



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



Pre-Retirement Orientation

You're almost there

As you're nearing the end of your career as a State of Michigan employee, your retirement plan is more important than ever. Now is the time to evaluate your plan and make adjustments to ensure a smooth transition into retirement. The Michigan Office of Retirement Services (ORS) is here to help.

We've created this workbook to explain upcoming milestones and accompanying decisions, so you'll feel more confident, in control, and ready for the next steps in your retirement journey.

Take charge of your retirement

Manage your retirement with miAccount, our online tool where you can track your contributions and service credit totals, designate a beneficiary, estimate your pension, and apply for retirement. Access and update your account at Michigan.gov/ORSmiAccount.

- ✓ **After you retire, keep your personal email and street address up to date in miAccount to ensure you receive important notifications from ORS about your account.**



The retirement process

The retirement process involves five simple steps, as seen below. Each step is color-coded to make it easier to track your progress throughout the book.



Icon legend

Look for these symbols throughout the book. Each symbol indicates a tool to help make your retirement planning easier.



Activity

This indicates an activity that will help you prepare for retirement.



E-learning module

This indicates that an e-learning module about this topic is available on our website.



miAccount tool

This indicates valuable information that is available to you in miAccount.



Search term

This indicates a search term you can use to quickly find information about that topic on our website, Michigan.gov/ORSStateDB.

STEP 1



Meet pension eligibility

ORS administers three Defined Benefit (DB) retirement plans with the State Employees' Retirement System: DB Classified, DB 30, and DB/DC Blend. Members in these plans qualify for pension and insurance benefits once eligibility requirements are met. In addition, ORS administers a Defined Contribution (DC) Plan.

When you're vested

You're vested when you have the equivalent of 10 years of full-time State of Michigan employment. When you're vested you have sufficient years of service (YOS) to qualify for a pension, though you may not meet the age requirement.

If you're in either the DB 30 or DB/DC Blend, you'll continue to earn service credit toward age and service eligibility for your pension after you become a participant in the DC Plan as long as you continue working for the state.

If you converted to the DC Plan, you must still meet age and service requirements to be eligible for your pension. After you've converted, you'll continue earning service credit toward your pension eligibility as long as you remain employed under the retirement system.

If you're in the DC Plan, to be vested is to legally own the money in your account. You're immediately 100% vested in your own contributions and any earnings on those contributions. You are 100% vested in employer contributions made on your behalf after 4 YOS. A YOS is 2,080 hours.

Defined Benefit plans

DB Classified

You'll remain an active contributing member of the DB Plan until you terminate employment. You contribute 4% of your pay to the pension fund.

DB 30

You'll remain an active contributing member of the DB Plan until you reach 30 YOS. At that point, you'll become a participant in the DC Plan for future service. When you retire, your retirement benefits will include your pension and the assets in your DC Plan accounts.

DB/DC Blend

You became a participant in the DC Plan for future service beginning April 1, 2012. When you retire, your retirement benefits will include your pension and the assets in your DC Plan accounts. You remain eligible for retiree health insurance under the DB Plan.

For more information about your contributions to your 401(k) and 457 plans, annual contributions limits, or distribution options contact Voya Financial at StateOfMi.Voya.com or **800-748-6128**. For more information about your DB Plan, go to Michigan.gov/ORSStateDB.



Active
contributing
member



Full retirement provisions

Regular employees

60 with 10

You're eligible for your pension at age 60 with at least 10 YOS.

55 with 30

You're eligible for your pension at age 55 with at least 30 YOS.

Conservation officers must be employed as a conservation officer during the two years before your retirement.

Any age with 25

If you were hired before April 1, 1991, you're eligible for your pension at any age with 25 YOS if you worked 20 years as a conservation officer.

If you were hired after April 1, 1991, you're eligible for your pension at any age with 25 YOS if you worked 23 years as a conservation officer.

Covered employees, who are responsible for the custody and supervision of prisoners, may be eligible for a supplemental pension. Your last three years must be in a covered position.

51 with 25

You're eligible for your pension at age 51 with at least 25 YOS in a covered position.

56 with 10

You're eligible for your pension at age 56 with at least 10 YOS in a covered position.

Unclassified employees must be employed by the legislative, executive, or judicial branches.

60 with 5

You're eligible for your pension at age 60 with at least 5 YOS.

Deferred compensation plan

If you're in the DB Classified Plan or you have fewer than 30 YOS in the DB 30 Plan, you should strongly consider investing in the State of Michigan 401(k) and 457 Plans. In the deferred compensation plan, the state does not make contributions to your account, but you do have access to all the same investment options that are available to State of Michigan employees. For more information about the deferred compensation plan, go to [StateOfMi.Voya.com](https://www.StateOfMi.Voya.com).

You may be able to use other government service to be eligible for your retirement using the Reciprocal Retirement Act. Find this information by selecting Service Credit — Earning and Purchasing in the top navigation, select Types of Service Credit, then select Act 88 - Reciprocal Retirement Act of 1961.





Active
member

Early reduced retirement

Regardless of which DB Plan you're in, you can take an early reduced retirement as soon as age 55, if you have at least 15 but fewer than 30 YOS. Your pension amount is permanently reduced by $\frac{1}{2}\%$ (0.005) for each month you take your pension before age 60. To qualify, you must be an active member and you must work in the month of your 55th birthday. [See Page 17.](#)

Deferred retirement

If you leave state employment after you're vested but before you reach pension eligibility age, you're choosing to defer your pension. Apply for your pension three months before your 60th birthday. Your pension amount won't be any higher if you wait and you could lose money.

Early reduced vs. deferred retirement

If you're between ages 55 and 60 and leaving state employment, you might face a choice between taking an early reduced retirement or deferring your retirement until you meet age eligibility. Calculate your pension both ways before deciding. Your choice may affect your lifetime pension amount, along with your eligibility for insurance.



Early reduced	Deferred
Permanent reduction of your pension.	Full pension calculation.
Available at age 55 with 15<30 YOS.	Available at age 60.
You, your spouse, and your eligible dependents qualify for the health, prescription drug, dental, vision, and life insurance plans upon your retirement.	You, your spouse, and your eligible dependents won't be eligible for health, prescription drug, dental, and vision insurance until your retirement effective date. You forfeit your eligibility for state-sponsored life insurance.





Your retirement effective date

Your retirement effective date is the first day of the month following the month in which you've met all eligibility requirements, you've submitted your retirement application to ORS, and you've terminated employment. Your termination date is usually the last day you are a state employee.

