



# MSU RETIREES ASSOCIATION

## SPARTAN SENIOR NEWSLETTER

November–December 2020

VOL. 42, NO. 3

### Meet the new director of the Broad Nov. 12

Join Eli and Edythe Broad Art Museum Director Mónica Ramírez-Montagut Thursday, Nov. 12, from 3:30 to 4:30 p.m., as she discusses what brought her to Michigan State University, her vision for the museum, and much more.



Mónica Ramírez-Montagut

Ramírez-Montagut is the newly appointed director of the MSU Broad and brings nearly 20 years of arts and culture experience in addition to her background as a trained architect. Throughout her extensive career, her approach to art is known for being both publicly engaged and socially conscious. Ramírez-Montagut is originally from Mexico and has lived in the U.S. since 2002.

For details on how to join the meeting, please go to [retirees.msu.edu](http://retirees.msu.edu).

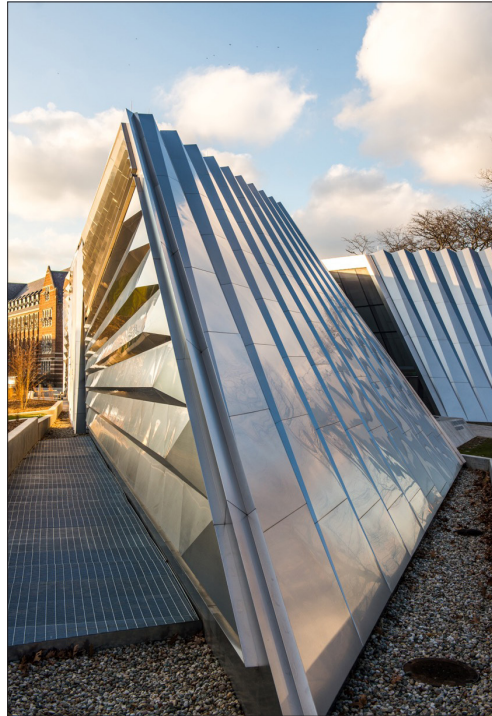


Photo © 2015 Michigan State University Board of Trustees

**When** Thursday, Nov. 12, 2020 **Time** 3:30–4:30 p.m. via Zoom **How to Join** [retirees.msu.edu](http://retirees.msu.edu)

### UPCOMING MEMBERSHIP MEETING VIA ZOOM

### Fraud prevention topic of Nov. 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

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.

**When** Monday, Nov. 9, 2020 **Time** 2–3 p.m. via Zoom **How to Join** [retirees.msu.edu](http://retirees.msu.edu)

### MSURA Endowed Student Scholarship applications now being accepted

Scholarship applications are now being accepted for the MSURA Endowed Student Scholarship for school year 2021-2022 by the MSU Admissions Office. Scholarship awards will be announced in the spring of 2021. Please let your children and grandchildren know about this opportunity.

In 2015, the MSU Retirees Association started a scholarship fund for family members of MSU retirees and current MSU employees. We wanted to help ensure future generations a college education. Incoming and current MSU students undergrad and graduate level are eligible to apply for the scholarship annually.

Through donations and fundraising, two scholarships have been endowed and we are working to endow more. Eleven \$2,500, one-year scholarships have been awarded since the scholarship’s creation. An endowed scholarship simply means that enough money is invested to ensure funding scholarships annually using just a portion of earning. This ensures the scholarship fund continues to grow while at the same time awarding scholarships annually to future generations of Spartans.

# MSU RETIREES ASSOCIATION

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## PRESIDENT'S MESSAGE

Roger Baldwin

We all are in the process of defining a new normal as the COVID-19 pandemic reshapes our daily lives and comfortable routines. As you know from reading this newsletter, the Michigan State Retirees Association is also working to define its new normal.

One big step we have taken is to move our monthly meetings to an online platform using Zoom technology. I am happy to report our September MSURA meeting on happiness had 68 participants, and our October meeting on HR's open enrollment period had 280 participants. These figures suggest that our members are willing to try the Zoom format. In fact, they actually may be getting comfortable with this new way to stay connected and keep informed.

The 280 participants at our October meeting reveals the COVID-19 cloud that hangs over us at least has a silver lining. A larger number of MSURA members can participate in our meetings when they can access us online. In addition, other members who cannot attend our meetings in real time may view the recorded meeting at their convenience. We never could have accommodated 280 members in our usual meeting place. Once again, we are seeing some concrete benefits from the adjustments we have made as we define a new normal.

