

2025 NAGDCA Leadership Recognition Award Submission

Plan Profile:

Plan: State of Indiana Hoosier START Deferred Compensation Plan (Hoosier START)

Play Types: 457(b) & 401(a) (pre-tax & Roth)

Participants: 70,000 accounts

Assets: \$2.1 Billion

Administrator: Nationwide

Category: Participant Education & Communication

Initiative: Hoosier START Leader Campaign: Empowering State Leaders for Enhanced Employee Retirement Benefits

Overview/Background:

The Hoosier START Leader Campaign aimed to empower state leaders with the tools to effectively communicate the benefits of Indiana's Hoosier START 457(b) and 401(a) retirement plans. The campaign focused on the idea that better understanding of benefits boosts employee morale. A common issue with auto-enrolled plans is lack of engagement, so the campaign targeted managers and agency leaders to directly engage employees.

By involving managers as advocates, the campaign received positive feedback, highlighting the need for ongoing promotion of benefits and providing communication materials beyond onboarding. This led to the creation of comprehensive guides, digital resources, and personalized support for state leaders.

Shifting the focus to state leaders created knowledgeable plan champions, fostering increased engagement, better retirement savings habits, and stronger plan retention. The campaign's approach strengthened the relationship between employees and Hoosier START benefits, ensuring a more informed and engaged workforce.

Campaign Goals:

1. Foster greater engagement with the Hoosier START plans by creating knowledgeable plan champions among State Leaders.
2. Equip state leaders with easy-to-access tools and resources to effectively communicate and support employees regarding their retirement plans.
3. Encourage better retirement savings habits among employees through informed guidance from State Leaders.
4. Deepen state leaders' understanding of retirement savings habits and the benefits of the Hoosier START 457(b) and 401(a) plans.
5. Improve plan retention by reinforcing the relationship between employees and the Hoosier START benefits through consistent and supportive communication.

A message from Hoosier START:

"The results speak volumes and vindicate the model of inclusive partnerships," Emily Boesen, Communications Director said. "Engaging our stakeholders, providing valuable information, and allowing them to share in the outreach has made an invaluable difference and helped us reach our goals of increased engagement."

Project Description:

The Hoosier START Leader Campaign was initiated to empower "state leaders" with the knowledge and tools needed to effectively communicate the benefits of Indiana's Hoosier START 457(b) and 401(a) retirement plans. Our focus of this campaign centered around the concept of "the more understanding employees have of their

complete benefits, the higher their morale.” However, a common challenge for many auto-enrolled plans includes participants not actively engaging their plan once enrolled. So, how do we engage participants and keep them engaged once they are enrolled? We learned through other statewide projects that when we empower managers and agency leaders with tools and resources to communicate and engage their employees (who are participants) directly, we see more plan participation.

We found ways to engage all managers and agency leaders as our “state leaders” through this campaign as advocates for the employees’ retirement benefits. We received an amazing response because managers agreed that 1) we often don’t promote employee benefits enough after an employee is hired and 2) provide materials to agencies to communicate outside of onboarding materials. We used this feedback to create comprehensive guides, digital resources, and personalized support, all aimed to enhance state leaders' ability to guide employees through enrollment and participation in Hoosier START.

This strategic shift from directly targeting employees to focusing on state leaders was designed to create knowledgeable plan champions who would be equipped to support employees in their retirement planning, ultimately fostering increased plan engagement, improved retirement savings habits, and stronger plan retention. The campaign's innovative approach has strengthened the relationship between employees and the Hoosier START benefits, ensuring a more informed and engaged workforce.

Primary Objectives:

1. Deepen state leaders knowledge about the retirement savings habits and Hoosier START Plan benefits.
2. Equip state leaders with easy-to-access tools and resources.

Key Campaign Messages:

Your expertise combined with our tools and resources: We work better together.

As a leader, you’re in the best position to help your employees better understand the value of preparing for their retirement income needs through Hoosier START. We’ve produced a comprehensive guide to help you support your employees as they enroll and participate in Hoosier START throughout their career to prepare for and live in retirement.

