



MSU RETIREES ASSOCIATION

SPARTAN SENIOR NEWSLETTER

October 2020

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Marcis, Thomas receive Volunteer of the Year Award

This year's Volunteer of the Year committee — chaired by Jacqueline Babcock with committee members Roger Baldwin, Angela Brown and Patrick Scheetz — chose two women to honor.

The women were presented their awards at the first membership meeting of the 2020-2021 academic year, which was held on Zoom.

Pamela Marcis is one of those individuals who came to East Lansing as a student and never left the area. She held various management positions in Housing and Food Services and retired in 2015. She joined the MSU Retirees Association board soon after retirement. She coordinates the special interest groups and is active in the quilting group. The past two years Pam was the idea person behind the Association's first attempts at day tripping. She organized two bus trips, both a huge success and sold out quickly. We hope to see the trips revived in the future. We thank Pam for staying active in retirement and her dedication to MSURA.

The second Volunteer Award goes to Elizabeth Thomas. Liz retired from the Controller's Office in 2011. She is



Pamela Marcis

a member of the MSURA board and serves as the office coordinator. Liz keeps the office supplied, schedules volunteers to sit in the office, maintains a data base of members and coordinates with HR to maintain up to date information, takes messages off voice mail and responds, gathers mail and distributes to the board member best able to respond, makes copies of materials for board members and committee chairs, assists with Big Ten surveys and questionnaires, schedules meeting rooms for board meetings and much more. Liz handles it all with



Elizabeth Thomas

grace and professionalism.

Liz and Pam are generally the two greeters you see at the monthly meetings when we are able to meet in person at the MSU Federal Credit Union community room. They hand out raffle tickets, nametags, answer questions and, generally, make everyone feel welcome. Liz and Pam are also primarily responsible for planning the MSURA annual spring luncheons. Speakers, entertainment, programs, menus, door prizes and center pieces do not just appear by magic. Pam and Liz make it happen.

Open enrollment focus of October meeting

Dan Mackey and Tabatha Dixon will discuss the upcoming MSU open enrollment period, review any changes to retiree policies/benefits and answer questions from MSURA members. He will also talk briefly about Humana, the MSU retirement

health care plan, which takes effect on Jan. 1, 2021 Mackey is the HR Manager/Retirement Administrator and Dixon is an HR analyst.

Sandra Campbell will go over new services the MSU Pharmacy is offering and answer any questions

you may have. Campbell is the chief pharmacist at the MSU Pharmacy.

When Monday, Oct. 12, 2020
Time 2-3 p.m. via Zoom

You will get information in an

E-Notice on how to join the Zoom meeting, or just go to the <https://retirees.msu.edu/> to find the link to click.

Fraud prevention topic of November meeting

Fraud schemes have been on the increase nationally over the last several years. These schemes continue to evolve and people continue to become victims. What can we do to protect ourselves from being a victim to these schemes?



Dr. Thomas Holt

When

Monday, Nov. 9, 2020

Time 2-3 p.m. via Zoom

Tom Holt, director of the MSU School of Criminal Justice, will present some of the schemes and what we can do to identify them and how we can protect ourselves.

Holt's research focuses on computer hacking, malware, and the role of the internet in facilitating all manner of crime and deviance. His work has been published in various journals including Crime and Delinquency, Deviant Behavior, the Journal of Criminal Justice, and Youth and Society. Holt has three degrees from the University of Missouri, including his Ph.D.



PRESIDENT'S MESSAGE

Roger Baldwin

Autumn always brings a feeling of change and renewal. Our first membership meeting of the new season and our first-ever virtual membership meeting on Sept. 14 was very successful. Our normal number of members joined us via Zoom. Dr. Miko Rose gave an excellent presentation on happiness and strategies to achieve it. I hope even more MSURA members will join us on Oct. 12 to discuss MSU's open enrollment period with HR's Dan Mackey and also MSU Pharmacy Services with chief pharmacist Sandra Campbell.

