UPCOMING MEMBERSHIP MEETINGS

Benefits Open Enrollment meeting Tuesday, Oct. 14

MSU Human Resources representatives will talk about the MSU benefits Open Enrollment process as well as any

changes to benefit



meeting.

Mary Passage, operations coordinator for MSU Health Care

share information. Passage has worked at the pharmacy for 27 vears and will share information on services for seniors.

When Tuesday, Oct. 14 Time 2 p.m., coffee at 1:30 p.m. Where Community Room, MSUFCU Branch, Mt. Hope & Farm Lane OR join the Zoom: See E-Notice for sign in info or visit https:// retirees.msu.edu.

Please note: This meeting is on Tuesday, Oct. 14, because Monday is a holiday, and MSUFCU is closed.

options. They will review changes and answer questions from MSURA members at the Tuesday, Oct. 14

Fraud prevention topic of Nov. 10 meeting

Jamie Smathers is VP of Fraud Prevention & BSA for Michigan State University

Pharmacy, will be on hand to



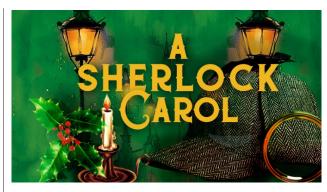
Federal Credit Union. She oversees the Financial Crimes Unit for the organization, which includes the

Jamie Smathers Fraud Prevention program. She is also the Michigan Chapter Secretary for the International Association of **Financial Crimes Investigators** (IAFCI). During this session, she will present on "Scams:

Protecting Identity & Preventing Fraud." The presentation will provide insight into current scams – ways fraudsters perpetrate scams, how technology is involved, and what consumers can do to safeguard themselves and others.

When Monday, Nov. 10 Time 2 p.m., coffee at 1:30 p.m. Where Community Room, MSUFCU Branch, Mt. Hope & Farm Lane OR join the Zoom: See E-Notice for sign in info or visit https:// retirees.msu.edu.

REMINDER! Enrollment for benefits including health and dental insurance and other voluntary benefits for the 2026 plan year takes place Consider attending the Benefits Fair on Oct. 21 from 11 a.m. to 6 p.m. at the Breslin Center. See page 4 for more info.



Join fellow retirees at the Williamston Theatre for "A Sherlock Carol" Nov. 15

MSURA has reserved a block of 25 tickets with Williamston Theatre (122 S. Putnam Street, Williamston) for the 2 p.m. performance on Saturday, Nov. 15.

Attendees need to purchase their own tickets by calling the theatre at 517-655-7469 starting Oct. 14 and stating they want to be seated with the MSU Retirees group.

Tickets not sold by Nov. 7 will be released for public sale. If the block fills, tickets can still be

Please see WILLIAMSTON THEATRE on page 3



HOMECOMING PARADE: Above is the first float MSURA entered into the Homecoming parade in 2023. The parade is Friday, Oct. 10, and we'd love to have you join in the fun by walking or riding on the float or passing out candy to children along the parade route. For more information, please contact Rick Vogt at vogtf@msu.edu or 517-242-1324.

MSU RETIREES ASSOCIATION

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Program	Sandra Buike	480-415-8440
Scholarship	Bruce Smith	517-323-9579
Special Events	Jennifer Decker	517-862-5825
Volunteer Coordinator	Jeanette Robertson	517-803-5454

COMMUNICATIONS

Newsletter Editor	Rick Vogt	517-242-1324
Newsletter Designer	Cheryl Pell	517-214-4845
Underwriting Manager	Jacqie Babcock	517-282-6861
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Webmaster	John Forsyth	517-332-6683
E-Notices Editor	Rick Vogt	517-242-1324
Videographer	Bruce Smith	517-323-9579

Attend monthly retirees lunch at Brody Hall

Please join your fellow retirees for lunch at

BRODY Lunch dates

> Oct. 10 Nov. 14 Dec. 12

Brody Hall. There is no program at these events. This is just time to meet and socialize with your friends and meet some new ones. Plan to attend and invite your friends as well. Luncheons are held on the second Friday of the month at MSU Brody Hall from 11 a.m. to 1 p.m. More informa-

tion can be found online.



