



MSU RETIREES ASSOCIATION

SPARTAN SENIOR NEWSLETTER

November - December 2022

VOL. 44, NO. 3



For the first time ever, MSU Retirees Association was represented in the MSU Homecoming Parade. Members Angela Brown, Neelam Kher, Bill Anderson, Rick Vogt, Brenda Vogt and Roger Baldwin participated in the event. Some rode in a 1963 Chevy Nova convertible owned by Bill Anderson, while others walked. Above right: Neelam Kher hands out candy to children along the parade route. Next year we will open up this opportunity to any retirees who are interested.

UPCOMING MEMBERSHIP MEETINGS

Isle Royale research volunteer to share insight Nov. 14

The predator/prey project on Isle Royale has been around since 1958 and is the longest such study in the world. It has the largest collection of moose bones in the world.



Ron Porritt

“It is in our backyard, and something of which Michiganders can be proud, yet it is not

Please see PORRITT on page 3

When Monday, Nov. 14, 2022

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

Where Community Room, MSUFCU Branch, Mt. Hope & Farm Lane, East Lansing

OR join the Zoom: See E-Notice for sign in info or visit <https://retirees.msu.edu>.

Making an award winning documentary subject of Dec. 12 mtg

Geri Alunit Zeldes, Ph.D., will talk about her experience as a documentary film maker and what it's like to work with students to produce the work.



Geri Alunit Zeldes

A tenured professor in MSU's School of Journalism, Zeldes previously served as the J-School's Graduate Studies Direc-

Please see ZELDES on page 3

When Monday, Dec. 12, 2022

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Where Community Room, MSUFCU Branch, Mt. Hope & Farm Lane, East Lansing

OR join the Zoom: See E-Notice for sign in info or visit <https://retirees.msu.edu>.

Tri-County Office on Aging to present volunteering, services info

Three people from the Tri-County Office on Aging will present an informative session at our Jan. 9 membership meeting.



Casey Cooper, Community Engagement and Fundraising Director, along with two others, KC Austern, Options Counselor, and Rachael Stohlin, Volunteer and

Please see TRI-COUNTY on page 3

When Monday, Jan. 9, 2023

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

Where Community Room, MSUFCU Branch, Mt. Hope & Farm Lane, East Lansing

OR join the Zoom: See E-Notice for sign in info or visit <https://retirees.msu.edu>.

MSU RETIREES ASSOCIATION

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SPARTAN SENIOR NEWSLETTER

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SPECIAL ASSIGNMENTS

Photographer	Bruce Smith	517-323-9579
MSU Shares	Darlene Wenner	517-339-1685



PRESIDENT'S MESSAGE

Rick Vogt

Happy holidays!

May your holidays be happy, enjoyable and blessed with new memories with friends and family.

This year we had a few people represent the MSU Retirees Association in the MSU Homecoming Parade. It was a nice experience, and we would like to do it again next year. We do need a vehicle that could transport 20-30 retirees and would prefer to have one that is open. If you have or know of a vehicle that might work for next year's parade, let us know by emailing us at msura@msu.edu. Thank you.

I want to remind people that medical service providers are **WRONGLY** direct billing patients for services covered by the Humana insurance. If you receive a medical bill for services which is more than your co-pay or annual deductible, you should check with Humana.

Thank you for the response to our request for writing for this newsletter. We appreciate the good response and we encourage others interested to email me at vogtrick@comcast.net.

As we go into the fall and winter months, you have a choice to attend events in-person or in your home via Zoom. We will follow MSU's recommendations for in-person events. We request people be vaccinated and boosted for your safety and that of others.

We are looking for volunteers for help with events and activities of the association. If you can help us, we would like to hear from you. Please email me at vogtrick@comcast.net.

Thank You! Best wishes.



