MICHIGAN OFFICE OF RETIREMENT SERVICES
Big Plans. Small Steps.

After Retirement

You reached retirement!

Congratulations! This next step is exciting, but it can be a big adjustment. The Michigan Office of Retirement Services (ORS) wants to help you get the most out of your retirement.

What happens next

However you choose to spend retirement, whether it's traveling, spending time with your family, volunteering, or relaxing at home, your retirement journey continues with ORS.

ORS wants you to keep in touch with us, and we want to stay in touch with you. You'll receive the quarterly *Connections* e-newsletter every March, June, September, and December. Each edition will contain a message from the ORS executive director, retiree stories, tips on navigating your retirement journey, and information to keep you updated on what is happening with the retirement system. In the September issue, you will see the financial summary from the retirement system's annual comprehensive financial report.

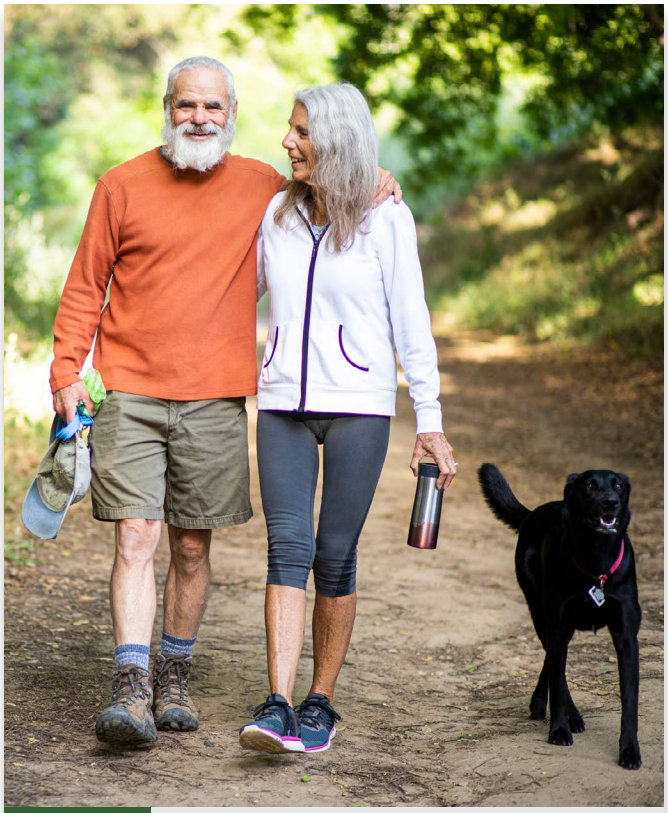
We will email the *Connections* e-newsletter to you and we may contact you with important notifications about your account, so make sure you keep your personal email address up to date in miAccount.

miAccount

Remember to regularly change your account password and review your contact information in miAccount to help keep your account secure. Use MiLogin to access miAccount at **Michigan.gov/ORSmiAccount**.

miAccount features for retirees:

- Manage your direct deposit.
- Update your tax withholdings.
- Update your contact information.



View your statements
and tax documents anytime in miAccount.

Update your information
with ORS and Voya Financial.

Pensions are paid
on the 25th of each month.

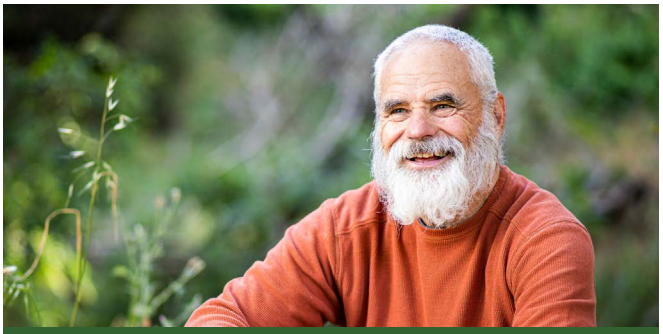
December payments
are issued about one week early.

On weekends or holidays
look for your payment on the business day before.

Pension increases

Retirees 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. This post-retirement increase doesn't compound, but it does accumulate.

If you chose the equated plan, the 3% increase is based on the initial pension amount, as though you didn't choose the equated plan. Remember, your pension will be permanently reduced when you turn age 65.