PRESIDENT'S MESSAGE

David Brower

The MSU Retirees Association (MSURA) board members and committee chairs have used the summer months to plan an interesting array of monthly programs, special events and tours for our 77th year of operations. You can find a list of planned monthly programs and events on the web here. This list will be updated throughout the year as appropriate.

Our first monthly program of our new year was held on Sept. 8 featuring Abby Richey, MS, RDN, Lead Nutritionist for Campus Health Services, who presented an opportune session on "Senior Nutrition." She discussed ways to eat better and ways to enjoy a variety of foods for a more vibrant life. Our thanks to Abby for taking time and sharing her nutritional knowledge and experience with us.

Please note that if you cannot attend the monthly programs in person, we plan to video all programs and make them available to watch on the MSURA website. Some programs will also be available to watch live on ZOOM. The first of these will be our TUESDAY, Oct. 14 Benefits Open Enrollment Meeting. Information on how to access this and other ZOOM events will be noted in our e-mail notices and, available on our website: retirees.msu.edu

The Big 10 Retirees Associations Annual Leadership Conference (hereafter referred to as Conference) is held each summer. This year's Conference was hosted by The University of Michigan in early August. The two-and-a-half-day Conference included representatives from 14 of the 16 Big 10 institutions that have retirees associations. UCLA and USC did not send representatives this year. Oregon and Rutgers do not currently have active retiree organizations.

MSURA sent three board members, as we are scheduled to host the 2027 Conference. We will start this year to plan the 2027 Conference, making meeting arrangements and scheduling speakers and activities that will highlight the many unique aspects of MSU. We will need volunteers to help run the conference and will announce these opportunities as they are identified.

The Conference includes a series of concurrent sessions covering questions submitted by members, as well as speakers covering a variety of topics. Also, information is shared on a range of demographics regarding how retiree

Please see PRESIDENT'S MESSAGE on page 7

WILLIAMSTON THEATRE, cont. from page 1

purchased if there are seats available. Tickets are half price for "premier week-end." Premier week-ends include a talk back (see link below). An added bonus: Rob Roznowski, MSU Theatre Professor, is the director for this play. https://www.williamstontheatre.org/what-preview

Reservations have been made for a group lunch before the play: 11:30 am at Niko's Taverna, 151 S. Putnam Street, Williamston (across the street from the theatre). Those who wish to join the group for lunch should email Jacqie Babcock (jbabcock@msu.edu) to confirm space. Jacqie will confirm the number of attendees with the restaurant on Nov. 8. Lunch will be individual checks.

Information on A Sherlock Carol can be found at https://www.williamstontheatre.org/shows/2025-2026/sherlock-carol

BYO.B.

(Bring Your Own Buddy)

MSURA is presenting a Biggby or MSU Dairy Store gift card to those who bring a guest who has never been to an MSURA monthly membership meeting before. The person you bring will also get a \$5 gift card. We're trying to reach out to those retirees who are not familiar with MSURA, and this is a great way to bring more into the MSURA fold. There is a sheet at the welcome desk for you to register yourself and your guest.



