependent Care Assistance Program.

Other stakeholders: Organizations that represent customer and employer groups also take an active interest in the state's retirement policies. While a comprehensive list would be lengthy, some of those organizations include the following –

- Association of Washington Cities
- Coalition of Retired Higher Education Employees
- International Federation of Professional and Technical Engineers
- Public School Employees of Washington
- Retired Fire Fighters of Washington
- Retired Public Employees Council of Washington
- Retired Washington State Patrol Employees Association
- Washington Education Association
- Washington Education Association – Retired
- Washington Federation of State Employees

- Washington Federation of Teachers
- Washington Public Employees Association
- Washington Public Ports Association
- Washington State Association of Counties
- Washington State Council of County-City Employees
- Washington State Council of Police Officers
- Washington State Patrol Lieutenants' Association
- Washington State Patrol Troopers' Association
- Washington State Schools Retirees' Association

External environmental scan –

Aging population: The first wave of Baby Boomers is rapidly approaching retirement age. The corresponding workload increases for DRS require innovative service delivery methods, streamlined processes, and effective, efficient utilization of resources. During 2003, DRS staff processed 6,233 retirements. The State Actuary's 2002 projections indicate that the number of retirements per year will increase 27 percent by the year 2005, 46 percent by the year 2010, and 71 percent by the year 2015, compared to the 2003 actual volume.

Policy issues may also arise as older workers and retirees represent a larger contingent of the retirement systems membership. These issues may include cost of living adjustments that match inflation, retirement at younger ages with unreduced benefits, and more flexible post-retirement employment flexibility. At the same time, employers may seek options to retain or rehire older workers.

Economic climate: As opposed to other state pension systems across the nation, DRS' operational funding comes from a fee charged to employers (reduced by 14 percent September 1, 2004 by DRS, from 22 basis points of covered compensation to 19 basis points). Other states' pension systems are funded out of their system's trust funds. In addition, DRS's budget is subject to legislative appropriation. Accordingly, its budget is indirectly affected by the general economic climate although its funding pool is not State General Fund and a significant amount comes from local jurisdictions.

The general economic climate also has an affect on the investment returns of the State Investment Board (SIB). The investment returns of the SIB have a direct, although delayed, effect on the pension contribution rates paid by employees and employers. Ten voting members of the SIB make the pension trust fund investment allocation and investment decisions. Accordingly, the investment experience and judgment of the ten members, to a substantial degree, determines the investment returns of the trust funds and consequently pension contribution rates. The directors of DRS and L&I are voting members of the SIB.

The pension benefit payments paid out monthly by DRS to its retired members contribute to stabilization of the State's economy. DRS pays out over \$1.7 Billion in annual retirement benefits, most of which is subsequently expended on consumer goods and services within the State of Washington.

Technology-based customer service: DRS' customers are becoming increasingly comfortable with electronic transactions offered by banks and other financial service providers. This has resulted in raised expectations for similar capabilities in regard to their retirement accounts. DRS has addressed this issue through the implementation of online customer service options. DCP participants and Plan 3 members have immediate online access to view their account balances and initiate investment transactions. All retirement plan members may now access their defined benefit account information and annual statements online. The next upgrade will add the ability to produce a defined benefit retirement estimate online, based on data contained in the agency's information systems.

STRATEGIC PLAN HIGHLIGHTS:

Agency vision – Delighted customer, proud staff.

Agency mission – To administer the state’s public retirement and deferred compensation programs in a manner that creates the highest degree of confidence in our integrity, efficiency, fairness and financial responsibility.

Strategic plan framework – DRS’ strategic plan is developed using the Malcolm Baldrige Criteria for Performance Excellence as a framework. The following goal statements have been established for each of the seven business criteria:

Leadership - We will establish, communicate, and implement agency values, goals, direction and expectations that demonstrate our strong customer focus, our role as citizens in the community at large, and our responsibility to the public.

Strategic Planning - We will establish strategic direction and business plans that focus resources and activities on providing effective services to our customers and the state of Washington, now and in the future.

Customer and Market Focus - We will seek out and utilize input from our customers, identifying and responding to their requirements, expectations and service needs.

Information and Analysis - We will manage internal information and data, including review and analysis of key services, in a manner that best supports the agency's service delivery business model.

Human Resource Development and Management - We will demonstrate commitment to our employees by providing leadership, direction, development and opportunities for participation in the achievement of organizational excellence.