Change is coming to MSU retirees' healthcare as well. Be sure to check upcoming MSURA newsletters and E-Notices for important information on our transition to Humana Healthcare.

MSURA will do all we can to support our members during retirement. Please let us know how we can help you navigate the inevitable changes that occur during our retirement years.

How our scholarship winners are faring . . .

We checked in on our three scholarship winners to see how they are doing during COVID-19 and how it has affected their plans this fall.

A series of unfortunate events — that's how I would describe 2020!



Jillian Dempsey

This year has had many unexpected twists and turns in regards to my educational journey. For the fall, I sadly had to stay in California for the semester. My family and I decided it would be safer and better for me in the long run.

I am still excited for this semester. I still work and am learning how to balance work, time-zone differences, and a full class load. While this time is disappointing, I am trying to keep in mind the silver lining. By staying home I can spend more time with my family, I can work, and I also know there are other people in worse predicaments. This will pass and I can't wait until it does so that I can begin my Spartan experience. Go Green!

I am doing okay. Classes from home are difficult to stay focused on, but I feel it is necessary to slow the spread of COVID-19. I am currently taking five classes from my house in East Lansing. I am a little stressed with the transition to the Fall semester,



Annie Heeder

but I am getting a hold of my new schedule. Over the summer I got into a horse-related accident causing me to have major knee surgery in August, so now another thing I am dealing with is going to physical therapy many times a week in order to get the movement and motion back in my knee after the surgery. I am hoping that my professors are understanding of the strange time we are in for this fall semester! I hope we can create a safe and healthy environment to return to in person classes when the time comes!

Before the order of undergraduate students staying at home was put into place, I was planning on moving into the dorms, so I was disappointed, but understood how that was the safest decision. I have been getting back into the habits of waking up early and planning



Aubree Camille Muethel

my week to do classes and homework which has not been the easiest transition since we have not had traditional classes since March. Despite this, I have been working my hardest and learning how to navigate college classes and their higher level of difficulty. I try to maintain a positive mindset to get as much out of learning and this virtual experience as I can.

To read more information about the scholarship winners, please access the June/July 2020 newsletter here: <https://retirees.msu.edu/2020JunJul.pdf>.

Learn about the new Humana plans

You should have recently received several resources regarding the University's change to Humana for health care plans with prescription drug coverage for MSU retirees and their eligible dependents. This change is effective Jan. 1, 2021, replacing previous health care plans through Blue Cross Blue Shield of Michigan, as well as the prescription drug coverage plan through CVS/Caremark.

MSU mailed you a copy of the Retiree 2021 Open Enrollment Guide, which includes further details about this change and what action you may or may not need to take during Open Enrollment this year. Find a link to the guide and more Open Enrollment information on the MSU HR website at <https://hr.msu.edu/open-enrollment/>.

In addition, Humana mailed you an Enrollment Kit, which includes a summary of health plan provisions, a prescription drug guide, and an invitation to upcoming virtual presentations where you can ask questions. The Humana virtual presentations are the best place to hear detailed information and ask your questions. There will be more than 20 different presentations dates and times available. Presentations (listed here) will be focused on either those eligible for Medicare or those not eligible for Medicare.

Register by calling a Humana

Humana Presentations

Non-Medicare Eligible Focused Presentations will be:

- Oct. 9 from 10 a.m. - Noon
- Oct. 13 from 10 a.m. - Noon
- Oct. 14 from 2 - 4 p.m.
- Oct. 15 from 10 a.m. - Noon
- Oct. 20 from 10 a.m. - Noon
- Oct. 21 from 10 a.m. - Noon

Medicare Eligible Focused Presentations will be:

- Oct. 8 from 10 a.m. - Noon & 2 - 4 p.m.
- Oct. 9 from 2 - 4 p.m.
- Oct. 12 from 10 a.m. - Noon & 2 - 4 p.m.
- Oct. 13 from 2 - 4 p.m.
- Oct. 14 from 10 a.m. - Noon & 5 - 7 p.m.
- Oct. 15 from 2 - 4 p.m.
- Oct. 16 from 10 a.m. - Noon & 2 - 4 p.m.
- Oct. 19 from 10 a.m. - Noon & 2 - 4 p.m.
- Oct. 20 from 2 - 4 p.m.
- Oct. 21 from 2 - 4 p.m. & 5 - 7 p.m.