- ✓ You must have a bona fide termination of employment before your retirement effective date. This means you terminated employment in good faith, with honesty, and without intent to return to a position with the State of Michigan within your month of retirement.

STEP 2



Pick your pension

Calculating your pension

Your annual pension is based on a formula that multiplies your final average compensation (FAC) under the DB Plan by your pension factor times your YOS under the DB Plan. This is your pension calculation:

$$\text{FAC} \times \text{Pension Factor} \times \text{YOS}$$

Your specific pension formula depends on your benefit structure and if you're a regular employee, covered employee, or conservation officer. Use the Estimate Pension tool in miAccount at Michigan.gov/ORSmiAccount to estimate and save up to four different personalized pension calculations using your up-to-date service credit and wage details. If you're divorced with an Eligible Domestic Relations Order on file, get your pension estimate by contacting ORS on the miAccount Message Board. Remember, it is just an estimate.

Your final average compensation

Regular employee	Conservation officer	Covered employee
3 year average of highest consecutive earnings	2 year average of highest consecutive earnings	3 year average of highest consecutive earnings

Calculating your FAC

To calculate your FAC period we average your highest two or three consecutive years of earnings, no matter when they occurred during your career. We will verify your final wages with your employer.

Your highest two or three consecutive years of earnings may have occurred earlier in your career; however, we still refer to it as your FAC.

If you worked part time (other than Voluntary Plan A), intermittently, or were off the payroll during your FAC period, we will pick up earnings beyond two or three years.

If you're in the DB 30 or DB/DC Blend Plan, your FAC and YOS are determined as of the date you switched to the DC Plan for the purpose of your pension calculation. For members in the DB/DC Blend Plan, that date is March 31, 2012.

Verify your pension factor and benefit structure in miAccount.



STEP 2:
Pick your pension

Types of compensation included in your FAC

When you retire, you may receive final payouts from your employer. If your highest two or three consecutive years are your final years of employment in the DB Plan, some of that payout will count in your FAC and some will not.

The following payments are included in your FAC:

- Gross wages.
- Overtime pay.
- Longevity pay.
- Annual leave (up to 240 accrued hours).
- Compensatory time.
- Performance pay.
- Voluntary Plan A hours.
- Banked leave time and furlough hours.

Certain rules and restrictions apply when determining if and how these payments will be included in your FAC. For details, including types of compensation not included in your FAC, visit Michigan.gov/ORSStateDB.

Section 401(a)(17) of the IRS code can affect the FAC, and therefore the pension payments, of certain highly compensated individuals who were hired after Oct. 1, 1996. The rule places a limit on the maximum compensation allowed for retirement benefit computations. Any wages you earn above this limit, which is set by the IRS each year, may not be included in your pension calculation.

Your pension factor

Employment type	Regular employee	Conservation officer	Covered employee*
Pension factor	1.5%	60%	1.5% regular pension + 0.5% for supplemental pension (until age 62)
*If you're a qualifying covered employee, you'll receive your supplemental pension until age 62.			

Calculating
Your Final
Average
Compensation
With Overtime



Your YOS

Your YOS used to calculate your pension reflects the years, or fractions of years, you've worked for the State of Michigan or one of its noncentral agencies under the DB Plan. You can only earn 1 YOS equivalent to 2,080 hours in any given year. No more than 80 hours in any given pay period can be counted.

If you're in the DB 30 or DB/DC Blend Plan, your pension calculation will only include your credited YOS, including completed service credit purchases or tax-deferred payment (TDP) agreements in place as of the date you switch to the DC Plan.

$$1 \text{ YOS} = 2,080 \text{ hours}$$



Service
credit

If you work part time or intermittently

Any work that is part time or intermittent is evaluated using the regular hours worked converted to a fraction of a year. For example, if you work half time you earn 0.5 YOS for each year of employment. You are not considered part time if you work a shortened schedule due to Voluntary Plan A measures, mandatory furlough hours, or the banked leave time program hours. You'll get full credit.

You may also increase the YOS in your pension calculation by adding service credit. You may be eligible to:

- Add your active-duty military service.
- Restore service credit canceled by a refund.
- Receive service credit for periods during which you were receiving weekly workers' compensation benefits as the result of a duty-incurred disability.
- Include any additional service credit purchased or transferred. See our [website](#) for more information.

The straight life calculation

The following information applies to all regular state employees, conservation officers, and covered employees. If you choose the straight life payment option, you receive the maximum monthly benefit payable throughout your lifetime. Your spouse and other eligible dependents can enroll in state-sponsored insurance plans during your lifetime whether you choose straight life or a survivor option. However, no ongoing pension payments or insurance benefits are provided to your survivors.



STEP 2:
Pick your pension

Regular employees

Calculate your annual straight life pension using your pension formula. Divide that amount by 12 to calculate your monthly straight life benefit. Every calculation for other payment options (survivor, equated, early reduced) begins with your straight life pension calculation.

Conservation officers

Your annual straight life pension is calculated by multiplying your two-year FAC times 60%. Divide by 12 for your monthly amount. After you calculate your straight life pension, you can go on to figure your pension under any of the survivor options and equated plans. Because of special eligibility rules, conservation officers cannot choose the early reduced pension.

Covered employees

Your responsibility for the care and supervision of prisoners qualifies you to receive an additional supplement to your pension until age 62. First, figure your straight life pension using the pension formula, then add your supplemental pension calculation.

Your supplemental pension is calculated as follows: Multiply your FAC times ½% (0.005) times your covered YOS in the DB Plan.

- After you calculate your straight life pension, you can go on to figure your pension under any of the survivor options. The supplemental portion of your pension cannot be transferred to a survivor.
- **If you choose a survivor option**, the supplemental portion of your pension will end when you reach age 62 and cannot be transferred to a survivor.
- **If you retire under the early reduced pension**, you can't receive the supplemental pension.



Winda's straight life		Bill's straight life		Jerry's straight life	
Regular employee		Conservation officer		Covered employee	
FAC	\$40,644.20	\$76,081.09	\$63,503.23	\$63,503.23	
Pension factor	0.015	0.60	0.015	0.005	
YOS	33.9996	25.0000*	34.6231	34.3889	Combined pension
Yearly pension	\$20,728.30	\$45,648.65	\$32,980.18	\$10,919.03	\$43,899.21
Monthly pension	\$1,727.36	\$3,804.05	\$2,748.35	\$909.92	\$3,658.27

*If you're a conservation officer, your YOS does not factor into your pension calculation.

