



# Connections

Staying connected with Michigan's retirees

June 2024

Vol. 27 No. 2

## Retiree spotlight

### Russia-Ukraine war gets personal for retired Oakridge High School teacher

When the Russia-Ukraine war escalated in late February 2022, retired Oakridge High School social studies teacher Bob Wood said he felt a sudden calling, an urge to do something.

"I was just, I don't know, I was sick. I was just like, 'OK. I'm going to get involved,'" the well-traveled 68-year-old said. "I spent the whole spring and summer fundraising for Ukraine. I didn't know anybody there. ... Wars are usually gray. This one's not gray."

Two years later, the Spring Lake resident and Michigan State University graduate is in deep.

Wood is just off his third semester teaching the English language with a social studies bent at 2,000-student **Ukraine Catholic University** in Lviv, Ukraine. He partners to **raise awareness about the war**. His classes and two groups he advises interact via Zoom with Grand Valley State University and Muskegon Community College students and the Hope Academy of Senior Professionals at Hope College.

He first visited in September 2022 not knowing a soul. During his six-week stay, he bumped into English professor Marta Demchyshyn and visited with her classrooms.

"I fell in love with the school and these kids. There's so much fire in their bellies," Wood said in an interview via WhatsApp from Lviv. "I know the baggage these kids carry. Whenever those sirens go off, that's hard for them. They're so resilient. They've got grit."



*Bob Wood, center, in a group photo with his Ukrainian Catholic University students.*

Wood's heart ablaze with supporting the people of Ukraine, his "Ask a Ukrainian" videos from October 2022 now tackle wider-ranging topics on his YouTube channel. Home this summer in west Michigan, Wood expects to again host "Conversations with Ukraine" talks with community groups and libraries until he returns next fall.

The single Kalamazoo native, who retired in 2021 after 37-plus years teaching, including a stint in Seattle, can't help people in Ukraine without his Michigan Public School Employees' Retirement System pension.

"I'm of use and they appreciate that. But they don't pay teachers well," Wood said. "While I make enough to cover where I'm staying, you've gotta have some income. So my public school pension is my income."

Do you know a retiree with a story we should consider? If so, please share with us at **ORS-RetireeStories@michigan.gov**.



*“We want you to be able to retire with dignity and the benefits you’ve earned after a career of public service.”*

## From the director

Welcome to your June 2024 issue of the *Connections* newsletter.

Our purpose at the Michigan Office of Retirement Services (ORS) is to empower you for a successful today and a secure tomorrow.

Our role is to be your trusted partner for your retirement goals and needs. Serving you responsibly is what we strive to achieve.

That’s why we are proud to share our recognition as **Plan Sponsor of the Year** in the Government Defined Contributions (with \$1 billion or more in assets) category from PlanSponsor.

Awarded at the 2024 PlanSponsor National Conference on June 5, the honor centers on our eight-year-old Small Steps auto-escalation retirement savings program. The key achievement noted is plan participants who stayed in the program the past six years saw their average income replacement increase 33 percentage points.

This is our latest in a series of honors:

- ORS is one of eight organizations out of 1,764 to gain 2024 Best in Class 401(k) Plan honors from PlanSponsor.
- ORS earned the Public Pension Standards Award for funding and administration from the Public Pension Coordinating Council for the 21st consecutive year.
- For the 32nd consecutive year, ORS was awarded a Certificate of Achievement for Excellence in Financial Reporting by the Government Finance Officers Association.
- ORS, with Voya Financial, received the 2023 Leadership Award for our Women & Retirement campaign from the National Association of Government Defined Contribution Administrators.

We want you to be able to retire with dignity and the benefits you’ve earned after a career of public service. What matters to us are the results for you: More of you are taking the actions today that can lead to a secure retirement in the future. One small step at a time.

A handwritten signature in black ink, appearing to read 'Anthony Estell', written in a cursive style.

**Anthony Estell, executive director**  
Michigan Office of Retirement Services

# Recently retired? Here are a few things to keep in mind

Congratulations on progressing to the next chapter of your life and making the significant decision to retire. Before you pack your bags and take off to explore the world, here are a few things to keep in mind that will contribute to a successful and fulfilling retirement journey.