Process Management - We will assure that key agency business and critical support processes are customer-focused, regularly evaluated for improvement, aligned with agency vision and values, and are meaningfully measured.

Business Results - We will measure performance regularly and objectively to assure that goals are being met.

Strategies and action items support each of those goal statements and provide direction for the agency to accomplish its long-term objectives. (A complete copy of the agency’s strategic plan is available upon request.)

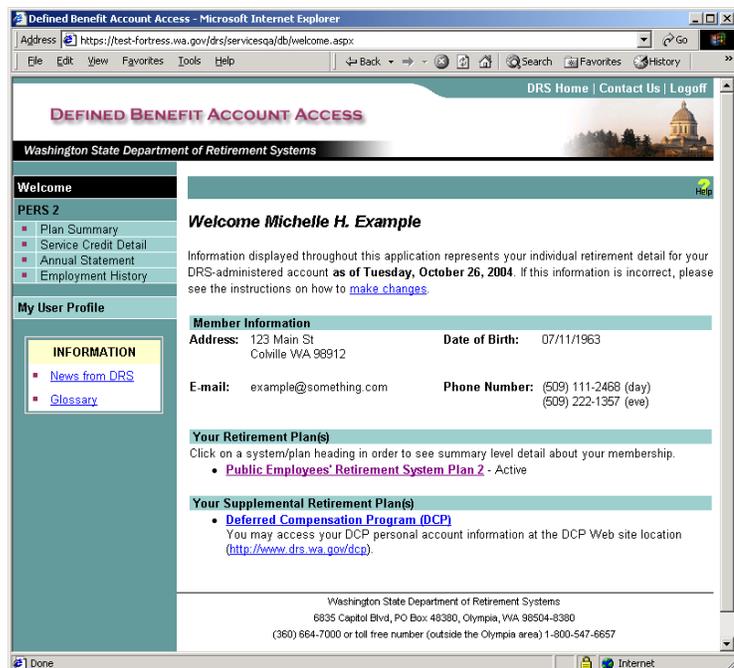
Service delivery model – *We will provide self-service products with multiple access options, which are efficient, effective and secure.*

DRS has long been aware of demographic shifts on the horizon that will significantly affect the agency’s business. As Baby Boomers retire and new hires replace them within public agencies throughout the state, the number of retirement systems members will continue to increase. To accommodate increasing workloads in the future, DRS incorporated the service delivery model (above) into its overall strategic plan.

DRS began turning that model into reality with the introduction of several self-service applications for employers. Using the technology that was tested and proven by employers to be efficient, effective and secure, the agency launched its latest application in July 2004, that allows members to access their defined benefit account information online.

Phase 2 of this new service is currently under development to allow members to receive online retirement estimates based on data contained in the agency’s information systems. This will improve service to members who prefer to conduct business electronically at any time of the day or night and from any location worldwide. The availability of self-service for those members who want it will also allow staff to maintain the agency’s exceptional level of customer service when a member prefers personal interaction.

Annual strategy review: The agency’s management team reviews and amends the strategic plan each year, with input from staff throughout the agency, to ensure it remains a viable guide for current operations and a planning tool for years to come. The review includes an assessment of accomplishments and strengths, as well as areas for improvement and emerging opportunities. The annual modifications address legislative changes and adjust for current trends that will impact the agency’s business.



Balanced Scorecard – DRS further supports the strategic plan with a Balanced Scorecard (BSC) approach to actively measure and monitor the agency’s performance throughout the year. The scorecard connects the long-term goals and strategies with the near-term activities that will lead to actualization. The BSC also provides the linkage between high-level agency goals and strategies, and the business activities that are performed by staff on a daily basis.

For each of five public agency perspectives, DRS identified the key objectives that will sustain a high level of performance, as shown on the following page. A primary measure for each perspective allows the agency to gauge progress over time.

Business activities and performance measures are tracked and reported regularly. Highlights of recent BSC reporting include the following results for the first quarter of Fiscal Year 2005:

Customer Perspective

- **Estimate response time:** Completed 3,426 estimates within an average of 4.13 days. The target is five days or less.
- **Walk-in response time:** Knowledgeable staff greeted 595 unscheduled visitors with an average 2.54 minutes’ wait time. This exceeds the agency’s goal of four minutes or less.
- **Routine correspondence:** Staff responded to 89.7 percent of all incoming correspondence within five days of receipt. This was just short of the goal of responding to 90 percent of routine correspondence within five days. Steps have been taken to address this performance concern.
- **Phone response:** Of the 49,800 customer and employer calls during the quarter, approximately 92 percent were answered by a live representative within 30 seconds or less. This exceeds the agency’s 90 percent goal.

