Connections
An Office of Retirement Services Publication

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Public School Employees Retirement System

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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Retirees in action

How two retirees have given back

After years of service to Michigan citizens, many ORS retirees continue giving back. This is a story of one couple who use their passions and talents to help people, strengthen their schools and communities, and improve the health of our great state.

After retiring in the mid 1980s, Dr. Henry (Hank) Kuehl and his wife Lois have stayed busy. From volunteering with groups like the 29ers and Habitat for Humanity, to loading food carts for a neighborhood food bank, to helping young students succeed, the Kuehls are wonderful examples of public servants continuing to share their time, talents and treasures as stewards to their community.

Above: Dr. Henry (Hank) and Lois Kuehl with their dog Boomer.

Hank has always enjoyed hands-on work. Shortly after retiring from his job as a shop teacher, he volunteered at a local school helping kids build birdhouses. He brought in scrap materials from his home and created an assembly line, involving the kids in the manufacturing process. This one-time workshop evolved into a year-round project, with Hank holding classroom sessions four times a year, and often at a local summer camp for children with cancer.

Retiring after 19 years teaching first grade, Lois chose to expand her skills by taking specialized classes for dyslexia education. In the Petoskey area that the Kuehls now call home, Lois has tutored children and adults diagnosed with dyslexia. Her efforts are showcased in one example where she helped a man excel in community college who went on to earn his associate degree. She currently tutors three boys twice a week.

They have also shared their wealth of knowledge and experience with young people from around the globe. Hank and Lois housed an exchange student from Korea during his high school years, and he's now completing his degree from the Art Institute of Chicago. A student Lois tutored from Mongolia stayed with the Kuehls while working toward his associate degree, and has since gone on to graduate from Michigan Technological University.

By using their retirement time and income to enrich the world around them, the Kuehls have demonstrated the value of public service is not limited to a job. Although they don't receive a salary for their continued commitment to their community and our state, Hank and Lois feel they are rewarded much more than they give. Hank said, "When you're giving, when it's really from the heart, you see kids or people benefitting, that's the benefit."

DTMB
Technology, Management & Budget

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From the Director

There are 39 million people who are now over the age of 65 in the U.S., and the senior population is growing fast. In 2011, the 76-million-member baby boomer generation, born from 1946 to 1964, will begin to turn 65. The youngest of the baby boomers won't turn 65 until 2029.

It's easy to see why retirement is a popular topic of discussion extending from dinner table conversation to the media and, most recently, to the state legislature. In May, the legislature passed a retirement incentive for Michigan Public School Employees Retirement System members and reformed the pension plan for all current and newly hired public school employees. And at the end of September, another retirement incentive and reform bill was passed for state employees.

The school employees' retirement incentive resulted in over 17,000 people applying for retirement in just 23 days! Almost half used miAccount, our online service, to apply. miAccount allowed us to provide 99 percent of new retirees their pension within the month of their retirement effective date. This is an astounding accomplishment, especially considering we processed three times the number of applications we normally see in given summer! It could not have been done without our dedicated staff and the willingness of customers to embrace miAccount.

As a retiree, you also have miAccount available to you. You may update your address, change your tax withholding, enroll in direct deposit, print your *1099R*, and more. It saves you a phone call and grants you direct access to your retirement account. With our society's growing retirement-age population, miAccount helps us keep the plan affordable and provide service to you. Plus, it's environmentally friendly!

Our organization, technology, and dedicated staff made the implementation of the new law a success. We are always seeking ways to accomplish more with limited resources yet continue to provide excellent customer service. As always, please feel free to share your perspective with us. Your opinion is valuable.

Sincerely,

Phil Stoddard

Phil Stoddard, Director

Working after retirement

Thinking about going back to work or taking a part-time job? Be sure to understand the rules about working after retirement.

If you return to work for a Michigan public school or charter school, it is your responsibility to inform the school of your retiree status. This includes performing work for a school as an independent contractor or for another party such as a temporary agency or contractor.

