



# Connections

Staying connected with Michigan's retirees

December 2023

Vol. 26 No. 4

## Pickleball ambassador Grosse Pointe retiree finds outlet in popular sport

John Wilson found his retirement passion by accident. "I needed some exercise. I'd always been active," said the 75-year-old retired Grosse Pointe Public Schools high school biology teacher. "I was walking on the track at Macomb Rec Center. I noticed them playing pickleball down below (in 2016).

"Until then, I was renovating my basement and doing other home improvements. I needed an outlet, I guess. I got a late start" in pickleball.

The Macomb Township resident, who served six years with the U.S. Marine Corps Reserve, retired from teaching in 2010. Wilson also plays golf; played tennis and racquetball; and is a former basketball, baseball, and soccer coach.

Now a **USA Pickleball Association** ambassador, he instructs weekly at Macomb-Shelby Pickleball in Macomb and Shelby townships from September through May. He does clinics at Macomb Township Recreation Center from June through August; and is a substitute instructor in Grosse Pointe Woods.



Connie Schultz and John Wilson

He has two doubles partners – in summer and fall with Connie Schultz, who's won **Michigan Senior Olympics** tournaments with him; and in winter and spring with Ted Gjorgjevski, another Macomb Township Recreation Center regular. Plus, he is active with a group seeking outdoor pickleball courts in the new Pitchford Park in Macomb Township.



Retired teachers John and Diane Wilson enjoy travels.

Because of knee and back surgeries, Diane Wilson, John's wife of 53 years and also a retired schoolteacher, is unable to join him on the courts. They spend time with their three children (a 50-year-old son and 46-year-old twin daughters) and four grandchildren (from teenager to toddlers), all nearby in southeastern Michigan. John golfs with his son and a grandson.

The Wilsons enjoy spending time with friends at a place on Lake Huron and traveling. They have been to Alaska, Hawaii, England, and Scotland in recent years.

John says he couldn't pursue his passion without his **Michigan Public School Employees' Retirement System** pension.

"It's allowed me to not have to go after another job," he said. "It's allowed me the freedom to travel; stay with my family; and not worry about finances."



John Wilson and Ted Gjorgjevski pickleball doubles partners.



“In striving to serve you more, we created another way to deliver answers with Ask Our Experts videos.”

## From the director

Welcome to the December 2023 issue of your *Connections* newsletter.

One of our goals at the Michigan Office of Retirement Services (ORS) is to provide you with retirement information that is timely and relevant. That’s something we know is a must to help you achieve financial security in retirement.

For years, we have offered the Ask Our Experts column in *Connections* to answer some of your most frequently asked questions.

In striving to serve you more, we created another way to deliver answers with **Ask Our Experts videos** on the **ORS YouTube channel** — in addition to this newsletter.

These videos are hosted by our own ORS customer service representatives. Kendra, Jason, Marissa, Nicki, Adonya, and others are the folks you talk to when you call. They are truly the retirement experts, many of them having answered your questions for years.

We plan to do more videos. Do you have a general question for our experts? If so, please send those to us at **[ORS-Outreach@michigan.gov](mailto:ORS-Outreach@michigan.gov)**.

The other articles in this issue of *Connections* include a profile of retired high school biology teacher, Marine Corps Reserve veteran, and pickleball ambassador-player John Wilson. If you have a retiree story you’d like to share — and we always want ideas — please send those to **[ORS-RetireeStories@michigan.gov](mailto:ORS-RetireeStories@michigan.gov)**.

Retirement is a journey. Please know we are here to help you navigate yours.

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

**Anthony Estell, director**

Michigan Office of Retirement Services

# Taxing reminder

## Tax time is here. Well, almost.

Tax season officially starts in late January 2024, when the IRS begins to accept and process 2023 federal tax returns. The due date for *W-2* and *1099-R* forms for 2023 to be sent is Jan. 31, 2024, although you may not receive the forms by then.

If you turned 72 years old in 2023, you have until April 1, 2024, to take your 2023 **required minimum distributions (RMDs)** from your retirement savings account(s).

The deadline for filing federal, state, and local income tax returns for 2023 is April 15, 2024.

The IRS offers **federal tax tips** to help and a **Get Ready page** when you're close to filing your taxes. As always, make sure you know where to go for tax help and understand the federal **Taxpayer Bill of Rights**.

Michigan residents — full-year and part-year — and tax filers can find more information about **state taxes and returns from the Michigan Department of Treasury**.

## Common filing mistakes

Filing too early. Wait to file until you receive all tax reporting documents or you might risk a processing delay.

Misspelled names and missing or incorrect numbers. All taxpayer and dependent names listed on tax returns should match the names and numbers on their Social Security cards or their **Individual Taxpayer Identification Number**.

Inaccurate information. Taxpayers need to enter any wages, dividends, bank interest, and/or other income received along with **credits and deductions**.

Forgetting to update a change in **filing status**.

