



MSU RETIREES ASSOCIATION

SPARTAN SENIOR NEWSLETTER

August - September 2020

VOL. 42, NO. 1

UPCOMING MEMBERSHIP MEETINGS VIA ZOOM

You'll enjoy 'The Joy Initiative' Sept. 14

Dr. Miko Rose is an assistant professor at the MSU Department of Psychiatry, providing psychiatric services

for Federally Qualified Underserved Health Centers throughout Michigan. She is also the creator and Program Director of "The Joy Initiative," a project she started at the MSU College of Human Medicine and College of Osteopathic Medicine schools, where she now

teaches formal elective classes on the art of happiness and well-being. In 2013, she was awarded the SAMHSA American Psychiatric Association Minority Leadership Fellowship Grant, from which she built the foundation to develop emotional resilience, happiness, and mindfulness trainings tailored to the unique needs of medical providers. She has over 20 years of experience and formal training in life coaching. Drawing upon her experiences with underserved communities, she now creates and facilitates happiness training programs for medical providers across the country.

and College of Osteopathic Medicine schools, where she now



Dr. Miko Rose

When Monday, Sept. 14, 2020
Time 2-3 p.m. via Zoom

Open enrollment focus of October meeting

Dan Mackey 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, although specific sessions on this will be hosted by HR. Mackey is the HR Manager/Retirement Administrator.

Sandra Campbell will go over new services the MSU Pharmacy is offering and answer any questions you may have. The MSU Pharmacy provides a number of services. Campbell will explain how these services can help retirees save time, money and provide a convenient way to obtain prescriptions and vaccines. Campbell is the chief pharmacist at the MSU Pharmacy.



Dan Mackey



Sandra Campbell

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

Membership meetings moving to Zoom in 2020-21 academic year

Because of COVID-19, the MSU Retirees' Association Board has decided to have the monthly membership meetings virtually using a web service called ZOOM. We will not meet in person until it is safe to do so.

In the near future, information on how to connect/join a MSURA Membership Meeting using ZOOM service will be on the MSURA website (retirees.msu.edu) and in E-Notices. There is no fee, or subscription needed to use ZOOM to attend MSURA events.

In short, you can call in on your telephone and listen to the meeting or you can use your computer, smart phone, tablet or other smart device to join the meeting as an attendee virtually. Meetings will be recorded and available on the MSURA website, so if you missed it, you can still see it. Watch for more information in the E-Notices and on the MSURA website.

We have a great line up of speakers for this year's membership meetings (see page 4), so we hope you will join in.



NEW RETIREES!

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.

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PRESIDENT'S MESSAGE

Roger Baldwin

Most of us would probably say the coronavirus has had a negative impact on our country and our individual lives. In many ways, this is certainly true. However, one positive outcome of this period dominated by Covid-19 has been an increase in creativity and innovation. For example, when I had my long-postponed dental checkup recently, my dental hygienist looked more like an astronaut than the kind, compassionate individual who has cared for my teeth for many years. To return to their important roles in maintaining wellness, dental professionals have designed protective gear to keep them safe from the virus while continuing to serve their patients. This type of ingenuity is evident everywhere as we learn to cope with this new threat to our wellbeing.

The MSU Retirees Association is also being creative to enable us to continue serving our members under the constraints imposed by the global pandemic. For the foreseeable future, we may not be able to meet in person. However, we have a team of members working to ensure that we remain connected and meet electronically on a regular basis until life returns to normal.

Our series of monthly programs will continue via Zoom, an electronic meeting platform many of us already know from regular Zoom conversations with relatives or digital meetings of organizations to which we belong. Zoom will enable us to learn about interesting topics from renowned experts as we have for many years through our monthly meetings. Another benefit is Zoom-based activities will help us get better acquainted with an important new communication technology. It will also help to make our MSURA programs more accessible to members who no longer live close to East Lansing. Information on how to use Zoom and access MSURA meetings and events will be available in E-Notices, our newsletter, and the MSURA website (retirees.msu.edu).

Our MSURA Program Committee, chaired by Vice President Rick Vogt, has planned many engaging and thought-provoking programs for the next several months. Be sure to add these events to your calendar so you won't miss the opportunity to learn new things while also staying connected with your friends who are MSU retirees.

