

## 18.1. How to initiate Retirement Application Process

Total Number of Steps involved in the Process: 2

### Welcome to the Retirement Application Process

Personal Account List	<p style="text-align: center;"><b>Welcome to the Retirement Application Process</b></p> <p>Welcome to the Retirement Application Process. Click here to <a href="#">Skip Introduction</a></p> <p>Congratulations! You're taking the next step toward retirement by applying for your pension benefits. Read the instructions on each page carefully. Use the available links to familiarize yourself with your pension options and retirement benefits. Don't rush through this process. Give yourself enough time to evaluate the different pension options and weigh the benefits of each. Your decisions here will affect you (and potentially your loved ones) for the rest of your life.</p> <p><b>Application Overview</b> You will complete several steps in this application process:</p> <ol style="list-style-type: none"> <li>1. Create a pension estimate.</li> <li>2. Enroll in insurance plans.</li> <li>3. Determine your federal income tax withholding.</li> <li>4. Enroll in direct deposit/electronic funds transfer (EFT) - a required step online.</li> </ol> <p>After you create your pension estimate and select your pension option, you may complete the rest of the steps in any order, stopping and proceeding as needed. You do not need to complete the entire application at a single sitting. If you are interrupted, return at a later time and resume where you left off.</p> <p><b>You will need this information to complete your application:</b> Your last date worked, or the last date you will work Your beneficiary's birth date Your age 62 social security estimate of earnings and benefits, if you wish to select an <a href="#">Equated Plan</a> option Your financial institution's routing number and account number(s) to enroll in direct deposit</p> <p><b>After you complete your online application, you will need to send ORS copies of the following proofs, as required, and the original notarized spousal waiver authorization, if necessary:</b> Your birth certificate Your beneficiary's birth certificate (if a survivor option is selected) Your marriage certificate, if married and your spouse has a different last name Your age 62 social security estimate of earnings and benefits, if you selected an Equated Plan option Proof of eligibility for each of your dependents you are enrolling in insurances The original notarized spousal waiver authorization if you are married and did not select a 100% survivor pension option with your spouse as your beneficiary.</p> <p><b>When you press the Continue button below, you will begin the retirement application process. The pension option choices you make during this online application process are irrevocable and cannot be changed without delaying the start of your pension benefits. Do not proceed until you fully understand the consequences of your actions.</b></p> <p><b>After you complete your online retirement application, ORS will be notifying your employer(s) of your pending retirement in order to determine your final hours and compensation.</b></p> <p style="text-align: right;"> <input type="button" value="Continue"/> <input type="button" value="View Printer Friendly"/> </p>
Pension Payments	
Beneficiaries & Dependents	
Message Board	
Update Address & Phone	
Update Profile	
Contact miAccount	
Estimate Pension	
Service Credit	
Refunds	
Preretirement Meetings & Phone Appointments	
Apply for Retirement	
Logout	
	

Step 1	Click the Apply for Retirement in the left navigation bar, system will display Welcome to the Retirement Application process screen (18.1.1) with information about completing the application process.
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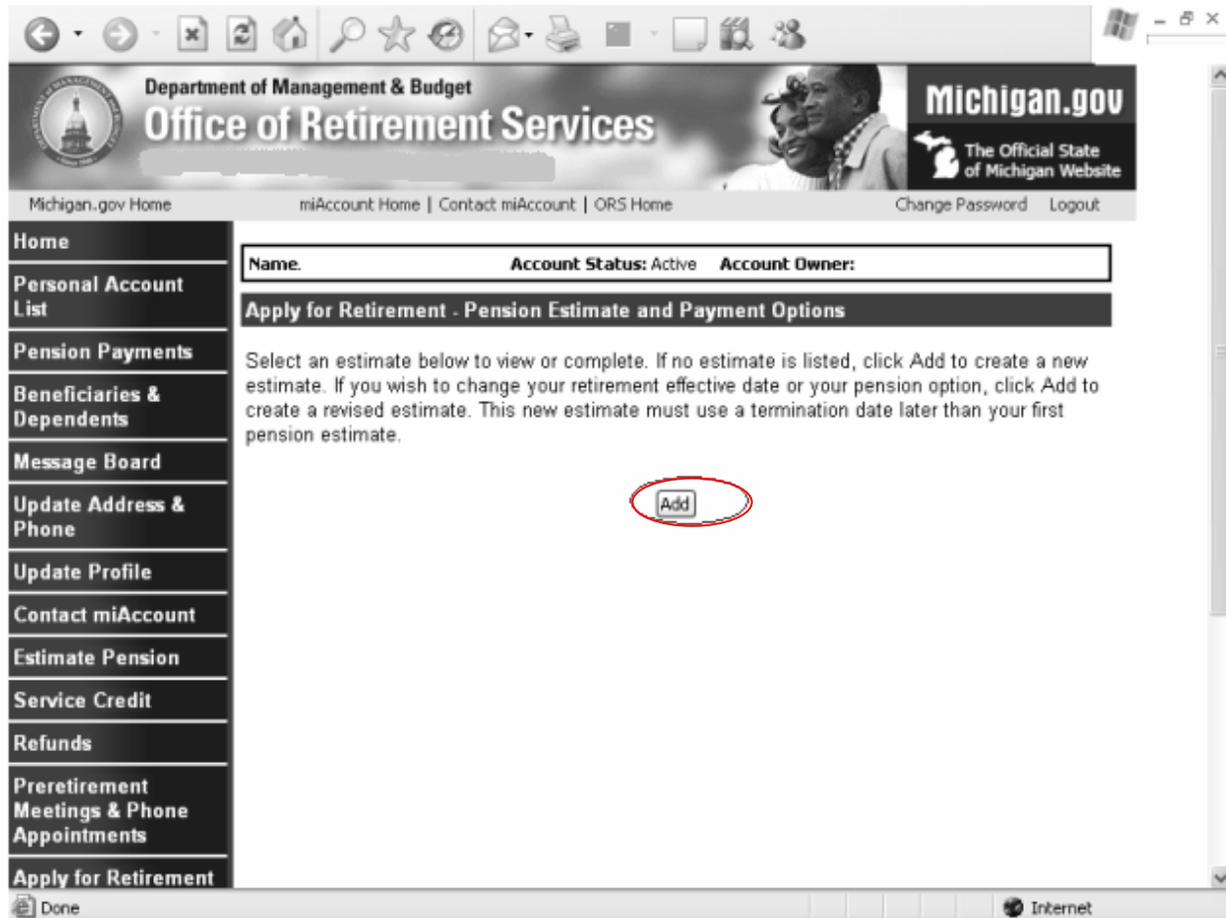
Apply for Retirement

Step 2	Read the information and click on continue button provided at the bottom of the screen. System will display the Apply for Retirement screen with the list of processes you need to complete and their statuses (Screen 18.1.2). Each step has links enabled accordingly on the right side with value START or EDIT. When DONE is displayed instead of START, necessary information is available in the system for that step, and it may be possible to EDIT them. To skip the introduction click on skip Introduction link on the Welcome to the Retirement Application process screen (18.1.1) and system will display Apply for Retirement screen.
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# How to Estimate Pension

Total Number of Steps involved in the Process: 10

*Apply for Retirement – Pension Amount and Payment Options*



Step 1	Click on the Pension Amount and Payment Options link on the Apply for Retirement screen. System will display Apply for Retirement –Pension Amount and Payment Options screen (18.2.1)
Step 2	Click on Add button provided on Apply for Retirement –Pension Amount and Payment Options screen, system will display next screen pre-populated With your Date of birth and benefit structure (screen 18.2.2).



