



**MICHIGAN OFFICE OF
RETIREMENT SERVICES**
Big Plans. Small Steps.

Connections

Staying connected with Michigan's retirees

March 2021

Vol. 24 No. 1

Retiree spotlight

Ready, set, smile!

Former teacher picks up a camera in retirement

Brian Rogers spends his retirement doing what he loves best: taking beautiful pictures with his camera. Brian enjoyed snapping candid photos of his children as they grew up. He owned many Kodak point-and-shoot cameras through the years. When he and Clara, his wife, celebrated their 50th wedding anniversary, one of the gifts they received was a digital camera. Their granddaughter gave Brian lessons on how to use it. He enjoyed it so much, he enrolled in online courses to learn more about digital photography.

"The only problem was that the camera was supposed to have been a 50th wedding anniversary gift for the two of us and I'm afraid I hogged it," Brian said. But he made it up to Clara by buying her a digital camera for Christmas so she could take photos too. Now they take photos together.

Brian and Clara live in the Henry Ford Village (HFV) retirement community in Dearborn. HFV is located on 35 acres sprawling with trees, flowers, and wildlife that provide Brian many photographic opportunities. He also takes photos of visiting guests at the chapel in HFV.

Photography is not Brian's only passion. He's a guest columnist for the Dearborn Press and Guide, the HFV Newsletter, and The Great Lakes Monitor, a publication of the Michigan Area Radio Enthusiasts.

His love of writing started when he was a sports reporter and feature writer for his high school newspaper. Currently, he's covering how the pandemic has been affecting the residents and staff for the HFV Newsletter.



Brian Rogers doing what he loves best.

Before retirement, Brian taught four years in the Taylor School District and 21 years in the Melvindale-Northern Allen Park School District. He was an elementary and junior high school band director for seven years. He was also a teacher of the speech and language impaired for an additional 18 years. He decided to make a career change and worked for the Michigan Department of Attorney General as a legal secretary before retiring.

When asked how having a pension helped him in his retirement, he said, "One of the blessings of retirement from a state of Michigan career is the security provided by knowledge of a regularly recurring monthly income." He has a sense of security "knowing we have insurance that will gain us entry into the finest medical facilities when the need for those facilities arises."

How have you been documenting your retirement? Do you have hobbies you enjoy, too? Please send your stories to ORS-RetireeStories@Michigan.gov and you could possibly be featured on our website or in a future publication.



From the director

Welcome to the 2021 spring edition of the *Connections* newsletter.

At the Michigan Office of Retirement Services (ORS), we have the unique responsibility of caring for the people that cared for Michigan and its citizens. Over a half-million people depend on one of our public pension systems to achieve financial security in retirement. That's one out of every nine Michigan households.

The importance of this benefit is not lost on us and motivates ORS to be good stewards of the pension system with a focus on fiscal responsibility. As a result, our pension administration cost is \$32 below our peer average of \$104 per member. It's not just our members that benefit from the public pension system, though.

In this *Connections* newsletter, we share information from the most recent Pensionomics report that demonstrates the benefit to the state of Michigan's economy. For example, each dollar paid out in pension benefits will support \$1.48 in total economic activity in Michigan.

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

Anthony Estell, director

Michigan Office of Retirement Services

“Over a half-million people depend on one of our public pension systems to achieve financial security in retirement.”

ORS serves over 550,000 people



414,897

public
school
employees



115,687

state
employees



16,280

Michigan
National
Guardsmen



5,261

state
police
officers



1,038

judicial
employees



222

Legislature
employees

who are active, deferred, and retired from 691 Michigan employers

Elimination of IRS Form 1095-B



In prior years, ORS mailed all non-Medicare retirees a copy of IRS Form 1095-B. This form is used to report certain information to the IRS and to taxpayers about individuals who are covered by minimum essential coverage. Because the form is not used to compute federal tax liability or file an income tax return with the IRS, it will not be mailed for the 2020 tax year. This is in accordance with [IRS Notice 2020-76](#) (page 7, paragraph B).

You may request a copy of this form by logging into your miAccount and submitting a request through the Message Board. Please allow up to 30 days to process your request.

Retirees enrolled in Medicare will receive IRS Form 1095-B from the U.S. Social Security Administration.

Michigan Department of Natural Resources celebrates 100th birthday



Happy 100th birthday to the Michigan Department of Natural Resources (DNR). The department, originally named the Michigan Department of Conservation, was created on March 30, 1921.

The DNR is committed to the management, protection, conservation, and enjoyment of the state's natural and cultural resources.

