



Connections

Staying Connected With Michigan's Retirees

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Retiree Spotlight

Retirement can be an exciting time in life. But the unknown can also be stressful. As Mary Anne Larzelere said, "When I retired, I realized I needed to retire *to* something, and not just *from* something. I noticed that many people spend their time doing what brings them joy and I wanted to do that, too."

Mary Anne retired as a special education teacher in 2003 from Dwight Rich Middle School in Lansing. She had a long fulfilling career as a schoolteacher and decided it was time to take that next step toward other things that bring her joy.

So, what brings Mary Anne joy?

Music brings her joy. Mary Anne has always had an aptitude for music. She started playing piano when she was 6; she played for 10 years at her mother's persuasion. She joined the Michigan State University (MSU) Community Music School's New Horizons Band where she learned to play the French horn. Mary Anne began studying the harp six years ago and now plays in the MSU Community Music School Harp Ensemble. She also took the opportunity to learn and grow as a musician by spending several days at an adult band camp.

The Larzeleres at Pecos Pueblo Mission Church in New Mexico.



Mary Anne, center, with fellow harpists at MSU.

Traveling brings her joy, too. A friend mentioned she was selling her recreational vehicle. Mary Anne and her husband, John, bought it and named it "Big Al." This was the start of their traveling adventure. Their goal? To visit every national park in the continental United States. They have two parks to go.

They also share their love of travel with their six grandchildren. Mary Anne and John take each one of them on a trip when the child finishes fourth grade. The couple's grandchild gets to choose the destination. They've been to Boston, San Francisco, St. Louis and even Italy.

Giving back also brings her joy. Mary Anne and John helped coordinate a Great Decisions program as part of the Foreign Policy Association. And Mary Anne knits hats, mittens and blankets for those in need.

"I am grateful for good health and adequate resources to be able to retire to the things that bring me joy," Mary Anne said. "I look forward to many more years of active engagement with this beautiful world."

Did you retire "to something" like Mary Anne? If you'd like to have your story featured, please send it to ORS-RetireeStories@Michigan.gov to possibly be included in a future publication.



From The Director

Public pensions in Michigan serve as an economic engine in the state. For each dollar paid to Michigan's public pension recipients, approximately 26 cents is funded through employer contributions; 7 cents comes from the employees' contributions while they worked; and the remaining 67 cents comes from returns on investments earned on the pension fund.

As these dollars are paid out to public pension recipients across the state, these dollars create ripples through our economy, like dropping a pebble in a pool. Collected, these ripples become a cascade of positive economic impacts.

Did you know that your pension dollars help stimulate economic growth in Michigan? Each dollar that Michigan taxpayers invest in our retirees supports \$5.25 in total economic activity in Michigan.

Every two years, the National Institute on Retirement Security releases a report called "Pensionomics," which highlights the economic impacts of state and local pension plans. According to the 2018 report, retirees who spend their state and local government pensions in Michigan supported:

- 86,438 jobs for Michigan citizens that paid \$3.9 billion in wages.
- \$2.2 billion in federal, state, and local tax revenues.
- \$12.2 billion in total economic output.

Public pensions in Michigan have a number of positive impacts on the state. They help employers attract and retain qualified employees. They reward these employees at the end of a fruitful career with a secure financial benefit. And, they also help keep Michigan's economy thriving.

Kerrie A. Vanden Bosch

Director Kerrie Vanden Bosch
Michigan Office of Retirement Services

“Did you know that your pension dollars help stimulate economic growth in Michigan?”

Continue your retirement journey with ORS on social media.



Steps For The New Year

As 2019 draws to a close, now is a great time to reflect on what's important and to make plans for self-improvement in the new year. It's never too late to break bad habits and begin new, healthy ones. Here are a few ideas to consider:

If You Smoke, Quit

According to Smokefree60+, quitting smoking can reduce the risk of diabetes, lower cholesterol, improve muscle strength and add years to one's life. The body begins to reap the benefits within 20 minutes of quitting. Find free tools and tips online at [60Plus.Smokefree.gov](https://www.60plus.smokefree.gov).

Eat Healthy Meals

The Health in Aging Foundation says while older adults still need healthy food, they require fewer calories. They recommend your daily meals include fresh fruits and vegetables, whole-grain breads or pasta, and lean meats, poultry, or seafood. It's also recommended that you consume two servings of low-fat dairy each day and limit your salt and fat intake.



Get Active

According to the Centers for Disease Control and Prevention, physical activity can help prevent and manage disease. Seniors who participate in aerobic activities, such as walking or swimming, are less likely to experience age-related loss of function than those who do not. In addition, muscle-strengthening and balance activities may improve the body's ability to avoid a fall, a concern for many older people. Check with your doctor before beginning any exercise program.

When It's Time For Medicare

When anyone covered by your retirement plan insurance becomes eligible for Medicare, you must provide that information to the Michigan Office of Retirement Services (ORS). You must include the Medicare number along with the name of the person who is eligible and the dates that Medicare Part A and Part B will become effective.

If you are collecting your Social Security benefits, Medicare will send your Medicare cards automatically about three months before you turn 65. If you are not yet collecting your Social Security benefits, you should apply for Medicare at ssa.gov/benefits/medicare three months before the month that you will turn 65. If you wait too long, you may not receive your Medicare cards in time to notify ORS.

You must provide ORS the Medicare information more than a month prior to your Medicare effective date. If Medicare becomes effective in March, ORS needs your information by Jan. 31. The quickest way to give ORS your Medicare information is through miAccount. You can enter your Medicare number and complete an insurance

plan change to move from a non-Medicare plan to a Medicare plan. You may also use the MiORS mobile app to submit a photo of the confirmation page or your Medicare card to ORS.

