

**Pension Benefit Guaranty Corporation (PBGC)
Privacy Impact Assessment (PIA)**



Office of Benefits Administration (OBA)

Pension Lump Sum (PLUS) System

12/01/2024

1 Privacy Point of Contact

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TIP!
This point of contact should be the person you want the Privacy Office to work with in completing this PIA. For some systems it might be the Information Owner (IO) or Information System Owner (ISO). Many business units identify this as the Information System Security Officer (ISSO). DO what makes sense for you!

2 Privacy Impact Assessment

A Privacy Impact Assessment (PIA) is an analysis of how information is/will be handled:

- i. To ensure handling conforms to applicable legal, regulatory, and policy requirements regarding privacy,
- ii. To determine risks and effects of collecting, maintaining, and disseminating information in an identifiable form in an electronic information system, and
- iii. To examine and evaluate protections and alternative processes for handling information to mitigate potential privacy risks.

Privacy concerns are highest for systems that contain Personally Identifiable Information (PII). PII is defined as information that can be used to distinguish or trace an individual's identity, either alone or when combined with other information that is linked or linkable to a specific individual. Because there are many types of information that can be used to

distinguish or trace an individual's identity, the term PII is necessarily broad.

TIP!
Information that either alone or when considered with other information that uniquely identifies a person is Personally Identifiable Information (PII). Combining pieces of information whether private or publicly available has powerful implications for uniquely identifying an individual.

For example, consider a person named Mary Jones. There are over 200 million results in an internet search for this name. But if we combine information such as a date of birth, the last four digits of a (or worse, an entire) Social Security Number, or a spouse's name, the number of persons to whom we could be referring begins to narrow quite rapidly. These types of information are considered identifiers. Identifiers that uniquely identify a person are the focus of privacy protection.

2.1 The Components of the System

Name of component	Describe the component (1 or 2 sentences)	Does this component contain PII	In what system of records (SORN) is this information stored	What is the Legal Authority for collection of this information	Does this system share PII internally (please detail in question 13)
PLUS	Pension Lump Sum (PLUS) is the pension benefit payment system that maintains the PLUS database of account and pension participant data at the heart of the PLUS Program.	Yes	PBGC-2, Disbursements, PBGC-6, Plan Participant and Beneficiary Data	29 U.S.C. §§ 1302, 1322, 1341, 1342, and 1350; 29 U.S.C. §§ 1055 and 1056(d)(3); 26 U.S.C. § 6103; 44 U.S.C. § 3101.	Yes
My Pen Pay (MPP)	My Pen Pay (MPP) provides data to PBGC's My Pension Benefit Account (MyPBA) system, which is a web portal for pension plan participants	No	PBGC-2, Disbursements, PBGC-6, Plan Participant and Beneficiary Data	29 U.S.C. §§ 1302, 1322, 1341, 1342, and 1350; 29 U.S.C. §§ 1055 and 1056(d)(3); 26 U.S.C. § 6103; 44 U.S.C. § 3101.	Yes
PLUS Web	PLUS Web is a web portal used by PBGC staff that provides real-time, read-only access to participant	Yes	PBGC-2, Disbursements, PBGC-6, Plan Participant and Beneficiary Data	29 U.S.C. §§ 1302, 1322, 1341, 1342, and 1350; 29 U.S.C. §§ 1055 and 1056(d)(3); 26	Yes

	payment data in PLUS, and allows a limited number of PBGC employees to make changes in PLUS.			U.S.C. § 6103; 44 U.S.C. § 3101.	
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2.2 The System as a Whole

1. Please describe the purpose of the system, when considered as a whole, please include if this is an existing system (either an annual recertification update, a major change, or a decommission plan)

The Pension Lump Sum (PLUS) Program includes the following interrelated systems:

PLUS is the pension benefit payment system that maintains the PLUS database. PLUS contains account data and participant data to manage the plans according to both the users' requirements and current legislative controls for tax and tax reporting purposes. Each of the several thousand PBGC-trusted pension plans is represented in PLUS as a separate account.

My Pen Pay (MPP) is a 3rd party service that provides data to the Pension Benefit Guaranty Corporation's (PBGC's) My Pension Benefit Account (MyPBA) system, which is a web portal for pension plan participants that allows for limited transactions. PBGC pension plan recipients log on via MyPBA, which authenticates the user and directs the user to MPP. The MPP Service is the service used to retrieve customer payment history and tax withholding information. MyPBA consumes the MPP service for payment history and the most recent 1099 forms using the MPP common service. MyPBA may also obtain 1042-S via MPP.