Apply for Retirement Pension Amount and Payment Options

Michigan.gov Home	miAccount Home - UAT21   Contact miAccount   Help   ORS Home	Change Password   Logout
<b>Home</b>	<b>Name:</b> <b>Account Status:</b> Active <b>Account Owner:</b>	
<b>Personal Account List</b>	<b>Apply for Retirement - Pension Estimate and Payment Options</b>	
<b>Beneficiaries &amp; Dependents</b>	The information provided below shows your current account status, along with any projected service if you are still actively employed. The actual wages and service credit reported by your employer after today's date will be used when we calculate your final pension benefit. [OSI 6025]	
<b>Message Board</b>	<b>Retirement Effective Date</b>	<b>06/01/2008</b>
<b>Update Address &amp; Phone</b>	<b>Service Credit Earned / Purchased as of 02/09/2008</b>	<b>28.2569</b>
<b>Estimate Pension</b>	<b>Projected Service Credit</b>	<b>0.2500</b>
<b>Service Credit</b>	<b>Social Security Benefit Amount</b>	<input type="text" value="0.00"/>
<b>Preretirement Meetings &amp; Phone Appointments</b>	If you would like to calculate an <u>Equated Plan</u> payment option enter the Social Security benefit you expect to receive at age 65. This is the estimate of earnings and benefits you received from the Social Security Administration. [OSI 6027]	
<b>Apply for Retirement</b>	<b>Pension Beneficiary</b>	<input type="text"/>
<b>Update Profile</b>	<b>Add a New Person</b>	
<b>Contact miAccount</b>	If the person you wish to select as your pension beneficiary is not listed, click on Add a New Person where you can enter the information needed. You will need your beneficiary's date of birth to proceed. Your new entry will be available here only if the relationship meets the beneficiary eligibility rules. You may wish to review who is an <u>eligible pension beneficiary</u> . [OSI 6029]	
<b>Logout</b>	<b>Potential Service Credit</b> is any service credit that you have made arrangements to buy that hasn't been credited to your account yet. To receive this credit, you must complete your purchase before your termination date. Certain types of service credit require the billing to be paid in full since no partial credit can be granted. Refer to <u>Service Credit Types</u> if you need to verify the type of credit you're purchasing.	
	<b>Projected Service Credit</b> is the amount of service credit we estimate you will earn between today and your termination date. The projection is based on full-time service, so if you work part-time, this may not be an accurate estimate. For a <u>conversion chart, click here</u> . [OSI 6043]	
	<input type="button" value="Back"/> <input type="button" value="Continue"/> <input type="button" value="Cancel"/>	
<a href="#">Michigan.gov Home</a>   <a href="#">miAccount Home</a>   <a href="#">Contact miAccount</a>   <a href="#">ORS Home</a>   <a href="#">Help</a>   <a href="#">State Web Sites</a>   <a href="#">Feedback</a> <a href="#">Privacy Policy</a>   <a href="#">Link Policy</a>   <a href="#">Accessibility Policy</a>   <a href="#">Security Policy</a> Copyright© 2005-2007 State of Michigan		

<b>Step 5</b>	System will ask for Social security amount if age is less than 61 for public school employees or 64 for state employees or covered service credit is 0. Select pension beneficiary if needed and click on Continue button provided on the bottom of the screen. System will display next screen with the list of fiscal years & reported salaries for those fiscal years (screen 18.2.4)
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Based on the information you entered, you are eligible for retirement, but only using an early reduction factor. The pension estimate provided will be reduced by ½ of 1% for each month you take a pension before you would have been eligible for a regular pension. Please double check your entries to make certain your information is accurate. You can change your entries and rerun the calculation as often as you need to. [OSI 6501]

Final Average Compensation Calculation Details	
Period	Fiscal Year's Salary
01/13/2008 to 02/09/2008	\$ 3,105.60
01/14/2007 to 01/12/2008	\$ 40,339.69
01/01/2006 to 01/13/2007	\$ 39,997.63
01/30/2005 to 12/31/2005	\$ 34,889.25

**Final Average Compensation (FAC) \$ 39,102.53**

If your final years of service are used to compute your FAC period, up to 240 hours of annual/personal leave paid at retirement can be included in your FAC calculation. Indicate how many hours of annual/personal leave will be paid out at retirement and click on the Recalculate FAC button to revise your FAC. [OSI 6067]

**Annual Personal Leave(<=240 hrs)**

Recalculate FAC

Start Over

Back

Continue

Cancel

Step 6	For Active State employees and State Police employees system will ask for annual personal leave which should not be more than 240 hours and provides option to recalculate. Click on Recalculate button provided on screen. System will recalculate the FAC amount and display it on the same screen.
Step 7	Click on continue button, system will display Retirement Options selection screen with list of all the retirement options (screen 18.2.5) based on the information provided.

Retirement Option Selection



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- Preretirement Meetings & Phone Appointments
- Apply for Retirement
- Update Profile
- Contact miAccount
- Logout

**Name:** \_\_\_\_\_ **Account Status:** Active **Account Owner:** \_\_\_\_\_

**Retirement Options Selection**

**For Active SERS**  
Based on the data provided during this retirement application process, estimates of your monthly and annual pension options are shown below. Your final benefit amount will be determined after we receive all of your documentation and you have terminated employment.

**For Deferred SERS**  
Based on the data provided during this retirement application process, estimates of your monthly and annual pension options are shown below. Your final benefit amount will be determined after we receive all of your documentation.

**For all SERS**  
If you are married, your spouse is automatically your 100% Survivor beneficiary. If you do not select the 100% Survivor option with your spouse named as beneficiary, your spouse must sign a Spousal Authorization of Option Election and Beneficiary Designation authorizing you to elect a 75% or 50% Survivor option or nominate someone else as the beneficiary. This form must be signed by your spouse in front of a Notary Public and returned to ORS with your required documents.

All survivor options include eligibility for insurance benefits. The survivor would receive lifetime pension and insurance benefits beginning the first of the month following the retiree's death. If the beneficiary predeceases the retiree, the pension will revert to the Straight Life amount. [OSI 6068]

**Payment Options**

	Monthly	Annual
<input type="radio"/> <b>Straight Life</b>	\$ 1,215.40	\$ 14,584.77
<input checked="" type="radio"/> <b>100% Survivor</b> (0.881 option reduction) <b>Your survivor would receive upon your death</b>	\$ 1,070.77	\$ 12,849.19
<input type="radio"/> <b>75% Survivor</b> (0.908 option reduction) <b>Your survivor would receive upon your death</b>	\$ 1,103.58	\$ 13,242.98
<input type="radio"/> <b>50% Survivor</b> (0.937 option reduction) <b>Your survivor would receive upon your death</b>	\$ 827.69	\$ 9,932.23
	\$ 1,138.83	\$ 13,665.93
	\$ 569.41	\$ 6,832.97

Select one of the above pension options. Do not make this selection until you are certain this is the choice you want for your retirement benefits. Click on Continue when you are ready to proceed. If you want to make a change to either your retirement effective date or your pension option, click on Start Over to begin again, or on Cancel to cancel this pension and option selection. [OSI 6070]

Start Over Back Continue Cancel



Step 8	Select a Retirement option by clicking on the radio buttons provided in front of each option and click on continue button provided at the bottom of the Retirement option selection screen. System will display Pension Estimate and payment option summary screen with the selected option and the information on which your estimate is based.
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*Pension Estimate and Payment Option Summary screen*

