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Defined Benefit Retirement Plan

Frequently Asked Questions

FREQUENTLY ASKED QUESTIONS – EMPLOYEE SELF-SERVE

The Human Resources Department has compiled Frequently Asked Questions to help you with the Defined Benefit Employee Self-Serve web-based tool, known as ESS. If you have a question that is not listed here, please contact the Woods Hole Oceanographic Institution Defined Benefit Service Center at 844-456-0037.

Q: What is the Defined Benefit Employee Self-Serve web-based tool, known as ESS?

A: This is an on-line tool that allows currently employed participants of the DB plan to model a variety of retirement benefit estimate scenarios. You can run up to three (3) scenarios at a time. These estimates will be automatically saved to your Estimate History.

Q: Who do I call if I need help with the Employee Self-Serve site?

A: WillisTowers Watson, WHOI's DB Plan actuary provider, administers the DB Plan for the Institution and operates the site. If you need help, contact them at the WHOI Defined Benefit Service Center at 844-456-0037.

Q: How do I know I can trust Towers Watson?

A: Willis Towers Watson has been the Institution's actuary provider since 2004 and works closely with the Finance and Human Resources Departments. They started administering the plan through outsourcing in June 2015 and ESS since December 2015. The Towers Watson team that is responsible for WHOI is based out of Boston and is in frequent communications with Human Resources.

Q: How do I know if I am a Participant of the DB Plan?

A: The Institution offers and pays for a non-contributory Defined Benefit Plan to those employees who were eligible prior to the close of the Plan on January 1, 2009. Employees were automatically enrolled in the Defined Benefit Plan on the first day of the month following the completion of one year of eligible service. Employees hired before January 1, 2006 were vested in the Plan benefit when they completed three years of vesting service. Employees hired on or after January 1, 2006 but before January 1, 2009 were vested after completing five years of vesting service. Effective January 1, 2009, no new participants were allowed to enter the Defined Benefit Plan.

Q: What is an actively employed participant?

A: If you are a participant of the DB plan and have not ended your employment through prior retirement or other types of separations, you are considered an actively employed participant, and should be able to access ESS. There are some situations where a DB participant retires and takes an annuity or a lump sum payment from the Plan, then returns to paid employment. In this case ESS is not available to you, as you have already taken your benefit. Additionally, if you separated from the Institution prior to collecting your DB benefit you are considered a Vested Term and ESS is not available to you regardless if you return to WHOI employment or not. If either of these cases applies to you, you can still receive information about your DB benefit by contacting the Woods Hole Oceanographic Institution Defined Benefit Service Center at 844-456-0037.

Q: If I believe I should be able to access ESS and cannot do so, what can I do?

A: If you have received a message that you do not have access to ESS, first check to see if you fall into any of the categories listed above. If you do not, and you think you should be eligible to access the site, please

contact the Woods Hole Oceanographic Institution Defined Benefit Service Center at 844-456-0037.

Q: The assumptions for the estimate scenarios of ‘I plan to work until’ include Retirement Quick Date, Retirement Age, and Retirement Date. What do these mean?

A: For each estimate scenario you will select only one of the choices, Retirement Quick Date, Retirement Age, or Retirement Date. You have the following choices of Retirement Quick Dates (ages 55, 60, 62 or 65). If you enter Retirement Age, the ages shown are integer ages from 55 to 65. If over age 65, the nearest integer age is in the dropdown options. You may also enter a specific retirement Date (MM/DD/YYYY).

Q: The assumptions ask “I will start my Defined Benefit payment”, what does this mean?

A: This refers to when you expect to start receiving your DB benefit payment. For example, if you choose the Retirement Date of 10/31/2016; when selecting ‘I will start my Defined Benefit payment’ and then choose ‘Immediately upon Separation’, it is assumed you will start payments the first of the month following the later of 90 days’ notice or separation. Other options are 1 – 10 years after separation. For example, if you plan on separating the Institution and do not plan to take your DB Plan benefit immediately after your separation, you can select up to 10 years from your separation.

Q: What is my Estimate History?

A: For your convenience the twelve (12) most recent estimates scenarios that you have run on ESS are listed for easy viewing. You can delete an estimate scenario to make room for another.

Q: How do I access ESS?

A: The Institution’s specific website for ESS is: <https://www.eepoint.com/WHOI>. ESS is administered by Willis Towers Watson, and is not run by WHOI or our Information Systems Department.

If this is your first time accessing the site you will need to select ‘Are you a New User?’ You will then be required to provide your last name (as it appears on your check stub viewable through [Employee Online](#)), your date of birth (DD/MM/YYYY) and the last four digits of your Social Security Number in order to validate your eligibility. Once validated, you will then be prompted to create a user name and password, establish security questions, and complete the registration by agreeing to Terms of Use.

If you are returning to ESS after already creating your User ID and Password, but have forgotten them, you can click on Forgot your User ID? Or Password?. If you are experiencing what you believe to be technical difficulties beyond User ID and Password, please contact the Woods Hole Oceanographic Institution Defined Benefit Service Center at 844-456-0037.

