

Connections

An Office of Retirement Services Publication

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Our Purpose

We are an innovative retirement organization driven to empower our customers for a successful today and a secure tomorrow.

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Customer feedback guides ORS

Meeting your needs and expectations as a retiree is a priority for us. To assess how we are doing and to map out where we need to go, we conduct satisfaction surveys annually, and periodically perform studies on a larger scale. Nearly 10 years ago, we completed a customer needs and expectations review.

That analysis led us to many improvements that allow us to serve you faster and better. Some of the improvements you have seen are a call center with higher quality assurance measurements, a secure online website (miAccount), and reduced time to process your requests and applications.

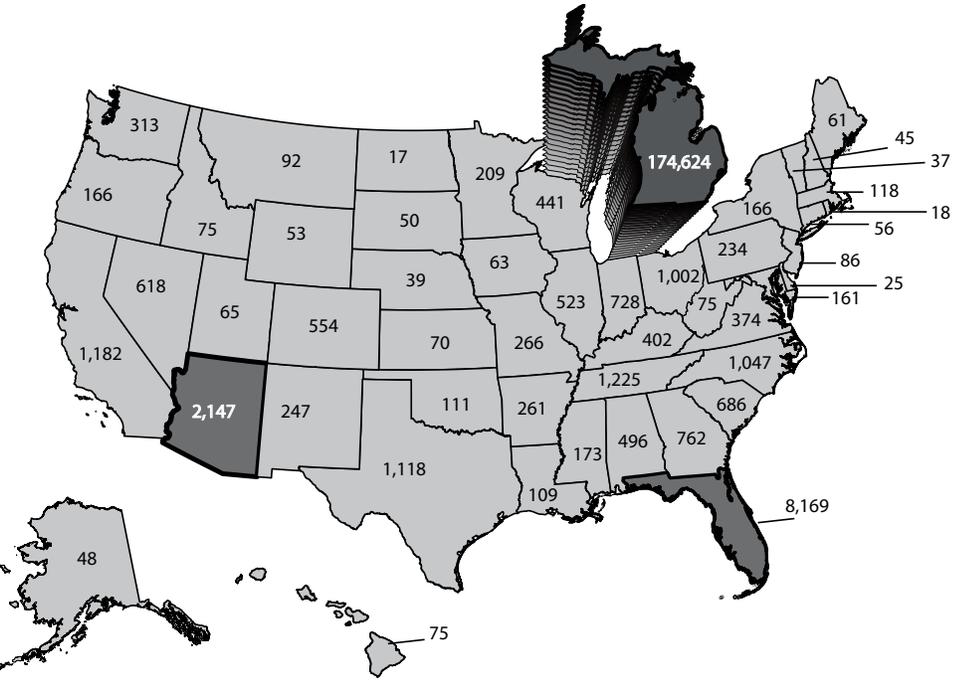
To help us plan for the future and to ensure our services meet your needs, we conducted another review in the past year. A random sample of retirees were asked questions about communication expectations, acceptable delivery time frames, and how we can make our services more useful to you.

Those who responded are representative of the retiree population we serve—54 percent have been retired for more than 10 years, 25 percent have been retired 6-10 years, and 14 percent have been retired less than 5 years.

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Where do ORS retirees live?

Most ORS retirees, 87 percent, still reside in Michigan. The next highest percentage live in Florida and Arizona, with 4 percent and 1 percent, respectively.



From the Director



Health care reform, a hot topic among federal and state leaders, seems to be grabbing everyone's attention. Health care is in high demand and, as we get older, this is even more apparent.

During these times, offering the strong retiree health care program that we do can be challenging.

Besides staying abreast of reform

proposals, it may be a good time for each of us to reflect on the role our own health plays in overall health care equation.

Typically, poor health habits lead to higher costs.

Therefore, when we eat right, exercise, and engage in behavior that improves our health, we feel good and help

to lower health care costs.

Simple, healthy modifications to our own behavior can have a long-term, powerful

impact when it comes to

reforming national health care. The next time you see your physician, I encourage you to explore whether a change in your daily routine might result in a healthier you.

Happy and healthy wishes to you,

Phil Stoddard, Director
Office of Retirement Services

"70 percent of all health-care costs are the direct result of behavior."

Steven Burd
The Wall Street Journal

Feedback results

Continued from page 1

From the feedback, we learned interesting tidbits about you:

- Those of you who have been retired for more than 10 years or are 65 and older felt you had planned well for retirement.
- Over 40 percent of you receive at least half of your income from your pension and rely on other sources to supplement your retirement income.
- About 17 percent of you are still working. Your reasons: to stay active, you enjoy working, you like the extra money, or to make ends meet.

This information helps us understand you better, and will aid us in preparing our active members for their retirement.

We also learned about your communication preferences for

receiving and requesting information from us. When we have important information about benefits, many of you still prefer U.S. mail. You also value this *Connections* newsletter. For those of you who prefer to receive information online, we are currently reviewing a paperless enrollment system.

The feedback told us we need to continue to have a friendly, knowledgeable person available for you when you call us. It also told us that more and more retirees like hearing from us electronically. So, we'll continue to offer our secure online message board through miAccount, www.michigan.gov/orsmiaccount, so you can quickly receive answers from an ORS representative. Our goal is to respond to your message board questions within 12 business hours.