Our gradual move into the world of technology-based programming is pushing us to think creatively about how we can improve the viewing experience of our online participants. We are in the process of researching what new equipment we need to improve the recording and transmission of our programs. Our goal is to make our Zoom-based meetings as engaging and informative as our face-to-face meetings. Over the next few months, you will be hearing more about our efforts to enhance our virtual programming for MSURA members.

We are also planning some additional programs to supplement our monthly meetings. These programs may be cultural, social, or focused on wellness. We hope they will help to keep us connected and engaged during this unusual time. For example, we have a virtual event planned with the new director of the Broad Museum. This will be on Thursday, Nov. 12. More information on this event will be coming in the MSURA newsletter and E-Notices.

Please let us know what your interests and information needs are as we move into the winter months. MSURA will do its best to keep your life interesting and enjoyable as we all work to define a new normal that is both fulfilling and fun.

## Wild bees & how we can help at Dec. meeting

Dr. Rufus Issacs will be sharing his vast knowledge of honey bees with us on Monday, Dec. 14. In recent decades the populations have been declining. What can we do to support them? What are the affects on our food crops? Isaacs will answer these questions and more about these important species.



Dr. Rufus Issacs

Isaacs is a professor and extension specialist in the Department of Entomology at MSU, where he has worked

for the past two decades. His research program explores insect ecology and behavior to develop insect management practices for sustainable crop production. Pest management challenges are addressed by testing new reduced-risk insecticides, developing new pest control tools and tactics, and integrating them into established integrated pest management programs. The lab also focuses on crop pollination, with emphasis on the biology and conservation of native bees and their roles in berry crop production.

When Monday, Dec. 14, 2020 Time 2-3 p.m. via Zoom How to Join [retirees.msu.edu](http://retirees.msu.edu)

## Vaccines topic of Jan. membership meeting

As we have great hopes for a vaccine to prevent COVID-19, Dr. Raza Haque will help us understand COVID-19 vaccines that are available or expected to be available soon and will talk about why getting vaccinated is important for you and everyone.



Raza Haque, M.D.

Haque performs clinical work, geriatric assessments, skilled nursing facility care and medical directorships. He teaches at the medical student, resident and fellowship levels; and participates in other scholarly activities.

He has been a guest writer for the MSU Retirees Association Senior

Newsletter for a number of years now. One of the articles he wrote was on the different flu vaccines available, which was published in the January 2019 Spartan Senior Newsletter.

Haque earned his medical degree at Dow Medical College, University of Karachi. This was followed by a residency in Internal Medicine at Oakwood Hospital in Dearborn, and completion of the Geriatric Fellowship at MSU in 2004. Dr. Haque is a medical director of Faith Haven Senior Care Center and offers subacute care at the Ingham County Extended Care Facility. He has a scholarly interest in preventing polypharmacy and falls in the elderly.

When Monday, Jan. 11, 2020 Time 2-3 p.m. via Zoom How to Join [retirees.msu.edu](http://retirees.msu.edu)

## In Memoriam

The Spartan Senior Newsletter prints 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.

Jacquelyn Church	9/25/2020	Robert Hurwitz	9/15/2020
William Cole	9/16/2020	John L. Lockwood	8/21/2020
Leroy Dugan Jr.	9/7/2020	Philip C. McGuire	9/2/2020
Peggy Gonser	9/21/2020	Margaret L. Shick	8/21/2020
John P. Goodridge	8/8/2020	Lawrence Stebbins	9/12/2020
Robert Hammer	9/14/2020	Sonne J. Stowell	8/20/2020
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# MSU Shares 2020-2021 campaign is up and running

The 2020/2021 MSU Shares campaign has begun in full swing and you should be seeing an MSU Shares Retiree solicitation in your mailbox within the next few weeks.

Life is not the same as it was a year ago when we kicked off the 2019/2020 Campaign. Life was a little simpler. We talked with our friends and neighbors. We gathered in groups to make everyone aware of what was going and how we would approach the annual campaign. We chatted over the phone and over healthy lunches and dinners.

Now we are socially distancing. We do get together on Zoom, but it is not the same. The one thing that continues from last year is the overall need of the people



around us. The number of people needing our assistance has not diminished. It has increased. There is greater unemployment. There are children needing meals. There are families on the brink of eviction.

