



MSU RETIREES ASSOCIATION

SPARTAN SENIOR NEWSLETTER

October 2016

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October speaker will review retiree benefit changes

Come join us at our October meeting on Monday, Oct. 10 to hear Renee Rivard



Renee Rivard

review changes to retiree benefits for the coming year. October is open enrollment month for benefits. Review

your benefits and determine if you need to make changes.

Rivard is the director of Total Compensation and Wellness at MSU Human Resources.

This is a popular session. Come early!

When Monday, Oct. 10

Time 2 p.m., refreshments at 1:30 p.m.

Where Community Room, MSU Federal Credit Union, corner of Farm Lane and Mt. Hope

RETIREMENT PLANNING

Seminar set for Nov. 1

Planning for and navigating through retirement can be an intimidating process. Legal and financial questions abound such as: How can I protect my assets from the probate process? How can I mitigate taxes? The stock market is crazy—should all my money just be in “safe” investments? How should I handle Social Security?

The MSU Retirees Association has invited StraightLine to lead a 90-minute discussion on these and many other topics. Please join us at the MSU Federal Credit Union’s Farm Lane branch on Tuesday, Nov. 1, at either 10:00 a.m. or 1:30 p.m. No need to preregister.

THE SPEAKERS



Steve Mosshart



Mike Bisaro



Lee Reimann

Steve Mosshart, AIF® founded StraightLine in 2002 after 16 years with major Wall Street firms. As President & Chief Investment Strategist, his duties include setting overall investment policy, reviewing and approving all institutional research tools, overseeing research communication, supervising trading and providing the macroeconomic overview.

Michael Bisaro, AIF® joined StraightLine in October of 2004 and currently serves as Vice President of Participant Services. In this role, Mike oversees the implementation of educational programs and investment management for StraightLine’s client organizations. He has presented extensively in the areas of financial planning, investment management, fiduciary obligations, retirement plan operations, and general investment education.

Lee Reimann is a Shareholder and Director at Willingham & Coté, P.C., and is the chair of the firm’s Estate and Gifts team. In addition to her extensive legal background, she is also a certified public accountant. Lee lives in East Lansing with her husband, father and two crazy dogs.

Second annual golf outing in the books

More than 50 golfers enjoyed the fine September weather, had some good food and helped to raise money for scholarships for MSU students.

The Sept. 20 event, held at Forest Akers West, was sponsored by MSURA and Straight-Line. Numerous businesses and individuals donated door prizes for the golfers.

Watch the newsletter for a report on funds raised.



Steve Harsh and his partner, Dave Babian, head off to the first hole.



Joan Smith gets ready to hit the ball near the end of the round.

What's new, changing or especially important to remember with this year's Open Enrollment

Open enrollment takes place from Oct. 1 through Oct. 31, 2016, and changes you make take effect on Jan. 1, 2017. There are a few important things to note for the 2017 benefits plan year. Please refer to your Benefits Open Enrollment Guide for more information.

- 1** The health care affidavit **MUST** be completed during Open Enrollment. If you plan to cover a spouse or Other Eligible Individual (OEI) on your health benefits in 2017, you must complete the health care affidavit by October 31, 2016. If you do not, your spouse or OEI will not have health care benefits through MSU in 2017.
- 2** Online Open Enrollment has changed for those who complete it online. The benefits enrollment application has been updated with the refreshed EBS Portal. Updated instructions are available online at www.hr.msu.edu/openenrollment.
- 3** Rates have nominally increased for Community Blue. Other rates remain the same. Review the open enrollment guide to see your plan options and associated costs.
- 4** Spinal manipulation benefits expanded to BCN. Spinal and osteopathic manipulations are covered with a \$20 co-pay for a combined 24 visits per calendar year through BCN. BCN requires prior authorization from your primary physician.
- 5** Optional ARAG® Legal Insurance Plan is available. You have the opportunity to enroll in an optional, retiree-paid legal plan during the October enrollment period for 2017. This voluntary benefit offers you and your family added protection from many of today's legal matters.
- 6** Optional Vision Insurance is available through VSP® Vision Care. Retirees and their benefits-eligible dependents may purchase optional, retiree-paid vision coverage through VSP. For this plan, you may enroll at any time, and your coverage will become effective the first of the month following enrollment. —*Bethany Balks*

New interest group seeks members

A new interest group is forming called Dire Human Needs Overseas Interest Group. MSURA members or others are invited to join. Dire needs include, but are not limited to, clean water, food, shelter, medical care and other commensurate needs. If interested, contact Bill and Linda Schoenl at schoenl@msu.edu or leave a message at (517) 351-0456.

For information on other interest groups, please see <http://retirees.msu.edu/MSURAGroups.html>.



PRESIDENT'S MESSAGE

Angela Brown

Welcome to the 2016-2017 MSU Retirees Association season. I hope you all had a productive and enjoyable summer. Let us know what you did or where you traveled by posting "How I spent my summer" on our Facebook page. There is a touch of Fall in the air and my burning bush is starting to burn. It's time to follow the Spartan football team. Go Green and take us to another Bowl game.