*Estimating Your
Straight Life
Pension*

*Estimating Your
Supplemental
Pension*





Retirement income projection

- 1. How much income do you need in retirement?
Compare your projected retirement income to
see if it's 60%–80% of your working income.**

Working income _____

Retirement income _____

- 2. What income sources will you have in retirement?**

Pension.

Social Security.

Savings or investments.

Employment.

- 3. If needed, what steps can you take to strengthen
your retirement income?**

Pay off debt.

Downsize my home.

Move to an area with a lower cost of living.

Work part time.

Sell assets.

Have an emergency fund in place.

Share living expenses.

My retirement income will be enough.

- 4. Action items:**

Run a Social Security estimate (ssa.gov/myaccount).

Run pension estimates (Michigan.gov/ORSmiAccount).

Review the working after retirement rules if I plan to
return to work for a State of Michigan employer.

Check the withdrawal rules for any additional investments
such as a 401(k), 457, 403(b), or Roth IRA.



Your payment options

When choosing your pension payment option consider:

- How much will your retirement lifestyle cost?
- What income sources will you have in retirement?
- What are your financial and insurance needs while you're retired?
- What are your eligible dependents' financial and insurance needs after you die?

You must choose your payment option when you apply for your pension. After your retirement effective date, you can't change your option or your designated pension beneficiary.

Read more at [Michigan.gov/ORSStateDB](https://michigan.gov/ORSStateDB), ask questions, run pension estimates under various scenarios, and talk with your family before you submit your application.

Your survivor options

If you elect a survivor option when you apply for retirement, you receive a reduced pension throughout your lifetime. However, upon your death your pension continues for the lifetime of your pension beneficiary.

Beneficiary choices

- Spouse.
- Sibling.
- Parent.
- Child.
- Grandchild.

Retirement law does not allow you to name a legal entity, such as a trust, as a pension beneficiary — you can only name a specific, eligible person to receive a pension benefit. However, you may name an eligible person in care of, as the trustee of, or as the administrator of a legal entity. Benefits end with the beneficiary's death.

Survivor
options
beneficiary





Learn your option reduction by running a pension estimate in miAccount. You'll need your survivor's birthdate and Social Security number.

Your pension payment options

You have four pension payment options at retirement:

- Straight life.
- 100% survivor.
- 75% survivor.
- 50% survivor.

If you elect a survivor option, upon your death your survivor will receive either 100%, 75%, or 50% of your monthly pension before any tax, insurance premium, or other deductions.

After your retirement effective date, you can't change your payment option or your survivor pension beneficiary. If your beneficiary dies before you, your pension increases to the straight life amount (either full or early reduced).

First, we calculate your straight life pension amount. Next, we reduce your pension based on life expectancies for you and your beneficiary. Finally, we multiply your reduced pension by the survivor option you choose to calculate your survivor's monthly pension amount.

Winda's survivor pension calculation example

Pension payment option	100% survivor	75% survivor	50% survivor
Straight life	\$1,727.36	\$1,727.36	\$1,727.36
Option reduction	x 0.86	x 0.89	x 0.93
Retiree pension	\$1,485.53	\$1,537.35	\$1,606.44
Survivor option	x 1.00	x 0.75	x 0.50
Survivor pension	\$1,485.53	\$1,153.01	\$803.22



Pension
Payment
Options



STEP 2:
Pick your pension

Marriage and survivor options

- If you're married and name someone other than your spouse as your beneficiary, or you elect any option other than the 100% survivor option, your spouse must waive their right to the 100% survivor option by signing the *Pension Election and Spousal Waiver (R0869G)* form in the presence of a notary public. You must also sign the form in front of the notary. The form — if needed in your situation — is available in miAccount when you apply for retirement. Print several copies of the waiver form and take them with you to a notary. If you, your spouse, or the notary makes an error, you can start over with a blank copy.
- If you get divorced after your pension begins, and your spouse is your pension beneficiary, the court could order that your pension election be changed from a survivor option to the straight life option.
- **You're not able to change your option or your survivor pension beneficiary after your retirement effective date.**

Pension
beneficiary



Will insurance benefits continue for your survivor?

Straight life	No
100% survivor	Yes
75% survivor	Yes
50% survivor	Yes



My pension survivor choices

1. You can only name one survivor beneficiary. Who are your top choices?

First choice _____

Second choice _____

2. After reviewing your pension estimates, which option are you considering?

Straight life.

100% survivor.

75% survivor.

50% survivor.

3. Action items:

Run pension estimates for each possible beneficiary.

Consider consulting a financial advisor to determine what option might be right for you.



Pension options decision tree

Which pension option should you choose? There's no right or wrong answer. Everyone's situation is different. These questions will help you find the option that best meets your needs.

If you're **MARRIED**, consider:

1. Is your spouse willing to waive their right to the 100% survivor option?

Yes. You can consider all the survivor options and straight life. Continue to question 2.

No. Your only option is the 100% survivor.

2. Will your spouse rely on you for insurance benefits and/or your monthly pension income?

Yes. Consider the 100%, 75%, and 50% survivor options.

No. You can consider all the survivor options and straight life.

If you're **SINGLE**, consider:

Does your sibling, parent, child, or grandchild depend on you for monthly income?

Yes. You can consider all the survivor options. You'll need to enter your beneficiary's birthdate in the Estimate Pension tool in miAccount to create a pension estimate to see which best meets your needs and their needs.

No. If you want to leave your beneficiary something when you die, discuss your decision with them. Explain that naming a beneficiary to your pension will reduce the amount you receive each month. Discuss other options, such as a will or life insurance policy.



Early reduced pension

If you're at least age 55, active (still working, not deferred), with at least 15 but fewer than 30 YOS, you may qualify for an early reduced pension. If you're not certain you qualify, verify you meet the requirements with ORS before terminating employment.

Calculate your straight life pension, and then reduce it by ½% (0.005) for each month you take your pension before age 60 (6% per year). Run early reduced pension estimates in miAccount.

$$\text{Months before age 60} \times 0.005 = \text{\% of pension reduction}$$



Points to consider with early reduced

- **The reduction in your pension is permanent.**
- The early reduced pension calculation is performed before determining your pension amount under a survivor option or the equated plan.
- Choosing early reduced has no effect on insurance eligibility, coverage, or premium subsidy.
- Your 3% post-retirement increase (not to exceed \$25 per month or \$300 annually) will be based on the initial amount of your early reduced pension.