PLUS Web is a web portal for PBGC staff that provides real-time read-only access to participant payment data, and allows minimal PBGC staff to make read/write changes to information in PLUS. The PLUS Web application provides PBGC benefits administrators with access to the PLUS system data through a secure online web interface. PBGC users, in accordance with defined roles, access the application to view plan payee information, update payee data, place stop payments, view check images, and view various tax forms and reports.

The PLUS Program systems run as a service outside the PBGC environment. PBGC contracts for PLUS with State Street Bank and Trust (SSBT), the paying agent.

2. What are the Confidentiality, Availability, and Integrity ratings for the system as a whole?

Confidentiality	Moderate
Integrity	Moderate
Availability	Moderate

3. Is this system owned and/or controlled by PBGC or an external party? If so, who owns and/or controls the system?

The PLUS Program systems run as a service outside the PBGC environment. PBGC contracts for PLUS with SSBT, the paying agent.

4. Is this a new or existing information system? If this is an existing information system, please describe the changes.

This is an existing information system and there are no changes to the system since the last PIA.

5. Does your system collect, process, or maintain any records that describe how any individual exercises their First Amendment rights?

If so, please describe the information it collects and the purpose for the collection. Please describe whether: 1) an express legal authority authorizes the collection, 2) the collection is pertinent to and within scope of an authorized law enforcement activity, or 3) the individual(s) consents to the collection.

(The First Amendment guarantees an individual's right to the exercise of their religious beliefs, their petitioning the government, their exercise of free speech, their right to peaceably assemble, and the freedom of the press.)

No, PLUS does not collect, process, or maintain any records that describe how any individual exercises their First Amendment rights.

6. For the PII in the system, discuss the actual/intended uses of the PII; procedures taken to limit the PII collected to the minimum needed; reasons the PII is necessary and relevant; and procedures taken to periodically review the accuracy, relevance, timeliness, and completeness of PII throughout the information life cycle.

PII in PLUS is used to verify identity and pay pension benefits to participants and beneficiaries. PLUS collects only the minimum PII required to interact with financial institutions. This minimum information collected allows PBGC employees the ability to view existing participants' payment information, payment history, tax forms, and print tax forms. PBGC conducts a Privacy Threshold Analysis annually to review the accuracy, relevance, timeliness, and completeness of PII throughout the information life cycle.

7. Discuss how your system retrieves PII. Please describe the identifiers used to locate records within a system, such as name, identification number, date of birth, etc.

SSN along with Account ID are the primary keys in PBGC's Paying Agent system PLUS. These fields therefore are mandatory for the input into PLUS to properly request a transaction for a specific payee in the PLUS system. Currently there are no feasible alternatives.

8. Approximately how many individuals' PII is maintained in the system?

PLUS collects PII from over 900,000 retirees or their beneficiaries.

9. Is the submission of PII by individuals voluntary or mandatory? If the submission is voluntary, what is the outcome of an individual not submitting PII.

PLUS does not collect data from participants. Data is collected by other PBGC systems, and that data is transmitted to SSBT to be used and processed by PLUS.

10. If your system collects, Social Security Numbers (SSNs):

- a. Please provide a justification for the collection, use, maintenance, and disposal of PII in the form of SSN?

PLUS is SSBT's Web application which allows PBGC employees the ability to view existing participants' payment information, payment history, tax forms, and print tax forms.

- b. Under which authorized uses, as described in the "Reduction of Use of Social Security Numbers (SSN) in PBGC" policy document?

Interactions with financial institutions

- c. If the answer to b., above is "Compelling Business Need," please provide a plan to reduce the use of SSNs, highlighting activities that can be completed in the next 12 months.

Not Applicable

11. List and discuss the sources from which the system collects PII (for instance, from an individual, another federal agency, etc.); the format in which PII is collected (for instance, via a form, face-to-face, phone, etc.); the notification given at time of collection from an individual regarding the Privacy Act and the ability to opt-out of collection (and the consequences of opting out). Include a copy of all forms and Privacy Act statements used to collect information.

PLUS does not collect data from participants. Data is collected by other PBGC systems, and that data is transmitted to SSBT to be used and processed by PLUS.

12. Discuss any privacy controls that PBGC inherits from an external provider (cloud provider, third party provider, another government agency, etc.) If an Interconnection Security Agreement (ISA), Memorandum of Understanding (MOU), or similar document is in place, please summarize the privacy applicable portions of that document.

PLUS does not inherit any privacy controls from third party providers. There is an ISA in place between PBGC and SSBT; as well as one with Voya for the MPP exchange.

13. Is the PII shared with external (non-PBGC) organizations? If so, identify with whom the PII is shared and the purpose. Discuss the data flows within the system (include sources of data for data flowing into the system, destinations for data flowing out of the system, and any routine uses applicable to the system). For any information that is shared internally, be sure to discuss whether these data interconnections are noted in CSAM. Be sure to include any MOU, ISA, or Interagency Agreements.