We as an MSU community are so much more important than we

have ever been. The retirees of Michigan State University have always been a firm foundation for the MSU Shares campaign. Giving back to the community has never been questioned by the retirees. We thank you for all you have done. And now we have to ask, in this time of turmoil, to once again step forward and make your pledge to the MSU Shares campaign.

If you have joined the campaign, Thank You. If you have not participated, we ask you to think about making a pledge to help those more needy in the area. Pledge forms will be arriving in your mail shortly.

As always, Go Green! Go White!

— Craig Gunn and Jeff Brodie,  
Campaign Co-Chairs

Now Open.

Always Free.

2020 Master of Fine Arts Exhibition, installation view at the Eli and Edythe Broad Art Museum at Michigan State University, 2020. Photo: Aaron Word/MSU Broad

[broadmuseum.msu.edu](http://broadmuseum.msu.edu)

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**MSU BROAD**

# Next steps for new Humana plans

MSU's Open Enrollment season closes Oct. 31. You should have had the opportunity to review the Humana Enrollment Kit, as well as attend a virtual presentation and ask your specific questions about the new plans.



For those of you that are participating in a 2021 Humana plan, here are a few next steps to anticipate:

1. By the middle of December, watch for a plain white envelope in the mail with your Humana Medical Identification Card.
2. Once you receive your card, if you have mail order prescriptions, log into the Humana website or call Humana to validate and set up your prescription mail order.
3. After you receive your card, and if you have mail order prescriptions, Humana will also be mailing you a letter letting you know if you need to take action on any of your medications to be prepared for the transitions in 2021.
4. If you are participating in the Humana Group Medicare Advantage PPO plan, explore the SilverSneakers benefit. SilverSneakers is a total health and physical activity program included in the plan at no extra cost. This includes access to online fitness classes, as well as free access to workout facilities such as the YMCA, Snap Fitness and Planet Fitness, for when you feel comfortable going back into the gym again. Learn more at [www.silversneakers.com](http://www.silversneakers.com).
5. While MSU's open enrollment period is coming to a close, other companies' open enrollment periods are still underway. It is critical that if you enrolled in the Humana Group Medicare Advantage PPO plan with MSU, but your spouse is covered through another employer, you review this coverage carefully to ensure you are not enrolled in more than one Medicare Advantage plan, which is prohibited and could result in a loss of coverage.

For more information on the plans, to access plan documents or login to the Humana portal, visit 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/>. For continued assistance with plan coverage, contact Humana at 800-273-2509.

# Time to get your free flu shot, other vaccines at MSU Pharmacies

MSU HealthTeam Clinical Center and Olin Health Center Pharmacies are offering free flu shots via drive-through several days until the end of the year. To check the dates, visit [pharmacy.msu.edu/](http://pharmacy.msu.edu/). No appointment is necessary for the drive-through flu shots, and the location for the event is the MSU Pavilion.



Vaccinations free to MSU retirees include Flu, Shingles (SHINGRIX) and Tdap.

The pharmacy is also offering the Tdap vaccine for adults, 18 years and older. Tdap protects against tetanus, diphtheria and pertussis or whooping cough. CDC recommends one dose of Tdap for adults who have never received it.

Another vaccination free to MSU retirees is Shingles (SHINGRIX).

Talk to a pharmacist to learn what is best for your vaccination needs and to set up an appointment by calling 517-353-4930. You can visit the Clinical Center Pharmacy during the following business hours: Mondays through Fridays from 8 a.m. to 5 p.m.

# Help support MSU Retirees Association

As an MSU retiree, you are a member of the MSU Retirees Association (MSURA). Because MSURA is an all-volunteer organization, you and your fellow retirees can provide the resources to complete its mission.



Retirees Association  
MICHIGAN STATE UNIVERSITY

The MSURA mission is to establish and maintain a community

of fellowship among its members; to stimulate individual and mutual interests and concerns; to bring its members together for social, recreational and educational purposes; to communicate and clarify information that has special

impact upon retired persons; to provide liaison between MSU retirees and MSU administration; and to participate in service projects and programs that benefit its members, MSU and the community.