Financial Perspective

- **Employer Contributions:** The agency’s goal is to collect at least 99.5 percent of all contributions owed by the 15th of each month. This quarter, DRS collected 100 percent of the required contributions on a timely basis.

Learning and Growth Perspective

- **Ethics training:** Managers and supervisors participated in formal ethics training sessions conducted jointly by DRS and the Attorney General’s office. Plans were established to provide similar training for all remaining staff by the end of October.
- **Performance evaluations:** 100 percent of all employee performance evaluations due during the quarter were completed in a timely manner. This includes two trial service evaluations that were completed prior to the end of the employees’ six month review periods.

The five perspectives, with their respective objectives and primary measure:

Customer Perspective

To achieve our mission and vision, how should we appear to our customers?

- Improve service quality
- Expand services
- Promote retirement education and communication
- Increase awareness of trust fund stewardship
- Administer retirement laws timely, accurately, consistently
- Ensure privacy of customer data

Primary measure:

Customer satisfaction survey

Public Value and Benefit Perspective

To achieve our mission and vision, what public benefits must we create?

- Promote responsive and efficient government services
- Provide public employee financial security
- Attract and retain public employees

Primary measure:

Results of Quality initiatives

Financial Perspective

To succeed financially, what must we do to satisfy our financial contributors?

- Maintain high standards of financial accountability
- Sustain cost effective administration
- Ensure budget credibility
- Effectively manage contribution processing

Primary measure: Administrative cost per member

Internal Process Perspective Internal Process Perspective

What internal processes must we excel at?

- Improve productivity
- Effectively manage projects and initiatives
- Promote effective communication
- Practice effective planning
- Promote data based decision-making

Primary measure:

Agency self-assessment

Learning and Growth Perspective

To achieve our vision, how will we sustain our ability to change and improve?

- Enhance training and development opportunities
- Recruit a diverse work force
- Employ and retain highly capable employees
- Foster a positive, innovative work environment
- Promote and recognize accountability and results
- Increase infrastructure

Primary measure:

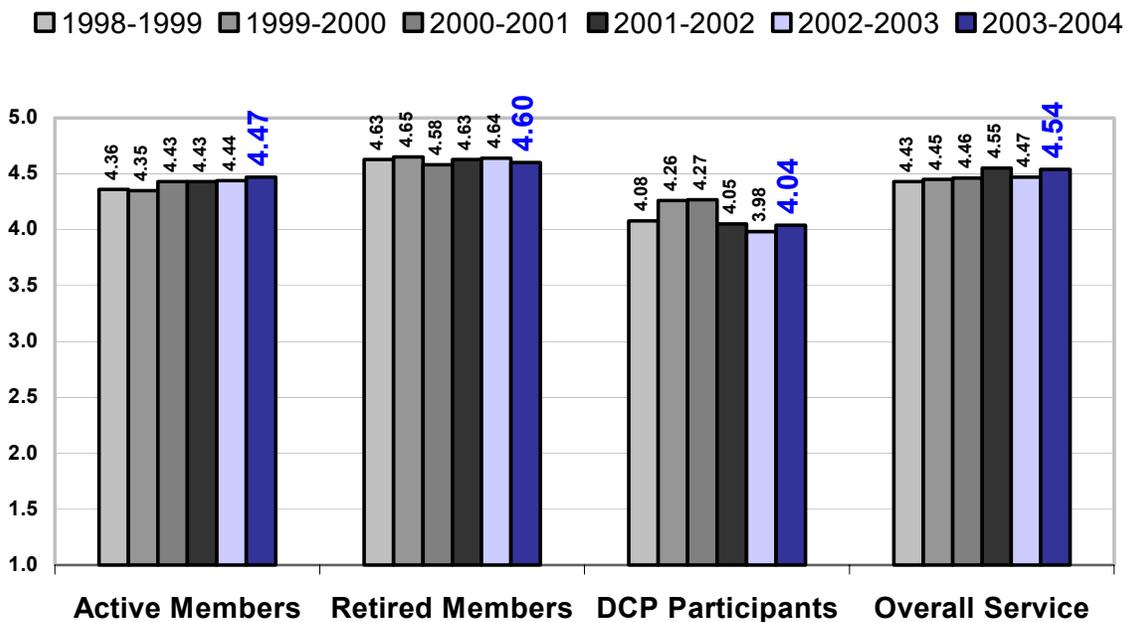
Employee satisfaction survey

INTERNAL ASSESSMENT:

DRS has many strengths that make it a very high-performing organization. These include a heavy emphasis on exceptional customer service, cost-effective administration as evidenced by the results of an independent study, up-to-date technology and integrated information systems, and extensive project management capacity.