Are you a new retiree? **Welcome to the MSU Retirees Association!** You are already a member. There are no membership fees. We publish this newsletter seven times a year to keep you informed about membership meetings, campus issues surrounding retirees and more. You'll also receive two E-Notices (emails) a month. Please get involved by coming to a membership meeting. They are normally held the second Monday of every month, September to April, at the MSUFCU branch on Mt. Hope and Farm Lane. If you would like to receive a paper copy of the newsletter, please email msura@msu.edu.

Please support our sponsors. They do a lot to help us defray the cost of events, newsletters and administrative expenses, They've also allowed us to give an extra \$2,500 Student Scholarship each of the past five years.



PORRITT, continued from page 1

as well-known as it probably should be,” said our November speaker, Ron Porritt.

Porritt’s role is that of a volunteer — a citizen-scientist. He goes to the island each May with “Moosewatch” to help collect bones and observe the ecosystem of Isle Royale.

Porritt will share his thoughts and experiences and provide information about his volunteering.

ZELDES, continued from page 1

tor and the College of ComArtSci’s Faculty Excellence Advocate.

In 2022, Zeldes received an MSU William J. Beal Outstanding Faculty Award, only given to 10 or fewer faculty each year for awesome-ness demonstrated in teaching, advising, research, publications, art exhibitions, committee work, public service and continuing education. The work grows out of service to Communities and Students of Color.

Indebted to MSU, Zeldes feels like she grew up at the university, spending more than half her life on campus as a doctoral student, fixed-term and then tenure-stream faculty. She is grateful that her gig allows her to perpetually and doggedly tell stories at the margins, made possible by a team of students who are super in every way. Together, they create something new and therefore, newsworthy.

To read more about Zeldes, visit <https://comartsci.msu.edu/our-people/geri-alumit-zeldes>.

TRI-COUNTY, continued from page 1

Outreach Specialist, will be on hand to share resources that are available to seniors and caregivers in Ingham, Eaton and Clinton counties. They will also talk about volunteer opportunities.

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.

Maris A. Abolins	9/13/22
Denise M. Bakker	8/31/22
Charlotte P. Byers	9/26/22
Charmane K. Corcoran	9/16/22
Emil M. Divietri	9/7/22
John R. Garrison	9/20/22
Marjorie Gordon	8/22/22
John Hickner	8/22/22
James P. Lecureux	9/20/22
William McHarris	9/19/22
Donna J. Moses	9/9/22
Leroy Olson	8/21/22
Harry K. Stevens	8/31/22
Joy Tubaugh	9/15/22



MARK YOUR CALENDARS

Nov. 14, 2 p.m.	Membership Meeting (see p. 1)
Dec. 9, 2 p.m.	Membership Meeting (see p. 1)
Dec. 14, 2 p.m.	StraightLine seminar
Jan. 9, 2 p.m.	Membership Meeting (see p. 1)
May 1, 11:30 a.m.	Annual Luncheon (see below)



Teresa K. Woodruff, Ph.D., who serves as Provost and Executive Vice President for Academic Affairs, will be the keynote speaker at the MSURA Annual Luncheon.



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Dr. Churlsun Han: My Experience with Remote Patient Monitoring

As a primary care physician treating mostly adults with multiple chronic conditions, having data more than once every 3-6 months can tremendously improve the management of diabetes and other chronic conditions. Many of my patients struggle to record their numbers and bring them to their visit. However, just getting raw data is not meaningful without some additional insight about what that data means.

That is where Remote Patient Monitoring extends the care team and provides more of a relationship between those visits. Care Everyday is an MSU Health Care program created in collaboration with Higi. Using innovative devices, your readings for various health measures such as blood glucose are automatically sent to your personal care manager who monitors them on a daily basis and can alert me and your care team to any anomalies.

Figure 1 is an example of the enhanced data provided to the care team at MSU Health Care for a diabetic individual. As you can see, the relationship between the

Please see DR. HAN on page 5

Fig. 1
Blood Glucose

Date of Update	Notes
07/29/2021	Fasting Blood Glucose, FBG well controlled this morning and similar to most morning readings. Will continue to monitor.
07/28/2021	Blood Glucose, BG well controlled today. Noted that BG was elevated last night and >270s. Patient usually eats dessert at night per previous conversations. FBG was back within normal this morning. Will continue to monitor.
07/27/2021	FBG stable and consistent with previous trends. Will continue to monitor.
07/26/2021	BG trends over the weekend were well controlled. Will continue to monitor.
07/23/2021	BG high last night and >200. Patient is on vacation, most likely due to his diet. BG this morning is back within normal limits. Will continue to monitor.