In Memoriam



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

Richard J. Allen	7/16/2025	
Barbara Anderson	7/23/2025	
Terry Michael Ball	6/23/2025	
Sam Belsito	6/29/2025	
Erwin Bettinghaus	7/7/2025	
Beth Ann Bishop	6/21/2025	
Charlene Bragg	8/8/2025	
Betty Buxton	8/1/2025	
Mackenzie Davis	7/13/2025	
Russel W. Erickson	8/8/2025	
Carol Fosburg	8/7/2025	
Roger L. Funk	7/9/2025	
Shirley Hendryx	7/29/2025	
Talbott W. Huey	7/26/2025	
Marvin E. Litwiller	6/15/2025	
Panayis Lyras	6/30/2025	
Willard McGee	6/22/2025	
Fred L. Mitchell	7/21/2025	
Ernest J. Moore	6/24/2025	
Jack D. Ninemeier	7/4/2025	
Robert Schlueter	7/18/2025	
Deanna K. Sheerin	8/19/2025	
Ilene W. Tomber	7/16/2025	
Katherine Fishburn Valentine		
	0/4=/000=	

8/17/2025 Steven E. Wallace 8/19/2025 Geraldene Ward 7/6/2025



Turn Spending Into Earning with CashBack+

Earn up to 20% cash back with MSUFCU's CashBack+! Buy digital gift cards, shop your favorite brands, and get cash back with each card purchased.

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After selecting and purchasing a gift card, it will be sent to your email for use. Please note some gift card purchases are subject to a 1–3-day hold. Gift card purchases are final and non-refundable. For complete details, visit musticu. org/cashbackplus. Gift cards are not a product of MSUFCU and each merchant's gift card terms of use may vary. For more information, visit prizeout.com/terms. For your security, do not provide gift card or redemption information to any unknown parties. To use CashBack+ in your mobile app, please update your app to version 3.45 or newer on your IOS or Android device from the App Store or Google Play. There is no charge to download the MSUFCU Mobile app. However, data and connectivity fees from your mobile service provider may apply. Please contact your mobile service provider for more information. Some features may be available for MSUFCU members only. Not all MSUFCU account types are eligible to use the CashBack+ experience. See your available offers in the MSUFCU Mobile app or ComputerLine. If you do not see a way to access CashBack+ in your mobile app or on ComputerLine, please reach out to us at 800-678-4968 or at msufcu.org/contact. Federally insured by the NCUA.

MSU's Benefits Open Enrollment

Learn More about Health Plans and Other Benefits

Benefits Open Enrollment is October 1—31. MSU Human Resources is proud to offer these events to help you learn about your benefits. More information will be available in the Open Enrollment Guide you will receive by mail in late September or online in mid-September. Please visit hr.msu.edu/open-enrollment for the most up to date information.







What

MSU Benefits Fair Learn about your benefit options and receive help from HR staff and MSU benefit providers.

Tuesday, October 21 11:00 a.m. to 6:00 p.m.

Where

Breslin Student Events Center 534 Birch Rd East Lansing, MI 48824 *Enter through Gilbert Pavilion

Flu Shots at the Benefits Fair

Flu shots will be available by appointment. Make an appointment at hr.msu.edu/open-enrollment/benefits-fair.html

Tuesday, October 21

12:00 p.m. to 5:00 p.m. *Flu shots are first-come, first-served.

Breslin Student Events Center

534 Birch Rd
East Lansing, MI 48824
*Enter through Gilbert Pavilion

Health Plan Seminars at the Benefits Fair

Hear an overview of the Health Plan tools, learn how to read your Smart Summary and Smart Explanation of Benefits (EOB).

Tuesday, October 21

MSU Medicare Advantage Plan 12:30 p.m. to 1:30 p.m. 3:30 p.m. to 4:30 p.m.

MSU Non-Medicare Plan 2:00 p.m. to 3:00 p.m.

Breslin Student Events Center

534 Birch Rd East Lansing, MI 48824 *Enter through Gilbert Pavilion

Human Resources Site Labs

MSU HR Staff can answer questions about your benefit options and help you make changes.

Virtual Site Labs: Find the link to join at hr.msu.edu/open-enrollment/site-labs.html

Wed. Oct. 8 | 9:00 a.m. to 12:00 p.m. Mon. Oct. 13 | 2:00 p.m. to 5:00 p.m. Thu. Oct. 23 | 7:00 p.m. to 10:00 p.m.