The rules regarding your specific situation vary depending on your retirement effective date and when you begin reemployment. Your pension and insurances may be suspended.

For complete details please visit our website at **www.michigan.gov/orsschools** and click on *After Retirement* > *Working After You Retire*.

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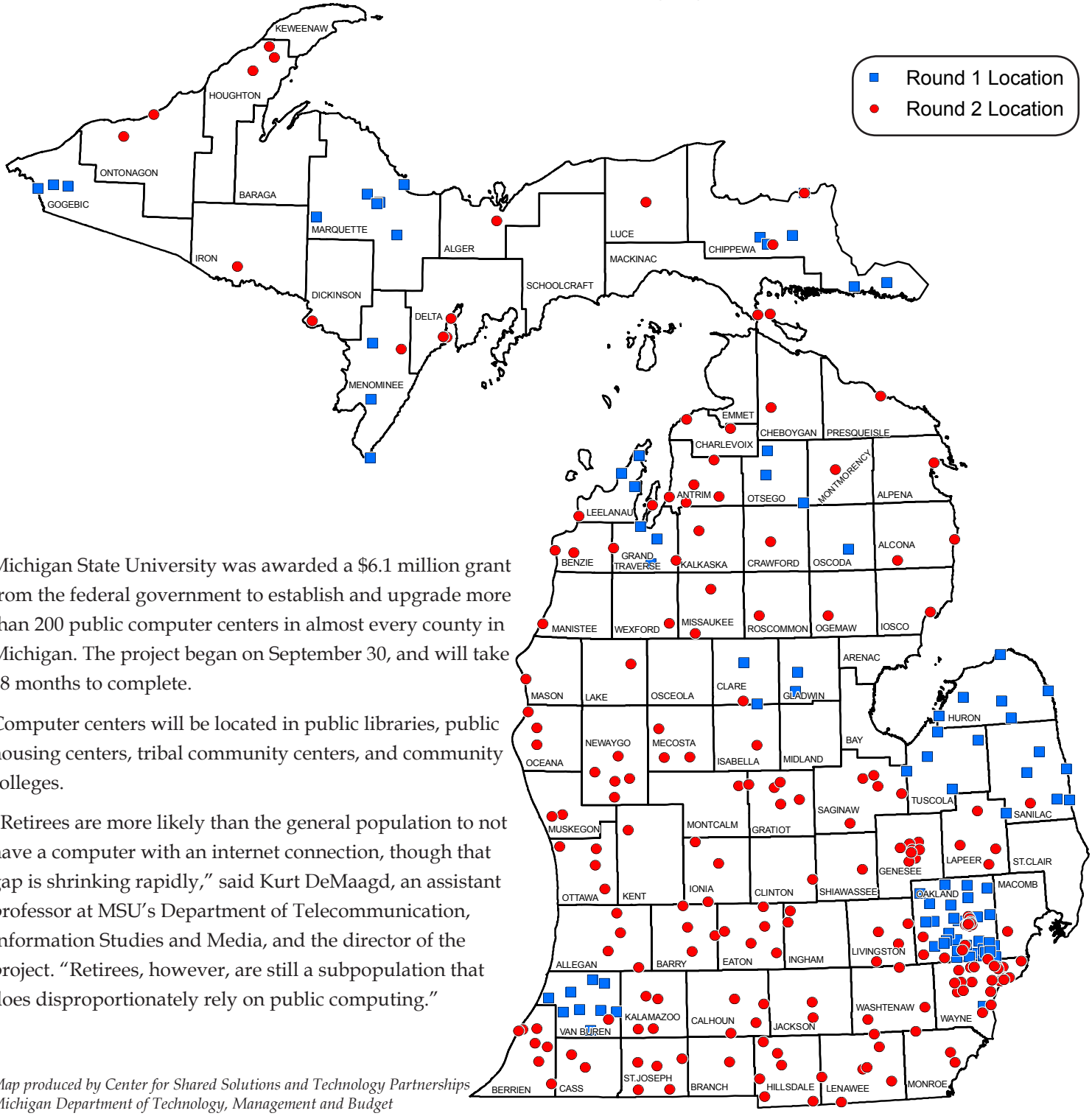
Public computer centers set to expand

Are you missing out on all the internet has to offer because you don't have a computer with internet access? Soon, public computer centers all over Michigan will have internet access.