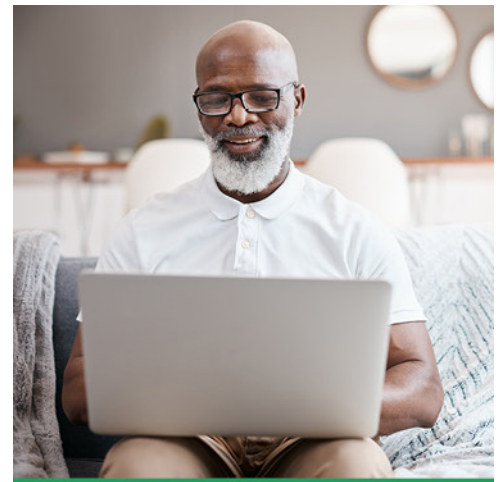
representative at 1-800-308-9964 (TTY: 711). You may talk with a Humana customer service representative directly about your specific health/prescription needs at 800-273-2509. Find more info on the Humana website: Medicare-eligible individuals should visit <https://our.humana.com/msu/> and non-Medicare eligible individuals should visit <https://our.humana.com/msu-commercial/>.

In Memoriam



The Spartan Senior Newsletter is now printing in each issue of the newsletter the names of MSU retirees who have died. In publishing this notice to mark their passing, we honor them for their contributions to improve MSU and the Greater Lansing community.

Gloria J. Baird	8/2/20	James E. Jay	7/19/20
Philip Barrie	8/12/20	Reuben M. Kaarre	8/4/20
Harold Bransdorfer	7/18/20	Frances N. Kaneene	8/6/20
Jean B. Burnett	8/6/20	Kenneth D. King	6/30/20
Wilma J. Cook	8/1/20	Thomas Linkfield	8/18/20
Gladys A. Courtney	7/25/20	Roy McFall	8/5/20
Betty Deldin	8/13/20	Kathy M. Rice	8/15/20
Joseph Dickinson	8/5/20	Stanley I. Soffin	7/9/20
Binna Gant	8/19/20	Donald L. Ward	8/1/20
Marie A. Hansen	7/21/20	Robert K. Wen	8/3/20
Kenneth Harding	7/24/20		



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HAPPY
HALLOWEEN!

Lessons on Investing – Did you know?

StraightLine is a fiduciary that was chosen by MSU to provide professional advice and management to both employees and retirees at MSU. Our experienced advisors and dedicated research staff allows us to offer unbiased information to the MSU faithful. We present the following for your review:

Straight to the Point

Market Update - Stocks continue to do well, with the S&P 500 reaching a new record high recently. The move marks a greater than 50% rally from the March 23rd lows, something few could have expected at that time. The incredible resilience shown by the S&P has brought about many questions. Mainly, investors are asking whether current market levels are sustainable and whether we are being setup for another fall. While it is impossible to predict with complete certainty, the pending elections could mean heightened short-term volatility and, as we look to the new year, we expect that the continued reopening of the global economy will help the economy and markets.

Investment Implications - Breaking down stock market returns, there has been a clear dispersion between the supposed winners and losers of the economic shifts taking place during this pandemic. In a sense it is good to see investors are not just blindly bidding up all stocks, but it does bring about questions of valuations in some of the most loved names. Diversification within stock markets is still the best bet, mixing in high-flying names with some likely values in other sectors, market caps, and geographies.

Our quarterly newsletter (StraightTalk) walks through the macro information that we are utilizing in respect to our near term strategy. Please contact us if you are interested in receiving these newsletters or discussing our macroeconomic views.

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