

**NAGDCA LEADERSHIP AWARD NOMINATION
JOHNSON COUNTY START PLAN
TECHNOLOGY & SOCIAL MEDIA**

PROJECT SUMMARY

Overview

The Johnson County START (Save Toward A Rewarding Tomorrow) Plan is a 457(b) Deferred Compensation Plan and a 401(a) Defined Contribution Plan that is sponsored by Johnson County, Kansas for its benefit-eligible employees. The START Plan, administered by Voya Financial, had over 6,200 participant accounts totaling more than \$209 million as of December 31, 2019. Together with the Kansas Public Employees Retirement System (KPERs), Social Security, and personal savings, the START Plan provides an important piece of the retirement planning puzzle.

In 2018, Voya introduced a new interactive, educational online Financial Wellness Experience to help guide participants to a healthier financial life by offering a comprehensive understanding of where they are financially and provide resources to assist employees with addressing financial insecurities. After launch, the County elected to incorporate the Experience into the Johnson County wellness program, called Your Wellness Matters Program, for the 2019 plan year, with its continuance in subsequent wellness plan years.

The Experience begins with the employee completing a Financial Wellness Assessment, which the County added as a required activity option to count towards earning a Wellness Incentive that totals \$840 per year as a medical plan contribution offset. Although the primary intent of the County's wellness program was to improve the health care claim costs for County employees and spouses enrolled in the medical plan, County management realized the importance of overall well-being of plan participants and expanded its wellness program to include financial wellness. Along with other steps such as participating in a health screening, attaining desired biometric value goals, completing wellness challenges, and now assessing their financial security goals, employees and spouses are able to address total well-being while also obtaining significant financial rewards for achieving comprehensive better health.

Program Objectives and Approach

To add the Financial Wellness Experience to the Your Wellness Matters Program, the County partnered with Voya and Bravo Wellness (the County's Wellness Program administrator) to ensure that all employees had access to the Assessment and that Voya provided the names of those who completed the Assessment to Bravo for tracking of financial wellness activities. To promote the addition of the Financial Wellness Experience to the 2019 Program, a series of communications were distributed by the County and incorporated into resources housed on the County's and Bravo's wellness platforms to educate the current and active employees.



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WRITTEN JUSTIFICATION w/ SUPPORTING DOCUMENTS

Project Execution

Access to Voya’s Financial Wellness Assessment requires an account login. To provide all County employees with access, eligible employees not participating in the 457(b) Plan were “pre-enrolled” at the start of 2019 as active but not contributing employees. These employees received confirmation that they were currently saving 0% to the START Plan and were assigned a temporary PIN to use for registering a username and password for access to a Voya account in their name. If an employee then decided in the future to begin saving for retirement in the Johnson County START Plan, he or she would already have an account set up to begin payroll deductions.

899 active employees were pre-enrolled into the START Plan and sent instructions by mail and email in late January 2019 to notify them that they’ve been added to the Plan. The communications included clear and easy-to-follow directions to register their account online, access the Financial Wellness Experience, complete the Assessment, and get credit towards earning the Wellness Incentive.

Do something good for yourself

Your wellness matters.
To help you reach your Wellness Incentive® in the Johnson County Wellness Program, you have been pre-enrolled in the Johnson County START (Save Toward A Rewarding Tomorrow) Plan to enable you to complete an online Financial Wellness Assessment as an active but not contributing employee. You'll soon receive two letters in the mail – one that you have been pre-enrolled in the START Plan but contributing 0% of your salary and another with a temporary Personal Identification Number (PIN). Use the PIN to register your account online so you can take the assessment in 2019!

Once you've registered...

1. Go to joco4you.com
2. Click **My Account** in the top left corner.
3. Click **Register Now** under Log in on the left hand side.
4. Follow the instructions to create a username and password.

Reminder:
If you decide to contribute to the Plan now or at any time in the future, log back into your account and select how much of your salary you'd like to defer. The County will match up to 3% of your base bi-weekly salary. Just click **Make Change Now!**

For more information, please visit joco4you.com. To schedule an appointment with a local Voya representative about the START Plan, visit voyaopt.time4tap.com or call (913) 661-3797.

