

CASE STUDY

# Berwyn Group Saves Michigan Public Employee Union Pension Thousands

The Michigan Education Association (MEA) is a self-governing education association representing about 120,000 teachers, education support professionals and higher-education employees throughout the state. The association has grown from their inception in 1852. Today, they offer public school employees healthcare through MESSA, as well as retirement and insurance programs through Michigan Education Association Financial Services (MEA Financial Services).

## Challenge

Over the past few years, the MEA pension system, the Staff Retirement Plan (SRP), has struggled with managing their pension participants and identifying decedents in a timely manner. Their process was done internally, relying on a call from a family member or searching social media sites to uncover a death. The SRP knew there had to be a better way to prevent making overpayments and putting the pension plan at risk.

## Solution

The SRP reached out to Berwyn looking for help. It was quickly clear that Berwyn's death audit service, CertiDeath®, was a great fit. With the CertiDeath solution, the SRP would have access to superior data that identifies 98% of decedents and provides validated deaths.

## Results

With the first file the SRP sent, Berwyn was able to identify gaps. Missing decedents were identified and immediately the pension realized thousands in savings. "The average pension participant is paid monthly through direct deposit. Once the money is paid out, it is very hard to rescind those dollars," said the plan administrator and ERISA attorney, Jennifer Miller. "Working with Berwyn definitely paid for itself quickly. Not only does the service eliminate overpayments, but it also allows us to have a different type of relationship with our pension participants. Rather than contacting family members during an already difficult time to rescind overpayments, we are contacting them with condolences and empathy."



Berwyn is by far the best service we have used. We look forward to expanding upon our partnership and having Berwyn take on additional steps within our process."

**Jennifer Miller, Esq.**