Post-retirement increase:

Retirement date: Dec. 1, 2025
Pension amount: $1,200/month
First increase: Oct. 1, 2027

Date of annual increase	Monthly pension amount	3% increase amount	Total pension amount
Oct. 1, 2027	$1,200	$25	$1,225
Oct. 1, 2028	$1,225	$25	$1,250
Oct. 1, 2029	$1,250	$25	$1,275

Working after you retire

Working after retirement may impact your pension. Visit **Michigan.gov/ORSStateDB** for current rules, requirements, and earnings limits.

Pension forfeiture

If you return to work for the State of Michigan as an employee, independent contractor, or through a contractual arrangement with another party, you must forfeit your state pension for the duration of the reemployment, with a few exceptions. These exceptions are outlined on the ORS website.

If you're rehired as a state employee, download and complete the *Retiree Rehire Certification (R0792G)* form at the time of hire.

Working with a disability pension

You must gain approval from ORS before you return to work with a disability pension, by writing a letter to ORS with your potential employer's name and contact information, official job description from your potential employer, and the number of hours you'll be working. Failure to gain advance approval may result in suspension of your disability pension.

Insurance

When your retirement application is processed, we forward your insurance enrollment information to the health, prescription drug, dental, and vision insurance carriers if you enrolled in the retirement system's insurances.

If you need health services before your cards arrive, contact your insurance carrier. Their contact information as well as a list of eligible dependents and required proofs for coverage are on the ORS website, **Michigan.gov/ORSStateDB**.

Your share of the insurance premium is deducted from your monthly pension payment. You will be notified in advance of any rate changes, which typically occur in January.

When you retire having met the full age and service requirements, the retirement system pays a percentage of your monthly insurance premiums. The cost of coverage and conditions of enrollment vary.

Life insurance

As a retiree who meets 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 left as a deferred member, you do not qualify for the state-sponsored life insurance. 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.

Enrolling or changing your plan

If you're enrolling yourself, your spouse, or your dependents in insurance after retirement, your coverage will begin on the first day of the sixth month after ORS receives all required forms and proofs.

If you have a qualifying event, and you submit the required documents within 30 days, the six-month waiting period does not apply.

Depending on your Medicare enrollment status, your coverage could begin as soon as the first month after all required documents are received. For a complete list of qualifying events and proofs, visit the **ORS website**.

It's an easy process to enroll in or change insurance plans with ORS. Change plans in miAccount and mail your confirmation page to ORS or download, complete, and mail the *Insurance Enrollment/Change Request (R0452G)* form to ORS.

Insurance effective dates for retirees

Medicare status	Enrollment with a qualifying event[1]	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.		

1. 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.

Medicare

Medicare is a federal health insurance program. If eligible, you must have Medicare parts A (hospital) and B (medical) to enroll in the retirement system's insurance and prescription drug plans.

ORS recommends you enroll in Medicare three months before you are eligible, to allow for processing. Medicare begins at age 65 or after receiving 24 months of Social Security Disability Insurance. When you receive your Medicare card, tell ORS your Medicare ID number and effective dates for parts A and B. You can update your information in miAccount, mail or fax a copy of your Medicare card, or call ORS with your Medicare information.

If you, your spouse, or your dependents don't enroll in Medicare parts A and B when first eligible, the insurance plan for that person will be canceled. If you become disenrolled from Medicare for any reason, you will be disenrolled from the retiree insurance plan and may be billed for the services Medicare would have covered back to the date of disenrollment. Learn more and apply for Medicare by visiting **ssa.gov/benefits/medicare.**

Your survivor

Whether ongoing benefits are due or not, 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 also participated in the deferred compensation plan as an active employee, your survivor should also report your death to Voya.

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

Who to contact with your changes

ORS	Voya
The fastest way to access and make changes to your account is through the miAccount Message Board at **Michigan.gov/ORSmiAccount**. For increased security, you'll use MiLogin to access miAccount. When you log in, you have secure access to change your personal information. Contact ORS if you have an address or email change, a tax withholding change, a change in disability condition, a direct deposit change, you get married or divorced, enroll in Medicare, are missing a pension payment, return to work, or to submit power of attorney paperwork.	If you want to learn more about your options for your 401(k) and 457 accounts or update your personal information, contact Voya at **800-748-6128** or **StateOfMi.Voya.com**.

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