Tactics to amplify the message:

- **Create and Provide Educational Materials (these materials were created for everyone to utilize, but promoted by state leaders):**
 - **Digital Leader Guide:** Comprehensive guide with Hoosier START resources.
 - **Auto-Enrolled Next Steps:** Checklist for participants immediately following auto-enrollment.
 - **Retirement Benefit Basics:** Information on Hoosier START and its importance as a retirement resource.
 - **Leave Time Resource:** Explains how to use Hoosier START to defer taxes on unused time at retirement.
 - **Financial Planning Overview:** Overview of Hoosier START’s no-cost financial planning program.
 - **Retirement Resource Checklist:** Offers planning resources and steps to make retirement planning easier.
- **Onboarding State Leaders:**
 - Create a space on the Hoosier START website to include all the materials in one easy to access place for managers and employees to utilize all new materials.
 - Draft suggested content to be included in internal websites, emails, messages and newsletters with links to the resources that agencies would distribute to their staff.
 - Communicate these materials to our distribution lists – including agency heads and our points of contact in payroll, communication and financial teams statewide – through individual emails and monthly financial newsletters.
- **Additional Outreach to State Leaders:**
 - **State Personal Department (SPD) message to State Leaders:**

- **Partnered with SPD to create a statewide email to all managers that included the drafted content, links to the resources and campaign overview.**
- **Presented during SPD quarterly meetings to all Human Resource directors to help push the content amongst their agencies.**
- Printed content in several SPD publications: monthly statewide newsletter (the Torch), monthly central Indiana newsletter (Around the Circle) and the manager portal (Manager Central).
- **Local Jurisdiction Leader communications:** Local representatives engaged with city, county, and other leaders providing additional educational support.

Campaign Results:

The Hoosier START campaign successfully heightened state leaders' knowledge and engagement through strategic partnerships and targeted messaging. The result helped participants setup online account which is a key first step in the retirement savings behaviors. Also, the personalized support effectively funneled information to employees, enhancing their understanding and engagement with the Hoosier START plan.

Key Achievements:

1. **Digital Engagement:** Achieved year-over-year growth of online account creation (5.6%) and use of the retirement planning tools (16.6%).
2. **Increased Engagement:** Tactics influenced double impressions in side-by-side comparisons with similar campaigns.
 - **The combined page views to the site were 1,091 views from a total of 657 unique users.**
 - **The open rate for quarterly emails to local jurisdictions from local offices was 75 percent.**

Key learning:

Personal connections with leaders, combined with a multi-tactic promotion, significantly increased awareness of the Hoosier START Plan, its benefits, and employees' retirement savings habits.

Application to other plans:

To implement a similar leader-focused marketing campaign for other retirement plans, the primary goal should be to empower Plan Leaders with the knowledge and tools needed to effectively communicate the plan's benefits to employees. Start by developing comprehensive educational resources, such as detailed guides and digital tools, specifically designed for them. These resources should cover all aspects of the plan, including benefits, enrollment processes, and post-enrollment support, ensuring they are easily accessible and shareable. Emphasize the collaboration between Plan leaders and the retirement plan provider, highlighting how their combined efforts can enhance employee understanding and engagement.

The campaign should utilize a multi-faceted promotional strategy, incorporating onboarding sessions and personalized communications to amplify the message. Engaging all leaders and other influential figures can provide additional support and outreach. By tracking key metrics such as digital engagement and the use of retirement planning tools, the campaign's effectiveness can be measured and analyzed.

Potential challenges for consideration:

1. Ensuring that HR leaders have the time and resources to engage with the educational materials and tools can be challenging, especially if they have other pressing responsibilities.
2. Maintaining consistent and clear communication across different jurisdictions and departments can be difficult, potentially leading to variations in how the information is conveyed.
3. Fostering relationships with state and local leaders to actively participate and become advocates for the plan, which may require additional incentives or support to maintain high levels of engagement.