## Cost-of-living increases for Social Security

The Social Security and Supplemental Security Income (SSI) benefits for about 71 million Americans are **increasing 3.2% for 2024 because of cost-of-living adjustments (COLA)**, according to the **Social Security Administration**.

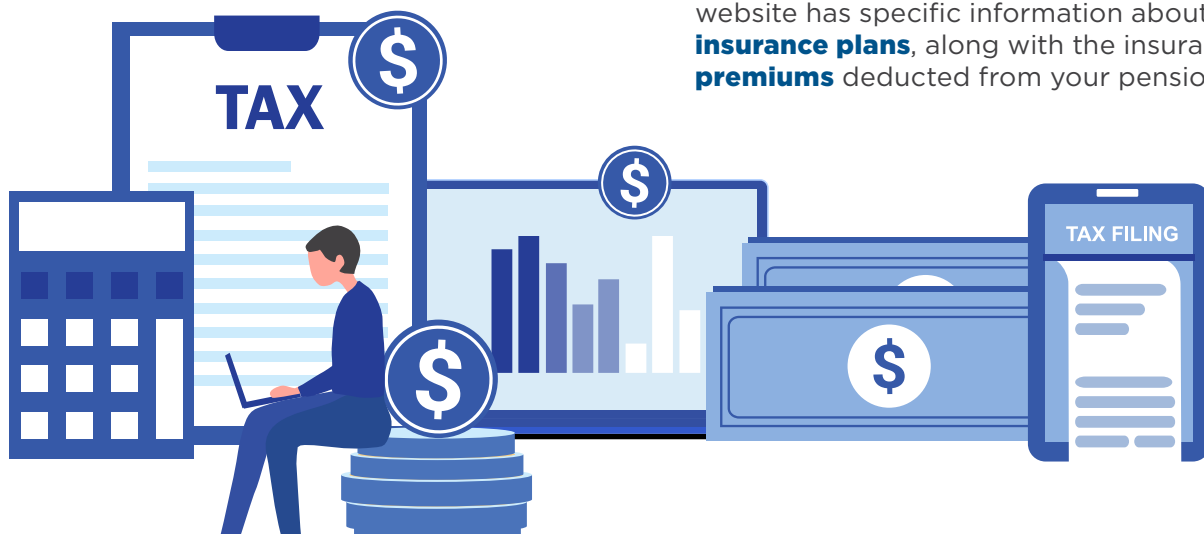
The COLA changes begin in January 2024 for more than 66 million Social Security beneficiaries, and increased payments for more than 7.5 million SSI beneficiaries start Dec. 29, 2023.

## How to find out more about your insurance plans

State Police retirees have insurance that is like what they carried as active employees. Even so, you may still have questions about your insurance plan.

Visit the Michigan Office of Retirement Services (ORS) website to learn more about your **health, dental, and vision insurance benefits**.

Your insurance is administered, as it was when you were an active employee, by the Civil Service Commission, Employee Benefits division. Their website has specific information about **retiree insurance plans**, along with the insurance **premiums** deducted from your pension.



# STATE INCOME TAX

## Changes going into effect in February

Public Act (PA) 4 of 2023 was signed by Gov. Gretchen Whitmer in March 2023. The bill did not receive sufficient votes for immediate effect; thus, it won't be effective until the 91st day after the adjournment of the legislative session, which ended on Nov. 14, 2023. The new law will take effect on Feb. 13, 2024.

PA 4 of 2023 amends the Income Tax Act of 1967 to allow all retired members of the Michigan State Police Retirement System who receive a pension to be exempt from state income tax beginning with the 2023 tax year.

Effective January 1, 2024, all State Police retirees who previously had state tax withheld from their pension will automatically have their state tax withholding election updated to "No Withholding" by ORS.

Retirees who would still like to have state tax withheld from their pension may do so by updating their tax withholding election in [miAccount](#).

Retirees who want to use the limits of the new law should file their 2023 tax return after the law's effective date. If filing before the law's effective date, an amended return can be filed after PA 4 of 2023 takes effect.

For more information and details about the allowed deductions, see the frequently asked questions on our [website](#).

1099-R forms will be available in miAccount Jan. 1. ORS will mail printed versions by the end of January. To opt out of paper 1099-R forms, log in to miAccount and review the tab labeled Manage Communications on the left side of the screen.

## Looking ahead to tax year 2024

Now's a great time for you and your household to get prepared for the 2024 tax year.

The IRS has announced **tax year 2024 annual inflation adjustments** for more than 60 federal tax provisions, including tax rate schedules and other tax changes.

### The tax items for 2024 of greatest interest to most taxpayers include:

The standard deduction for married couples filing jointly will be increasing to \$29,200, up \$1,500. For single taxpayers and married individuals filing separately, the standard deduction rises to \$14,600, up \$750; and for heads of households, the standard deduction will be \$21,900, up \$1,100.

The top marginal rate remains 37% for individual single taxpayers with incomes greater than \$609,350 (\$731,200 for married couples filing jointly).