The PLUS Program is a complex of systems centered on the PLUS system, which PBGC uses to pay pension benefits to pension plan participants through SSBT, the paying agent. The additional systems in the PLUS Program – MPP and PLUS Web – are web portals that provide modern interfaces for a variety of PLUS users, including pension participants (MPP) and PBGC staff (PLUS Web). Only the PLUS system stores data, whereas MPP merely retrieves data from PLUS and PLUS Web retrieves and processes data from PLUS. PBGC participant transactions are updated via an interface file from other PBGC systems and transmitted to SSBT directly. PBGC users do not update PLUS participant data records.

The PLUS Program consists of three interrelated systems:

- **PLUS** is the pension benefit payment system that maintains the PLUS database of account and pension participant data at the heart of the PLUS Program.
- **MPP** is a SSBT 3rd party web service application that is accessed by PBGC's pension participants via PBGC's MyPBA system, an online self-service center that provides PBGC pension participants the ability to conduct real-time transactions with PBGC.
- **PLUS Web** The PLUS Web system is an SSBT system used by OBA. The system provides real-time access for PBGC plan administrators to retired participants' payment records and data. The system consists of the MyStateStreet portal and the PLUS Web application.
 - The PLUS Web application provides PBGC administrators with access to the PLUS system data through a secure online web interface.

In addition to the three PLUS components mentioned above, there are additional tools and services employed by PBGC to support the overall PLUS functionality. Net Benefits Exchange Form Data Entry (NFDE) – These are files that are sent weekly and monthly based on the Monthly Payment Schedule. The NFDE files are sent from PBGC to SSBT in order to update the PBGC data in PLUS. There are four types of NFDE files that can be sent: Lump Sum Add, Pension Add, Pension Special, and Pension Change. NFDE files are generated as a CRON/batch job through Integrator (a component in Spectrum). The files will be encrypted using a Federal Information Processing Standards (FIPS) 140-2 compliant version of Pretty Good Privacy (PGP), an electronic transfer protocol that

allows for the private exchange of files. The .zip file is transferred from the Windows server on which it was created to a UNIX server within the SSBT DMZ. A CRON job will be executed from the UNIX server and the .zip file will be pushed to the designated SSBT server at a predetermined time each week. The SSBT server will acknowledge the delivery of the file by sending a text file back to the UNIX server.

- Electronic Check Action Request Form (eCARF) – This tool is used to initiate Aftermath Transactions following check run processing. It's a homegrown PBGC tool that was migrated from the Plumtree Portal to SharePoint. It is used in concert with PLUS by both the Benefit Payment Division (BPD) Check Processing team (who have limited update rights in PLUS) and by SSBT personnel to satisfy whatever the request might be (i.e., Stop and Reissue a benefit check, Return a benefit check to Trust, etc.). eCARF is the system where requests are made and PLUS/SSBT is the system or personnel where the requests are fulfilled.

Internal Connections

The PLUS Program exchanges encrypted data internally, as described below:

- PLUS backup is in the SSBT Somerset, NJ data center. The PLUS primary site in Grafton, MA performs daily data exchanges with the hot failover PLUS system located in Somerset, NJ. This connection provides the PLUS backup for the continuity of operations and redundancy requirements for PLUS.

Encryption: The connection is FIPS 140-2 compliant. It is doubly encrypted, with the SSBT hardware encryption and with the FIPS 140-2 encryption product Secure Shell (SSH) Tectia.

- MPP uses an internal data flow between PLUS and MPP.
- PLUS Web uses an internal data flow between PLUS and PLUS Web.

Remote access to the PLUS Program systems is managed via remote access VMware and/or VPN services. All SSBT systems' operations staff members access PLUS via the SSBT network or remotely via VMware or VPN.

External Connections

The PLUS Program interconnects with external systems to conduct core business functions:

- PBGC BAS system connection to PLUS. This connection allows SSBT and PBGC to exchange paying agent files. The primary Spectrum servers that process file transfers with the PLUS system are at the Lumen Colocation in, Herndon, VA. The disaster recovery BAS system (including the Spectrum server application) data center is at 401 N. Broad St., Philadelphia, PA 19108.

The interconnection between the PBGC BAS system and the PLUS Program is documented in the ISA between PBGC and SSBT, which was signed in December 2020 and will be renewed in December 2023. This document is located in the PBGC system of record, CSAM, under the “Relationships” section.

Encryption: The connection between these two systems uses dedicated file transfer servers configured with the FIPS 140-2 compliant Tectia suite of products, Secure Shell (SSH) and Secure File Transfer Protocol (SFTP).