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**Name:**                      **Account Status:** Active                      **Account Owner:**

**Pension Estimate & Payment Option Summary**

The pension option you selected is shown below, along with a summary of the data used to calculate your pension estimate. When you click on Save below, this pension option selection and the indicated retirement effective date are irrevocable and cannot be changed without delaying your benefits. Once ORS begins processing your retirement application, your pension option cannot be changed unless you request a later retirement effective date. [OSI 6033]

Pension Payment Plan	Monthly	Annual
<b>100% Survivor</b> (0.881 option reduction)	\$ 1,070.77	\$ 12,849.19
<b>Your survivor would receive upon your death</b>	\$ 1,070.77	\$ 12,849.19

**Estimate Based on**

Retirement Effective Date	06/01/2008
Member's Date Of Birth	05/10/1950
Beneficiary's Name / Relation	/ Spouse
Beneficiary's Date Of Birth	07/04/1945
Total Years Of Service Credit	28.5069
Final Average Compensation (FAC)	\$ 39,102.53

**I want to use this estimate for my retirement application**

Start Over    Back    View Printer Friendly    Cancel

Step 9	To print, click on the View Printer Friendly button on the Pension Estimate and Payment option Summary screen to view in a printer friendly format and print the page.
Step 10	Click on the "I want to use this estimate for my retirement application" button provided on the bottom of Pension Estimate and Payment Option summary screen, System will change the status of pension estimate and display the Apply for retirement screen with other process links activated.

## How to change a pending pension Estimate

Total Number of Steps involved in the Process: 10

*Pension Estimate and Payment Option Summary screen*

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**Home**  
Personal Account List  
Beneficiaries & Dependents  
Message Board  
Update Address & Phone  
Estimate Pension  
Service Credit  
Preretirement Meetings & Phone Appointments  
Apply for Retirement

Name:                      Account Status: Active                      Account Owner:

**Apply for Retirement - Pension Estimate and Payment Options**

Select an estimate below to view or complete. If no estimate is listed, click Add to create a new estimate. If you wish to change your retirement effective date or your pension option, click Add to create a revised estimate. This new estimate must use a termination date later than your first pension estimate. [OSI 6021]

Estimate Number	Calculation Date	Termination Date	Retirement Effective Date	Total Service Credit	Status
744367	04/14/2008	05/10/2008	06/01/2008	28.5069	Pending

[Change](#)    [View](#)    [Cancel](#)

Step 1	Click on the Review Hyperlink provided next to Pension Amount and Payment Options process on the Apply for Retirement screen. System will display Apply for Retirement –Pension Amount and Payment Options screen (18.3.1)
Step 2	Click on Change button provided on Apply for Retirement –Pension Amount and Payment Options screen, system will display next screen pre-populated With your Date of birth and benefit structure (screen 18.2.2).
Step 3	Select a retirement type; enter Last Date at work which can not be greater than today + 12 months.
Step 4	Click on continue button provided on bottom Screen. System will display next screen (screen 18.2.3) pre-populated with Service credit earned or Covered & Non-covered Service Credit, Potential service credit, Projected service credit.
Step 5	System will ask for Social security amount if age is less than 61 for public school employees or 64 for state employees or covered service credit is 0. Select pension beneficiary if needed and click on Continue button provided on the bottom of the screen. System will display next screen with the list of fiscal years & reported salaries for those fiscal years (screen 18.2.4)
Step 6	For Active State employees and State Police employees system will ask for annual personal leave which should not be more than 240 hours and

	provides option to recalculate. Click on Recalculate button provided on screen. System will recalculate the FAC amount and display it on the same screen.
Step 7	Click on continue button, system will display Retirement Options selection screen with list of all the retirement options (screen 18.2.5) based on the information provided.
Step 8	Select a Retirement option by clicking on the radio buttons provided in front of each option and click on continue button provided at the bottom of the Retirement option selection screen. System will display Pension Estimate and payment option summary screen with the selected option and the information on which your estimate is based.
Step 9	To print, click on the View Printer Friendly button on the Pension Estimate and Payment option Summary screen to view in a printer friendly format and print the page.
Step 10	Click on the Save button provided on the bottom of Pension Estimate and Payment Option summary screen, System will change the status of pension estimate and display the Apply for retirement screen with other process links activated.

# How to change or review Tax Withholding

Total Number of Steps involved in the Process: 3

## Apply for Retirement

The screenshot shows the Michigan Office of Retirement Services website. At the top, there is a navigation bar with the Michigan Department of Management & Budget logo, the Office of Retirement Services name, and the Michigan State Police logo. The main content area displays the user's account status as 'Active' and the account owner's name. Below this, there is a section titled 'Apply for Retirement' with a description of the process and a list of five steps. Step 3, 'Your Tax Withholding', is highlighted with a red box around the 'START' button. The left sidebar contains various navigation options such as 'Home', 'Personal Account List', 'Beneficiaries & Dependents', 'Message Board', 'Update Address & Phone', 'Estimate Pension', 'Service Credit', 'Preretirement Meetings & Phone Appointments', 'Apply for Retirement', 'Update Profile', 'Contact miAccount', and 'Logout'.

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**Home**

**Personal Account List**

**Beneficiaries & Dependents**

**Message Board**

**Update Address & Phone**

**Estimate Pension**

**Service Credit**

**Preretirement Meetings & Phone Appointments**

**Apply for Retirement**

**Update Profile**

**Contact miAccount**

**Logout**

**Name:**                      **Account Status:** Active                      **Account Owner:**

**Apply for Retirement**

As you proceed with your retirement application, you can return to this page to review what steps are done and what you still need to complete. You must finish the Pension Amount & Payment Options step before you can move to another step. Click on a step's title to begin that part of the application. Once you complete a step, the status will change from Incomplete to Review. You can then review the information you provided, but cannot make any changes online to that information.

Select a step below to continue. [OSI 6020]

<b>STEP 1</b>	Calculate Your Pension	<a href="#">START</a>	<a href="#">EDIT</a>
<b>STEP 2</b>	Choose Your Insurance Carrier	<a href="#">START</a>	<a href="#">EDIT</a>
<b>STEP 3</b>	Your Tax Withholding * ORS creates a standard tax withholding for all applicants. Click Edit to view or change it.	<a href="#">START</a>	<a href="#">EDIT</a>
<b>STEP 4</b>	Set Up Your Direct Deposit	<a href="#">START</a>	<a href="#">EDIT</a>
<b>STEP 5</b>	A Few Final Questions and You're Done!	<a href="#">START</a>	<a href="#">EDIT</a>

## Edit Federal Tax Withholding



Department of Management and Budget

# Office of Retirement Services

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Logout

**Name:** \_\_\_\_\_ **Account Status:** Applicant / Pending **Account Owner:** \_\_\_\_\_

**Edit Federal Tax Withholding**

\* = RequiredFields

**Do not withhold federal income tax:**

**\* Marital status used for withholding:**

**\* Total number of allowances you are claiming:**

**Additional amount (if any) you want withheld from each pension payment:**

**This tax withholding will be effective from your first pension payment**

[Link to worksheet](#)

Step 1	Click the Review hyperlink provided next to Tax Withholding process on Apply for retirement screen (screen 18.4.1). The system will display the Edit Federal Tax Withholding screen (screen 18.4.2). The default for the Marital Status dropdown list is "Married," the Total number of Allowances default is 3.
Step 2	If you do not want to withhold any tax amount, select 'Do not withhold federal income tax' and click the save button. If you do want taxes withheld, select Marital Status from the dropdown list, enter the Total number of allowances you are claiming which should be less than 100, enter any additional amount you want withheld from each pension payment (not required) which cannot exceed the approved pension estimate amount, and select the Effective Date from the dropdown list. Click the Calculate Withholding button on the bottom of the Add Federal Tax Withholding screen. The system will calculate the Tax Withholding amount and display it on the same screen (screen 18.4.3).