2024 tax brackets by filers income amount		
Top marginal tax rate by yearly income	Filing single	Married filing jointly
35%	\$243,725	\$487,450
32%	\$191,950	\$383,900
24%	\$100,525	\$201,050
22%	\$47,150	\$94,300
12%	\$11,600	\$23,200
10%	\$11,600 or less	\$23,200



# Winter travel tips




- 1** Ensure your battery is working and take a portable jump starter or jumper cables before you go.
- 2** Don't use cruise control when driving on snowy or icy roads.
- 3** Pack your vehicle with gloves, coats, blankets and other warming supplies in case you get stranded in a storm.
- 4** Clean all the snow and ice off your vehicle, paying special attention to clearing your lights, windows, and mirrors to maximize visibility.
- 5** Be sure to fill your gas tank before you leave. Fill it regularly in case you get stuck in traffic or a gas desert.
- 6** Although it can be cumbersome, keep a shovel in your car. You never know when you might find yourself stuck or snowed in.
- 7** Check your tire air pressure and the condition of your tire treads.




**Give plows room to work.**  
If you're stuck behind a snowplow, you're better off to hang back and not pass. Why? A snowplow sometimes overlaps lanes and its blade can tear apart a smaller vehicle in a collision. In Michigan, it's illegal to pass a snowplow on the right.



**Don't make any sudden moves.**  
Accelerate and brake smoothly and gradually. If your car skids, don't let up on the brakes. Your antilock braking system will prevent your wheels from locking during a skid.




**Steer toward slide.**  
If your vehicle begins to skid, take your foot off the accelerator. Then steer in the same direction the rear of your car is sliding. In other words, if the rear is sliding right, turn the wheel to the right.



**Watch out for black ice.**  
Black ice, a very thin and nearly invisible glaze, is dangerous precisely because it's hard to see in advance. Stay alert in shaded areas and on bridges, ramps, and overpasses.



**Give yourself enough space to react.**  
It can take up to 10 times longer to stop your vehicle on snowy and/or icy roads. Slow down, increase following distance, and give yourself more time to brake, minimizing the risk of accidents.

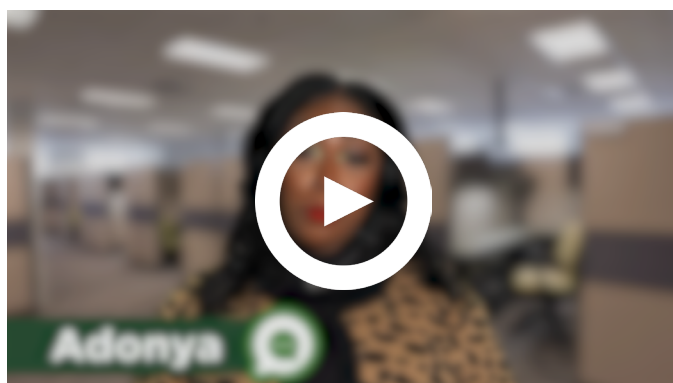
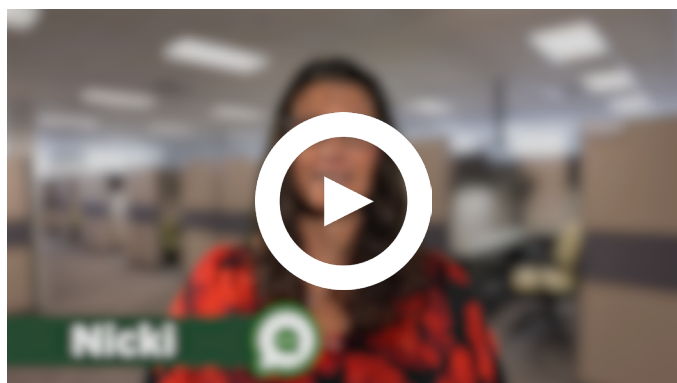


**Put your headlights on low beam.**  
If you're driving in snow, rain or fog, reduce reflective glare by putting your headlights on low beam. This ensures clearer visibility on the road, despite challenging conditions.

# Ask Our Experts

Hear answers to commonly asked questions when you view Ask Our Experts. In this edition, Nicki explains what you need to know about state tax changes, and Adonya shows you how to access your 1099-R form in miAccount.

You can find additional Ask Our Experts videos on the [ORS YouTube](#) channel. 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.



## 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 way to report these and other life events is through **miAccount**.

### You can also contact us at:



[Michigan.gov/ORS](http://Michigan.gov/ORS)  
[Michigan.gov/ORMSP](http://Michigan.gov/ORMSP)



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PO Box 30171  
Lansing, MI 48909-7671



Phone: **800-381-5111**  
Fax: **517-284-4416**

## 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. 22-25 ..... Christmas

Dec. 31-Jan. 1 ..... New Year's

Jan. 15 ..... Martin Luther King, Jr. Day

Feb. 19 ..... Presidents Day

May 27 ..... Memorial Day

June 19 ..... Juneteenth