- MPP and MyPBA. PBGC participants access MPP via PBGC’s MyPBA website.

Encryption: The connection between MyPBA (PBGC) and MPP (Voya) is FIPS 140-2 compliant.

The following are third-party external service providers:

- Fiserv – external service provider for check image information. This connection allows participants viewing their data through MyPBA/MPP and PLUS Web to see the exact replica of the checks they have received from PBGC.

Encryption: Web calls to Fiserv from MPP and PLUS Web are FIPS 140-2 compliant.

- Sovos – external service provider for tax information. This vendor provides tax information relevant to the beneficiary’s pension payments. The PLUS connection with this vendor is necessary to provide the PLUS participants with the information needed to calculate taxes. The service includes providing the participants the tax forms needed to file their federal income taxes and allows participants to view the forms online.

Encryption: Web calls to Sovos from MPP and PLUS Web are FIPS 140-2 compliant.

- Broadridge – external service provider for printing checks and tax returns. This vendor services the production and mailing of paper checks to PBGC beneficiaries who do not participate in the electronic payment program, thereby providing them their monthly pension benefits.

Encryption: The primary PLUS connection to this vendor is FIPS 140-2 compliant.

14. For the user roles in the system:

Role Name	Number of Users in that role	Approver	Access Level (Read, Write, etc)	Recertification Date
APPS_SSB_Plus_RO	411	Manager/COR	Read	5/29/2024

Apps_SSB_Plus_RW	5	Manager/COR	Read\Write	5/2/2024
Apps_PBGC_NFDE	311	Manager/COR	Full Permission	5/29/2024
Apps_PBGC_NFDE_Admin	1	Manager/COR	System Administrator	5/2/2024
Apps_PBGC_eCARF_CCC	56	Manager/COR	Customer Contact Center Requestors	5/16/2024
Apps_PBGC_eCARF_CCC_Supervisor	7	Manager/COR	Customer Contact Center Supervisor	5/2/2024
Apps_PBGC_eCARF_Processor	324	Manager/COR	Field Benefit Administration Requestors	5/29/2024

15. Discuss the Physical, Technical, and Administrative controls that are employed to secure the PII in the system.

PLUS is a third-party application managed and maintained by SSBT. The PBGC OBA Security Control Assessment team performs annual continuous monitoring of the system to ensure PLUS adheres to the National Institute of Standards and Technology (NIST) Special Publication (SP) 800-53, Rev. 4/5, and has adopted appropriate administrative, technical, and physical controls to secure PII in accordance with PBGC's security program to protect the confidentiality, integrity, and availability of the information, and to ensure that records are not disclosed to or accessed by unauthorized individuals.

Physical controls include the use of secured facilities to protect the data center and work areas for PBGC and SSBT Personnel.

For PBGC users, personal identity verification (PIV) badges are required to access secure office spaces as well as to access the PBGC local area network (LAN). For SSBT users, multifactor authentication (MFA) is required to access both the physical facilities as well as the logical network.

Technical controls include access controls for password protection and least privilege access to the data. Virtual private network (VPN), firewalls, intrusion detection systems, and encryption of data in transit provide layers of security around the PII data. Audit controls provide logging of network and system access to manage event monitoring. Administrative controls include periodic security audits, monitoring of user activity, mandatory background checks for any personnel that would have access to sensitive data, as well as annual security, privacy, and records management training. Backups are maintained off-site, and procedures are in place to ensure that only authorized personnel have access to PII.

16. Please discuss additional training for users, other than the PBGC mandatory annual training, for protecting information in the system.

There is no additional training for the PLUS Program users, other than the PBGC mandatory annual training, for protecting information in the system.

17. Does the System leverage the Enterprise Access Controls?

- Yes
 No

18. Does the system leverage the commonly offered control for Accounting of Disclosures?

- Yes
 No

19. Discuss the process in place for retention and destruction of PII. Cite the applicable retention schedule(s).

PLUS follows the PBGC Directive IM 15-03, *PBGC Records Management Program for retention and destruction of PII*, and PBGC Record Disposition Schedule 2: *Mission Schedule, ITEM 2.1: Plan, Participant, and Insurance Records* for its retention.

2.3 Privacy Office Review

Name of Reviewer	Shannon Kreshtool
Date Reviewed	12/9/2024
Expiration Date	12/8/2025
Result	<input checked="" type="checkbox"/> Approved without conditions <input type="checkbox"/> Approved with conditions (see below). <input type="checkbox"/> Denied

(For Privacy Office Use Only)

Discuss analysis of risks and compensating controls (or other mitigation steps.

Enter description here.

Discuss any conditions on Approval