## Edit Federal Tax Withholding



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- Apply for Retirement
- Update Profile
- Contact miAccount
- Logout

**Name:**                      **Account Status:** Applicant / Pending                      **Account Owner:**

**Edit Federal Tax Withholding**

\* = RequiredFields

**Do not withhold federal income tax:**

**\* Marital status used for withholding:** Married

**\* Total number of allowances you are claiming:** 2

**Additional amount (if any) you want withheld from each pension payment:** 0.00

**This tax withholding will be effective from your first pension payment**

**Calculated Tax Withholding**

Federal Tax Withholding will be \$ 20.59

Click save to confirm.

           [Link to worksheet](#)

Step 3

Click on the Save button. The system will save the tax withholding and display the Apply for retirement screen with processes and statuses.

# How to establish a Direct Deposit account

Total Number of Steps involved in the Process: 5

*Apply for Retirement*

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<b>Home</b>	<b>Name:</b> <b>Account Status:</b> Active <b>Account Owner:</b>
<b>Personal Account List</b>	<b>Apply for Retirement</b>
<b>Beneficiaries &amp; Dependents</b>	As you proceed with your retirement application, you can return to this page to review what steps are done and what you still need to complete. You must finish the Pension Amount & Payment Options step before you can move to another step. Click on a step's title to begin that part of the application. Once you complete a step, the status will change from Incomplete to Review. You can then review the information you provided, but cannot make any changes online to that information.
<b>Message Board</b>	Select a step below to continue. [OSI 6020]
<b>Update Address &amp; Phone</b>	
<b>Estimate Pension</b>	<b>STEP 1</b> Calculate Your Pension <a href="#">START</a> <a href="#">EDIT</a>
<b>Service Credit</b>	<b>STEP 2</b> Choose Your Insurance Carrier <a href="#">START</a> <a href="#">EDIT</a>
<b>Preretirement Meetings &amp; Phone Appointments</b>	<b>STEP 3</b> Your Tax Withholding <a href="#">START</a> <a href="#">EDIT</a> * ORS creates a standard tax withholding for all applicants. Click Edit to view or change it.
<b>Apply for Retirement</b>	<b>STEP 4</b> Set Up Your Direct Deposit <a href="#">START</a> <a href="#">EDIT</a>
<b>Update Profile</b>	<b>STEP 5</b> A Few Final Questions and You're Done! <a href="#">START</a> <a href="#">EDIT</a>
<b>Contact miAccount</b>	
<b>Logout</b>	

Step 1	Click on the Direct Deposit link on the Apply for Retirement screen (screen 18.5.1). System will display Direct Deposit Authorization screen- (18.5.2)
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## Direct Deposit Authorization

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Logout

Name: Account Status: Applicant / Pending Account Owner:

**Direct Deposit Authorization**

I authorize the STATE OF MICHIGAN to deposit the pay owed me by the State, by direct deposit (electronic funds transfer) into the designated financial institution(s) and account number(s). I understand this authorization remains in effect until revoked (canceled) by a) me or b) my death or legal incapacity or c) the STATE OF MICHIGAN. You can revoke this authorization at any time by clicking on the Direct Deposit link and selecting "revoke" beside the account you wish to cancel.

I authorize the STATE OF MICHIGAN to recover money electronically deposited into my account (s) in error, either by adjusting or debiting the account(s), or withholding future payments. I understand I will be notified by the STATE OF MICHIGAN if adjustments or debits are being made.

I consent to and agree to comply with the National Automated Clearing House Association Rules and Regulations and the STATE OF MICHIGAN's rules about electronic funds transfers as they exist on this date or as subsequently adopted, amended or repealed. Michigan law governs electronic funds transactions authorized by this agreement in all respects except as otherwise superseded by federal law.

I agree with the above  I do not agree with the above

Internet

Step 2	Click on the Direct Deposit link on the Apply for Retirement screen (screen 18.5.1). System will display Direct Deposit Authorization screen– (18.5.2)
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## Add Direct Deposit Account(s)



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**Name:** \_\_\_\_\_ **Account Status:** Applicant / Pending **Account Owner:** \_\_\_\_\_

### Add Direct Deposit Account(s)

\* = Required Fields

You may have a total of two direct deposit accounts active at any time. If you have one (primary) account, your entire benefit amount will be deposited to that account. If you choose to have a secondary account, you can enter either a dollar amount or percentage to be deposited to the secondary account. The balance will be deposited in your primary account. Enter the effective date below and click on Calculate. View the amounts or percentages being deposited, then click "Save" to complete your transaction. If you would like to schedule a new Direct Deposit account due to a planned bank change or move, you can create that account by entering the date that you would like the deposit to start. This new entry will override your current Direct Deposit information on the effective date you choose.

**Primary**

\* **Account Number:**

\* **Account Type:**

\* **Routing/Transit No:**

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Secondary (Optional)

**Account Number:**

**Account Type:**

**Routing/Transit No:**

**Percentage:**  % (Or) Amount \$

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**This Direct Deposit will be effective from your first pension payment**

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Step 3	Click on 'I agree with the above' button on the Direct Deposit Authorization screen. The system will display the Add Direct Deposit Account(s) screen (screen 18.5.3)
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Add Direct Deposit Account(s)

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**Name**

\* = Required Fields

You may have a total of two direct deposit accounts active at any time. If you have one (primary) account, your entire benefit amount will be deposited to that account. If you choose to have a secondary account, you can enter either a dollar amount or percentage to be deposited to the secondary account. The balance will be deposited in your primary account. Enter the effective date below and click on Calculate. View the amounts or percentages being deposited, then click "Save" to complete your transaction. If you would like to schedule a new Direct Deposit account due to a planned bank change or move, you can create that account by entering the date that you would like the deposit to start. This new entry will override your current Direct Deposit information on the effective date you choose.

**Primary**

\* Account Number:

\* Account Type:

\* Routing/Transit No:

Name:

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**Secondary (Optional)**

Account Number:

Account Type:

Routing/Transit No:

Percentage:  % (Or) Amount \$

**This Direct Deposit will be effective from your first pension payment**

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Step 4	<p>Enter the Account Number (all numeric), use the dropdown to select the Account Type, enter the financial institution's Routing/Transit Number (9-digit, all numeric and should start with 0,1,2 or 3) Click the 'Validate Routing/Transit Number' button next to the Routing/Transit No. text box. The system will display the name and address of the institution related to the routing number you entered (screen 18.5.4)</p> <p>If you want a second account, enter the secondary account information. Use the dropdown list to select the Effective Date. Click the Calculate button. The</p>
--------	---

system will calculate the primary and secondary account's amount and display it at the bottom of the screen (screen 18.5.5).