- The **Employee Benefits Division** of the Michigan Civil Service Commission negotiates the carriers, coverage, and rates for retirees just as it does for active employees.
- For increased security, you'll use **MiLogin to access miAccount**. Once you log in, you can use miAccount Message Board to change your address, update your beneficiaries, get a *1099-R*, and make other changes to your account. The Message Board is your secure link to a Michigan Office of Retirement Services (ORS) customer service representative.



- **Email.** ORS frequently uses email to communicate with retirees. Make sure your personal email address, and not one tied to your previous job, is on file in miAccount.
- Does **Voya Financial** manage your 401k or 457? Contact them when you need money from your account.

For more information about what to expect after you retire, visit [our website](#).



## Spousal insurance audit continues

The Michigan Office of Retirement Services (ORS) is steadfast in its commitment to deliver exceptional healthcare services to our members. We also have a fiduciary responsibility to ensure those enrolled in health insurance through the retirement system remain eligible for coverage. One way we do this is to routinely conduct audits of our members to verify their ongoing eligibility for insurance coverage.

We've sent a mailing from ORS to those accounts selected for this audit. These mailings are not sent to retirees in the Judges Retirement System. If you know of someone who received a letter in one of the other retirement systems we serve regarding this issue, this is to ensure their benefits continue as they have before.

# Rely on ORS, Voya for plan information

We often receive reports of unsolicited communications via mail, email, telephone, or in-person interactions about parties saying they are affiliated or endorsed by the Michigan Office of Retirement Services (ORS).

For instance, you might hear from financial planners and financial service firms asserting they have expertise on ORS benefits and options. While this may be true, we have only one financial partner at the State of Michigan.

ORS contracts with Voya Financial to administer and provide information on the **State of Michigan 401(k) and 457 Plans (the Plans)**.

ORS does not have a relationship with nor do we have contracts with any other financial firm or party to provide information about your pension benefits and/or defined contribution plan savings.

All authorized ORS customer service representatives:

- Have access to your ORS account information, with the same details you get through miAccount.
- Do not sell financial services, investments, healthcare, or insurance products.



To contact ORS, call **800-381-5111** from 8:30 a.m. to 5 p.m. Eastern time Monday through Friday (except holidays); or send a message via the **miAccount Message Board**.

To contact Voya, call the Plans Information Line at **800-748-6128** from 8 a.m. to 8 p.m. Eastern time (except on New York Stock Exchange holidays) or use the live chat feature in your online Voya **account**.

The Michigan-based Voya education team works exclusively with ORS and Plans participants, they can be contacted at **517-284-4422**.

For more details on this topic regarding ORS and Voya, please visit our new **plan communications page** on the ORS website.

## MI Money Matters provides free virtual tutors for financial empowerment

MI Money Matters is a free financial education program from the Michigan Department of Treasury that can be personalized for every Michigander.

Reach your financial goals through MI Money Matters' Enrich program with a:

- Five-minute financial check-up.
- Money personality quiz.
- Budget tool.
- Borrow smart tool.



The program's interactive content provides each user with an individualized action plan and access to educational tools on saving, smart borrowing, and loan repayment.

Start your own financial action plan by **enrolling today**.

# Ask Our Experts

Hear answers to commonly asked questions in about two minutes when you view the new ORS video feature, "Ask Our Experts." Becky explains insurance eligibility for adult children, and Nicole explains how to avoid phishing attempts and spam emails.

If you have a general question for our experts, send it to [ORS-Outreach@Michigan.gov](mailto:ORS-Outreach@Michigan.gov) and we may feature it in a future video.



## 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, pension payday is a week earlier.

If your payment is not credited within three days after the scheduled payment date, check with your bank and then contact ORS.

## Office closures

July 4 .....Independence Day  
Sept. 2..... Labor Day  
Nov. 5 ..... Election Day  
Nov. 11 ..... Veterans Day  
Nov. 28 & 29.....Thanksgiving  
Dec. 24 & 25.....Christmas

## 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**.



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