



An **Office of Retirement Services** Publication

Connections

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Our Mission

We deliver pensions, related benefits and services to promote the future financial security of our customers.

Our Vision

Fast, easy access to complete and accurate information and exceptional service.

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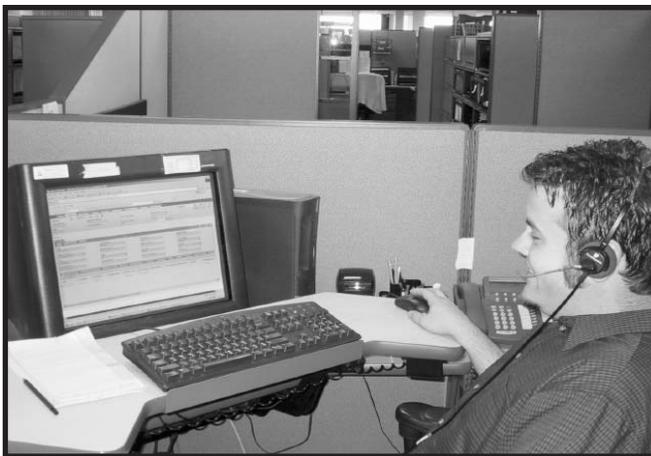
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Phone system upgrade means fast, personal service

Office of Retirement Services customers are receiving more personal service faster when they call thanks to a new technology we call "screen pops." Screen pops tie your call into our customer response system; you enter your social security number into your phone and when our representative picks up your call, your account information appears on the representative's computer screen.



What seems like a small change has a big payout for you in two ways. First, your account information is in front of our representative before we even answer the phone, shaving about 10 seconds off your call. If we need to transfer you to another representative or to a supervisor, your account information will travel with your call so you do not need to identify yourself again. Second, those 10 seconds times the 20,000 calls we service each month add up to 55 more hours of available service monthly! Those hours saved mean that our representatives can handle more calls from our retirees.

When you do have to wait, by starting your call with your social security number, we know you are a retiree and can provide

recorded messages that are relevant to you. You might hear the date of the next pension payment, for example, or information about updating your beneficiary.

Using your touchtone phone to enter your social security number is the key to the success of screen pops. Not only is it safe and secure, it removes any chance of misunderstanding you – we get the right account the first time.

Screen pops are just one more way that

ORS is delivering on our vision of fast, easy access to complete and accurate information and exceptional service.

Your vote counts!

Citizens ages 65 to 74 were the largest percentage of voters in the last presidential election.

Don't forget to vote on **Tuesday, November 2.**

From the Director

I hope you find this issue of *Connections* useful and interesting. As always, I thank all of you who have passed on comments that help us improve your newsletter and our services.

The feedback you give us shows we have made a lot of progress in our service delivery. But we also know we have more to do. Remember, many of the improvements we're making came from your suggestions. Please keep sending your thoughts our way.

Sometimes I wish each of our customers could witness the high level of energy I see every day at ORS. Our staff have worked very hard to meet your needs during these challenging times in state government. We're also enthusiastically working on new technologies that can further improve our services. The article on the first page will give you an idea of what happens when you call, and introduces one of our newest technologies. Though it may seem a simple thing, the "screen pops" described in the article save *you* time and help us provide you more accurate and complete information.

Enhancements like screen pops make *us* more efficient, too. Every minute saved helps us meet increasing

demands. If you read the population projections in the census article on page 3, you'll understand why we must be ready for the many members who will join the retiree ranks in the near future.

One last note. Concerns about how to meet the health care needs of an aging population seem to be in the headlines a lot these days. The upside is that medical advances help us live better and longer. The challenge for all of us is to ensure the cost is affordable. I am encouraged by the number of retirees who take an active part in managing their health and work with their health care providers to keep the costs down. Recently I was reminded of some pretty simple advice that we can all do to stay healthy. In four words, "*take care of yourself.*" Eat healthy, exercise regularly, get enough rest. In addition, socializing, learning, and volunteering are all good ways to keep up your mental fitness, too.

All the best,



Long-term care insurance available

One of the newest insurance innovations is long-term care insurance, which helps to offset the cost of custodial care (not medical care) provided in a nursing facility or in your home.

If the cost of long-term care is a concern for you, you may want to investigate the group insurance introduced in 2001 by the state of Michigan.