In Person Site Labs:

Friday, October 10 11:00 a.m. to 5:00 p.m.

Friday, October 17 9:00 a.m. to 3:00 p.m.

Friday, October 31 8:00 a.m. to 5:00 p.m.

MSU Union

49 Abbot Rd, Rm UB55 East Lansing, MI 48824

International Center

427 N. Shaw Ln, Spartan Rms B & C East Lansing, MI 48824

Human Resources Building

1407 S. Harrison Rd, Rm 125 East Lansing, MI 48823



Didn't find what you were looking for? Try these links.

We're trying something new in this issue of the newsletter. Instead of putting in the same stories about ongoing activities in numerous issues, we are going to give you links to the information on our website.

If you get your copy of the newsletter via a link and read it online, you can just click on the links below to find what you are looking for. The website address is retirees.msu.edu.

- Listing of Future MSURA Events
- BYOB: Bring Your Own Buddy Program
- MSURA Committee Chairs Contact Information
- How to donate to MSU Retirees Association
- How to donate to MSURA Endowed Student Scholarship
- Interest Groups
- Retirees Informal Monthly Lunches
- Brochure about MSU Retirees Association
- Past newsletters
- Past E-Notice emails
- Faculty Emeriti Association
- Lots of other good information

TCOA offers support programs for Lansing area seniors

The Tri-County Office on Aging is a tremendous resource for seniors in the Lansing area. They have many programs to help people who



need it, including Meals on Wheels, caregiver support, classes on pain management and diabetes management and much more. If you have

never been to their website, take a few minutes to peruse it: https://www.tcoa.org/ Their phone number is 517-887-1440, or you may contact them through their website.



PHARMACY

Pickup all of your meds at the same time with

SyncRx

Help simplify your life by synchronizing your trips to the pharmacy. Get started by filling out a SyncRx agreement, available from the pharmacy or at go.msu.edu/SyncRx



Some restrictions apply. Speak to a pharmacy staff member or visit our website for more details.

4660 South Hagadorn Rd., Suite 100, East Lansing, MI 48823 | 517-353-3500 | pharmacy.msu.edu



Although the Lugnuts did not win on



Aug. 15, MSU retirees still had a great time at the

game. With an all-you-can-eat buffet, perfect weather and great camaraderie, everyone seemed to have a fun evening out. The night ended with an excellent fireworks show.







The MSU Open Enrollment period is coming up!

Get ready to enroll in your benefits options for the 2026 plan year. From **October 1 to 31, 2025**, you can evaluate your benefit needs and make any necessary changes, including enrolling in voluntary benefits such as vision, legal and critical illness insurance.

Attend the MSU Benefits Fair on October 21, where Personify Health will be available to answer any questions and offer discounts on hearing aids for those who are enrolled.

For enrollment questions, contact MSU Human Resources at **SolutionsCenter@hr.msu.edu** or **800-353-4434** (Mon–Fri, 8 am–5 pm ET). Or call Personify Health Member Services at **800-442-7247**.







Scan the QR code to download the app, or visit login.personifyhealth.com, and select Create Account.

Tell us your name, group ID and member ID (see your health plan ID card). Then agree to the rules, data collection and privacy policy. Next add your email, make a password and customize your experience. You can set your interests, connect a tracking device, explore your benefits and more.

@ Darconify Health 2025

October 2025

retiree organizations are organized, funded and operate. Interspersed with breaks and meals are periods where members can get to know each other and make new friendships. These Conferences have proven to be a great way to build the knowledge and effectiveness of our board members, which enables us to better serve you, our members.

A tour of the host's university is always a highlight of the Conference. The Michigan bus tour included all five of their Ann Arbor campuses. Stops included the football stadium, with a walk through the Wolverines football locker room, ending with a group picture at center field on the block M. We also toured part of North Campus, which primarily has an engineering focus and, concluded with a reception at the President's house, before breaking for dinner hosted in their Alumni Office Building. We all enjoyed the tour and found it informative to observe the scope, beauty and uniqueness of their university.