Our population of retirees is diverse. The review is guiding us as we make our plans for the future to ensure your needs and expectations are fulfilled no matter how long you've been retired.

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Save resources, stay local

You can save money and preserve the environment by traveling close to home and being conscious of where you stay. Find Michigan vacation spots by logging on to www.michigan.org. While online, check out Green Lodging Michigan (GLM) certified facilities listed at www.michigan.gov/greenlodging.

"Green lodging" is a term used to characterize hotels, motels, resorts, and bed & breakfasts that are leaders in energy conservation, air quality, waste management, and reduced water consumption. GLM-certified hospitality facilities do their part to protect the environment.

Consider these green tips as you plan and enjoy your next trip:

Before You Go

- Set your thermostat and water heater at low settings.
- Appliances, like TVs and VCRs, should be unplugged before you leave, or if they have the option, switched to

vacation mode. Appliances use energy even when they are off.

- Stop your newspaper. Some newspapers allow you to donate the paper to a school while you are gone.

During Your Travels

- Participate in hotel environmental programs. Many hotels tell you how to skip having your linens or towels changed every day. If you don't see instructions, ask.
- Turn off all lights and appliances in your room while you're not there. Close the drapes.
- Participate in the hotel's recycling program.
- If you like to sleep with a night light, bring one with you; don't leave the bathroom light on all night.

PURE MICHIGAN®
Your trip begins at michigan.org

Tracking your assets

Could your heirs easily find their way to your assets and important information?

ORS has created an asset tracking document to help you keep clear, up-to-date records of where your income, assets, insurances, will, and other personal records are stored. In the event of your death, this document helps your heirs more easily follow your wishes, and not overlook any assets.

The asset tracking document can be found on our website at www.michigan.gov/orsatd. Once filled in, be certain to keep the document in a secure location and share it with the people you trust.

Calling volunteers

Are you looking for ways to give back to your community, support a cause you believe in, develop new skills, or make new friends?

Whatever your reason, you can put your time and talents to good use by volunteering.

Senior Corps connects those age 55 and over with people and organizations that need them most. It helps you become a mentor, coach, or companion to a young person or adult. You can use your job skills and expertise in nonprofit organizations that need you.

Senior Corps links more than 500,000 Americans to service opportunities each year and there are many ways to get involved. Certain programs provide some monetary compensation. To learn more, visit www.seniorcorps.gov or call (313) 226-3024.



Ask an Expert

ORS experts answer frequently asked questions



Q: *I like using miAccount and want to use it again, but I forgot both my USER ID and password. Can it be reset?*

A: On the right hand side of the miAccount login page you will see the link, I forgot my USER ID. After you successfully enter your validating information, your USER ID will display on the screen. You will receive a temporary password by email within minutes. If you are not using the same email address, miAccount lets you update the email address to which your temporary password is emailed.

Q: *I am moving for the winter months. Can I notify you of my temporary address using miAccount?*

A: Yes, you can enter a temporary address in miAccount and select the dates you want to receive your correspondence at your winter address. Navigate to Update Address and Phone on the left. Select your current address under the Address Information bar, and then click Add. Under Address Type, select Temporary from the drop down. Enter your temporary address and use the Effective Date from the calendar to select the date you want to start receiving correspondence at your winter residence. Click Save. You will receive a confirmation email of your change.

Q: *I love using the miAccount Message Board, but are there some things I should put in a formal letter?*

A: Unlike regular email, the miAccount Message Board is secure, so we can answer all your account-specific questions as long as you have registered and logged in to miAccount to send your message. Usually, you can expect an answer within 12 business hours.

WHEN TO CONTACT ORS

Not sure what needs to be reported? Here we list the most common situations that would require you to update your information.

Address, Tax, or Direct Deposit Changes. It is critical that you update our office with these kinds of changes. The fastest, easiest way to do this is through miAccount. You can make instant changes at your own convenience rather than calling our office during work hours. If you haven't created your USER ID yet, create one today so you'll be ready to make any tax changes needed for next year.

Death. Our office should be notified immediately upon the death of a pension recipient, a pension beneficiary, or anyone enrolled in your health, dental, or vision insurances.

Divorce. Notify ORS immediately if your ex-spouse is enrolled in your insurances. And, if you elected a survivor option with your ex-spouse as beneficiary, it's best to contact us before your divorce is final, because we can only change your pension if ordered by the court.

Marriage. Notify our office within 30 days whenever an insurance dependent marries. Submit an *Insurance Enrollment/Change Request* form, available on our website, and send it to our office with the required documents.

Medicare. Any person enrolled in your health insurances must sign up for Medicare Parts A and B when first eligible. Complete an *Insurance Enrollment/Change Request* form, available on our website, and send it to our office with the required documents.

Details about reporting these and other life events, as well as forms you'll need, can be found online, using miAccount, or by contacting us.

Pension Pay Dates

Pension payments are issued on the 25th of the month. If the 25th falls on a weekend or holiday, your pension will be paid the previous business day.

If your EFT is not credited within three days after that date, please contact ORS. If your payment is delayed, we can reissue it after the seventh of the following month.

Office Closures

ORS offices will be closed on the dates listed below.

November 11 - Veteran's Day

November 26 & 27 - Thanksgiving

December 24 & 25 - Christmas

December 31 & January 1 - New Year's Holiday

January 18 - Martin Luther King Day

February 15 - President's Day