Some highlights of the plan are:

- With evidence of good health, any retiree, retiree's spouse, parents, parents-in-law, grandparents, and grandparents-in-law are eligible to enroll.
- Premiums are based on age as of the coverage effective date.
- The plan offers competitive group premium rates.

- Three benefit levels of coverage are offered.
- Retirees can choose where to receive care (nursing facility and/or home care setting).

There is not an open enrollment period, so you can enroll in the plan at any time.

To learn more about the MetLife long-term care plan, call MetLife directly at (800) 438-6388. At the prompt, indicate "state of Michigan" and you will be connected to a long-term care specialist who can help you with your decision. Visit <http://stateofmichigan.metlife.com> and navigate to general LTC information for an online calculator to help determine how much long-term care insurance may be right for you.

See Insurance on page 4

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ORS Director: Chris DeRose

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Office of Retirement Services (ORS)

P.O. Box 30171, Lansing, MI 48909-7671

Phone: (800) 381-5111; in Lansing: 322-5103

Email: ORSCustomerService@michigan.gov

www.michigan.gov/ors



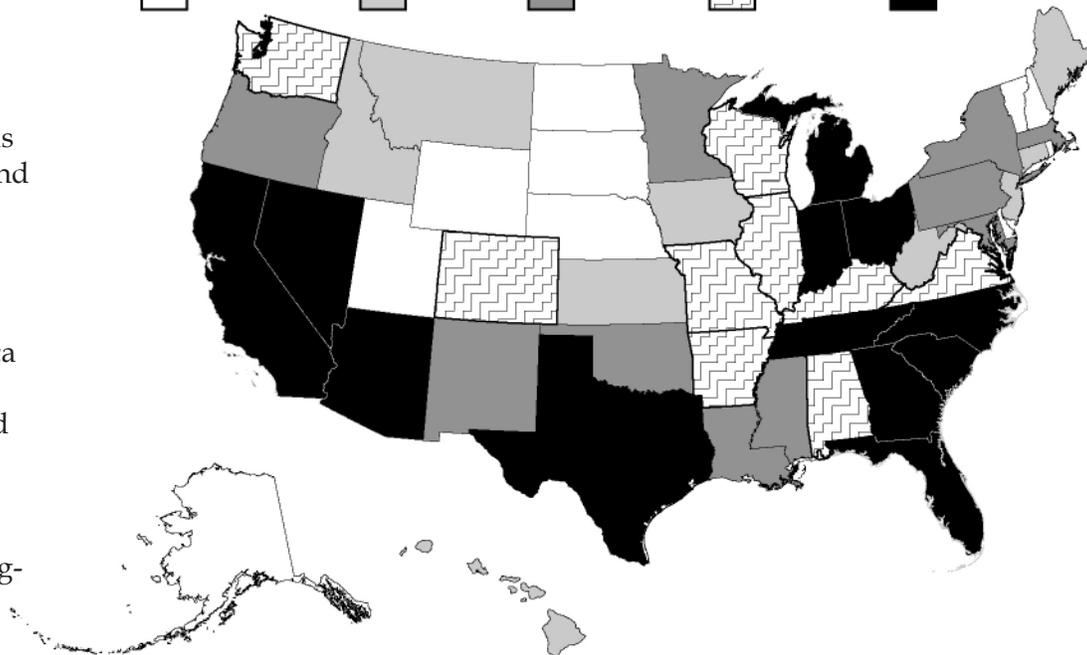
Where do ORS retirees live?

Having worked in Michigan, we are all familiar with snow birds, but have you ever been curious about other locales that our retirees have migrated to? This map shows where ORS retirees live within the United States.

ORS also has retirees who live in these foreign nations:

- | | |
|----------------|----------------|
| Australia | Kenya |
| Barbados | Mexico |
| Belize | Netherlands |
| Canada | New Zealand |
| Columbia | Norway |
| Costa Rica | Philippines |
| Czech Republic | Russia |
| Ecuador | Singapore |
| France | South Africa |
| Germany | Spain |
| Greece | Switzerland |
| Hungary | Taiwan |
| India | Thailand |
| Ireland | Turkey |
| Israel | United Kingdom |
| Italy | Vanuatu |
| Japan | |

Fewer than 50
 51 to 100
 101 to 250
 251 to 500
 501 or more



Did you know?

The following are some interesting tidbits about seniors from the U.S. Census Bureau.