The Board held a planning retreat and all members are ready and excited for another successful year. Vice President Rick Vogt worked very hard over the summer to line up an interesting list of speakers and tours. Check out the list on the website. Please join us on Oct. 10 at 1:30 pm for the annual visit from MSUHR benefits representative, Renee Rivard. This is always a popular meeting, so come early for a good seat.

I have heard from the two MSURA Student Scholarship recipients, Amanda Pohl and Mallory O'Brien. They both arrived on campus excited and eager to begin their college careers as Spartans. Thank you to all that made the first two scholarships a reality. Please consider a donation to the scholarship fund so MSURA can continue to support future Spartans. Remember to make sure we have the correct contact information for you and check your MSU mail space to ensure you are receiving MSURA emails. Visit us on Facebook and the website retirees.msu.edu for association news and activities.

What plastic bags does the MSU Recycling Center accept?



There are many varieties of plastic bags out in the world, and we have gotten questions over what kind MSU recycling can accept. The answer is that the bags need to be transparent or at least translucent, like the bags you purchase to use with grocery store produce and the ones you get at the checkout from major retailers, like Meijer, WalMart, Kroger, Target, Home Depot, etc.

CLINICAL QUESTION

Does aging cause shortness of breath?

Welcome to this column in the Spartan Senior. Please submit clinical questions to Al LeBlanc, Editor of the Spartan Senior, aleblanc@msu.edu. We will select from your questions top priority topics most relevant to seniors, provide a summary of current evidence from the medical literature, and make specific recommendations or take away points. Looking forward to hearing from you.

Shortness of breath is a very common symptom, among the elderly. Though it is true that adults generally have less energy as they age, it is not normal to become breathless during usual activities. Many older patients limit their activities in order to avoid becoming short of breath and mistakenly attribute breathlessness to normal aging.

Aging changes, in pulmonary tissues, muscles and other organs, predispose seniors to a reduced level of exercise tolerance. Any new or significant shortness of breath in elders should be assessed. However, advanced age alone should not be the reason to avoid normal activity and exercise in the older adults. Studies show that not only does exercise preserve cardiovascular and pulmonary capacity, it also improves muscle tone and maintains bone density. Moreover, exercise can prevent or delay the onset of dementia.

It is important to be aware of any sudden development of shortness of breath with moderate (not maximal) exertion. This situation needs to be evaluated promptly by a health care professional, as other problems could be superimposed on the body's gentle aging process. In case of previous smoking history, lung function may have declined more than the average

person, causing excessive shortness of breath with exertion. In older adults with preexisting heart or lung conditions, a physician consultation is warranted before embarking upon a new exercise regimen.

Elders with no cardiovascular disease should consider daily regular exercise, as it has shown clear evidence of improve pulmonary function, exercise tolerance and overall good health outcome. Literature also shows benefit of regular exercise and regular physical activities in those with pulmonary conditions or other cardiovascular diseases but such activities should be performed under physician guidance and supervision.

REFERENCES

- American Thoracic Society. Patient Health Series: Shortness of Breath. patients.thoracic.org
- Environmental Protection Agency. Age Healthier, Breathe Easier. www.epa.gov
- AGS Foundation for Health in Aging. Eldercare at Home: Breathing Problems. www.healthinaging.org

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—Raza Haque, MD

Do you know a Spartan retiree who should be featured in our newsletter?



With more than 5,000 of us out there, we know that there are some MSU retirees who have launched new careers, developed fascinating hobbies, served as volunteers in exacting roles, and engaged in adventurous travel. We would like the opportunity to feature them in our newsletter. Please consider nominating someone for a feature article, and that includes nominating yourself. Send your suggestion to Editor Al LeBlanc, at aleblanc@msu.edu. Before nominating someone, please be sure to determine that they are willing to be featured in our newsletter.

Share Your Knowledge

85%
of grandchildren
ages 18-24 want to have
conversations with their
grandparents about money
and savings.



Your grandchildren are listening. Share your financial experiences with them, including your MSUFCU membership.

Family members of MSUFCU members are eligible to join.

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Happy Halloween!

Lessons on Investing – Did you know?

StraightLine is a financial education and management company that was created to be a fiduciary. A fiduciary ALWAYS acts in the best interest of its clients – a rarity in the financial services industry. Many firms do not accept or abide by this standard. Be sure to ask your advisor if they do!

Straight to the Point

Market Update - Markets have been through a period of relative calm in the post-Brexit aftermath, even as domestic stocks have pushed to new highs. That calm, however, has been shattered recently, with a series of +/-1% daily moves in equity markets. Investor focus has shifted from summer vacations to global central bank policy, where it increasingly appears that we're reaching the limits of extreme monetary policy. The European Central Bank has been noncommittal about extending its asset purchase program, while the Bank of Japan (BOJ) and Federal Reserve are due to meet soon, with a rate hike from the Fed seemingly on the table.

Investment Implications - Investors should expect to see more volatility in markets in the coming weeks. Any news that comes from the BOJ and Fed meetings is going to be closely scrutinized. We've seen global yields move higher recently, as investors have been selling bonds, and now would seem to be a good time to review fixed income holdings. In our allocations we remain domestically focused, with an emphasis on credit exposure and lower interest rate risk.

Our quarterly newsletter will be out in early October, look for it to give our more detailed views on markets and an update on central bank policies after their September meetings.

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