



Connections

Staying connected with Michigan's retirees

December 2020

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Retiree spotlight

Former teacher focuses on diversity, inclusion in retirement

Joel Marwil loves to teach.

Joel Marwil loves to read.

Joel Marwil is bored in retirement.

One of these statements is not true.

Joel Marwil loved teaching right from the start and was the only male in a teacher preparatory class in high school. He retired as a second grade teacher from the Detroit Public Schools. His love of teaching hasn't stopped. Joel teaches U.S. citizenship classes to people primarily from Central America and he plans on teaching English as a second language and GED test preparation soon, too. "I believe in teaching that we are an international world, that we are all one family," he said.

Joel also loves reading. His father owned a bookstore and he worked there as a youngster, stocking books and helping customers. Marwil Bookstore, formerly on Cass and Warren streets in Detroit, has long been closed, but Joel continues his love of reading and sharing that appreciation with others. Joel enjoys reading books and magazines related to history and geography. In Military History Magazine, he is currently reading more about the Battle of Britain in 1940, the Ritchie Boys, and President Harry S. Truman.

That love of reading extends into his involvement with B'nai B'rith. In 1972 his friend introduced him to B'nai B'rith, an organization that has



Joel Marwil preparing to teach in the classroom.

been championing human rights since 1843. During the organization's recent Diverse Minds Writing Challenge, Joel distributed winning books from the challenge to area elementary school libraries. For his efforts, Joel received the 2019 B'nai B'rith International President's Award. Joel feels strongly about diversity and inclusion. We are "many races, many religions. America is a nation of immigrants," he said.

The truth is Joel has kept busy in retirement, and he is clearly never bored. He said that having a pension allows him to pay his bills and helps him grow financially.

The Michigan Office of Retirement Services (ORS) empowers you to navigate your own retirement journey. How are you navigating your journey since retirement? Tell us about it. Please send your story to ORS-RetireeStories@Michigan.gov and you could possibly be featured in a future publication.



From the director

Welcome to the winter edition of the *Connections* newsletter. At the Michigan Office of Retirement Services (ORS), one of our responsibilities is to work to maintain the solvency of the pension trust for current and future retirees and beneficiaries. An important part of that job is to ensure that we are good stewards of the trust. Here are some ways we do just that:

- In October, we let you know we were discontinuing the automatic printing of direct deposit statements. Now these statements are delivered electronically to all retirees registered in miAccount — with the exception of a small percentage who opted back in. This change has already saved the retirement system more than \$100,000 in printing and mailing costs. We expect the savings to exceed half a million dollars every year.
- This year, we also decided to convert our *Connections* newsletter to an all-electronic format. As a result, we're saving \$32,000 annually and — from an environmental aspect — we're also saving 1.79 million sheets of 8.5-by-11 paper.

We hope you enjoy this electronic version of *Connections*. In this issue, we provide useful information about the risks women face in retirement that men often do not. We also offer guidance on how women can reduce some of those risks and ensure they are prepared for life during retirement. You will also learn about Joel Marwil, a former teacher who has never lost his love for educating others and believes diversity and inclusion are more important now than ever. We'll take a look at how ORS staff have remained committed to providing excellent service despite the challenges of the past year.

You can see that we take our responsibility as stewards of the pension trust seriously, and we continue to find ways to provide excellent service to our members and retirees no matter what obstacles we may face.

Stay safe and stay healthy this holiday season.

A handwritten signature in black ink, appearing to read 'Anthony Estell', with a long horizontal line extending to the right.

Anthony Estell, director
Michigan Office of Retirement Services

“ORS staff have remained committed to providing excellent service despite the challenges of the past year.”

Women at higher risk for insecure retirement

Women have gained many opportunities and achieved great success in the workplace. However, they continue to be at greater risk than men of not achieving a financially secure retirement. A **Transamerica Center for Retirement Studies survey** noted that women may be at greater risk for a variety of reasons, including having longer life expectancies and consequently, greater retirement savings needs. In addition, women's ability to save for retirement may have been affected by caring for children or aging parents, working part time, or being single parents. Therefore, women in retirement may face different challenges than men, but the need to be prepared is the same.