Winda's early reduced pension	Retire at age 55	Retire at age 59
Months before age 60	60	12
Reduction factor	0.005	0.005
Pension reduction	0.30	0.06
Straight life pension	\$1,727.36	\$1,727.36
Early reduced pension	\$1,209.15	\$1,623.72



Create a combined equated and survivor option pension estimate in miAccount.

Equated plan

The equated plan pays you a higher pension until age 65, and then your monthly pension is **permanently reduced**. You might choose the equated plan if you want your overall income to remain relatively even before and after Social Security begins.

Your income (pension only) before age 65 is close to your combined income (pension and Social Security) after age 65. The increased pension before age 65 is based on a portion of your projected Social Security benefit. If you apply for an equated pension, provide us with your full Social Security benefit estimate. Obtain your estimate from the Social Security Administration (SSA) at ssa.gov/myaccount. We will convert this full benefit amount to the age 65 amount.

Equated survivor options

You can elect any of the survivor options with the equated plan. These are known as the 100% equated, 75% equated, and 50% equated plan options.

We calculate your equated survivor pension starting with your applicable survivor pension amount. We use that figure and the estimate of your full Social Security benefit to determine your pre-65 and post-65 equated amount.

Upon your death, your survivor will receive the standard survivor amount calculated under a 100%, 75%, or 50% survivor benefit, as if the equated plan wasn't chosen. If your beneficiary dies before you, your benefit reverts to the straight life equated plan.

Equated pension reduction example

Age during retirement	55 with equated	65 with equated	55 without equated	65 without equated
Pension	\$1,570.00	\$588.00	\$1,570.00	\$1,570.00
Advanced amount	\$551.00	\$0.00	\$0.00	\$0.00
Social Security	\$0.00	\$1,533.00	\$0.00	\$1,533.00
Total	\$2,121.00	\$2,121.00	\$1,570.00	\$3,103.00



STEP 2:
Pick your pension

Points to consider with the equated plan

- Your pension is permanently reduced the month after your 65th birthday, regardless of when you begin receiving Social Security.
- You can't change your mind after your retirement effective date.
- Keep in mind, your Social Security estimate assumes you will continue working until age 65, so the amount you actually receive at age 65 could be lower.
- You cannot choose the equated plan if you're age 64 or older as of your retirement effective date, or if you're eligible for a disability retirement.
- You will get the standard 3% increase (not to exceed \$25 per month or \$300 annually) that is based on the initial pension amount calculated before the advance.
- If you're a covered employee who is eligible for a supplemental pension, you can't choose the equated plan.

*Equated
Plan*



Debra is considering the equated plan because:

She plans to start collecting Social Security at age 65.

She prefers to have a relatively even income throughout her retirement.

She wants to receive as much income as soon as she can because her life expectancy is uncertain.

She prefers to be in a relatively even tax bracket before and after age 65.



Olivia isn't considering the equated plan because:

She doesn't plan to collect Social Security until age 67.

She likes the idea of having more monthly income when Social Security begins.

She expects to live longer, so she believes the permanent reduction will end up costing her money.

She doesn't want the higher pre-65 income to put her family in a higher tax bracket.

STEP 3



Decide on insurance

When you retire, you, your spouse, and your eligible dependents can enroll in the state-sponsored group health, prescription drug, dental, and vision insurances. If you enroll, your share of the insurance premium is deducted from your monthly pension payment. If your pension is less than the premium amount, we will bill you for the remainder of the premium.

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. 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 at Michigan.gov/MDCS. We mail up-to-date details about carriers, benefit plans, and current premium rates with your miAccount retirement packet.



Verify your insurance benefit by logging in to miAccount.



STEP 3:
Decide on insurance



Dependent coverage

Coverage and time frames to submit an enrollment request and proofs for eligible dependents are the same as yours.

Eligible dependents for health, prescription drug, dental, and vision insurance plans include:

- Your spouse, as long as they are not also enrolled separately as an eligible state employee or retiree.
- Your child by birth, legal adoption, or legal guardianship, or your stepchild, until the end of the month in which the child turns age 26.
 - If your enrolled dependent is an unmarried child by birth, adoption, or legal guardianship who is totally and permanently disabled, dependent on you for support, and incapable of self-sustaining employment, their coverage will continue as long as they were totally and permanently disabled before age 26, and your coverage does not terminate for any other reason. You must provide proof of disability and proof of dependency.
 - In the case of legal adoption, a child is eligible for coverage as of the date of placement. Placement occurs when you become legally obligated for the total or partial support of the child in anticipation of adoption.
 - In the case of legal guardianship, official guardianship paperwork must be in place for a dependent to be eligible for coverage. Once a guardianship terminates, dependent eligibility for coverage ends.

Dependent
eligibility
proofs





Medicare

Medicare

Medicare is the federal health insurance program for people who are 65 or older, or otherwise receiving Social Security disability benefits. For most people, Medicare begins at age 65 or after 24 months of receiving Social Security disability benefits.

What you need to know


If you, your spouse, or eligible dependents are eligible for Medicare, that person must have Medicare parts A and B in place the month of their 65th birthday to enroll in retiree insurance and prescription drug programs. All of the retirement system's plans are Medicare Advantage Plans that combine parts A, B, and D.

You can only be enrolled in one Medicare Part D plan. Do not enroll yourself, your spouse, or your eligible dependents in an individual Part D plan or any plan outside of the one offered by the retirement system.

You may owe more than the standard Part B premium if:

- You enrolled late.
- You disenrolled from Medicare and later reenrolled.
- You have a higher yearly income that makes you owe a Part B Income-Related Monthly Adjustment Amount (IRMAA). You may also owe Part D IRMAA to Social Security. Contact the SSA at [ssa.gov](https://www.ssa.gov) for more information about Part B premium costs.

Medicare coverage and premiums		
Part A	Hospital	No premium
Part B	Medical	Premium varies
Part D	Prescription drug	Included



Do not enroll yourself, your spouse, or your eligible dependents in an individual Part D plan or you'll be disenrolled from all the retirement system's plans.



Will you, your spouse, or your dependents be eligible for Medicare when you retire?