ZAHA HADID DESIGN: UNTOLD


THE LARGEST EXHIBITION OF WORKS BY ZAHA HADID DESIGN IN NORTH AMERICA

ON VIEW THROUGH FEBRUARY 12, 2023

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 **MSU BROAD
ART MUSEUM**

547 E Circle Dr, East Lansing, MI (517) 884 4800



DR. HAN, continued from page 4

care manager and my team allows for more clear and concise patient data and can lead to better discussions with patients during visits.

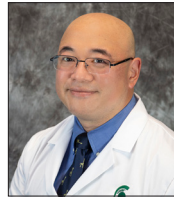
It can be hard to manage your diabetes. The prevalence of diagnosed diabetes has gone from 7% in 2000 to 10.6% in 2020 based on data from the CDC¹. Undiagnosed diabetes has gone from 8.1% to 8.5% over the same period. This is where Care Everyday can help. I recommend to my patients that they create a routine so they can stay on track with their goals. For instance, setting an alarm to check your blood glucose levels can greatly reduce the stress of managing your diabetes. Your care manager can also help you manage your diabetes and make sure your goals are being reached.

I am happy to say that Care Everyday has not only made my patients' lives easier, but it has also allowed me and my staff to make better informed decisions about patient's medications and overall care. I look forward to having more patients use the Care Everyday program.

All MSU retirees who qualify for the Care Everyday program, regardless of your physician, can sign up. If you are interested in learning more about Care Every-

day, talk to your physician or visit <https://higi.health-care.msu.edu>.

¹Surveillance - United States Diabetes Surveillance System.
<https://gis.cdc.gov/grasp/diabetes/diabetesatlas-surveillance.html>



Dr. Churlsun Han

Churlsun Han, MD is a provider with MSU Health Care Internal Medicine. Originally from New York, Dr. Han has been with MSU Health Care and the MSU Department of Medicine since 2007, working extensively in medical education, focusing on pre-clinical education. He has taken on several roles in medical education, especially with course administration. His clinical practice focuses on outpatient primary care.

Subscribe to E-Notices to keep informed

MSURA communicates via email to retirees throughout the year about various topics and events. If you do not receive our E-Notices (emails), please provide us with your email address and we will add you to the recipient list. Email us at msura@msu.edu with your name and email address with the subject line, "Subscribe to MSURA E-Notices."



Topic Spotlight: Your Rights against "Balance Billing"

As a Humana Group Medicare Advantage member, providers are not allowed to "balance bill" you. You are only responsible for paying your cost-sharing amount when you receive plan-covered services. Providers are not permitted to collect separate, additional charges from you. This is the case even if Humana pays the provider less than the provider charges for plan-covered services.

How this protection works:

If your cost-sharing is a copayment (a set amount of dollars, for example, \$15.00), then you pay only that amount for any covered services from a network provider. If your cost-sharing is a coinsurance (a percentage of the total charges), then you never pay more than that percentage for plan-covered services. Please consult your Evidence of Coverage for additional information.

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What to do if you receive a balance bill:

If you believe a provider has "balance billed" you, contact Humana Customer Care for assistance at **800-273-2509 (TTY: 711)**, Monday - Friday, 8 a.m. - 8 p.m., ET.

A Humana Customer Care specialist will attempt to resolve the issue with the provider's office to ensure that the member is not held financially responsible for any amount not designated as "member responsibility."

Emergency services:

If you have an emergency medical condition and get emergency services from a non-participating provider or facility, the most the provider or facility may bill you is your plan's cost-sharing amount - such as copayments and coinsurance. You cannot be balance billed for these emergency services.



