



Connections

Staying connected with Michigan's retirees

December 2021

Vol. 24 No. 4

Retiree spotlight

Building better spellers!

In a world where texting is commonplace, words are shortened, and acronyms are often used. If you don't know how to spell something you can "just let the autocorrect fix it."

Nancy Beattie, a retired schoolteacher from the South Redford School District, knows that student spellers become adult spellers and autocorrect will never replace careful editing. Early in her teaching career the district she worked at wanted to address the issues with the middle school spelling program it was using. The spelling program was falling short of expectations and Nancy decided to do something about it.

She developed a program called **Building Better Spellers** for sixth graders in middle school and it approached spelling in a whole different way. The principal asked her to create a version for seventh graders, too, and it soon gained national attention.



Nancy Beattie



Building Better Spellers' curriculum

Nancy has been married for 38 years and enjoys spending time with her two grown daughters and one granddaughter. They enjoy spending time together taking road trips when they can. She also enjoys reading nonfiction. "Nonfiction ... helps me appreciate and realize life is truly a journey we are all on, and we each carve out our paths as we go."

When asked what advice she has for other retirees to get the most out of their retirement, she said, "Going from working long hours and weekends to suddenly having a loose schedule can be the best. However, after a while, it's normal to want to give back to society in some way and keep busy."

It's good to see Nancy keeping busy in retirement. Your own retirement journey will have many life adjustments. The Michigan Office of Retirement Services can help guide you and your family through these changes to provide you with financial security.

Please send us your retiree story to ORS-RetireeStories@Michigan.gov. It may be featured on our website and/or an upcoming Connections newsletter.



From the director

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

From miAccount to our website and social media channels, you are more connected to the Michigan Office of Retirement Services (ORS) than ever before. Spurred on by the internet and new technologies, these conveniences also bring opportunities for harm.

According to the **Federal Trade Commission** (FTC), from Jan. 1, 2021, to Sept. 30, 2021, there were more than 1,066,783 reported cases of identity theft in the United States, including 15,427 cases in Michigan. The FBI's Internet Crime Complaint Center's **2020 Internet Crime Report** shows an increase in most types of internet crime, netting a cumulative \$4.2 billion for perpetrators. Even the state of Michigan is a frequent target of attacks, receiving anywhere from 200 to 1,000 malicious emails daily, occasionally spiking into several thousand.

I share this information with you not to cause alarm, but to stress the importance of being proactive safeguarding your information.

One way your security has been enhanced is through the transition to the state of Michigan's MILogin gateway, which improves security through the use of multifactor authentication. This change only impacts the way you access miAccount. Your retirement account remains safe and unchanged.

Let me add, I'm sorry that for some retirees this change to MILogin and the initial setup has been a frustrating and challenging experience. Despite our planning and best efforts, we've run into unforeseen complications which have directly impacted some of you. This has resulted in a surge of calls to our contact center and long hold times. In response, we've hired temporary staff to answer calls and follow-up on requested call backs.

If you'd like more information on cybersecurity, Michigan's Department of Technology, Management and Budget provides some **cyber safety resources**. You can also find useful information on the FTC's **Consumer Information on Identity Theft website**.

We hope you enjoy this issue of *Connections*. If you have a story about your retirement journey that you'd like us to feature in a future issue, please send it to **ORS-RetireeStories@Michigan.gov**.

Stay safe and stay healthy this holiday season.

A handwritten signature in black ink, appearing to read 'Anthony Estell'.

Anthony Estell, director

Michigan Office of Retirement Services

"I share this information with you not to cause alarm, but to stress the importance of being proactive safeguarding your information."

Is it time to update your life insurance beneficiary information?



If you're like most people, you may have named life insurance beneficiaries years ago and never given it a second thought. However, circumstances can change. It's important to review your account from time to time to make sure your beneficiary details are up to date with the correct names and contact information. If you have multiple beneficiaries listed, check to see that their benefit percentages are accurate according to your wishes.

If it's been a while since you reviewed your state of Michigan life insurance beneficiary designations, it may be time to make some changes. If your previously designated beneficiary is deceased, you can name a new one. You can remove or add beneficiaries. In addition, if you have divorced, you will want to consider your options. Divorce automatically cancels a spouse's beneficiary designation, but if you want to keep your former spouse as a beneficiary, you must file a new form listing "ex-spouse" in the Relationship box.