If you don't have a computer with internet access, you might want to give a call to your local computer center. Any public librarian in Michigan will be able to help you locate one. Once there we encourage you to visit our website at **www.michigan.gov/ors**.



Michigan State University was awarded a $6.1 million grant from the federal government to establish and upgrade more than 200 public computer centers in almost every county in Michigan. The project began on September 30, and will take 18 months to complete.

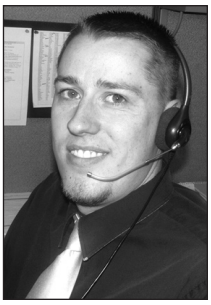
Computer centers will be located in public libraries, public housing centers, tribal community centers, and community colleges.

"Retirees are more likely than the general population to not have a computer with an internet connection, though that gap is shrinking rapidly," said Kurt DeMaagd, an assistant professor at MSU's Department of Telecommunication, Information Studies and Media, and the director of the project. "Retirees, however, are still a subpopulation that does disproportionately rely on public computing."

Map produced by Center for Shared Solutions and Technology Partnerships Michigan Department of Technology, Management and Budget

Ask an Expert

ORS experts answer frequently asked questions



Q: ***How does the federal health care reform affect insurances for my dependents?***

A: The federal law does not change dependent eligibility rules for *retiree only* plans, which is what your retirement system provides. Your health care plan provisions have not changed because of the federal legislation.

Q: ***When will I get my* 1099R *statement so I can report my 2010 pension income to the IRS?***

A: If you are registered in miAccount, a secure section of our website, you will be able to access your 2010 *1099R* online as early as January 3. Simply log into miAccount and you will find your *1099R* under the *Pension Payment* tab on the left. You can view and print your previous year's *1099R* forms back to 2002.

A paper copy of your *1099R* should arrive in the mail by the third week of January.

Did you know ... miAccount

miAccount is easier to use than ever before.

- We streamlined the password reset feature so you can access your account easier if you've lost or forgotten your password.
- If you're one of the few retirees who haven't registered for miAccount yet, the registration process has been simplified.
- You can also easily handle your insurance enrollments in miAccount. After logging in, go to the *Insurance* tab on the left and follow the simple steps.

WHEN TO CONTACT ORS

Not sure what needs to be reported? Here we list the most common situations that would require you to update your information.

Address, Tax, or Direct Deposit Changes. It is critical that you update our office with these kinds of changes. The fastest, easiest way to do this is through miAccount. You can make instant changes at your own convenience rather than calling our office during work hours.

Death. Our office should be notified immediately upon the death of a pension recipient, a pension beneficiary, or anyone enrolled in your health, dental, or vision insurances.

Divorce. Notify ORS immediately if your ex-spouse is enrolled in your insurances. And, if you elected a survivor option with your ex-spouse as beneficiary, it's best to contact us before your divorce is final because we can only change your pension if ordered by the court.

Marriage. Notify our office within 30 days whenever an insurance dependent marries. Submit an *Insurance Enrollment/Change Request* form, available on our website, and send it to our office with the required documents.

Medicare. Any person enrolled in your health insurances must sign up for Medicare Parts A and B when first eligible. Complete an *Insurance Enrollment/Change Request* form, available on our website, and send it to our office with the required documents.

Details about reporting these and other life events, as well as forms you'll need, can be found online, using miAccount, or by contacting us.

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. If your electronic funds transfer (EFT) is not credited within three days after that date, contact ORS. If your paper check is not received, contact ORS after the seventh day of the following month.

Office Closures

November 2 - Election Day
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