I recently came across a couple of quotes that resonated with me regarding retirement. First, Abraham Lincoln once said: "And in the end it's not the years in your life that count. It's the life in your years." Another one from an unknown source that I relate to is: "Retire from work, but not from life." If you come across a retirement quote(s) that resonates with you, funny or serious, please send them to me at brower@msu.edu. I will share some of the better quotes with you in future articles.

Remember, as a retiree of MSU or the spouse or partner of an MSU retiree, you are automatically a member of the MSU-RA. Membership is free. You are welcome to participate in as many of our activities and programs as you wish. And to bring friends and family to enjoy the good times. Participating in MSURA programs and activities can help make your retirement years more enjoyable and fulfilling. I hope to see and meet many of you over the course of this year.

VOLUNTEERS NEEDED

MSURA is a volunteer run organization. We have a wide range of needs for volunteers. Please contact Jeanette Robertson at robertso45@yahoo.com or David Brower at brower@msu.edu to learn more about volunteering with MSURA.



Please support our sponsors.
They do a lot to help us defray
the cost of events, newsletters
and administrative expenses.
We appreciate our underwriters!

Topic spotlight:

Your plan covers screening

Recommended screenings are covered as part of your plan, so why wait?

Schedule your colonoscopy today.

Humana

This information is provided for educational purposes only. It is not to be used for medical advice, diagnosis or treatment. Consult your healthcare provider if you have questions or concerns. Consult your doctor before beginning any new diet or exercise regimen.

Y0040 MOHMQTNEN C



Schedule your screening for one of the most preventable cancers

Colorectal cancer is one of the most common cancers but it's also one of the most preventable, according to the American College of Gastroenterology. Screenings are helping to drop the rate of these deaths.

Polyps can take 10-15 years to turn into cancer. According to the American Cancer Society, screening can find these polyps early, so they can be removed before they have a chance to turn into cancer.

Source:

American Cancer Society. Colorectal Cancer Facts & Figures 2023-2025. Atlanta, American Cancer Society; 2023.

Detecting Colorectal Cancer \mid Can Colorectal Cancer Be Found Early? \mid American Cancer Society, accessed 7/2/25.

American Cancer Society. Colorectal Cancer Facts & Figures 2023-2025. Atlanta, American Cancer Society; 2023.



1407 Building, MSU 1407 S. Harrison Road East Lansing, MI 48823-5239



Straight to the Point

Market Update - As summer comes to an end, markets have continued to march higher. Earnings have been a key driver of stock market returns, and have generally surprised to the upside. Meanwhile, although there has been some softening of economic data, we saw GDP growth bounce back in the second quarter, and we are once again seeing some early signs of life in what has been stagnant manufacturing data. In the near term, we believe that focus will likely turn back to the Fed, as rate cut hopes remain high. We also continue to expect markets to grapple with the dueling sense of complacency and regret. Stock markets have remained hot, and many investors who have missed the recent rally look to play catch-up.

StraightLine is a fiduciary that provides professional financial planning and account management. Our advisors and research staff allow us to offer plan specific information to the MSU faithful.

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Headquarters
165 Kirts Blvd, Suite 100
Troy, MI 48084

East Lansing Office
2911 Eyde Pkwy, Suite 100
East Lansing, MI 48823

(877) EDU-403B info@straightline.com www.straightline.com

SPARTAN SENIOR NEWSLETTER MSU Retirees Association, 1407 S. Harrison Road, East Lansing, MI 48823 **Phone** (517) 353-7896 • **Email** <u>msura@msu.edu</u> • **Editor** Rick Vogt (517) 242-1324 • **Website** <u>https://retirees.msu.edu</u>

• Change of address or MSU benefit questions contact MSU Human Resources at (800) 353-4434