



MICHIGAN OFFICE OF
RETIREMENT SERVICES
Big Plans. Small Steps.

Connections

Staying Connected With Michigan's Retirees

December 2018

Vol. 21 No. 1

Retiree Spotlight

Theresa Dabish Sitto retired in 2008 after teaching for 30 years in the Walled Lake Consolidated School District, but she hasn't stopped helping young people learn.

Theresa, who is Chaldean, became a matchmaker in her community after retiring. She uses most of her matchmaking proceeds to fund a scholarship for fellow Chaldeans, so they can fulfill their dreams of getting a college education.

Theresa's desire to help young people learn can be traced back to her childhood. As one of 14 children born to Chaldean immigrant parents, Theresa dreamed of becoming a schoolteacher. (Chaldeans are predominantly Eastern-rite Catholics who began emigrating from Iraq in the 1920s. A recent University of Michigan-Dearborn study estimated there are more than 155,000 Chaldeans living in the metro Detroit area.)

Theresa's first "classroom" was the basement in her childhood home, and her first "students" were her younger siblings.

She held on to her dream even though it was unusual for women of her generation and ethnic background to seek higher education.

After Theresa married, her husband, Farouk, encouraged her to get an education and follow her dreams. With his support, and while pregnant, she obtained her Master of Education with a bilingual endorsement in Aramaic studies from Wayne State University. She went on to post-graduate studies for reading recovery, which she taught during her last five years before retiring. Having achieved her dream of becoming a teacher, Theresa is now committed to helping others in her community achieve their goals, too.

Theresa, who was known during her career for promoting diversity and tolerance to students,



Theresa Dabish Sitto and grandchildren

received the Teacher of the Year Award from Pleasant Lake Elementary School in West Bloomfield. And a peace pole in the schoolyard was dedicated to her.

Now her pension helps Theresa help others.

"Having a pension makes me able to handle my expenses of living and enabled me to start a service that helps the community," she said. "My fees mostly just cover expenses and a yearly scholarship."

Theresa, who has lupus, is grateful for her pension and health insurance, which help her receive medical care. She's able to remain active in her community and enjoy time with her husband, four children, and four grandchildren.

Theresa is an inspiring example of having big plans and taking small steps. Do you have big plans in your retirement? Please send your stories to ORS-RetireeStories@michigan.gov to possibly be featured in a future publication and on our website.

Beating the Blues

The holidays are supposed to be happy, right? Unfortunately, many people feel stressed, and even depressed, at this time of year. Maybe you recently experienced the loss of a loved one. Perhaps your health and/or finances no longer allow you to celebrate as you would like. Be assured that you can still experience a joyous holiday season by following a few simple tips.

Take Time to Remember

Whether you recently lost a loved one, or you lost your loved one years ago, feelings of depression may surface at this time of year. Instead of focusing on the loss, take time to celebrate the life of your loved one by sharing memories. Light a remembrance candle, or perhaps prepare your loved one's favorite dish and reminisce with others about the good times. Talking about your loved one can help you to deal with your feelings in a positive manner.

Start New Traditions

If you were always the one to host a big, elaborate holiday gathering, perhaps it's time to pass the torch to the next generation. You may feel like you don't have the energy anymore to do everything, and that's okay. It's likely the younger folks will appreciate your vote of confidence in letting them handle the details. You can still offer to help decorate or bring a favorite dish, but don't stress yourself out by trying to do it all.

Plan Ahead

Plan ahead when traveling to parties and other celebrations, especially if you have mobility challenges. Are there stairs to climb? Will snow and ice be cleared from walkways? Consider the surroundings and let others know of any special needs you may have. This also applies to dietary restrictions. Make the host aware so there are no surprises the day of the gathering.

Make it Budget-Friendly

Now that you're retired, you may need to rethink your gift-giving philosophy. Instead of buying presents for everyone on your list, focus on the gift of spending time together. Consider talking to your loved ones about drawing names or having everyone bring one present for a gift exchange. This type of gathering can be just as much fun and is more economical for everyone.

Have a Virtual Visit

If logistics prevent getting everyone together, consider a "virtual" gathering. Using technology to interact with your loved ones is the next best thing to being there in person and will help you feel connected. Skype or FaceTime are two popular tools to consider.



Make it Merry

As you get ready for the holidays, yes, things may be different. However, you can still enjoy this most wonderful time of the year. Remember the past, make new traditions for the future, and plan for your best holiday ever.

Sources: Bestlifeonline.com, agingcare.com, caregiverstress.com, clearcareonline.com, and homehelpershomecare.com

miAccount's 10th Anniversary

This year marks the 10th anniversary of miAccount. This secure online tool lets you quickly access your retirement information. Here's a list of some of the things you can do in miAccount:

- Update your mailing address, phone number, and email address.
- Manage your direct deposit.
- Change your federal tax withholding.
- Print an income verification letter for mortgage or health care purposes.
- View and print your pension payment details.

miAccount is available daily from 5 a.m. until midnight except for scheduled maintenance.

Print Your 1099-R

In addition to the above, **you can access your federal 1099-R form early**. This form is used to report the distribution of your retirement benefits to the Internal Revenue Service. Our office will mail your 1099-R by the end of January. But you can go online as soon as January 2 to print your form, so you can file your taxes early. Additionally, you can view and print previous years' 1099-R forms.

