



Connections

Staying connected with Michigan's state police retirees

June 2021

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Retiree Spotlight

America the beautiful, from sea to shining sea

Gail and Gary Eaton retired in 1993. Gail was 55 and leaving her teaching position at the Lansing School District. Gary was 56, former Navy, and retiring from Xerox. They had always dreamed of taking a bicycle ride across the country. They were both avid cyclists and decided retirement was a perfect time to make that dream a reality.



Gary on the Marias Pass across the Continental Divide.

They began their 67-day journey on June 14, 1994, riding an average of 72 miles a day. It was exhausting at times, but worth it when they experienced seeing the majestic country from the behind the handlebars of their Trek touring bicycles.

The people they met along the way made the trip memorable. Gail recalls, "Strangers that we met on the trip were so encouraging." One woman drew a map to her own home (250 miles down the road) and offered them a place to do their laundry when they got there. A man in Duluth, Minnesota, paid for their breakfast. In Plymouth, Massachusetts, a woman offered to dry their clothes and gear in her dryer after they had been caught in a downpour.



Gail and Gary Eaton today.

Gary and Gail will be married 60 years next January. After that epic bike ride, they continued to travel in motorhomes across the country. They also worked as volunteers in several national parks: Lyndon B Johnson National Historical Park, Big Cypress National Preserve, and Arches, Everglades, Joshua Tree National Parks. In their spare time now, Gail does needlepoint and cross stitch, and Gary enjoys woodworking. They also spend time with their two sons, who are also avid bicyclists, and four grandchildren.



Gail in Cape Cod.

ORS empowers you to navigate your own retirement journey. Do you have a story to share about your own journey? Please send it to ORS-RetireeStories@Michigan.gov.



“We’re moving the financial reporting to the fall.”

From the director

Welcome to the June 2021 issue of the *Connections* newsletter.

Normally, this would be the issue where we provide a financial summary of the previous fiscal year for the Michigan State Police Retirement System pension plan. That information will now appear in the September issue.

We’re moving the financial reporting to the fall because, in prior years, when *Connections* was published twice a year, some information in the financial summary was estimated.

Since we’ve moved *Connections* to an electronic quarterly publication schedule, we can now access reports with no estimation.

So, while you won’t find any financial information in this issue, I hope you enjoy the articles we have put together for you. We discuss ORS’ role in legislation, explain what to know before returning to work, and clarify what student and spousal audits are. There is also the impressive story about the Eatons, a retired couple that decided to ride bicycles across the country.

We hope you enjoy this issue of *Connections*. If you have a story you’d like us to share in a future issue, please send it to ORS-RetireeStories@Michigan.gov.

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

Anthony Estell, director
Michigan Office of Retirement Services

Continue your retirement journey with ORS on social media.



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on YouTube.

What is the best advice you would give to someone preparing for retirement?

Retirement is a journey, and it should not start the day you turn in your paperwork. With a means for a secure retirement, retirees can live independently, rather than relying on family, friends, and governmental assistance programs. But that takes planning!



As retirees you have experienced the joys and pitfalls of the retirement process. Maybe you spent years planning. Or maybe one day you just decided to turn in your badge and move to Florida.

Perhaps you hired a financial planner who advised you to invest early and to keep your credit score up and to live debt free.

Maybe you created a flexible timeline.

Whatever brought you to retirement, we would like to hear about how you prepared and how your retirement journey is progressing. We'd like to share your experiences with active employees who are preparing for retirement. Please send a sentence or two of advice you'd give to future retirees to

ORS-Outreach@Michigan.gov.

What to know before returning to work

Some people like to sit back and enjoy a quiet, restful retirement. Others miss the daily interactions and sense of accomplishment that comes with employment. If you're thinking about reentering the workforce, it's important to understand how your decision may affect your pension.

If you go back to work after you retire, your earnings usually won't affect your pension. If, however, you're receiving a disability pension and you were found to no longer be disabled, you are required to return to work. If you fail to return to work following the order, you'll forfeit all rights to a retirement benefit unless you're otherwise eligible to retire.



Retirement is a journey; we are here to help you along yours. To learn more about employment following retirement, duty disability, or nonduty disability, see the [Life Events in Retirement](#) section of the ORS website.





What are spousal or student audits?

The Michigan Office of Retirement Services (ORS) conducts annual spousal and student certification audits to ensure that insurance coverage is only provided to those who are eligible to be enrolled. Not only is this required by law, but it is also an important part of what we do to be fiscally responsible. ORS manages the Michigan State Police Retirement System carefully to preserve it for future retirement journeys.

A **spousal audit** requires proof of joint assets (current month's bank statement, a deed showing joint ownership, etc.) and proof of joint residency (a current year *IRS Form 1099* or *Form 1098*, a current year utility bill showing the name and address of you and your spouse, etc.). If you are unable to provide one or both pieces of documentation, you have the option to attest to the spouse's eligibility and have the form notarized.

The requirements for a **student certification** vary based on the retirement system. All retirement systems require that the child be unmarried and considered your dependent by the IRS. Proof of college enrollment is also required for dependents within a certain age group.

If you receive an audit letter, please review the information and provide the required documentation to ORS by the deadline indicated in the letter to ensure a smooth continuation of insurance coverage.

Completing the annual spousal or student audit in a timely fashion will ensure no gap in insurance coverage.

Ask our experts

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

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

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

I (or my spouse) will soon be eligible for Medicare. Is there anything I must do?

When you, your spouse, or eligible dependents become eligible for Medicare at the normal age of 65 — or 24 months after receiving Social Security disability — the eligible person must enroll in Medicare Part A (Hospital) and Part B (Medical). Do not enroll in Medicare Part D, for prescription drugs. The prescription plan through the Medicare Advantage plan offered by the retirement system is a Part D plan.

You must supply the following Medicare information to ORS:

- Medicare number.
- Enrollee assigned to the Medicare number.
- Effective dates for parts A and B.



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

July 5..... Independence Day
Sept. 6 Labor Day
Nov. 11 Veterans Day
Nov. 25-26 Thanksgiving
Dec. 23-24 Christmas
Dec. 30-31 New Year's



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