



## MICHIGAN OFFICE OF RETIREMENT SERVICES

*Big Plans. Small Steps.*



### YOUR RETIREMENT PLAN ELECTION

Employees who first worked  
on or after February 1, 2018

Your retirement journey begins today with an important first step—choosing your plan. The plan you choose will be your retirement plan throughout your entire career as a Michigan public school employee.



**AFTER** your  
first payroll  
end date



to **ELECT**  
your plan

Choose between the **Pension Plus 2 plan** or the **Defined Contribution (DC) plan** within 75 days of your first payroll end date. If you make no election you'll become a participant in the DC plan.

## YOUR NEXT STEPS

### STEP 1



**READ** about your retirement benefit options at **PickMiPlan.org** and talk about your plan options with the people in your life affected by your decision.

### STEP 2



**RECEIVE** a welcome letter containing your Member ID from the Office of Retirement Services.

### STEP 3



**ELECT** your retirement plan anytime within the 75-day window by logging in to miAccount at **www.michigan.gov/orsmiaccount**. You'll need your Member ID to register.

### Control Your Future

You have a short time to elect which plan is right for you, so be sure you don't miss the deadline. Once you submit your election or the deadline passes, your retirement plan election can't be changed. If the deadline passes, you'll be enrolled automatically in the DC plan.