Get Your Questions Answered

Another benefit of miAccount is that it allows you to access our secure Message Board. Once you log in to miAccount, you can use the Message Board to confidentially discuss your retirement questions with ORS representatives. After you submit your message, an ORS representative will respond within one to two business days.

Can't Access Your Account?

If you previously registered for miAccount but can't remember your username or password, we can help! Can't remember whether you're registered? We can help with that, too. Go to michigan.gov/ors, click miAccount, and use the buttons to get started.

Don't Have miAccount?

Although it's been around for more than a decade, perhaps you've never registered to use miAccount. Doing so is simple:

- Go to michigan.gov/ors.
- Click miAccount at the top of the page.
- Click Register Now.

Still have questions about using miAccount? Go to michigan.gov/ors and view the helpful e-learning module, Getting Started in miAccount.



Use the miAccount Message Board to confidentially discuss your retirement questions with ORS representatives.

miAccount is available daily from 5 a.m. until midnight, except for scheduled maintenance.

What You Need to Know: Power of Attorney

Sometimes as people grow older, they may no longer be able to take care of details and decisions concerning their personal affairs. That's why it's important to plan early and decide how you want your finances and health care handled should you become unable to conduct your necessary business. To help you weed through what you need to know, ORS is republishing the following article, originally printed in the October 2013 edition of Connections.



A power of attorney (POA) is a document that allows someone you choose to make decisions about your private affairs, business, or legal matters if you can't because of accident or illness. The rules behind a POA depend on the state where it was created and the state where you live. There are a few basic types.

Durable Power of Attorney

Durable POAs are used when you can't make financial, legal, or health care decisions because you're incapacitated, generally due to accident or illness.



Short-term Power of Attorney

Short-term POAs are used when you are giving someone short-term or limited powers for a specific purpose. For example, if you're in one state and trying to sell your home in another, but can't be there in person, you can designate a short-term POA to help you. Health care POAs, sometimes called Patient Advocate Designations, specify someone to make health care decisions for you.

Conservatorship and Adult Guardianships

ORS also recognizes conservatorships and adult guardianships which are used if someone doesn't have a POA on file and can't create one because of incapacitation or illness. These are usually issued by a judge.

If you have a POA, conservatorship, or guardianship, ORS needs a copy of the legal documentation before your representative can act on your behalf. Keep a copy of your health care POA with your patient advocate, your insurance provider, and anyone who is providing health care to you (like a nursing home or primary care physician).

This article is general information, not legal advice. Consult a legal professional to get the most accurate information.



*"You can
access the
ORS services
you need
using the
media you
choose."*

From the Director

Here at ORS we know that many of our retirees like to read things in print versus on a screen. I've heard from many of you about how you enjoy reading our Connections newsletter. (Thank you for your notes!) I still love the feel and smell of a good book and many ageless readers prefer old-fashioned paper to screens for daily reading. At ORS, we recognize that while millennials may be "native" to the internet and smartphones, personal computing and the internet were pioneered by those who are retired or nearing retirement. Whichever you prefer, you can access the ORS services you need using the media you choose.

To meet this growing demand, we're creating a new ORS mobile app, which will be available soon. This app is a portal to your retirement account. As a retiree, you'll find many great reasons to have our app on your phone and tablet. You'll be able to manage your direct deposit information, update your email and street addresses, and your tax withholding. You'll also be able to upload documents, like the documentation needed to notify us of your power of attorney, which we discuss on page three. We'll send you an email when the app is available to download to your smart device, so make sure we have your current email address.

I hope you'll find the new app to be useful. As always, we are here to help and make accessing information and services from ORS, wherever you are, as easy and convenient as possible.

Sincerely,

Kerrie Vanden Bosch, Director
Office of Retirement Services

Continue your retirement journey with ORS on social media.



Like us on Facebook.
facebook.com/MichiganORS



Follow us on Twitter.
twitter.com/MichiganORS



Check out our videos
on YouTube.

Ask Our Experts

ORS experts answer frequently asked questions.

How can I get my 1099-R?

To view your federal form 1099-R, log in to miAccount at michigan.gov/orsmiaccount. Click Pension Payments on the left, and then click the Federal 1099-R link. Select the year from the dropdown menu and click Go.

To print your 1099-R, scroll to the bottom of the page and click the View Printer Friendly button. (You'll need to disable any pop-up blocker installed on your computer to view the printer friendly page.)

For an explanation of the form and the information reported on it, click the 1099-R instructions link on the right of the page.

1099-R forms will be available in miAccount on January 2. Printed versions will be mailed by the end of January.



Update ORS

It is critical that you report any of the following changes in personal information to ORS:

Address, email, tax, direct deposit changes, death, divorce, marriage, and Medicare enrollment.

The fastest, easiest way to report these and other life events is through miAccount at michigan.gov/orsmiaccount.

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. In December it's a week earlier. If your payment is not credited within three days after the scheduled payment date, check with your bank first, and then contact ORS.

Office Closures

December 24 & 25 Christmas
December 31 & January 1 New Year's
January 21 Martin Luther King Jr. Day
February 18 Presidents Day
May 27 Memorial Day

Our website is available seven days a week, even when our office is closed. Go to michigan.gov/ors.



michigan.gov/ors
facebook.com/MichiganORS
twitter.com/MichiganORS



PO Box 30171
Lansing, MI 48909-7671



Phone: 800-381-5111
Fax: 517-284-4416