### Add Direct Deposit Account(s)

Department of Management and Budget  
**Office of Retirement Services**

Michigan.gov Home | miAccount Home | Contact miAccount | ORS Home | Michigan.gov Home | Change Password | Logout

**Name:** **Account Status:** Applicant / Pending **Account Owner:**

\* = Required Fields

You may have a total of two direct deposit accounts active at any time. If you have one (primary) account, your entire benefit amount will be deposited to that account. If you choose to have a secondary account, you can enter either a dollar amount or percentage to be deposited to the secondary account. The balance will be deposited in your primary account. Enter the effective date below and click on Calculate. View the amounts or percentages being deposited, then click "Save" to complete your transaction. If you would like to schedule a new Direct Deposit account due to a planned bank change or move, you can create that account by entering the date that you would like the deposit to start. This new entry will override your current Direct Deposit information on the effective date you choose.

**Primary**

\* **Account Number:**

\* **Account Type:**

\* **Routing/Transit No:**

**Name:**

**Secondary (Optional)**

**Account Number:**

**Account Type:**

**Routing/Transit No:**

**Name:**

**Percentage:**  % (Or) **Amount \$**

**This Direct Deposit will be effective from your first pension payment**

**Direct Deposit Amount In**

Primary :	\$ 1,721.56
Secondary :	\$ 191.28

Step 5 Click the Save button at the bottom of the screen. The system will display a Apply for Retirement screen with the status of direct deposit as Review (hyperlink)

# How to Change Direct Deposit and Stop Secondary Account

## Total Number of Steps involved in the Process: 4

Step 1	Click the Review Hyperlink next to Direct Deposit process on Apply for Retirement screen (screen 18.6.1). The system will display the Change Direct Deposit Account(s) (screen 18.6.2).
--------	---

## Apply for Retirement

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**Personal Account List**

**Beneficiaries & Dependents**

**Message Board**

**Update Address & Phone**

**Estimate Pension**

**Service Credit**

**Preretirement Meetings & Phone Appointments**

**Apply for Retirement**

**Update Profile**

**Contact miAccount**

**Logout**

**Name**

**Apply for Retirement**

As you proceed with your retirement application, you can return to this page to review what steps are done and what you still need to complete. You must finish the Pension Amount & Payment Options step before you can move to another step. Click on a step's title to begin that part of the application. Once you complete a step, the status will change from Incomplete to Review. You can then review the information you provided, but cannot make any changes online to that information.

Select a step below to continue. [OSI 6020]

<b>STEP 1</b>	Calculate Your Pension	<a href="#">START</a>	<a href="#">EDIT</a>
<b>STEP 2</b>	Choose Your Insurance Carrier	<a href="#">START</a>	<a href="#">EDIT</a>
<b>STEP 3</b>	Your Tax Withholding * ORS creates a standard tax withholding for all applicants. Click Edit to view or change it.	<a href="#">START</a>	<a href="#">EDIT</a>
<b>STEP 4</b>	Set Up Your Direct Deposit	<a href="#">START</a>	<a href="#">EDIT</a>
<b>STEP 5</b>	A Few Final Questions and You're Done!	<a href="#">START</a>	<a href="#">EDIT</a>

## Change Direct Deposit Account(s)



Department of Management & Budget

# Office of Retirement Services

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The Official State of Michigan Website

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**Update Profile**

**Contact miAccount**

**Service Credit**

**Preretirement Meetings & Phone Appointments**

**Apply for Retirement**

**Logout**



**Name:** \_\_\_\_\_ **Account Status:** Applicant / Pending **Account Owner:** \_\_\_\_\_

\* = Required Fields

You may have a total of two direct deposit accounts active at any time. If you have one (primary) account, your entire benefit amount will be deposited to that account. If you choose to have a secondary account, you can enter either a dollar amount or percentage to be deposited to the secondary account. The balance will be deposited in your primary account. Enter the effective date below and click on Calculate. View the amounts or percentages being deposited, then click "Save" to complete your transaction. If you would like to schedule a new Direct Deposit account due to a planned bank change or move, you can create that account by entering the date that you would like the deposit to start. This new entry will override your current Direct Deposit information on the effective date you choose.

**Primary**

\* **Account Number:**

\* **Account Type:**

\* **Routing/Transit No:**

**Name:** \_\_\_\_\_

---

**Secondary (Optional)**

**Account Number:**

**Account Type:**

**Routing/Transit No:**

**Name:** \_\_\_\_\_

**Percentage:**  % (Or) **Amount \$**

---

**This Direct Deposit will be effective from your first pension payment**

Step 2	Click the Clear button to the right of the Percentage or Amount text boxes. The system will clear the contents from the secondary account section (screen 18.7.2).
--------	--

## Change Direct Deposit Account(s)



Department of Management & Budget

# Office of Retirement Services

Public Schools Employees Retirement System



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Logout



**Name:** \_\_\_\_\_ **Account Status:** Applicant / Pending **Account Owner:** \_\_\_\_\_

\* = Required Fields

You may have a total of two direct deposit accounts active at any time. If you have one (primary) account, your entire benefit amount will be deposited to that account. If you choose to have a secondary account, you can enter either a dollar amount or percentage to be deposited to the secondary account. The balance will be deposited in your primary account. Enter the effective date below and click on Calculate. View the amounts or percentages being deposited, then click "Save" to complete your transaction. If you would like to schedule a new Direct Deposit account due to a planned bank change or move, you can create that account by entering the date that you would like the deposit to start. This new entry will override your current Direct Deposit information on the effective date you choose.

**Primary**

\* **Account Number:**

\* **Account Type:**

\* **Routing/Transit No:**

**Name:** \_\_\_\_\_

---

**Secondary (Optional)**

**Account Number:**

**Account Type:**

**Routing/Transit No:**

**Percentage:**  % (Or) Amount \$

---

**This Di**

Step 3	Change the information of your primary account as needed and click on the Calculate button. The system will recalculate the amount based on the primary account and display it on the same screen (screen18.6.4).
--------	---

## Change Direct Deposit Account(s)



Department of Management & Budget

# Office of Retirement Services



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**Name:**

\* = Required Fields

You may have a total of two direct deposit accounts active at any time. If you have one (primary) account, your entire benefit amount will be deposited to that account. If you choose to have a secondary account, you can enter either a dollar amount or percentage to be deposited to the secondary account. The balance will be deposited in your primary account. Enter the effective date below and click on Calculate. View the amounts or percentages being deposited, then click "Save" to complete your transaction. If you would like to schedule a new Direct Deposit account due to a planned bank change or move, you can create that account by entering the date that you would like the deposit to start. This new entry will override your current Direct Deposit information on the effective date you choose.

**Primary**

\* **Account Number:**

\* **Account Type:**

\* **Routing/Transit No:**

**Name:** \_\_\_\_\_

---

**Secondary (Optional)**

**Account Number:**

**Account Type:**

**Routing/Transit No:**

**Percentage:**  % (Or) Amount \$

---

**This Direct Deposit will be effective from your first pension payment**

**Direct Deposit Amount in**

Primary : \$ 2,315.30

Step 4	Click the Save button at the bottom of the screen. The system will display a Apply for Retirement screen.
--------	---

# How to Enroll for Health Insurance

Total Number of Steps involved in the Process: 9

## Apply for Retirement

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**Preretirement Meetings & Phone Appointments**

**Apply for Retirement**

**Update Profile**

**Contact miAccount**

**Logout**

**Name:**                      **Account Status:** Active                      **Account Owner:**

**Apply for Retirement**

As you proceed with your retirement application, you can return to this page to review what steps are done and what you still need to complete. You must finish the Pension Amount & Payment Options step before you can move to another step. Click on a step's title to begin that part of the application. Once you complete a step, the status will change from Incomplete to Review. You can then review the information you provided, but cannot make any changes online to that information.