As spring approaches, many of us are more than ready to get outside, get active, and enjoy the beauty of our great state. It may be the DNR's birthday, but they are gifting

us with **100 ways** to shake off the winter doldrums and celebrate their centennial birthday. You can hike a forest trail, run down a sand dune, try fly fishing, go on a mountain bike trail ride, plant wildflowers, participate in a workday at a state park, see the black rocks at Presque Isle Park, or visit one of the state's dedicated wildlife areas.

There are also many **stories** about the people, places, and events that helped shape the DNR and enabled Michigan to become one of the first states in the nation to establish a state park and shape them into what they are today.



Staying active while staying at home

We are all in our homes a bit more these days, which makes it easy to fall into a more physically relaxed lifestyle. Staying home may present a challenge to the level of fitness maintained before the pandemic. To combat the negative effects of becoming sedentary, it is important to incorporate physical activities into our daily routines.

There are a variety of easy ways to do this. Not only is it important to keep moving for your physical health but staying active can also help curb anxiety and stress. One simple tip to help you get some steps in is to set a timer on your phone for a scheduled morning or afternoon walk.

A few other ways to stay active include:

- Hopping on a stationary bike while you read or watch the evening news.
- Using a treadmill or stationary bike while watching your favorite television program.
- Taking a walk around the block while listening to a podcast or audiobook.
- Parking farther away from the entrance when shopping for groceries or visiting the mall.
- Using a mini pedal machine to keep your legs active.

Perhaps one of these activities will inspire you to get moving again. If you have been inactive for a long period or have health concerns, remember to check with your health care provider before engaging in any new physical activity.

2021 Michigan Pensionomics Data

State and local pension benefits created:



81,593
jobs paying

\$4.2 billion
in wages and salaries



and are supported by retirees' spending
from public pensions in Michigan.

State and local pension benefits in Michigan created:



2,664
real estate
jobs

2,134
retail jobs



4,742
hospital
jobs

2,518
physician's
office jobs



Ask our experts

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

How do I reprint a Federal 1099 in miAccount?

1. Log into **miAccount** (Select the account for the 1099-R you want to reprint.)
2. Click the **Pension Payments** link on the left.
3. Click **Federal 1099-R**.
4. Select the year from the dropdown menu and click **GO**.

You can print the page for tax purposes by scrolling to the bottom of the page and clicking **View Printer Friendly**.

You will need to disable any pop-up blocker installed on your computer to view the printer friendly page.

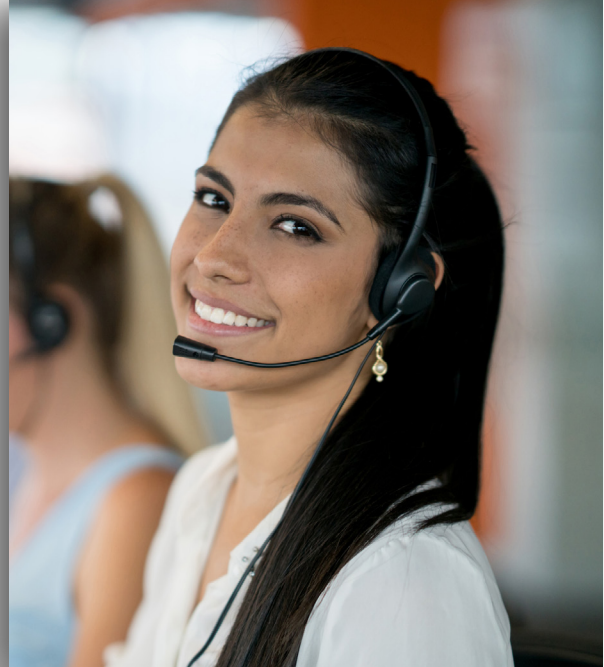
How do I change my tax withholding in miAccount?

1. Log into miAccount. If you have more than one account, select the account that you wish to change. You will need to access each account separately to update your withholding.
2. Click the **Pension Payments** link on the left.
3. Click **Tax Withholding**.
4. Click the **Change** button in the Federal or state of Michigan Tax Withholding box.
5. Enter your new tax withholding. Use the dropdown boxes to select the effective date for your change.
6. Click **Calculate Withholding**.

You can repeat these steps to calculate various withholdings. The information is not saved until you click the **Save** button.



The ORS walk-in office has closed due to COVID-19, but ORS technology can help connect you to tools and community on your retirement journey. Staff continue to work remotely to answer phone calls and miAccount Message Board questions. Our **website** is also available 24 hours a day, seven days a week.



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

May 31.....Memorial Day
July 5.....Independence Day
Sept. 6.....Labor Day
Nov. 11.....Veterans Day
Nov. 25-26.....Thanksgiving



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