Voting

72 percent of citizens ages 65 to 74 voted in the last presidential election, the highest rate of any age group.

Population

35.9 million people 65 and over live in the United States as of July 1, 2003. That makes up 12 percent of the total population. Since Census 2000, 927,000 people have moved into this age group.

86.7 million is the projected population of people 65 and over in the year 2050. By then, people in this age group will comprise 21 percent of the total population.

147 percent is the projected increase in the 65-and-over population between 2000 and 2050. By comparison, the population as a whole will have increased by a mere 49 percent over the same period.

58,684 people are 100 years old or older in the United States as of July 1, 2002.

Serving Our Nation

9.1 million is the estimated number of people age 65 and over who are military veterans.

Sports Activities

9.4 million people age 65 and over participate in walking for exercise.

3.4 million people age 65 and over swim for their exercise regimen.

3.1 million people age 65 and over work out with exercise equipment.

2.5 million seniors age 65 and over are active golfers.

Education

22 percent of men ages 65 to 84 have a bachelor's degree or higher.

13 percent of women ages 65 to 84 have a bachelor's degree or higher; for those 85 and over, the rates are 17 percent of men and 12 percent of women who have bachelor's degrees or higher.

81 percent of householders age 65 and over own their homes compared to 68 percent for all householders.

This information was gathered from the U.S. Census Bureau's web site at www.census.gov.

Answers to common questions

Have a question? As we approach the colder seasons, ORS receives many calls on the same topics. We have listed a few of the most common questions we hear this time of year.

When can I expect my check during the holidays?

November pension payments are scheduled for delivery on November 24th. You can expect to receive your December payment on the 17th. Remember, pension checks are paid on the 25th of the month. When the 25th falls on a weekend or holiday, your payment will be mailed on the preceding business day (with the exception of the December payment).

I'm heading south for the winter. My pension is paid by direct deposit, do I need to notify ORS? Unless you change your financial institution, it is not necessary to notify us if your move south is temporary. Your mail will be forwarded to you by the post office for up to six months.

What if I still receive a paper check and I am moving to a warmer climate for the winter months? If you receive a paper check, it is important to tell us of a change in your mailing address as soon as possible. We need a written request to change your address. Send us a signed letter – include your old and new address, social security number, phone number, and signature. Or you can download a *Name and Address Change* form from the ORS website at www.michigan.gov/ors under Forms and Publications.

When is the best time to call or visit ORS? We are busiest early in the week, early in the day, and the first business day following a holiday. We also get lots of calls around the 25th of each month when payments are delivered. Besides avoiding peak times to contact us, you can avoid waits by checking our website first (www.michigan.gov/ors) for general information, or by emailing ORSCustomerService@michigan.gov.

I'm getting married soon. Do I need to tell ORS? Your pension payments won't be affected by your marriage. However, if you wish to enroll your new spouse in your insurances, complete the *Insurance Change Request* form. If you submit the form and a copy of your marriage certificate to ORS within 30 days, coverage can begin as of the marriage date (the ordinary 6-month waiting period is waived).

A marriage could mean that you need to change your address or name using the *Name and Address Change* form. And remember your beneficiary for life insurances or retirement savings like 401(k)s and IRAs.

I need to have my annual physical. Does my insurance cover it? Contact your insurance carrier directly if you want to know if a particular service is covered or if you have a question about an insurance claim.

If you have question or a problem with insurance enrollment, contact ORS.

Insurance

Continued from page 2

Long-term care insurance is not necessarily for everyone. The state negotiated this offering for retirees but it does not encourage or discourage you to enroll. Eligibility, enrollment, coverage, and cost questions about the long-term care insurance should be directed to MetLife.

If you or your spouse are on Medicare, we encourage you to contact the Michigan Medicare/Medicaid Assistance Program (MMAP) by calling (866) 642-4582. MMAP can explain Medicare's limited long-term care coverage, your health benefits coverage, if any, and how a long-term care policy will coordinate with your existing benefits.

Pension payments

Pension payments are issued on the 25th of the month. If your EFT is not credited within three days after that date, please call ORS.

If you are still receiving a paper check, and your check is delayed, we can't reissue the check until after the seventh of the following month.

Holidays – Retirement offices closed

November 11 – Veteran's Day
November 25-26 – Thanksgiving
December 23-24 – Christmas
December 30-31 – New Year's Holiday
January 17 – Martin Luther King Jr. Day
February 21 – President's Day