Select a step below to continue. [OSI 6020]

<b>STEP 1</b>	Calculate Your Pension	START	EDIT
<b>STEP 2</b>	Choose Your Insurance Carrier	START	EDIT
<b>STEP 3</b>	Your Tax Withholding * ORS creates a standard tax withholding for all applicants. Click Edit to view or change it.	START	EDIT
<b>STEP 4</b>	Set Up Your Direct Deposit	START	EDIT
<b>STEP 5</b>	A Few Final Questions and You're Done!	START	EDIT

Step 1	Click on the Insurance Plans and Dependents link on the Apply for Retirement screen (screen 18.7.1). System will display Your Current Insurance Enrollment screen(18.7.2)
--------	---

## Your Current Insurance Enrollments

The screenshot shows the Michigan Office of Retirement Services website. At the top, there is a navigation bar with the Michigan.gov logo and the text 'The Official State of Michigan Website'. Below this, there is a header for the 'Department of Management and Budget Office of Retirement Services'. The main content area is titled 'Your Current Insurance Enrollments' and contains the following text: 'According to our records, you are not currently enrolled in any retirement system insurances. Click the Enroll button to choose the insurance you need. [OSI 4010]'. Below this text, there are two buttons: 'Enroll' and 'Cancel'. The 'Enroll' button is circled in red. On the left side of the page, there is a vertical menu with the following items: Home, Personal Account List, Beneficiaries & Dependents, Message Board, Update Address & Phone, Service Credit, Preretirement Meetings & Phone Appointments, Apply for Retirement, Update Profile, Contact miAccount, and Logout. At the bottom of the page, there is a logo for the Office of Retirement Services.

Step 2	Click on Enroll button provided on the bottom of the Your Current Insurance Enrollment. System displays Enrollment (screen 18.7.3)
--------	--



## Enrollment

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Beneficiaries & Dependents  
Insurance Coverage  
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**Office of Retirement Services**  
The Official State of Michigan Website

Michigan County: Alcona

Health Plan: Blue Cross/Blue Shield of MI

Dental Plan: -Select-

Vision Plan: -Select-

Are you or any dependents covered by Medicare?  
 Yes  No

Michigan.gov Home | miAccount Home | Contact miAccount | ORS Home | Help | State Web Sites | Feedback

Step 4	Select the Plan for health, dental and Vision insurance or select Decline from the dropdown list if you want to decline the Plan and click on Continue button provided on the bottom of the Enrollment screen with default effective date which can be changed up to 6 months forward. System will display either Change Dependent screen (screen 13.7.5) pre-populated with Insurance information you selected on the enrollment screen or a message to Print the necessary forms if the one of the plan selected is HMO.
--------	--

## Change Dependent

Michigan.gov Home | miAccount Home | Contact miAccount | ORS Home | Change Password | Logout

**Name:** \_\_\_\_\_ **Account Status:** Applicant / Pending **Account Owner:** \_\_\_\_\_

### Change Dependents

**You or any dependents covered by Medicare:** No

**Health Plan:** Blue Cross/Blue Shield of MI

**Dental Plan:** Dental Plan

**Vision Plan:** Vision Plan

### Covered Dependents

Name/Relation	Health	Dental	Vision	Medicare		
				Medicare Number	Effective Date Part A	Effective Date Part B
Self	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			

Insurance Effective Date: Oct 2007

If you want to add a new person who is not in the dropdown list, [click here](#). Changes to this page do not take effect until you click Save.

Step 5	Enter the Medicare number, Medicare Effective Date Part A, if You or any dependents covered by Medicare.
Step 6	Click on Add row if you want to add a dependent for health Insurance, system will add a row just below the owner's record under covered dependents list and provides a dropdown to select the dependent.
Step 7	Select the dependent name from the dropdown, select the Plan by clicking on the check boxes provided next to the dependent name. Enter the Medicare Number, Medicare Effective Date Part A if dependent is covered by Medicare or over 65 years of age.
Step 8	Click on Save button and system will display the Calculate Health Insurance premium screen (screen 18.7.6)

## Calculate Health Insurance Premiums

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**Office of Retirement Services**

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Name:	Account Status:	Applicant / Pending	Account Owner:
<b>Calculate Health Insurance Premiums</b>			
Pension Amount:			\$ 1,456.27
Monthly Insurance Premium:			\$ 35.94
Pension after Insurance deduction:			\$ 1,420.33

Premiums are deducted from your monthly pension payment. If the premium is greater than pension, you will receive monthly payment coupons.

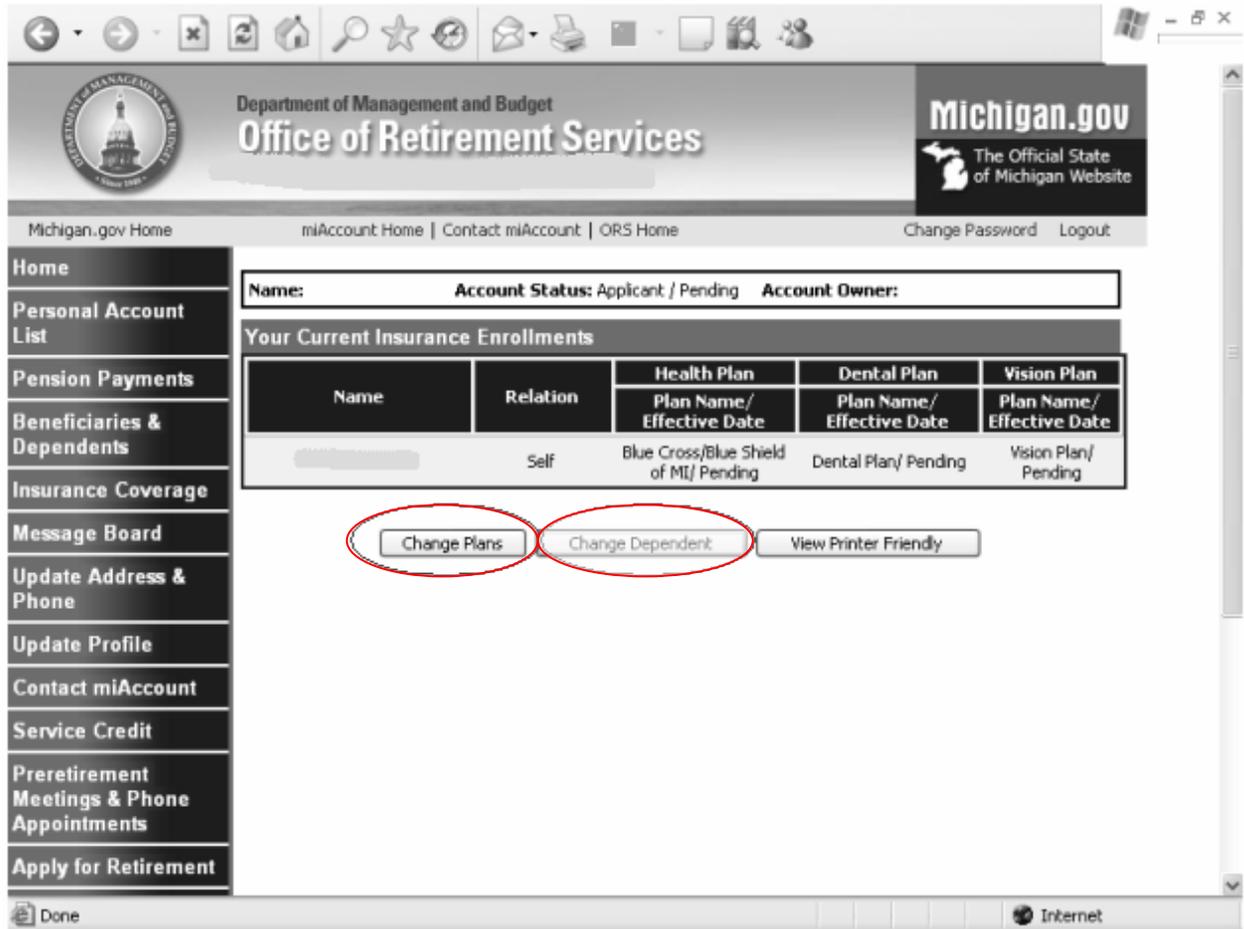
Subject to federal income tax [OSI 6058]