Please consider making a donation to MSU Retirees Association to help improve our service to our members. To make a donation to MSU by mail, to benefit the MSU Retirees Association, make your check payable to MSU—Retirees Association, AB272, enclose your name and full address, and mail to University Advancement, 535 Chestnut Road, Room 300, Michigan State University, East Lansing, MI 48824

# Oct. Membership Meeting recap

The October membership meeting, held Oct. 12 and hosted virtually using Zoom, attracted 280 retirees. Retirees were able to attend from the comfort and safety of their own homes. Organizers were very pleased so many could attend and that retirees out of the immediate area could also enjoy a meeting, some for the first time ever.

The presentation focused on the MSU Benefits Open Enrollment process along with MSU Health Care Pharmacy Services. Thank you to Dan Mackey and Tabatha Dixon from MSU Human Resources for presenting and answering retirees' questions. Thank you also to Sandra Campbell from MSU Pharmacy for providing information.

MSU Benefits is available on the MSU Human Resources website at [hr.msu.edu/retirees.html](http://hr.msu.edu/retirees.html). If you have questions, please call MSU

## How to attend an MSU Retirees Membership Meeting using Zoom

Hosting meetings virtually is a work in-process for the organizers of the MSURA monthly meetings. Board members continue to work to improve the experience for retirees. Meetings use a webinar format instead of the common meeting format many might use with friends and family. Under the webinar format, the participant's experience is like watching TV. Attendees can watch and ask questions using Zoom's Q&A feature. People also have the option to make a phone call to join and listen to the meeting.

MSURA chose the webinar format because we have a large number of attendees and it is easier and less problematic for the attendees. There is a "How-To Attend an MSURA Virtual Meeting" video on the retirees' website at [retirees.msu.edu](http://retirees.msu.edu). This walks the participant through the process of joining a meeting and communicating with the presenter using Zoom's Q&A feature.

The organizers appreciate people taking the post meeting survey and providing feedback. It has been very helpful and positive. Thank you!

Human Resource's Solution Center at 1-800-353-4434. Questions on the new Humana Healthcare insurance should be directed to Humana by calling 800-273-2509.

Information about MSU Health Care Pharmacy services is available on their website at [pharmacy.msu.edu](http://pharmacy.msu.edu). If you have questions, please call

the MSU Pharmacy at 517-353-4930.

Most of the MSURA events this year have been recorded and the recordings are available for your viewing on the MSU Retirees Association's website ([retirees.msu.edu](http://retirees.msu.edu)). If you miss one of our meetings, you can watch it anytime.



## NEWSLETTER FORM

If you wish to receive a paper copy of the Spartan Senior newsletter delivered via U. S. Mail, please fill in the form below and return it to:

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## Watch for E-Notices from us

Want to get our E-Notices? MSURA's e-Notices are published twice each month and are sent to your email address. To SUBSCRIBE, UNSUBSCRIBE, or CHANGE an email address for delivery of E-Notices, please email: [MSURA.List.Manager@gmail.com](mailto:MSURA.List.Manager@gmail.com).



Are you a new retiree? Welcome to the MSU Retirees Association! 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 periodic E-Notices. Please get involved by coming to a membership meeting. They are normally held the second Monday of every month, September to April. Currently these meetings are held on Zoom. Visit [retirees.msu.edu](http://retirees.msu.edu) for more information.



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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** - Despite some recent selling, stocks have generally held up well as we head towards the US elections. Bond markets have also been remarkably steady in recent months, aided by the Fed's pledge to keep short-term rates near zero for the foreseeable future, and generally tame inflation readings. As summer has drawn to an end, we expect the failure of the government to implement further fiscal support to weigh on markets in the short-term and to be a modest drag on late Q3 and early Q4 economic readings. After the elections though, we expect the clarity on the composition of government will spur some increased level of confidence for investors, regardless of the election outcome.

**Investment Implications** - Stock market volatility has remained high and picked up a little bit recently, as expected. Given the continued uncertainty around COVID and the elections, we made some recent moves to marginally de-risk portfolios. We continue to see a path towards further medical advancements in the coming few months and strongly believe that once the elections are settled a top priority for whomever wins will be the introduction of further fiscal support for the economy. We continue to expect a gradually improving global economy as we head into 2021 and certainly as the new year progresses. We favor diversification both between asset classes and across sectors, and see stocks doing better than bonds over the coming 12-18 months.

Our quarterly newsletter (StraightTalk) walks through the macro information we are utilizing with 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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