Medicare status	Next steps
Eligible for Medicare at retirement, but haven't applied	<p>Contact the SSA to enroll in Medicare at least three months before your retirement effective date.</p> <p>Submit your proofs to ORS at least one and a half months before your retirement effective date.</p>
Enrolled in Medicare at retirement	<p>Enter your Medicare number and effective dates for parts A and B when you enroll in insurance.</p> <p>Submit your proofs to ORS at least one and a half months before your retirement effective date.</p>
Eligible for Medicare after retirement	<p>Enroll in Medicare at least three months before age 65.</p> <p>Tell ORS your Medicare number and effective dates for parts A and B as soon as you receive your card.</p>

What happens if you don't enroll?

If you, your spouse, or your dependents don't enroll in Medicare Part B when first eligible, the insurance for that person will be canceled. If your coverage is canceled, the coverage for your spouse and dependents will also be canceled.

If you become disenrolled from Medicare for any reason, you will be disenrolled from the retirement system's insurance plans. If you request reenrollment, coverage will begin on the first day of the sixth month after ORS receives all required forms and proofs. You may be billed for the services Medicare would have covered back to the date of disenrollment.

Insurance rates

When you meet age and service requirements, the State of Michigan will subsidize your retiree health insurance premiums. If your pension is less than the premium amount, we will bill you for the remainder of the premium.

Monthly insurance rates for the next fiscal year go into effect in January. Rates for each carrier are available on the **Employee Benefits** tab of the Civil Service website at Michigan.gov/MDCS. How much you will pay for your insurance depends on which insurance plan you choose, how many people you're enrolling, and if anyone you're enrolling is eligible for Medicare parts A and B.

Insurance carriers

If you enroll in the retirement system's insurance plans, you have a choice between a preferred provider organization (PPO) or an HMO.

PPO	HMO
Higher deductible.	Lower deductible.
You can go to any healthcare professional, typically without a referral.	You pick one primary care physician who will coordinate all your health services.
You don't need a referral to see a specialist.	You need a referral to see a specialist.
If you go outside your network, you might pay more.	If you go outside your network, there may be no coverage and you may need to pay all costs.





Choosing your insurance carrier

1. Are you moving outside Michigan after you retire?

Yes. Your only option is the State Health Plan PPO administered by Blue Cross Blue Shield of Michigan. It's accepted all over the United States.

No. You can choose from several options.

2. Is staying with your current doctor important to you?

Yes. Ask your doctor if they participate in any of the health insurance carriers we offer. This may help narrow down your choices.

No. You can choose from several options.

3. How do you compare the insurance plans ORS offers?

- a. Review the health plans on the *Insurance Option Sheet (R0423GH)* so you'll know which carriers you can enroll in. The State Health Plan PPO administered by Blue Cross has a nationwide network.
- b. The best way to compare coverage is by going to the **Employee Benefits** section of the Civil Service website at Michigan.gov/MDCS.
- c. Review the health plan summaries and select five to eight benefits that are most important to you.
- d. Compare each health insurance provider on the benefits you selected.
- e. Write down any questions you have for the providers.
- f. Call the providers at the phone numbers listed on the website and get answers to your questions.
- g. Select the best plan for you.

Insurance coverage

Enrolling at retirement

Retiree coverage for you, your spouse, and your eligible dependents begins on your retirement effective date. Since your coverage as an active employee continues through the end of the month in which you terminate employment, there should be no gap in coverage as you go from active to retired status.

If you or anyone enrolled on your plan don't have Medicare and you submit your enrollment request and proofs before your retirement effective date, your insurance will begin on your retirement effective date.

If you or anyone enrolled on your plan have Medicare, we need your enrollment request and proofs more than one month before your retirement effective date. If your last day of work is in December and you want your insurance coverage to start Jan. 1, your retirement effective date, we need your required proofs before Dec. 1. If we get your enrollment request and proofs after the first of the month one month before your retirement but before the end of the month, you will not be enrolled until a month later. For example, if you submit your enrollment request and proofs Dec. 1 for a retirement effective date of Jan. 1, your actual insurance effective date will be Feb. 1.

If you're a deferred member at retirement, you can enroll in the health, prescription drug, dental, and vision group insurance plans when you begin receiving your pension at age 60, but you won't be eligible for the group life insurance.

Determining the correct effective date is important because we can't refund premiums once they have been withheld from your pension.

Insurance effective dates for retirees	
Medicare status	Enrolling at retirement
Eligible for and enrolled in Medicare	Coverage begins the first day of the second month after all required documentation is received.
Not eligible for and not enrolled in Medicare	Coverage begins the first day of the first month after all required documentation is received.

Verifying eligibility

When you apply for retirement, you will print a checklist that includes a list of proofs to verify your pension and insurance eligibility. Regardless of when you want your coverage to start, we must receive your enrollment request and proofs for everyone you want



to enroll no later than 30 calendar days after your retirement effective date. If the supporting information is not received within those 30 calendar days, your insurance coverage will begin six months after we receive the enrollment request and proofs. We must have your completed insurance enrollment request and all required proofs before we can enroll you, and we cannot enroll you retroactively.

Qualifying event



Enrolling after retirement

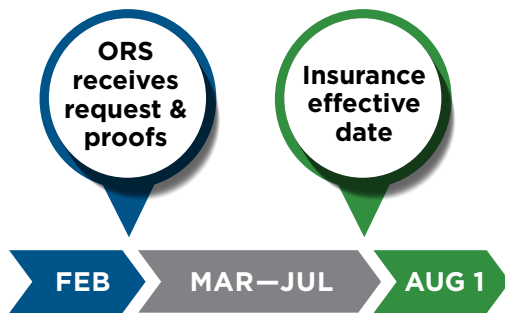
If you, your spouse, or your dependents have a qualifying event such as change in family status or involuntary loss of other group coverage, your coverage can begin as early as the first of the month after you apply and we receive the required proofs.

You can apply for a change in your insurance enrollment in miAccount and mail your signed confirmation page to ORS or you can print, complete, and mail an *Insurance Enrollment/Change Request (R0452G)* form. ORS must receive your completed enrollment request and proofs within 30 days of the qualifying event. If you do not meet this time frame, your insurance enrollment period will begin six months from the date we received your completed enrollment request and proofs. Your start date depends on if you have Medicare and when you submit your request.