Q: What internet browsers work best for using ESS?

A: ESS was developed by Willis Towers Watson for the Internet Explorer browser which is recommended for best results. However, it is compatible with many other browsers including Firefox, Chrome, Safari, and Mozilla, as well as a number of devices including MAC, PC, iPads and tablets. It is not a mobile application; however, it can be accessed using your smart phone’s internet browser.

Q: What is the difference between the DB Benefit estimate that ESS models and an actual DB calculation?

A: ESS is projecting estimated retirement options based on your annual gross wages from the previous full year. Vested service and credited service are calculated based on the last monthly file upload from WHOI to Willis Towers Watson. When you are ready to retire, the Woods Hole Oceanographic Institution Defined Benefit Service Center will work with you to provide actual calculations based on up to date wages and credited services. To start the process of receiving calculation options, please contact them at 844-456-0037.

Q: If I disagree with the estimates I run or think the information is inaccurate, who do I contact?

A: Please keep in mind these are estimates and do not represent a guarantee of retirement income. You will want to contact the Woods Hole Oceanographic Institution Defined Benefit Service Center at 844-456-0037 with concerns you may have about the accuracy of your estimate. The Service Center will also contact WHOI Human Resources to make them aware of your concern if they are unable to resolve it.

Q: What if My Personal Information is incorrect?

A: Much of the Personal Information provided on ESS is what Human Resources has on file for you. Since you are an active employee you will need to correct information using Employee Online or contact Human Resources to correct any of the Personal Information.

In cases of incorrect address, please access your [Employee Online](#) to make the correction. Employee Online changes will be received by Human Resources and sent to Willis Towers Watson.

In cases of incorrect Date of Birth or Current Status, please contact Human Resources at x2253 or retirement@whoi.edu. Please keep in mind that Current Status may reflect your prior month's status.

Information regarding your Spouse's Name and Spouse's Date of Birth will likely be blank. To correct this, please complete the Defined Benefit Beneficiary Form found on the Current Plan Information section on ESS, as well as the [Human Resources](#) website. Please print this form, complete it, and fax it to the Woods Hole Oceanographic Institution Defined Benefit Service Center at 844-733-5315 or mail it to:

Woods Hole Oceanographic Institution Defined Benefit Service Center

P.O. Box 5949

Hopkins, MN 55343-5892*

*This address is in Minnesota but it is directed to the Boston-based Willis Towers Watson team.

Q: I want to understand how this estimate is projected. How was this estimate developed?

A: Although ESS is a new service for the Institution, it is important to understand that the Willis Towers Watson team has worked on our DB Plan for a number of years. In addition to being directly responsible for the benefit calculations for WHOI since 2014, these same actuaries previously certified the DB calculations produced by the Defined Benefit Retirement Administrator. In addition to contacting the Woods Hole Oceanographic Institution Defined Benefit Service Center at 844-456-0037 for information, the [Summary Plan Document](#) can be accessed through ESS on the Current Plan Information section. If after utilizing these resources, you still have questions, you may also contact the Human Resources office at x2253 or by emailing retirement@whoi.edu.

Q: Can I get detailed information on my service and compensation to understand how the estimate was projected?

A: You can contact the Woods Hole Oceanographic Institution Defined Benefit Service Center at 844-456-0037 for questions you may have regarding your information. If you still have questions, you may also contact the Human Resources office at x2253 or by emailing retirement@whoi.edu.

Q: What if I want to separate employment from the Institution and take my DB Plan benefit, what do I do?

A: ESS is an ESTIMATE MODELING TOOL and not meant to provide participants with actual Retirement Calculations. When you are [truly considering retirement](#) by taking your DB Plan benefit, please begin the process by contacting the Woods Hole Oceanographic Institution Defined Benefit Service Center at 844-456-0037. In working with the Service Center they will provide you with the calculations of the DB benefit based

on the retirement date you provide to them. They will also provide you with a Retirement Kit, which explains the different options for your DB benefit and what additional documentation you will need to provide them. For example, they may request your birth certificate, marriage license, and benefit selection.

Please be sure to contact the Service Center at least 90 days prior to your desired benefit commencement date. Below is an example of what happens in the 90 day window:

Retire	End Work	Notify your supervisor (no later than)	Make election and send back forms	Contact HR*	Recieve Calculation from Service Center	Contact Service Center (no later than)
July 1	June 30	June 1	June 1	May 15	May 1	April 1

*HR will also be notified by Willis Towers Watson of your calculation request and may reach out to you directly.

Working with Human Resources and your supervisor as early as possible will help you and your department prepare for your departure. Human Resources will work with you regarding your other benefits that will change or you may be eligible for upon retirement, such as your medical insurance. Making your supervisor aware of your plans will help them prepare workload transition or, in cases of Senior Technical Staff and Scientific Staff, prepare for the possibility of becoming a Scientist Emeritus or Oceanographer Emeritus.

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WHOI is the world's leading non-profit oceanographic research organization.

Our mission is to explore and understand the ocean and to educate scientists, students, decision-makers, and the public.

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