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Do something good for yourself

Your wellness matters.
To help our employees reach the Wellness Incentive® in the Johnson County Wellness Program, employees that are not enrolled in the Johnson County START (Save Toward A Rewarding Tomorrow) Plan have been pre-enrolled so they can complete the online Financial Wellness Assessment as an active but not contributing employee. Only employees that previously did not have a Voya account will soon receive two letters in the mail – one that they have been pre-enrolled in the START Plan but contributing 0% of their salary and another with a temporary Personal Identification Number (PIN). New enrollees can use the PIN to register their Voya account online so they are able to take the assessment in 2019!

Once you've registered...

1. Go to joco4you.com
2. Click **My Account** in the top left corner.
3. Click **Register Now** under Log in for first time visitors.
4. Follow the instructions to create or recover a username and password.

Reminder:
If you decide to contribute to the Plan now or at any time in the future, log back into your account and select how much of your salary you'd like to defer. The County will match up to 3% of your base bi-weekly salary. Just click **Make Change Now!**

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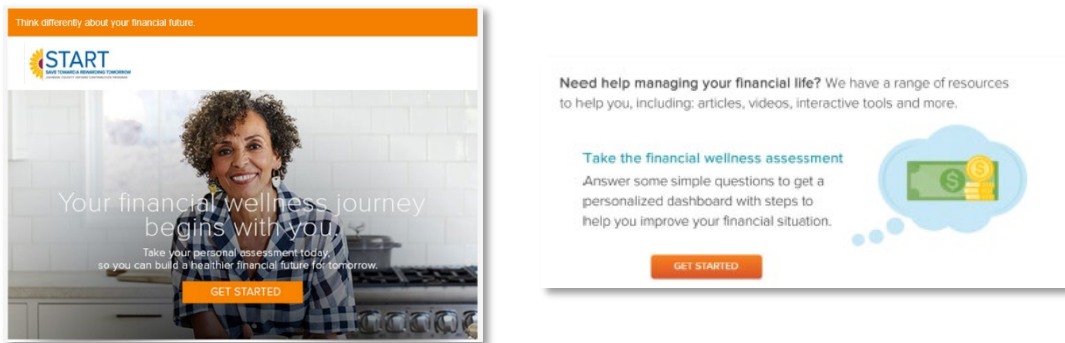
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With all active County employees now having the same access to Voya’s Financial Wellness Assessment, an email was sent by the County in mid-March 2019 to introduce financial wellness and how Voya measures the analysis across six pillars identified as important to financial wellness measurement – Protection, Saving & Spending, Emergency Funds, Debt Management, Retirement, and Other Savings Goals such as a new house, car, or tuition for a dependent. Employees were again encouraged to register or log into their account, then click *Financial Wellness* to complete the brief 15-question assessment that measures the wellness pillars on a green-yellow-red scoring system.



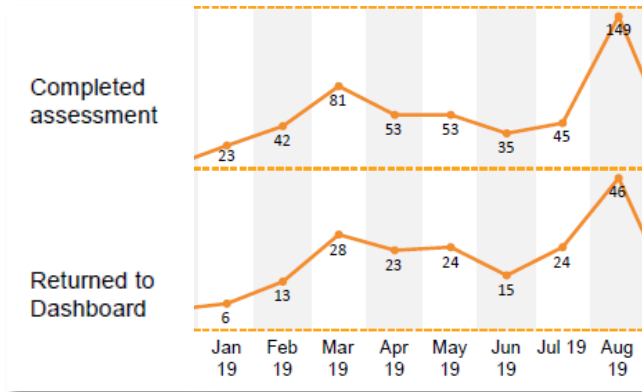
As a continuation of the comprehensive communication strategy, monthly emails were subsequently sent to employees by the County’s Benefits staff from April to August, each focused on a different financial wellness pillar. Emails linked to voyaretirementplans.com for account login, as well as a Voya website dedicated to a specific financial wellness pillar for additional insight and tips that could help an employee improve his or her assessment score. A deadline reminder email was also distributed in mid-August to inspire employees to complete the Assessment for credit towards the Wellness Incentive. In total, eight emails were sent to all Johnson County employees between March and August to promote the Financial Wellness Assessment.