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LEGACY.
THEIR
FUTURE.

LET'S TALK.






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AS YOUR ASSETS**

The MSU Office of Gift Planning is here to help you discover ways to leave a legacy that reflects your values and priorities. Whether it's student scholarships, research or programs, let us show you how you can turn your philanthropic dreams into a plan.

Our experienced Spartan team brings financial acumen to help you realize your goals.

- Deanna Gast
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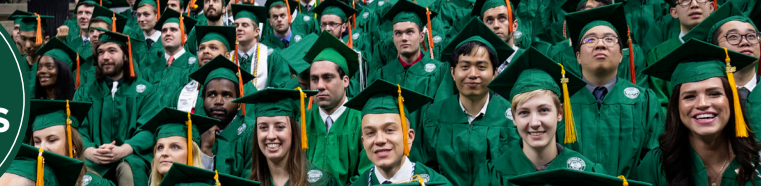


 Simply call 517-884-1000
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University Advancement
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SCHOLARSHIP UPDATES



FUNDRAISING GOAL HAS BEEN EXCEEDED!

In April 2021, amid a global pandemic, MSURA set an ambitious goal to permanently endow a third MSURA Scholarship by raising \$60,000 by 2024. MSURA had not been meeting in person since early 2020. So, we took a leap of faith, hoping our members and friends would respond to the challenge. Our faith was justified as we have exceeded our goal in a year and a half. As of Aug. 31, 2022, \$61,599 in donations and pledges has been raised. Thank you. Let's continue this success and endow a fourth scholarship!

\$61,599 Raised to Date



These scholarships are reserved specifically for the children or grandchildren of MSU retirees or current MSU employees. Please remind your children/grandchildren to apply for the scholarship here: <https://admissions.msu.edu/-/media/assets/admissions/docs/msura-scholarship-application.pdf> Please feel free to contact Ben Brown, brownb42@msu.edu with any questions you might have about the application process.

HOW TO DONATE TO THE MSURA ENDOWED STUDENT SCHOLARSHIP

If you're interested in giving to the MSURA Endowed Student Scholarship Fund, here are two ways to do so.

Mail

Make checks payable to Michigan State University with MSURA Endowed Student Scholarship written in the memo line.

Mail to:

University Advancement
535 Chestnut Road, Room 300
Michigan State University
East Lansing, MI 48824

Online

- Go to <http://givingto.msu.edu/gift/>.
- Type in "MSURA Endowed Scholarship Fund" for Areas to Support.
- Click on "Add to Cart."
- Enter any gift amount you wish.
- Click on "Proceed to Checkout."
- Complete donation.

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*Center for Medicaid and Medicare, CMS, awarded MSU Health Care Pharmacy 5 stars for patients refilling their medication for cholesterol, diabetes and hypertension.

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MSU Health Care
PHARMACY



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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 - The third quarter ended on a sour note, as markets gave back the gains that accumulated over the summer. As we embark on the final quarter of the year, we expect more volatility ahead. However, given how quickly markets have dropped after the summer rally, we are likely approaching oversold territory. While week-to-week movements are impossible to predict, an eventual bounce from these levels is expected. Many questions remain about the state of the economy going forward and how corporate earnings might be impacted as a result. We will get some answers during the third-quarter earnings period, but up to this point, earnings have held up better than expected. We remain cautiously optimistic that this will continue.

Special MSU Retirement Plan Update - By now you have likely heard about the upcoming MSU retirement plan changes. These changes will impact virtually everyone with money in any of the current or past MSU retirement plans—even retirees— especially if you are taking a recurring distribution. We are fully aware of what is happening and completely prepared to handle these changes for you. If you or anyone you know would like to talk through this, please contact us at 877-338-4032 or info@straightline.com.

Our quarterly newsletter (StraightTalk) walks through the macro information we are utilizing in our investment management. Please contact us if you are interested in receiving these newsletters or discussing how we can assist with your financial strategy.

From StraightLine Higher Education Services



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