Step 9	Click on Continue button and system will display the Apply for Retirement screen.
--------	---

# How to Change Plans

**Total Number of Steps involved in the Process: 6**

## Calculate Health Insurance Premiums



Step 1	To Change Plans, Click on the Change Plan button provided on the Your Current Insurance Enrollment screen (screen 18.1.1). System will display the Enrollment screen (screen 18.7.3).
Step 2	Select Yes or No for the Question "Are you or any dependents covered by Medicare?" " by selecting one of the radio button and select the Michigan county from the dropdown list. System displays Health, Dental and vision dropdown lists populated with available options based on Medicare selection and the county and also displays one of the option as 'Decline'.(screen 18.7.4) If you select Out of State from the Michigan county dropdown system populates Health Insurance dropdown with 'BCBS' as the only option.
Step 3	Select the Plan for health, dental and Vision insurance or select Decline from the dropdown list if you want to decline the Plan and click on Continue button

provided on the bottom of the Enrollment screen. System will display either Change Dependent screen (screen 18.8.2) pre-populated with Current Enrollment information and Changed Enrollment Information or a message to Print the necessary forms if the one of the plan selected is HMO.

*Change Dependent*

Step 4 Enter the Medicare number, Medicare Effective Date Part A, if You or any dependents covered by Medicare.

Step 5	Click on Add row if you want to add a dependent for health Insurance, system will add a row just below the owner's record under covered dependents list and provides a dropdown to select the dependent.
Step 6	Select the dependent name from the dropdown, select the Plan by clicking on the check boxes provided next to the dependent name. Enter the Medicare Number, Medicare Effective Date Part A if dependent is covered by Medicare or over 65 years of age.
Step 7	Click on Save button and system will display the Calculate Health Insurance premium screen (screen 18.7.6)
Step 8	Click Cancel and system will display Apply for retirement screen

## How to Change Dependents

**Total Number of Steps involved in the Process: 5**

Step 1	To Change Dependents, Click on the Change Dependent button provided on the Your Current Insurance Enrollment screen (screen 18.8.1). System will display the Change Dependent screen (screen 18.7.3)
Step 2	To Add another dependent, Click on Add Row button provided after covered dependents list, System will add an empty row under covered dependents list.
Step 3	Select the dependent name from the dropdown, select the Plan by clicking on the check boxes provided next to the dependent name. Enter the Medicare Number, Medicare Effective Date Part A if dependent is covered by Medicare or over 65 years of age.
Step 4	To remove a person from the covered dependents list, uncheck all the check boxes provided in front of the dependents name.
Step 5	Click on Save button and system will display the Calculate Health Insurance premium screen (screen 18.7.6)
Step 6	Click Cancel and system will display Apply for retirement screen

# How to complete application process

Total Number of Steps involved in the Process: 2

## Apply for Retirement

The screenshot shows the Michigan Office of Retirement Services website. At the top, there is a navigation bar with the Michigan State Police logo and the text 'Michigan.gov The Official State of Michigan Website'. Below this is a secondary navigation bar with links: 'Michigan.gov Home', 'miAccount Home - UAT21 | Contact miAccount | Help | ORS Home', and 'Change Password Logout'. On the left side, there is a vertical menu with the following items: Home, Personal Account List, Beneficiaries & Dependents, Message Board, Update Address & Phone, Estimate Pension, Service Credit, Preretirement Meetings & Phone Appointments, Apply for Retirement, Update Profile, Contact miAccount, and Logout. The main content area displays the user's account information: 'Name:', 'Account Status: Active', and 'Account Owner:'. Below this is a section titled 'Apply for Retirement' with a sub-header 'Apply for Retirement'. The text explains that users can return to this page to review their application progress and that the status changes from 'Incomplete' to 'Review' upon completion. It also notes that users cannot make changes online to information they have provided. A prompt asks the user to 'Select a step below to continue. [OSI 6020]'. A table lists five steps, each with 'START' and 'EDIT' links. The 'START' link for Step 5 is highlighted with a red box.

Name:			Account Status: Active			Account Owner:		
<b>Apply for Retirement</b>								
As you proceed with your retirement application, you can return to this page to review what steps are done and what you still need to complete. You must finish the Pension Amount & Payment Options step before you can move to another step. Click on a step's title to begin that part of the application. Once you complete a step, the status will change from Incomplete to Review. You can then review the information you provided, but cannot make any changes online to that information.								
Select a step below to continue. [OSI 6020]								
STEP 1	Calculate Your Pension					<a href="#">START</a>	<a href="#">EDIT</a>	
STEP 2	Choose Your Insurance Carrier					<a href="#">START</a>	<a href="#">EDIT</a>	
STEP 3	Your Tax Withholding	* ORS creates a standard tax withholding for all applicants. Click Edit to view or change it.				<a href="#">START</a>	<a href="#">EDIT</a>	
STEP 4	Set Up Your Direct Deposit					<a href="#">START</a>	<a href="#">EDIT</a>	
STEP 5	A Few Final Questions and You're Done!					<a href="#">START</a>	<a href="#">EDIT</a>	

Step 1	Click on the Complete Your Application link on the Apply for Retirement screen (screen 18.10.1). System will display Complete Your Application screen (screen 18.10.2) to collect the information needed to initiate the retirement application closeout process.
--------	---

## Apply for Retirement

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Home | Personal Account List | Pension Payments | Beneficiaries & Dependents | Insurance Coverage | Message Board | Update Address & Phone | Update Profile | Contact miAccount | Service Credit | Preretirement Meetings & Phone Appointments | Apply for Retirement | Logout

Name: \_\_\_\_\_ Account Status: Applicant / Pending Account Owner: \_\_\_\_\_

### Complete Your Application

Congratulations! You are almost finished with your retirement application process. Please complete the following questions which will identify any outstanding issues ORS should be aware of when processing your application.

\* = Required Fields

If you are planning to buy any service beyond purchases that might already be in process? Please enter the years of service you intend to buy

If you have received Worker's Compensation, please enter approximate payment dates.

Do you have an Eligible Domestic Relations Order resulting from a divorce on file with ORS?  Yes  No

\* You have not enrolled in an Insurance Plan. Please tell us why you have not enrolled.

Enrolling with an HMO  
 Waiting for Medicare information  
 Will enroll after retirement  
 I do not need these Insurances

You have an unpaid [Service Credit Bill](#). If you wish to purchase this service credit, payment must be received before leaving employment.