4. Accurately tracking and measuring the campaign's impact on employee engagement and retirement savings habits can be complex, requiring robust data collection and analysis methods.

By anticipating and addressing these challenges, other retirement plans can successfully implement a leader-focused campaign that empowers Plan leaders and enhances employee engagement with retirement benefits.

Campaign Materials:

Hoosier START Leaders Guide

Your expertise combined with our tools and resources. We work better together.

As a leader, you're in the best position to help employees understand the value of preparing for their retirement income needs through Hoosier START. We've produced a comprehensive guide to help you support your employees as they enroll and participate in Hoosier START to prepare for and live in retirement.

[Access the guide \(PDF\)](#)

Offer your employees access to retirement savings

Hoosier START is a voluntary retirement program sponsored by the Indiana State Comptroller to allow your employees to supplement their retirement benefits through tax-deferred and Roth payroll contributions.

Hoosier START offers pre-tax 457(b) and Roth 457(b) deferred compensation plans and a 401(a) matching plan.

Access materials to support promotion of Hoosier START

Digital Leader Guide (PDF) Comprehensive guide with Hoosier START resources for leaders to help support employees.	Resource Checklist (PDF) Offers retirement planning resources and steps to make planning easier.	Financial Planning (PDF) Provides an overview of Hoosier START's no-cost financial planning program available to all participants.
Know Your Retirement Benefits (PDF) Provides information on Hoosier START, including what we offer employees and why Hoosier START is an important resource.	Leave Time Contributions (PDF) Explains how to use Hoosier START as a potential way to defer taxes on unused time at retirement.	Auto-Enrolled Next Steps (PDF) Provides a checklist of steps for participants to take after auto-enrollment.

Hoosier START Leaders Guide

Your expertise combined with our tools and resources. We work better together.

1. Schedule an appointment with your Retirement Specialist to conduct an in-person or virtual workshop with you or your team.

2. Distribute Hoosier START information to your employees.

3. Revisit employees from Hoosier START every 6-12 months to review their monthly automatic schedule.

4. Provide opportunities for ongoing retirement education. Share your monthly automatic schedule.

5. Share employees to Hoosier START.com or their Retirement Specialist for information.

6. Call 800-277-4776 or email retirement@indianastate.com when you need help or information.

LEAVE TIME CONTRIBUTIONS

Explains how to use Hoosier START as a potential way to defer taxes on unused time at retirement.

Auto-enrolled next steps

Provides a checklist of steps for participants to take after auto-enrollment.

HOOSIER 2226309-04

The Torch

The official newsletter for State of Indiana employees

JULY 2024

Plan ahead with Hoosier START

Did you know you have a powerful tool to help secure your financial future? It's called Hoosier START, and it's an automatic benefit for all full-time state employees.

Why should you care about Hoosier START?

- Financial security:** Experts estimate you might need up to 90% of your pre-retirement income to maintain your lifestyle when you retire. Hoosier START can help bridge that gap.
- Improved morale:** Understanding your benefits and how your employer is investing in you can boost your overall job satisfaction.

We're here to help you make the most of this benefit!

Your payroll administrators are a great resource for any questions you have, but we also have some helpful guides to get you started:

- Auto-Enrolled Next Steps** provides a checklist of steps for participants to take after auto-enrollment.
- Resource Checklist** offers retirement planning resources and steps to make planning easier.
- Know your Retirement Benefits** provides a better understanding of the basics of your retirement benefits.

Want to learn more?

You can always ask questions, find additional resources, or make an appointment with a Retirement Specialist on the [Hoosier START Plan Participants page](#).

Take the first step towards a comfortable retirement – explore Hoosier START today!

Article by the Indiana State Comptroller's Office

Ready to enroll?

Hoosier START Financial Planning Program

Welcome to Hoosier START

Learn more about Hoosier START

Elevate employee engagement

Caption:
I encourage you to leverage our resources to help your employees understand the importance of planning for their retirement income through Hoosier START. Explore the State Leaders Guide for details.