Who can be named as a beneficiary?

Most people immediately think of their spouse as the beneficiary, but you can name anyone you choose and you can name multiple beneficiaries. Your choices are:

- Any person or institution, except a funeral home.
- A trust.
- Your estate.

What if no beneficiary is listed?

If you don't have a beneficiary listed or living, your life insurance benefit will be paid to your relatives in this order:

- First, to your spouse if living.
- Otherwise, equally to your natural and adopted child(ren).
- Otherwise, equally to your surviving parent(s).
- Otherwise, equally to your siblings.
- Otherwise, to your estate.

How do you update your life insurance beneficiary information?

You can review and update your information by going to the [ORS website](#). Select your retirement plan, then choose **Forms and Publications**. Click the **For Retirees** link and select **Life Insurance Beneficiary Designation (R0782GHB)**. Print out and complete the form, but do not sign it unless you're in front of a notary public. **You must sign the form in the presence of a notary public before mailing it to our office.**

Keeping your insurance beneficiary information up to date is important. Please take time to check your account and make sure everything is in order.



New year, new career?

The new year represents a fresh start. Some people begin a new diet. Others start an exercise routine. And those with career ambitions may decide to further their education or pursue a new job. While you may think the latter is only for the younger generation, think again. It's not too late for retirees to pursue new dreams.

Maybe you've always wanted to own your own business. Research shows that Americans over 55 open just as many new businesses, if not more, than their younger counterparts. Those who have already lived through one career can utilize past experiences and their years of wisdom in a new pursuit.

If being your own boss isn't for you, consider a part-time job. Not only can working after retirement add to your income, but it can also provide social interaction that keeps you connected to the outside world. Having a regular schedule that gives you something to look forward to can help avoid the boredom that some retirees face.

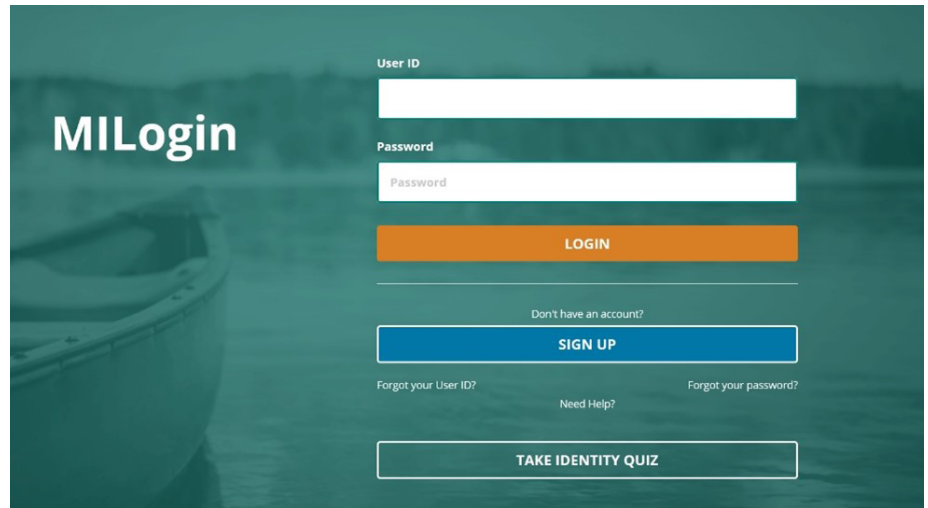
If you don't feel prepared to enter a new career field, why not get some education? Experts say retirees can benefit greatly from learning something new. According to a 2019 study at the University of California, Riverside older adults can boost their brain power and prevent memory loss by learning new skills. You are never too old to pick up a new hobby or revive an old interest.

Maybe you've always wanted to learn a foreign language. It's not too late. Perhaps you'd like to play an instrument, take up photography, or become familiar with current technologies. Don't limit yourself to just one subject. Researchers found that studying at least three new activities over a six-week period can improve cognitive ability by 30 years.

What lies ahead for you in the new year? Pursue your dreams and make 2022 your best year yet!

MILogin enhances security in miAccount

Beginning on Nov. 20, the Michigan Office of Retirement Services (ORS) adopted the state of Michigan single sign-on standard, MILogin, for miAccount. This new standard requires authentication before you can log in to miAccount. It also provides stronger security for your personal information, including multifactor authentication (MFA). MFA is a security method that requires a person to provide two or more credentials to authenticate their identity.