The following are considered qualifying events to add or remove a spouse or dependent on your insurance and the proofs required to make an insurance change:

Qualifying event	Acceptable proof(s)
Involuntary loss of coverage in another group plan	Statement on letterhead (certificate of creditable coverage) from the terminating group insurance plan explaining who was covered, the type of coverage, why coverage is ending, and the date coverage ends.
Marriage	Government-issued marriage certificate and spouse's government-issued birth certificate OR a copy of you and your spouse's valid driver's licenses showing matching addresses AND your most recent IRS <i>Form 1040</i> showing you filed as married.
Birth	Government-issued birth certificate.
Adoption	Adoption papers and child's government-issued birth certificate.
Death	Death certificate.
Divorce	Statement on letterhead (certificate of creditable coverage) from the terminating group insurance plan explaining who was covered, the type of coverage, why coverage is ending, and the date coverage ends.
Medicare Part B enrollment	Letter from the Social Security Administration showing confirmation of Part B enrollment. This qualifying event applies if the enrollee was previously terminated or denied enrollment because of no Part B coverage.

If you file your retirement application after the month in which you terminate employment, or if you waive coverage when you're first eligible, there could be a six-month wait to begin your coverage.



If you divorce, your former spouse's coverage ceases as of the end of the month in which the divorce occurs. They may be eligible for COBRA continuation. If you're covered under your spouse's plan at the time of divorce and lose coverage, that is a qualifying event.

If you, your spouse, or your dependents voluntarily enroll after your retirement effective date, your coverage will begin on the first day of the sixth month after ORS receives

all required forms and proofs. For example, if we receive your *Insurance Enrollment/Change Request (R0452G)* form with proofs Feb. 10, your coverage would begin Aug. 1.

If you change insurance coverage, ORS will adjust your premiums, if needed, the month your insurance is effective. We cannot refund premiums withheld before or in the month you report the change.

Insurance effective dates for retirees

Medicare status	Enrollment with a qualifying event*	Voluntary enrollment after retirement	Changing insurance plans
Eligible for and enrolled in Medicare	Coverage begins the first day of the second month after all required documentation is received.	Coverage begins the first day of the sixth month after all required documentation is received.	Coverage begins the first day of the second month after all required documentation is received.
Not eligible for and not enrolled in Medicare	Coverage begins the first day of the first month after all required documentation is received.		

*If you have a qualifying event and you submit the required documents past the 30-day time period, your coverage will not begin until the first day of the sixth month after all required documentation is received.



If you have other health insurance, it is your responsibility to keep ORS informed of any changes that may affect your own, your spouse's, and your dependents' eligibility and/or coverage. Be sure to notify ORS when anyone on your insurance has coverage under another insurance plan.

You'll receive a verification of coverage request annually. The letter will ask if you, your spouse, or your dependents are enrolled in other insurance coverage. If you don't respond, coverage for you, your spouse, and your dependents will be canceled.

After you're enrolled

When your retirement application is processed, we forward your insurance enrollment information to the health, prescription drug, dental, and vision insurance carriers. Each insurance carrier will mail ID cards and materials directly to you. If you apply three months before your retirement, your cards will usually arrive by your retirement effective date.

If you need health services before your cards arrive, contact the insurance carrier directly to get your policy number or to verify coverage.

The chart below helps you identify where to find additional information regarding your insurance questions.

Where to find insurance answers		
ORS	Your insurance carrier	Civil Service
<ul style="list-style-type: none"> • Enrollment. • Eligibility. • Monthly premium payments. • Add/remove a spouse or dependent. • Change of carrier. 	<ul style="list-style-type: none"> • Request ID cards. • Claims for services. • Billings for services. • Copays. 	<ul style="list-style-type: none"> • Plan changes. • Plan summary. • Participating providers. • Compare coverage. • Premium rates.
Access online through miAccount or by phone.	Access by phone.	Access online at Michigan.gov/MDCS under the Employee Benefits tab.

Verification
of coverage



Life insurance protection

As a retiree who meets regular age and service eligibility, your state-sponsored life insurance continues for you and your dependents at no charge to you. Your coverage is 25% of the coverage you carried when you left work; your dependents' policies are capped at \$1,000 each.

If you become totally and permanently disabled before age 65, your amount of insurance being continued will be the amount in force on the day you became disabled, except that any dependent life insurance in force will be reduced to the retiree dependent plan. If you are still totally and permanently disabled on your 65th birthday, you will be considered retired and your life insurance amount will be reduced to 25% of the coverage in force on the day before you became disabled, and any dependent insurance you have will remain at the retiree dependent plan level.

If you become totally and permanently disabled as described above on or after age 65, your life insurance will be continued at no cost to you at 25% of the coverage in force on the day you became disabled. If you have dependent insurance, it will reduce to the retiree dependent plan level.

If you left as a deferred member, you don't qualify for the state-sponsored life insurance.



Deferred
member life
insurance
eligibility



STEP 3:
Decide on insurance



The following qualified dependents can continue life insurance coverage after you retire if they were enrolled while you were an active employee:

- Your spouse.
- Your unmarried dependent children younger than age 23.
- Your incapacitated child who lives with you and depends on you for support as defined by IRS regulations.

Life insurance beneficiary

You can change your life insurance beneficiary by submitting the *Life Insurance Beneficiary Designation (R0782GHB)* form found on our website. Any person(s) can be named as beneficiary(ies) for your life insurance. You can also name a trust or your estate.

Conversion coverage is available

Within 30 days of retirement, you may convert the remaining 75% of your active life insurance to a private direct pay policy. You may also convert the amount by which the dependent policy was reduced. For questions, rates, and the conversion application, call Minnesota Life at **866-365-2374**.

Keep your award letter

The award letter you receive when your retirement application is processed serves as your only proof of your life insurance coverage, so be sure to keep it with your important papers.

The certificate of insurance with coverage provisions can be viewed under the **Employee Benefits** tab at [Michigan.gov/MDCS](https://michigan.gov/MDCS).

STEP 4



Review and apply

Choosing your retirement date

Some people are ready to retire the minute they're eligible. Others like to weigh every factor before deciding on a date. Only you can answer if you're ready to retire or if you should continue to work.

Retirement effective date

Remember, your retirement effective date is the first day of the month following the month in which you've met all eligibility requirements, submitted your application to ORS, and terminated employment. The date you terminate employment is your choice. It can be anytime in the year and any day of the month.

- ✓ You must have a bona fide termination of employment before your retirement effective date. This means you terminated employment in good faith, with honesty, and without intent to return to a position with the State of Michigan within your month of retirement.