Please see **PRESIDENT** on page 3

Innovation is rarely a linear process. Creative initiatives almost always involve experimentation, false starts, assessment of what works and what doesn't, and learning from our mistakes. MSURA will be experimenting over the next year with ways to serve our members more fully and effectively during the Covid-19 pandemic. During this time, we hope you will be patient, support us, let us know what is working and what isn't, and send us suggestions for how we might serve you better. We are all in the same boat. Let's enjoy the voyage and commit ourselves to supporting each other. If we do, we may look back at this time as a highly inventive and productive period where we served our members and community well while we also helped to make MSURA a stronger organization better prepared for the future.

Wishing you good health and an enjoyable adventure with MSURA.

VOLUNTEERS NEEDED!

MSU Retirees Association is an all volunteer organization. We're looking for some talented people, and we know you're out there! We have four positions to fill:

- newsletter editor
- E-Notice editor
- writers for the newsletter
- office volunteer

Consider getting involved in this dynamic organization. If you are interested, please call Rick Vogt at 517-242-1324. Thanks!

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.

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.

James H. Anderson	4/20/20
Gloria Appleton	5/8/20
Norma J. Avelleyra	6/26/20
Edna Buchanan	5/2/20
Andrew B. Campbell	5/18/20
John P. Casbergue	5/17/20
Agnes M. Chatterjee	5/29/20
Gaylord Chick	6/19/20
Jane P. Child	4/18/20
Karen M. Deford	6/28/20
Martha J. Devlin	6/7/20
Charles Downs	5/3/20
Joseph Ervin	5/31/20
Jeanne L. Fancher	4/27/20
Betty M. Faulkner	6/1/20
Martha M. Ford	4/19/20
Jo K. Forest	5/14/20
Phyliss Hale	4/23/20
Donald J. Hall	6/13/20
Tien Yien Li	6/25/20
Nancy Joy Long	5/16/20
Roger Lupien	5/16/20
Charles McCracken	5/2/20
Dorothy McMeekin	6/26/20
Wilma Phelps	4/18/20
David R. Rovner	5/22/20
Cynthia J. Sarver	6/5/20
George Sherman	6/5/20
Donald Spyke	5/16/20
Robert Stewart	5/16/20
Daniel Stolper	6/9/20
Frederick R. Whims	6/28/20
Julia J. Wirth	5/27/20
Karon Lynette Wood	5/9/20



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MARK YOUR CALENDARS



Please cut out this calendar and use it to help you keep track of MSURA activities!

MSURA MONTHLY MEMBERSHIP MEETINGS will be on Zoom until further notice. Please watch future newsletters and E-Notices for more events.

DATE	SPEAKER	TOPIC	EVENT	LOCATION
Monday, Sept. 14, 2020 2-3 p.m.	Dr. Miko Rose, Assistant Professor, Department of Psychiatry	The Joy Initiative	MSU Retirees Association Membership Meeting	Via Zoom. Visit https://retirees.msu.edu/ for more information.
Monday, Oct. 12, 2020 2-3 p.m.	Dan Mackey, MSU Human Resources; Sandra Campbell, Pharmacies	Open Enrollment & MSU Pharmacy Services	MSU Retirees Association Membership Meeting	Via Zoom. Visit https://retirees.msu.edu/ for more information.
Monday, Nov. 9, 2020 2-3 p.m.	Tom Holt, Director and Professor, School of Criminal Justice	Common fraud schemes/how to prevent becoming a victim	MSU Retirees Association Membership Meeting	Via Zoom. Visit https://retirees.msu.edu/ for more information.
Monday, Dec. 14, 2020 2-3 p.m.	Dr. Rufus Isaacs, Professor, Department of Entomology	Michigan's Bees & What You Can Do to Support Them	MSU Retiree Association Membership Meeting	Via Zoom. Visit https://retirees.msu.edu/ for more information.
Monday, Jan. 11, 2021 2-3 p.m.	Dr. Raza Haque, Associate Professor, Human Medicine	Vaccines	MSU Retiree Association Membership Meeting	Via Zoom. Visit https://retirees.msu.edu/ for more information.
Monday, Feb. 8, 2021 2-3 p.m.	Joe Grimm, Editor in Residence, School of Journalism	Bias Busters Open Eyes of Students	MSU Retiree Association Membership Meeting	Via Zoom. Visit https://retirees.msu.edu/ for more information.
Monday, March 8, 2021 2-3 p.m.	Robin Buell, Professor, Plant Biology	Mints: Unlocking Their Secrets to Advance Medicine and Spices	MSU Retiree Association Membership Meeting	Via Zoom. Visit https://retirees.msu.edu/ for more information.
Monday, April 12, 2021 2-3 p.m.	Hayder Radha, Professor, Electrical and Computer Engineering, Director, WAVES Laboratory	MSU Autonomous Vehicles Research	MSU Retiree Association Membership Meeting	Via Zoom. Visit https://retirees.msu.edu/ for more information.

