

Connections

An Office of Retirement Services Publication

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Our Purpose

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

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From the Director



I'm very excited to announce that the Office of Retirement Services is now on Facebook!

Many of us know about Facebook as simply a way people look at pictures of grandchildren on computer screens. As far as that goes, Facebook is great. But did you know you can use Facebook to receive information about retirement issues?

First, get yourself a Facebook account. Then, go to www.facebook.com/michiganors. After you log in to your Facebook account, click the "Like" button in the masthead, right next to our name. Every time we post some news or information, the information will be delivered to what Facebook calls your "News Feed."

Here are just a few advantages for "liking" the ORS Facebook page:

- Timely information will appear in your Facebook News Feed right when it becomes available.
- Facebook gives you one more way to communicate with ORS about general retirement issues.
- As well as valuable information, we might send you something fun, too.

We've provided some Facebook tips on page three of *Connections*. I hope you'll join us as we expand ways to inform you about issues important to your retirement.

Best wishes,

Phil Stoddard, Director
Office of Retirement Services

What you need to know: power of attorney

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.

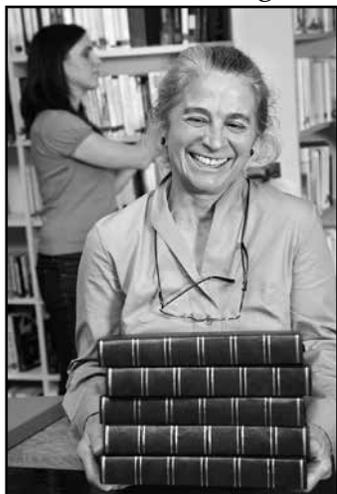
Durable POAs are used when you can't make financial, legal, or healthcare decisions because you're incapacitated, generally due to accident or illness.

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

Small things in a great way: volunteering in retirement

The word “retirement” no longer brings up images of white-haired couples sitting in rocking chairs. Today, retirement is now an active phase of life when many older members of the community have time to devote to causes that may have taken a back seat to career or family.

There’s no shortage of opportunities for those who want to contribute their time, energy, life experience, and professional knowledge to benefit volunteer organizations. Here are a few in Michigan. For more information, keep tabs on the ORS Facebook page and visit volunteermichigan.org.



1. Give time at an elementary school.

Schools across the state are doing more with less and the gift of your time can help a lot. There's a variety of volunteer opportunities with all levels of time commitment like reading to students, helping with recess, or organizing an event.

2. Volunteer on a nonprofit board. Just like local schools, nonprofits struggle to provide the same

needed services with limited funds. The guidance and leadership of experienced and dedicated professionals can help nonprofits find innovative and creative solutions to their challenges. Board positions usually need a once-a-month commitment.

3. Organize a food/clothing/personal item drive. There is always a need for coats, shoes, food, formula, toothbrushes, diapers, and more. Organize a donation drive at your work, school, or church, then donate them to a local nonprofit, shelter, or food pantry to distribute.

4. Provide pro-bono services. Most retirees have highly valuable skills that can be a big help to the community. By volunteering your expertise and time, you can help nonprofits and other organizations with vital work, and help them serve more people.

5. Become a Senior Corps member. Senior Corps is a part of the Corporation for National and Community Service (CNCS), established in 1993. Senior Corps members are 55 years old or older and contribute through programs like the Retired and Senior Volunteer Program, Foster Grandparents, and the Senior Companion Program. To find out more, visit www.seniorcorps.gov.

Power of attorney *continued from page 1*

can't be there in person, you can designate a short-term POA to help you. Healthcare POAs, sometimes called Patient Advocate Designations, specify someone to make health care decisions for you.

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 notarized 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.

We're number one (on Facebook)

On August 12, ORS launched our new Facebook page, and the response has been amazing. Within one week of its launch, the page received over 10,000 "likes," making it the most "liked" pension system Facebook page in the U.S.!