According to *Senior Lifestyle*, there are certain steps women can take to improve their retirement:

- Practice good savings habits.
- Understand how much you're spending.
- Beware of self-sabotaging behavior, such as overspending.
- Manage debt.
- Reduce your debt.
- Downsize.
- Stay healthy and prioritize your health.
- Delay drawing Social Security if you have not started.
- Budget for now and the future.

For more information about managing your retirement savings, the **Michigan Office of Retirement Services** provides information, tools, and services to help you along your retirement journey.



Get ready for the new year with ORS

Address changes

Please make sure your address is up to date in **miAccount**. If you are changing your address to a winter or seasonal home, you should only change your mailing address.

Tax forms

1099-R forms will be available in miAccount on Jan. 1. Log in to **miAccount** to view them. Printed versions will be mailed by the end of January.

ORS reviewed guidance from the IRS and will no longer mail 1095-B forms to those enrolled in the non-Medicare Blue Cross Blue Shield of Michigan (BCBSM) retiree insurance plan. The form is no longer required when filing your taxes.

However, if you need a copy of your *Form 1095-B* showing you were enrolled in BCBSM, ORS will mail one to you upon your request.

Medicare is responsible for providing statements reflecting Medicare coverage for anyone on your plan. HMOs are responsible for providing statements reflective of any coverage you had during 2020 under an HMO.

Pension payments and statements

The next pension payments will be deposited on the following dates: Dec. 18, Jan. 25, and Feb. 25. The upcoming payment schedule is located on our **website**. Just a reminder, monthly pension statements are always available in miAccount.

Work-from-home statistics

While working away from the office, our staff have remained committed to helping our members and retirees in their retirement journey. Here is some of the work that was done remotely since mid-March.

Customer Service

 **126,899**
phone calls
answered

42,784
questions
answered on
Message Board



 **5,820**
applications
processed

Schools and Reporting Units


 **6,668**
phone calls
answered

11,737
requests
completed
within 10
business days



 **8,476**
emails
answered

2,595
participants 
in the newly developed online
retirement workshops for **public
school** and **state employees**

12,335 
views
of e-learning modules developed
to help members understand
retirement application steps

Work-from-home project highlights

“How would you rate your experience with ORS today?”

95.6%

of customers who responded to this survey question said:

Excellent or Good

4.87  **out of 5**
satisfaction rating

from Medicare-enrolled retirees after completing **169 sessions** in the Real Appeal diabetes prevention weight loss program launched in April.

\$500 million



value of vendor bids

reviewed and analyzed in collaboration with the Department of Technology, Management and Budget Central Procurement Office.

2 HMO contracts renegotiated

so that approximately **34,000 public school retirees**



can continue to have the health plan of their choice.

\$512,075
estimated savings

in a new public school retiree contract with Delta Dental approved by the ORS Benefit Plan Design team following a thorough evaluation.



Ask our experts

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

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

If there is a change in your January pension payment, it is likely the result of a change in your tax rates. 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 State Employees' Retirement System, any insurance rate changes become effective at the start of the new year.

How do I opt out of receiving paper statements?

You can now opt out of receiving paper 1099-R statements by logging in to **miAccount** and going to the new Manage Communications tab. There you will find the opt-out feature. You can view and print your statements online in miAccount. If you were automatically opted out of receiving paper direct deposit statements, you can also use the Manage Communications tab in **miAccount** to opt back in.



The ORS walk-in office has closed due to COVID-19, but ORS technology can help connect you to tools and community on your retirement journey. Staff continue to work remotely to answer phone calls and miAccount Message Board questions. Our **website** is also available 24 hours a day, seven days a week.



Update ORS

It is critical that you report any of the following changes in personal information to ORS: address, email, tax withholding, direct deposit, death, divorce, marriage, and Medicare information.

The fastest, easiest way to report these and other life events is through **miAccount**.

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. 18 Martin Luther King Jr. Day
Feb. 15 Presidents Day
May 31 Memorial Day



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