Before you apply

Download and complete the *Preparing to Apply for Retirement (R0870G)* worksheet under the **Forms and Publications** tab on our website at Michigan.gov/ORSStateDB to gather everything you'll need to complete your application.

Apply for retirement in miAccount and send copies of your proofs to ORS at least three months before your retirement effective date.

How to
apply



Before you apply checklist

I have notified my human resources office of my intent to retire.

If I have tax-deferred payment agreements in progress and I plan to use that service credit to retire, I will pay it off in the 90 days before I terminate employment.

I have updated my email to a personal account, so ORS can contact me with any changes or updates during retirement.

I have updated my beneficiary information.

Five steps to apply in miAccount

Applying for retirement in **miAccount** is fast and easy — five simple steps and you're done.

1. Choose your pension payment option and beneficiary information.
2. Choose your insurances.
3. Make your tax withholding selection.
4. Enter your direct deposit information.
5. Submit your application.

Submit your proofs

When you apply for retirement in miAccount, you can also enroll in the retirement system's health, prescription drug, dental, and vision insurance plans. ORS cannot process your retirement application until you complete all the steps in miAccount and submit all required documentation. Write your name and member ID on any documents you send to ORS.

You'll need to provide copies of the following proofs:

For the retirement application	
Prove	Provide
Age	Your, AND if applicable, your pension beneficiary's government-issued birth certificate. If you elect a survivor option, you also need to furnish proof of your beneficiary's age. For alternative acceptable proofs of age, visit our website.
Marriage	Your government-issued marriage certificate.
If you elected the equated plan	
Prove	Provide
Social Security estimate	Your Social Security statement from the SSA, ssa.gov/myaccount , documenting your full benefit amount.



Dependent insurance eligibility	
Prove	Provide
Marriage	Your government-issued marriage certificate.
Age of spouse	Their government-issued birth certificate.
Age and relationship of dependent child	Their government-issued birth certificate.
Legal guardianship/ adoption	Legal papers issued by a court; a sworn statement with the placement date or a court order verifying placement.
Dependent disability	<p>Statement from the attending physician detailing the disability and that your child is disabled and incapable of self-sustaining employment. The signed certification must be on the physician's letterhead and dated within the last six months. Also provide IRS <i>Form 1040</i> that identifies the child as your dependent.</p> <p>You may be asked to update these proofs annually.</p>
Other insurance coverage	The other plan's information, including Medicare, when applying in miAccount.



Pension Payment Options

Spousal waiver

If you're married and name someone other than your spouse as your beneficiary, or you elect any option other than the 100% survivor option, your spouse must waive their right to the 100% survivor option by signing the *Pension Election and Spousal Waiver (R0869G)* form in the presence of a notary. You must also sign the form in front of a notary.

Print several copies of the waiver form and take them with you to the notary. If you, your spouse, or the notary makes an error, you can start over with a blank copy.

The form — if needed in your situation — is available in miAccount when you apply for retirement. We cannot process your retirement application until an acceptable copy of this form is on file with our office.

AVOID these common mistakes which could delay processing your retirement application:

- Eraser marks or visible corrections.
- Missing signature(s).
- Incomplete or missing date(s).
- The signature dates don't match for the applicant and notary or for the spouse and notary.

E. Certification-STOP - ALL signatures must be notarized below.

Spousal Authorization of Option Election:	
Spouse's Signature: <i>Spouse's Signature</i>	
Date Signed: Date A	

Applicant's Certification:	
Applicant's Signature: <i>My Signature</i>	
Date Signed: Date B	

Spouse's Signature Notarization	Applicant's Signature Notarization
Date A	Date B
Notary Signature: _____	Notary Signature: _____

Must Match (between Spouse's Date A and Spouse's Notarization Date A)

Must Match (between Applicant's Date B and Applicant's Notarization Date B)



Common bumps



STEP 4: Review and apply

After you apply

Here's what happens from the time you apply to when you begin receiving pension payments:

1. After you submit your application, we review it to make sure all required information and documentation are received. If anything is missing or incomplete, we'll contact you; this could delay processing your application.
2. You can check your application status anytime in miAccount.
3. After your termination date, we will verify your last day paid and your final salary. Your payroll record does not reflect this information until you terminate employment and receive your final paycheck. This step ensures all your wages are reported along with any final payouts.
4. You'll receive an award letter detailing your pension calculation and insurance information. Review this letter carefully to verify that everything is as you expected.
5. Your first pension payment should arrive one to three months after you terminate your employment and receive your last paycheck. If your first payment is delayed, you will be paid retroactively to your retirement effective date.



Ongoing pension payments and statements

Pensions are paid on the 25th of each month for the month they are due. If the 25th falls on a weekend or holiday, watch for your payment on the business day before. December payments are issued about one week early. Your monthly pension statements and IRS documents are available at any time in miAccount.

Taxes on your pension

Your pension is subject to federal income tax and may be subject to state income tax. Taxes will be withheld from your pension according to the withholding instructions you give us when you retire. You can change your tax withholding at any time after you retire. ORS withholds for federal and Michigan state taxes. You're responsible for paying taxes due to any other state or local government.

STEP 5



Adjust to retirement

When you retire your retirement journey doesn't end; there are life adjustments you'll have to navigate. ORS is here to help guide you and your family through these changes. Here are a few things to keep in mind after retirement.

Post-retirement pension increases

As a retiree, you can look forward to a fixed 3% increase (not to exceed \$25 per month or \$300 annually) beginning the second October after your retirement effective date. Your post-retirement increase doesn't compound, but it does accumulate.

Survivors of retirees who chose the 100% survivor option will receive their same annual increase. If you chose the 75% or 50% survivor option, your beneficiary will receive either 75% or 50% of the annual increase you received.

Post-retirement increase example:

Retirement date: Dec. 1, 2024

Pension amount: \$1,200/month

First increase: Oct. 1, 2026

Date of annual increase	Monthly pension amount	3% increase amount*	Total pension amount
Oct. 1, 2026	\$1,200	\$25	\$1,225
Oct. 1, 2027	\$1,225	\$25	\$1,250
Oct. 1, 2028	\$1,250	\$25	\$1,275

*This increase will not exceed \$25 per month or \$300 annually.



Working after you retire

If you go to work after you retire, your earnings usually won't affect your pension, with the following exceptions:

- **Disability retirement**

If you are receiving a disability retirement, special limitations apply if you go to work for any employer. Contact ORS in advance if you're a disability retiree under age 60 considering a return to work.