Step 2	If you are in any Tax Deferred Payment (TDP) agreement then system asks whether you intend to pay off your TDP agreement, select yes or no by clicking on the radio button provided in front of Yes or NO.
Step 3	Answer the question if you are planning to purchase any service in addition to any already in process select yes or no by clicking on the radio button provided in front of Yes or NO.
Step 4	Enter the payment dates in the box provided if you have received workers compensation.
Step 5	Answer the question if you have an Eligible Domestic relations order on file with ORS by selection yes or NO.
Step 6	If you have not completed the Health Insurance and dependents process so far system will ask the reason why, answer the question by selecting the radio button provided next to the reasons.
Step 7	If you have any pending bill then system will display a message that you have a pending bill you can view that bill by clicking on Service Credit Bill hyperlink provided on the Complete your Application screen.
Step 8	If you are an active public school employee then system displays the list of the employers so that you can notify the employers that you have or will be

	terminating employment with them.
Step 9	Click on the save button provided at the bottom of the screen system will display a Confirmation screen (screen 18.10.3) and triggers an Email notification with the confirmation number (screen 18.10.4)

## Confirmation

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**Update Profile**  
**Contact miAccount**  
**Service Credit**  
**Preretirement Meetings & Phone Appointments**  
**Apply for Retirement**  
**Logout**

**Name:** \_\_\_\_\_ **Account Status:** Applicant / Pending **Account Owner:** \_\_\_\_\_

**Confirmation**

Congratulations on completing your retirement application! You will soon be able to enjoy the plans you've made for retirement.

A summary of your application choices is presented below. However, before we can begin processing your application you must send all required documents to ORS. You will need to provide us with the following:

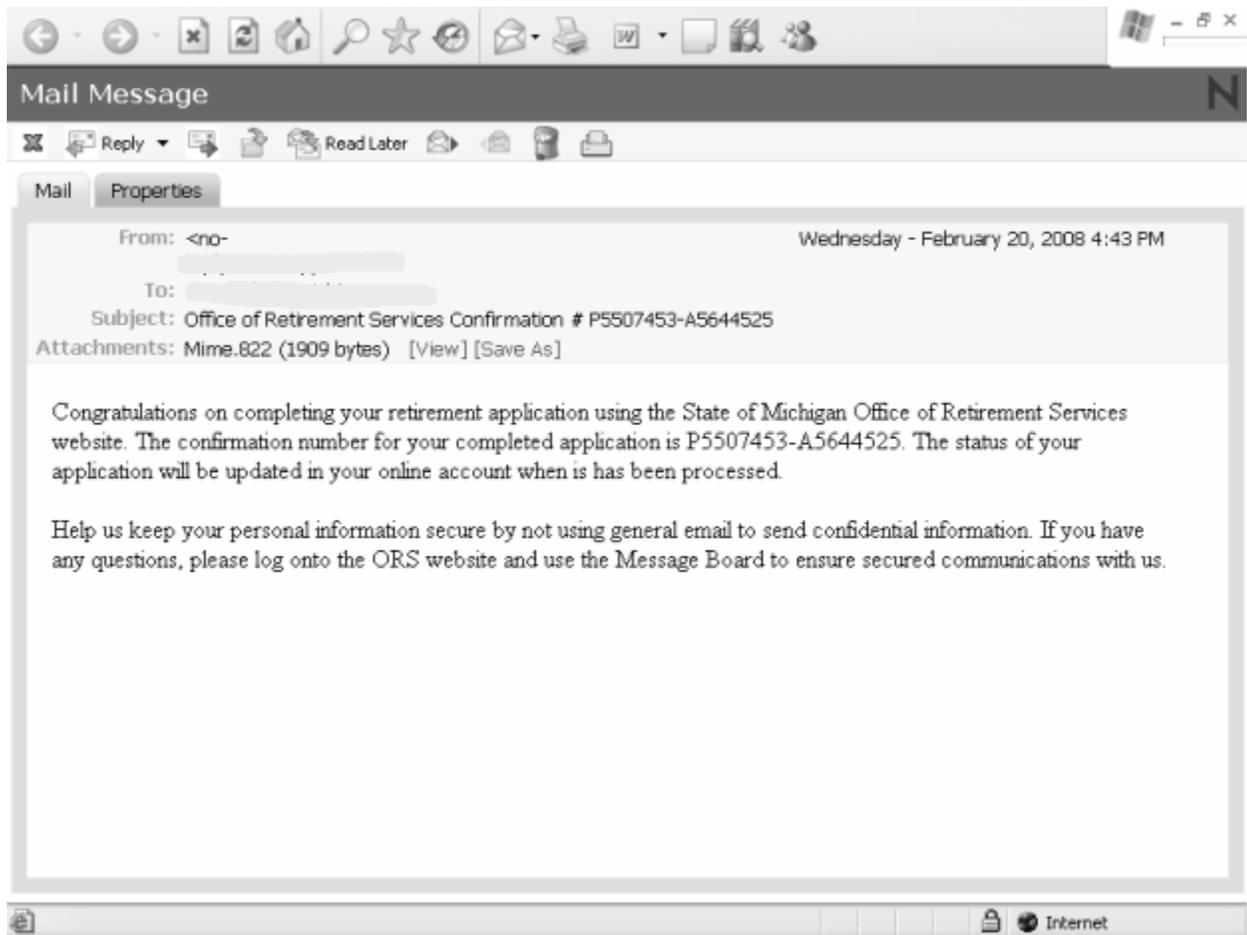
Your birth certificate.  
Your beneficiary's birth certificate (if a survivor option is selected).  
Your marriage certificate, if married and your spouse has a different last name.  
Your age 65 social security estimate of earnings and benefits, if you selected an Equated Plan option.  
Proof of eligibility for each of your dependents you are enrolling in insurances.  
The original notarized spousal waiver authorization if you are married and did not select a 100% survivor pension option with your spouse as your beneficiary.

Be sure to write your name and social security number (or member ID) on all documents you submit so ORS will be able to attach them to your application. Once we receive all of your documents, we will begin processing your application. Our website provides information about [What You Can Expect](#) after you apply. If you have questions about your application processing after reviewing this information, please log onto the ORS website and use the Message Board to ensure secured communications with us.

[View Printer Friendly](#) [Continue](#)

Done | Internet

## Email Confirmation



Step 10	To print, click on the View Printer Friendly button on the Confirmation screen to view in a printer friendly format and print the page (screen18.10.5).
---------	---

## Confirmation Printer Friendly

http://10.90.33.148:9084 - Confirmation - Microsoft Internet Explorer

 Department of Management & Budget  
Office of Retirement Services  
P.O. Box 30171  
Lansing, MI 48909-7671

[www.michigan.gov/ors](http://www.michigan.gov/ors)

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**Confirmation**

Congratulations on completing your retirement application! You will soon be able to enjoy the plans you've made for retirement.

A summary of your application choices is presented below. However, before we can begin processing your application you must send all required documents to ORS. You will need to provide us with the following:

- Your birth certificate.
- Your beneficiary's birth certificate (if a survivor option is selected).
- Your marriage certificate, if married and your spouse has a different last name.
- Your age 65 social security estimate of earnings and benefits, if you selected an Equated Plan option.
- Proof of eligibility for each of your dependents you are enrolling in insurances.
- The original notarized spousal waiver authorization if you are married and did not select a 100% survivor pension option with your spouse as your beneficiary.

Be sure to write your name and social security number (or member ID) on all documents you submit so ORS will be able to attach them to your application. Once we receive all of your documents, we will begin processing your application. Our website provides information about [What You Can Expect](#) after you apply. If you have questions about your application processing after reviewing this information, please log onto the ORS website and use the Message Board to ensure secured communications with us.

Done Internet