According to the Pew Research Center (pewinternet.org), Americans ages 50 and older are the largest growing group on social media. Facebook can be a great way to connect with those you care about, especially

those you don't see as often as you'd like, and connect with businesses or organizations that are important to you, like ORS! Just starting to use Facebook? We can help.

Don't share highly personal or private information on Facebook. This includes phone numbers, email addresses, home addresses, credit card information, vacation plans, or social security numbers.

Learn about the different levels of privacy for your account (facebook.com/help/privacy). You can decide who sees your posts, how people can contact you, and how much of your information is public.

Pages vs. Profiles. When a person creates an account on Facebook it's called a profile. When

a company or organization (like ORS) creates an account, it's called a fan page.

News Feed. This is the first page you see when you log into Facebook. It shows status updates, photos from your friends, and fan pages you've "liked."

Friends. To connect with other people on Facebook, send them friend requests. When they accept your request, you can see their profile and interact with them.

Status Updates. This is at the top of your news feed. Write about what you're doing that day, a great movie you saw, or post a photo.

Tagging. You can "tag" friends in pictures and status updates, so others know who's who. In a status update, tag a friend by putting the @ symbol in front of their name as you type. It's good Facebook etiquette to not tag friends in photos without their permission.

Liking. There are two different ways to "like" on Facebook. You can "like" Pepsi's fan page and get updates in your news feed, or you can "like" a picture that your granddaughter posts of her softball team.

Businesses. You can also connect with your community by "liking" fan pages, like ORS. You can receive updates, coupons, event invitations, and more.

Facebook etiquette

DO: Tag a friend in a status update thanking them for the great dinner they cooked.

DON'T: Tag your son in a picture of him naked in a bathtub as a toddler.

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www.facebook.com/michiganors



Ask an expert

ORS experts answer frequently asked questions



Q: *Do I need to contact ORS when I enroll in Medicare?*

A: Only if you enroll in Medicare before age 65. In that case, log in to miAccount and enter your Medicare number and effective dates. Regardless of when you enroll in Medicare, if you have an HMO, you'll need to request the HMO Medicare enrollment form and submit it to our office. Keep using your current insurance card until you receive your new one in the mail. Your dental and vision coverage will stay the same.

Q: *Why is there a six month wait for insurance enrollment?*

A: Members who've just retired are used to open enrollment periods for their active member insurance. For retirees, there is no open enrollment period. Instead, you can sign up for insurance coverage at any time, with a six month wait to begin coverage. If you have a qualifying event (like adoption, birth, death, divorce, marriage, or involuntary loss of coverage), the six month wait won't apply. You can submit any insurance changes through miAccount.

Let us know!

Not sure what to report? Here are the most common situations that would require you to update your information.

Address, email, tax, or direct deposit changes. It is critical that you make these changes with our office.

Death. Contact us right away if a pension recipient, a pension beneficiary, or anyone enrolled in your health, prescription drug, dental, or vision insurances dies.

Divorce. Contact us right away.

Marriage. Contact us right away if you want to add your new spouse to your insurances.

Medicare. Anyone enrolled in health insurances must sign up for Medicare Parts A and B if and when first eligible. If you or your dependents become eligible for Medicare before age 65, and you're not covered under your spouse's active insurance let us know.

The fastest, easiest way to report these and other life events is through miAccount. You can make instant changes from 5 a.m. to midnight, rather than calling our office during work hours.

Why use miAccount?

You can quickly and easily view your account details, update your address, change your tax withholding, enroll in direct deposit, print your 1099-R, or ask ORS a question using our secure Message Board. Signing up is easy! Register today at www.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; December's pension payment will be paid on December 18. If your direct deposit is not credited within three days after the scheduled payment date, contact ORS.

Office Closures

November 11 – Veterans Day
November 28 & 29 – Thanksgiving
December 24 & 25 – Christmas
December 31 & January 1 – New Year's
January 20 – Martin Luther King, Jr. Day
February 17 – Presidents' Day

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