- **State of Michigan employment**

If you return to work for the state as an employee, independent contractor, or through a contractual arrangement with another party, you may forfeit your State of Michigan pension for the duration of the reemployment. For details, visit our website at Michigan.gov/ORSStateDB, and click the **After Retirement** tab and then click **Working After You Retire**.

Working
after
retirement





Be sure when you file the financial power of attorney document with ORS that you intend to have this action taken immediately.

Aging in retirement

Power of attorney and advance healthcare directive

We'd also like to encourage a deeper kind of planning in retirement, the kind of planning that will not only be of benefit to you financially but will also increase your peace of mind. You may want to consider a(n):

- **Financial power of attorney**, which is needed for your representative to conduct business with ORS if you become incapacitated.
- **Advance healthcare directive**, which is not technically needed to conduct business with ORS, but may provide guidance to your family members about the kind of healthcare you receive at the end of your life.

You retain control over these decisions while you're healthy. However, it's important to plan early, before it becomes necessary to make these decisions. Begin a conversation with your loved ones about how you want your finances and healthcare handled should you become unable to conduct your necessary business.

Death benefits

If you've named a survivor pension beneficiary, your beneficiary will receive the portion of the pension you've designated and be eligible for the same insurance coverage as you for the rest of their life.

If you chose the straight life option and pass away with contributions remaining on deposit, the refund beneficiary you designated on the *Pension Election and Spousal Waiver (R0869G)* form or the *Refund Beneficiary Designation for Retirees (R0748X)* form will receive the remaining balance in a lump-sum payment. However, any contributions you paid into the retirement system are paid out first as part of your pension payments. Your total contribution is usually depleted in less than two years after retirement.

Your survivor should contact ORS upon your death. We will ask for your Social Security number and a copy of the death certificate. If you have any accounts with Voya, your survivor should report your death to Voya as well at **800-748-6128**.



Power of attorney

Advance directive

Death benefits



STEP 5:
Adjust to retirement



Take action on retirement

- 1. What are your strengths? What strengths that you use at work will you use in retirement? What do you want to do after retirement?**
- 2. What social or volunteer activities can you participate in after retirement?**
- 3. What do you need to do now to ensure a smooth transition from working to retirement? What, if any, debts do you need to pay off before you retire? How much of your pre-retirement income will you need in retirement?**
- 4. Are you planning to work for the State of Michigan to supplement your retirement income?**

Yes. You may forfeit your state pension for the duration of reemployment. Please visit Michigan.gov/ORSStateDB for more information.

No.

Appendix

Pension estimate summary example

Referenced on:	Estimate Based On	
Page 4	Benefit Structure	SERS DB Classified
	Retirement Type	Regular
Page 7	Retirement Effective Date	02/01/2020
	Healthcare Choice	DB Healthcare
	Member's Date Of Birth	xx/xx/xxxx
	Member's Age At Retirement	56yrs. 9mths. 12days
	Beneficiary's Date Of Birth	xx/xx/xxxx
	Projected Annual age Increase in Wages	0 [%]
Page 10	Total Years Of Service	29.8240
	Service Earned or Purchased as of 05/18/2019	28.0324
	Projected Service	1.7916
Page 8	Final Average Compensation (FAC)	\$76,755.18

Final average compensation calculation details

Page 8	Period	Fiscal Year's Salary
	10/01/2017 to 09/30/2018	\$87,395.12
	10/01/2016 to 09/30/2017	\$72,871.99
	10/01/2015 to 09/30/2016	\$69,998.43


You may select one of the following options:

Page 10	Option Description	Monthly	Annual
	Straight Life Option	\$2,224.52	\$26,694.24

You may select one of the following survivor options:

Page 14	Option Description	Monthly	Annual
	100% Survivor (0.808 option reduction)	\$1,797.41	\$21,568.94
	75% Survivor (0.849 option reduction)	\$1,888.62	\$22,663.41
	50% Survivor (0.894 option reduction)	\$1,988.72	\$23,864.65

miAccount summary example



MICHIGAN OFFICE OF
RETIREMENT SERVICES

State Employees Defined Benefit Plan

Michigan.gov Home | miAccount Home | Help | ORS Home

Change Password | Logout

Home

Personal Account List

Member Statement

Beneficiaries & Dependents

Message Board

Update Address & Phone

Estimate Pension

Your Service

Apply for Retirement

Update Profile

Logout

Account Summary

Contact Information

Member ID: 12345678

JANE S. DOE

Email_addr@yahoo.com

[Edit](#)

Physical Address

1234 RETIREMENT WAY

LANSING, MI 49990 USA

Messages From ORS

Retirees:

The next pension pay date is October 25, 2019.

09/25/2019

[Follow us on Twitter!](#)

Retirement Plan

Current Benefit Structure

Conversion Date

Prior Benefit Structure

Healthcare Choice

DB/DC Blend

04/01/2012

SERS DB Classified

DB HealthCare

Page 4

Service Totals as of [10/05/2019]

Defined Benefit

Total [DB Service Earned](#) through [03/31/2012]

33.9996

Defined Contribution

Total [DC Service Earned](#) through [10/05/2019]

7.5000

Life To Date Total

41.4996

Page 10

Current Employers

State of Michigan

Pre-Retirement Orientation

43



Stay in touch with ORS

The fastest way to access and make changes to your account is in miAccount. When you log in at Michigan.gov/ORSmiAccount, you have secure access to change your personal information. You can also use the miAccount Message Board to contact an ORS representative with your changes. Below are the most common situations that would require contact with ORS after your pension payments begin:

- Address or email change.
- Birth or adoption.
- Change in disability condition.
- Death of beneficiary.
- Direct deposit change.
- Divorce.
- Marriage.
- Medicare enrollment.
- Missing payment.
- Name change.
- Power of attorney.
- Return to work for State of Michigan.
- Tax withholding change.

Ways to reach ORS



Michigan.gov/ORSmiAccount



PO Box 30171
Lansing, MI 48909-7671



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

Voya

If you converted to a DC Plan or you have the Personal Healthcare Fund, contact Voya with any changes to your street address, phone, email, and dependent information at **800-748-6128** or **StateOfMi.Voya.com**.

Social media

Facebook.com/MichiganORS
Instagram.com/MichiganORS
YouTube.com/@MichiganORS
X.com/MichiganORS



Update your email



We may contact you through email so make sure you keep your personal email address up to date in miAccount.