ORS sends a series of letters as needed to remind you to send us the information beginning 12 months before you turn 65. If you don't provide ORS with the needed information in a timely manner, you may be removed from your insurance with the retirement system and could have a wait for reenrollment of six months or more.

You will receive a lot of information about applying for Medicare coverage as you approach age 65. Remember, your retiree insurance through ORS is available even while you are enrolled in Medicare. You won't need to apply for another plan to supplement your Medicare enrollment. However, if you do have other coverage through a spouse or some other means, you are required to let us know. If you have questions, use the miAccount Message Board for secure contact with an ORS representative.

Improving Customer Service

Providing our customers with high quality service is an ongoing priority for Michigan Office of Retirement Services (ORS). Here are a few recent accomplishments which will result in improved customer service.



Online Payments For Insurance Premiums

Retirees enrolled in insurance coverage and who are part of the Defined Contribution plan or whose pension does not cover the entire cost of their insurance premiums now have the option to make insurance payments online to ORS instead of sending in a paper check and payment coupon.

Eligible retirees will have this payment option available to them in miAccount. If you're eligible to make your insurance payment online, ORS will let you know in the letter that is mailed with your payment coupons.

Paperless Options

Retirees can now opt out of receiving paper direct deposit statements and annual *1099-R* statements. To opt out, log in to miAccount at Michigan.gov/ORSmiAccount and go to the new *Manage Communications* tab. There you'll find the opt-out feature. You can view and print your statements online in miAccount.

There are some advantages to going paperless. The *1099-R* statement is available online a week or two before the printed one is mailed. You can also view your pension payment history on a monthly basis versus four to five times a year. Plus, going paperless is better for the environment and it reduces ORS's print and mailing costs.

Mobile App Launch

ORS released a mobile app, MiORS, for members and retirees of the defined benefit plans. The new app provides users the ability to upload documents directly to ORS by taking a picture of a form, birth certificate, or other insurance proof and sending the document(s) securely to ORS. This eliminates the need to fax or mail them to ORS. The app also allows ORS to send custom-crafted alerts and targeted announcements, based on a member's retirement system and account status. Retirees are able to manage their direct deposit, update tax withholdings and view their payment history on the app.

You can download the MiORS mobile app from either the Apple App Store or the Google Play store.

Call Center Upgrade

ORS switched to a new phone system. Customers will reach a call agent more quickly because of streamlined menus and more automatic methods for authenticating the caller's identity. The new system is more secure, more stable, provides a better experience for customers and gives the ORS contact center ways to adapt to changing customer needs.

Insight Into FOIA Requests



Michigan's Freedom of Information Act (FOIA) (Public Act 442 of 1976) requires public bodies—including Michigan Office of Retirement Services (ORS) and other state agencies—to release information deemed public under this act. As a retired public servant, your name and pension amount are considered public record and may be requested by interested parties. ORS receives FOIA requests regularly and is legally required to respond.

To process a request, ORS determines what must be released under the statute, what (if any) fee the requestor will be charged under the FOIA for the information, and then provides a written response to the requestor.

ORS does not release certain personally identifiable information, such as Social Security numbers, dates of birth, contact information, or medical records. ORS is legally required to provide information that the act tells us we need to release. We do not have the ability to control what requestors do with the data they receive.

To promote transparency, ORS contacts customers by email when their names are included in data that has been released under FOIA. Please keep your email address updated in miAccount in the event we need to notify you.

For more information about Michigan's FOIA, you can review the act at Legislature.Mi.gov.

Social Media Do's And Don'ts

Do you have a Facebook page or a Twitter or YouTube account? Social media use continues to grow among those over age 50, and studies show more than half of them are concerned about keeping their personal information secure while online.

To help you stay safe and get the most enjoyment out of your web use, consider these social media do's and don'ts.



✓ Do

- **Check your privacy settings.** Check your settings when you first create an account, and every few months after to make sure your account is secure.
- **Engage with your community.** Community groups, found mainly on Facebook, can give you information on upcoming events and new businesses.
- **Share photos.** Don't leave your profile blank; brag a little about retirement. Social media is a great way to stay in touch with friends and family.

✗ Don't

- **Share too much information publicly.** Never share your Social Security number, bank information, address, or other private information on social media sites.
- **Let people know you're going to be away.** Think twice about posting when you'll be on vacation because it lets everyone know when your house will be vacant. Post your pictures when you return.

Ask Our Experts

Michigan Office of Retirement Services (ORS) experts answer frequently asked questions.

What is ORS's role when there is pending legislation that may impact the retirement systems?

ORS is not a decision-maker when it comes to legislation, and as state employees we cannot directly lobby or advocate for or against any pending legislation. We do work very hard to provide expert education and inform policymakers about the potential impacts to proposed legislation. When there is pending legislation, ORS may be asked to testify to the legislature or prepare responses for committees, advocating for the retirement systems, our members and the preservation of benefits.

Why does my pension payment amount change at the start of each new year?

Federal and state tax tables change every Jan. 1 for all retirement systems. This is the biggest reason that net pension payment amounts change in January. In addition, if you are a retiree of the Michigan Public School Employees' Retirement System, any insurance rate changes become effective at the start of the new year.



Update ORS

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

address, email, tax withholding, direct deposit changes, death, divorce, marriage and Medicare information.

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

Dec. 24-25 Christmas
Dec. 31-Jan. 1 New Year's
Jan. 20 Martin Luther King Jr. Day
Feb. 17 Presidents Day
May 25 Memorial Day



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