Reopening Sept. 1 Always open online



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

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MSU BROAD

BENEFITS CHANGE

New Humana health & prescription drug plans for retirees to roll out Jan. 1, 2021

Effective Jan. 1, 2021, MSU will partner with Humana to provide a new retiree health care plan with prescription drug coverage. The new plans will replace MSU's previous health care plans through Blue Cross Blue Shield of Michigan and the prescription drug coverage plan through CVS/Caremark. There will be plans to cover retirees, both eligible and not yet eligible for Medicare. In addition, plans will cover retiree dependents, both eligible and not yet eligible for Medicare.

With the rising cost of health care and prescription drug coverage, it is imperative the University continues to explore strategic initiatives to provide you with high-quality benefits at an affordable cost. The new Humana plans are custom-designed with both health and prescription drugs that are comparable to MSU's current Blue Cross Blue Shield of Michigan and CVS/Caremark prescription plans.

You should have received a letter in the mail regarding this change. MSU and Humana will also be hosting seminars throughout the month of October to provide more information about the benefits of the plans and to answer your questions. We are working closely with Humana on various seminar options, keeping in mind both state and organization social distancing guidelines due to COVID-19. You will receive further information throughout summer and fall in preparation for MSU's Open Enrollment.

The following are a few frequently asked questions you may have since receiving the announcement letter:

Can I opt out of this new Humana plan?

Yes, you will receive a mail packet of information from Humana about the plans; it will include an opt-out form that you may complete if



you do NOT want this health care and prescription drug coverage. You may also opt out online via the EBS Portal during Open Enrollment in October.

Is there a premium for the new Humana plans?

There will not be an MSU premium for the Humana plans for retirees with full university contribution hired on or before July 1, 2002. For retirees that are not fully vested, the premium will be based on the vesting contribution level, consistent with current practice.

There is no longer a higher cost plan. There are two plan options with Humana; retirees will either be on the Medicare or non-Medicare plan. For retirees enrolled in the Medicare plan, Medicare premiums for Part B (including Late Enrollment Penalty (LEP) or Income Related Monthly Adjustment Amount (IRMAA) fees) will apply consistent with current practice. In addition, since the Humana plan includes Medicare prescription drug coverage, Medicare premiums for Part D (including LEP or IRMAA fees) will apply.

Is the Humana provider network similar to current networks for both the Medicare and non-Medicare plans?

Yes, Humana has a broad, national provider network that is comparable to the networks currently in place for retirees.

How do I find out if my providers are a part of the Humana network?

Beginning in September, there will be an MSU Humana Call Center number as well as a Humana website where you can check online. MSU will notify you when this information is available.

Are there in-network and out-of-network differences in the Humana Medicare Employer PPO?

No, this plan is a Passive PPO, which means your benefit levels are the same for in-network and out-of-network providers. Individuals on this plan can use any provider in the country who accepts Medicare and agrees to bill Humana.

Are there in-network and out-of-network differences in the Humana Non-Medicare Employer PPO?

Yes, similar as the Blue Cross Blue Shield of Michigan (BCBSM) plans in place today, the MSU plan is a PPO plan and members in the non-Medicare plan receive a higher level of benefits if being treated by a network provider.

I saw in the announcement letter that MSU needs the MBI for enrollment in the Humana Medicare Employer PPO plan. What does MBI mean?

It stands for Medicare Beneficiary Identifier. The Center for Medicare and Medicaid Services (CMS) started to replace the Social Security Number on the Medicare Health Insurance cards and the Health Insurance Claim Number that providers used to process claims. On your Medicare card, the MBI is the 11-digit number under the title "Medicare Number."