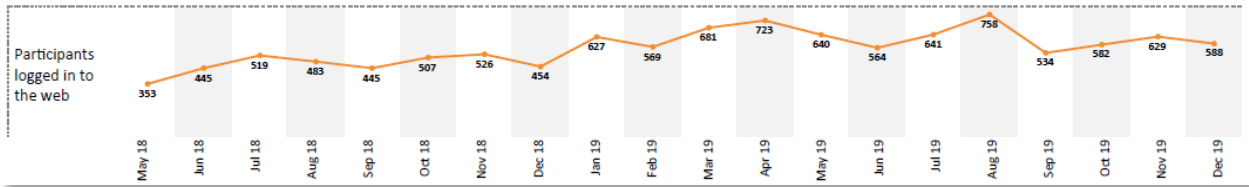
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Results

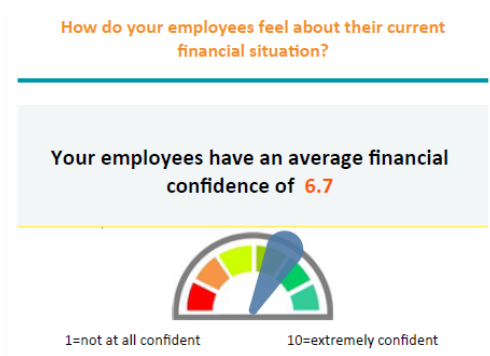
During the January 3 – September 3 Wellness campaign, **481 active employees completed Voya’s Financial Wellness Assessment**. There were significant enrollment spikes in March and August, when the Assessment was first promoted and when the deadline to complete the Assessment was approaching. **94% of employees viewed their personal Financial Wellness dashboard** after completing the Assessment, and **37% of employees who completed the Assessment logged back into their account** to access the dashboard again at a later date for further Financial Wellness Experience guidance and information.



The inclusion of the Financial Wellness Assessment in the Your Wellness Matters Program also increased account logins to employee retirement plan web accounts at voyaretirementplans.com throughout the wellness campaign. **Average monthly participant logins between January – August 2019 increased by 39% compared to the login period between May – December 2018.**



Johnson County employees who completed the Assessment **averaged a financial confidence of 6.7 on a 1-10 scale when asked how they feel about their current situation**. This is a higher financial confidence average than the score across Voya’s book of business.



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A preliminary finding in reviewing the combined results of Financial Wellness Assessment completions is that, on average, participants who completed the Assessment have a higher savings rate and are on track to replace more of their income in retirement.

- **Participants who completed the Assessment are on track to replace 71% of their income in retirement** vs. a 47% income replacement ratio for those who have not taken the Assessment.
- **Participants who completed the Assessment contribute an average of 6.2% to the Johnson County START Plan** vs. a 4.1% average savings rate for START Plan participants who do not engage with their account online.

These results emphasize the need to continue promoting digital engagement and the Financial Wellness Experience adoption to help all County employees reach their goals to replace income in retirement.

Overall, adding the Financial Wellness Assessment to the Your Wellness Matters Program was a success for the County. The Assessment was included again in the 2020 Program, and participants who took the Assessment in 2019 will be able to take it in 2020 to earn the Wellness Incentive. This also allows the participants who previously took the Assessment to compare their 2020 vs. 2019 results and determine if the actions they've taken in the last year have helped to improve their financial wellness scores. The pre-enrollment experience for new County employees has continued as well, adding them to the START Plan shortly after hire for access to a Voya account in their name. Financial Wellness Assessment results for the County were also aggregated to identify future financial wellness education opportunities, and communications from the Plan will be tailored to provide help, guidance and resources in the financial wellness areas with the greatest need. It's all part of the County's mission to help employees save toward a rewarding tomorrow!