Customer focus: DRS uses a variety of methods to obtain information from its customers. Those methods include annual satisfaction surveys, customer comment cards and focus groups. As shown in the chart, DRS' customers are very satisfied with the service they receive. These ratings are the result of the agency's commitment to customer service that is evident throughout the organization.

**DRS Customer Satisfaction Survey Report
Overall Satisfaction with Services -- All Surveys**



Cost-effective administration: In support of the agency's strategic objective to administer the retirement systems in a cost-efficient manner, DRS participates in an annual third-party survey of public retirement systems, conducted by Cost Effectiveness Measurement, Inc. DRS' \$66 cost per member was determined to be 31 percent lower than the predicted \$96 cost per member based on the level of complexity and service provided to members. This is especially notable because DRS was determined to be the third highest in the level of complexity, compared to the 19 largest organizations that participated in the 2003 survey.

Technology and information systems: DRS operates with a complex blend of both mature and innovative information systems applications. Recent systems development activities have focused on innovative applications that provide Internet-based interfaces to allow customers and employers to access agency services and conduct business with DRS online. As a reflection of DRS' position on the leading edge of state government e-business technology, the agency recently received a sustaining leadership award at the Pacific Northwest Digital Government Summit.

The agency's integrated information systems provide automated business processes that allow for the fair and efficient administration of retirement benefits through the consistent application of rules and formulae. Additionally, the document imaging and work flow system allows for critical storage, access, retrieval and protection of irreplaceable paper documentation.

The agency also has an effective security program in place to protect its information systems from external vulnerability. The comprehensive security precautions includes strong firewall protection, training for all staff, strict password requirements, and continuous virus scanning at both the server and workstation levels, including scans of all incoming and outgoing e-mail messages. As a result, DRS has not experienced any system outages caused by external infections during the past two years.

Project management: DRS has demonstrated extensive project management and applications development capabilities in recent years to establish and maintain an effective and flexible technology infrastructure. Throughout the development of updated, fully integrated information systems, document imaging, and Web-based technologies, agency staff have repeatedly proven their ability to manage systems development activities from the conceptual stage to successful implementation. The agency has a highly effective and standardized project management program in place, with practices and tools that are used consistently. DRS has repeatedly proven its ability to manage projects on time and within budget.

EMERGENT OR HOT ISSUES:

The following four key issues were described in the Tier 1 document:

- Implementing the Public Safety Employees' Retirement System
- Retiree Return-to-Work Legislation
- University of Washington Retirement Reporting Errors
- Baby Boom Impact on the Department of Retirement Systems

Implementation of the new statewide Human Resource Management System (HRMS) will also affect DRS' business. When implemented, HRMS will impact all state employers' human resources and payroll processes. DRS relies on accurate and timely reporting from employers concerning retirement, Deferred Compensation and Dependent Care data and contributions. HRMS will change how those employers interface with DRS' systems. DRS representatives are working closely with the Washington Works team on development of HRMS, and will be prepared to assist employers in resolving any reporting issues following the transition. The DRS contact for this issue is Jeff Wickman, Strategic Initiatives Manager, JeffW@drs.wa.gov, 360-664-7303.

LEGISLATIVE PROPOSALS:

While DRS has no request legislation for the 2005 legislative session, the Select Committee on Pension Policy (a 20-member committee that includes the DRS Director and eight legislators) is considering a variety of pension-related topics. Legislative proposals may be developed to address some of these issues:

- Post-retirement employment changes (also known as “retire-rehire” laws)
- Retiree purchasing power (cost of living adjustments and gain sharing)
- Retirement age requirements
- Contribution rates
- Plan 3 vesting
- Plan provisions affecting elected officials
- Law Enforcement Officers’ and Fire Fighters’ Plan 1 issues
- Service credit purchases and military service credit