The image shows the MILogin login interface. It features a teal background with a blurred image of a boat. The text "MILogin" is prominently displayed on the left. On the right, there is a login form with fields for "User ID" and "Password", a "LOGIN" button, a "SIGN UP" button, and links for "Forgot your User ID?", "Need Help?", and "Forgot your password?". A "TAKE IDENTITY QUIZ" button is also present at the bottom.

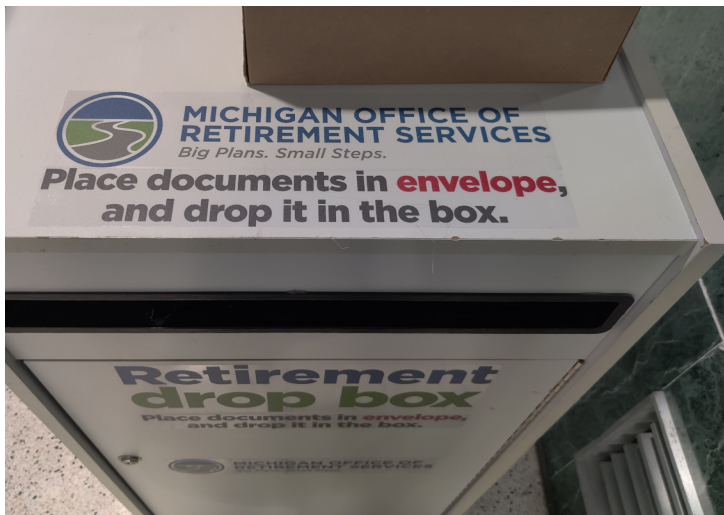
When you click on miAccount from the ORS website, you'll go directly to MILogin. On Nov. 19 and Nov. 24 ORS sent emails to recent miAccount users with instructions on using MILogin to access miAccount.

Need more help with MILogin? Check out the [MILogin Help Instructions](#) on the ORS website.

Drop box for documents in place

Secure location to deliver documents

You may have heard that the Michigan Office of Retirement Services (ORS) walk-in office is and will remain closed. The use of the miAccount Message Board is still an excellent way of getting answers to your questions without having to travel or call the office.



But what about getting forms or documents to ORS? Members have always had the option to mail or fax documents to our office, which are still great ways to send documentation to ORS.

Those who wish to hand-deliver documents to our physical office location may now do so. ORS has installed a secure drop box in the lobby of the Mason Building that will allow you to drop off documents. This isn't a faster way of getting your documents processed, however it is an added method of getting your documents to us.

If you want to bring your documents or forms to ORS in person, the drop box is available during normal business hours from 7 a.m. to 5 p.m. ORS provides envelopes on the top of the box. There are instructions to put the documents in an envelope before placing them in the box, to avoid loose papers or documents being separated. ORS staff will check the drop box daily to collect the content.

Remember, the state of Michigan requires that people wear masks while in state buildings.

New web page to include FOIA responses

To bring more transparency to how it handles requests for public information, the Michigan Office of Retirement Services (ORS) has created a new web page devoted to Freedom of Information Act (FOIA) requests.

Michigan's Public Act 442 of 1976 grants "full and complete information regarding the affairs of government and the official acts of those who represent them as public officials and public employees."

Generally, pension and salary amounts are subject to FOIA disclosure as determined by case law.

Although the act does not require notification of shared information, ORS created the web page to bring transparency to both sides of the request. ORS FOIA information – including the name of the requestor and the information sought – is available by following the "FOIA" link at the bottom of the [ORS homepage](#).

Subject to other statutes and court rulings, ORS does not disclose information or records containing an individual's address, date of birth, beneficiary information, medical information, Social Security number, and related types of personal information, which are generally covered by the Michigan FOIA personal privacy exemptions. An individual's Social Security number and medical records are also protected under federal law.

You can learn more about FOIA in a [handbook](#) from the Michigan Attorney General's office.

Check your investment portfolio

With the dawning of the new year, it's a good time to check your investment portfolio to ensure everything is OK.