You can visit the MSU HR website for more information and additional frequently asked questions at <https://hr.msu.edu/benefits/healthcare/humana.html>.



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Part 2

WHAT WE ARE DOING WHILE STAYING AT HOME

In our last newsletter, we shared stories of what some of you are doing to keep active during the pandemic. Some of you let us know you enjoyed this feature, and so we have a few more for you. Enjoy! -*Jacqueline Babcock*

■ Lori Alden Holuta

Like many others who are staying at home, I've perfected my breadmaking skills, and we're hip-deep in sourdough loaves, English muffins, and flatbreads. Also, the yard is well-tended and almost weed-free (is any yard ever completely weed-free?)

Since my retirement from MSU a year and a half ago (I worked in the Student Affairs Vice President's office for 21 years), I've been able to spend more time focusing on my passion for writing. I'm currently fine-tuning my second novel, a sequel to "The Flight To Brassbright" to be titled "Down The Tubes." I'm hoping to publish it this summer. I've also published three shorter kids' books, and a cookbook. All are available on Amazon. When I was working full time, my writing progress moved very slowly. It's a challenge to write when you're tired after a long day at work. I will be thrilled to finally get this sequel novel published and move on playing around with some of the dozens of short story ideas rattling



around in my head.

I'm very much looking forward to the day I can get out in public and participate again at local literary and historical events. I'm an introvert by nature, but I find it helpful and gratifying to interact with the public as a local author. One challenge all authors face is the need to perfect a book's "elevator pitch" speech. If you can't grab a reader within about 20 seconds, you lose them. So, I'm spending lots of time in front of my mirror trying to sell my books to myself.

■ Jeanie Croope

I get a little embarrassed when I read about so many people who are cleaning their house head to toe or downsizing extensively. I need to do all that too. They're all rewarding and worthy ventures, but not very much fun. I needed fun. So I have done a number of things that fill my creative soul. I've nearly completed a book about my family's history, going back as far as the 1700s and through the generation after mine. I've been working on a watercolor Covid-19 journal, capturing daily life in both words and pictures, along with doing watercolor paintings based on photos from my travels. I've also been disassembling old photo albums and scanning the pictures, sending the orig-



inals to friends and relatives as surprise "Happy Mail" during the lockdown. Like so many others, I've been cooking and trying new recipes, pretending I might have a garden (should my seeds take off) and finishing four or five books. I've also taken walks and done some fun nature photography while I've been out.



■ Barbara O'Kelly

I feel very fortunate that both my Jazzercise and yoga classes through the Meridian Senior Center are being offered online. Those are keeping me in shape to do more horseback riding than usual (though occasionally my 29-year old mare thinks I'm overdoing it) and get into my garden earlier than usual. I also make some wellness calls each week for Tri-County Office on Aging, and I host a weekly Zoom happy hour for our immediate neighborhood.

On rainy days, I'm also getting to long-delayed tasks around the house. An unexpected source of joy has been sorting through stacks of long-stored memorabilia. I'm reviewing each piece, as I'd long ago planned to do some day and am keeping a few items, but I'm sorting many photos and sending to old friends...or to their children. They may have the pictures, or similar ones, but I've found that (like me) most haven't had occasion to look at them recently, and this is an opportune time to rekindle fond memories.

Reading the digital copy of the newsletter, but would like a paper copy? Please email or call the MSURA office.



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Welcome Fall!

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 - Markets have generally continued to rally since our last note, with different sectors of leadership at different times. We have grown more concerned with the short-term run up in certain areas of the stock markets. High flying tech and biotech names have generally led the way in recent months and pockets of the market could be stretched beyond reasonable valuations. More recently, investors have had to grapple with a new wave of COVID case growth domestically and face the usual uncertainty around the pending US elections.

Investment Implications - From a long-term perspective, we believe that many of the trends that were in place pre-COVID remain intact. This leads to the belief that technology (both within and outside of the technology sector) will continue to drive investment returns to the upside. From a shorter term standpoint, however, we feel that mixing in some cyclical value exposure with energy, financials, and industrials could add value as the global economy continues its gradual recovery process. The outlook for stock returns in the coming months is a bit more mixed as the “easy” gains have been made off the market bottom. We see stocks continuing to move in an uptrend, but we expect more choppy short-term movements and would not be surprised to see a bit of a pullback at some point.

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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