Although it's good to check your portfolio periodically, it's good not to check too much because of day-to-day fluctuations. Experts recommend you check your portfolio no more than quarterly. The reason for this is to guard against either unwarranted optimism or pessimism. When the market is going up, you're happy and when it's going down, you're sad. For your peace of mind, you'll want to avoid that kind of whipsaw approach to your investment strategy.

Stock market volatility is normal. There have been 12 bear markets since World War II. A bear market is when stocks lose 20%, or more, of their value. During the same period, however, the long-term gain was more than 10%.

Since your pension is invested in the stock market, it's good to keep this in mind to avoid worry.

For your own portfolio, you can check your portfolio to determine if you need to change anything.





Points of reference for the new year

In early October, the Michigan Office of Retirement Services (ORS) mailed you personalized insurance rates which detailed your monthly premium costs for 2022. The change will be reflected starting with your January pension payment. After Jan. 15, you can log in to [miAccount](#) and see the costs reflected on your pension history statement.

The federal and state tax tables are subject to change annually. Tax rates for 2022 will take effect beginning with your January pension payment. Because of this, you may notice a change in your taxes withheld even though you have not made any changes. If you wish to view or modify your tax withholdings, you can do so in [miAccount](#).

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. In addition to the State Health Plan PPO administered by Blue Cross Blue Shield of Michigan, some of the HMOs that offer plans for active employees also offer coverage for retirees. Because these things change fairly frequently, the best way to find out which providers participate, compare coverage, and check premium rates is by going to the [Employee Benefits](#) section of the Civil Service website.

Just a reminder, monthly pension statements are always available in [miAccount](#). ORS mails pension statements periodically throughout the year but does not mail them on a monthly basis. If you're interested in opting out of paper direct deposit statements, log in to [miAccount](#) and review the tab labeled Manage Communications on the left-hand side of the screen.

Ask our experts

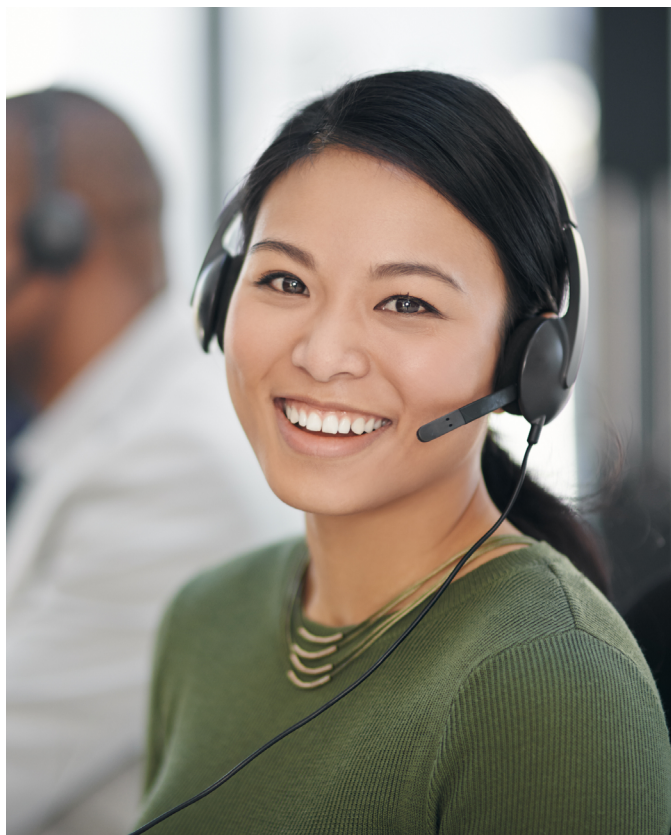
Michigan Office of Retirement Services (ORS) experts answer frequently asked questions.

I want to file my income taxes in early January. How can I find out how much I earned in retirement benefits during 2021?

ORS will send you a copy of your *1099-R* before the end of January. This statement shows how much was paid to you during the year in pension benefits, as well as how much was withheld in taxes. If you want the form sooner, you can log in to **miAccount** at any time after Jan. 1 to view and print your *1099-R*.

How do I update my address?

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.



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**.

You can also contact us at:



Michigan.gov/ORS
Facebook.com/MichiganORS
Twitter.com/MichiganORS



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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. 23-24 Christmas
Dec. 30-31 New Year's
Jan. 17 Martin Luther King Jr. Day
Feb. 21..... Presidents Day
May 30 Memorial Day