



# MSU RETIREES ASSOCIATION

## SPARTAN SENIOR NEWSLETTER

October 2021

VOL. 43, NO. 2

# Medical bill from a service provider doesn't look right?

Medical providers work with many different insurance companies and sometimes make mistakes. This article is to give you information about what you can do if you do not understand a charge and you are uncertain of the Humana Coverage and Benefits.

What should I do if I receive a medical bill from a provider that doesn't look right to me?

If you receive a bill for services from a doctor's office, hospital or other providers that is for more than what you were expecting, before paying the bill contact the provider's office listed on the invoice to confirm that they are billing the Humana insurance correctly.

What should I do if I disagree with the Humana SmartSummary (Medicare Advantage Plan) or Summary of Benefits (Non-Medicare Plan)?

You may contact Humana and speak to a Customer

Care specialist for both the Medicare and non-Medicare plans at 1-800-273-2509, Monday thru Friday, 8am to 8pm EST. At the conclusion of the call Humana will provide you with a customer service number, take note of that number in case you need it later.

What if I have reached out to both the provider and Humana and I still do not agree with the charges?

If you disagree that the service should have been covered, the provider does not think there is an error in billing, and Humana is indicating that based on the billing, it is not a covered benefit, you may contact MSU Human Resources for assistance at [SolutionsCenter@hr.msu.edu](mailto:SolutionsCenter@hr.msu.edu) or call 1-517-303-4434 (toll-free at 1-800-353-4434) Monday-Friday, 8 a.m.—5 p.m. EST. Provide MSU Human Resources with the customer service number you were given and they will work with Humana and you to understand the situation and an appropriate resolution.

Message from MSU Human Resources

### UPCOMING MEMBERSHIP MEETINGS VIA ZOOM

## Open enrollment focus of Oct. 11 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 took effect on Jan. 1, 2021. Mackey is the HR manager/retirement administrator and Dixon is the senior human resources professional.

Sandra Campbell, chief pharmacist at the MSU Pharmacy, 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.

## Nov. 8 speaker to address Indigenous outreach, research

Christie M. Poitra, Ph.D. will provide an overview of outreach and research activities with Indigenous communities and tribal colleges throughout Michigan.

Poitra is the Interim Director of the MSU Native American Institute (NAI). She is a Turtle Mountain Chippewa (Pembina Ojibwa), with family ties to Little Shell.



Christie M. Poitra

An alumna of UC Berkeley, UCLA and Michigan State University, Poitra is an affiliate faculty member in the American Indian & Indigenous Studies Program, and core faculty in the Gender Center for Global Context. She is an elected member of the Faculty Senate and University Council.

Poitra is the recipient of the Distinguished Community Partnership Award, and Excellence in Diversity Award. Prior to NAI, Dr. Poitra was appointed for several years in the MSU Office of K-12 Outreach where she worked on issues of instructional leadership in diverse school contexts.

When Monday, Oct. 11, 2021 • Time 2-3 p.m. via Zoom

When Monday, Nov. 8, 2021 • Time 2-3 p.m. via Zoom

## Prof. Thelma Irene Arnette and 'The Bomb' Meet the MSU Cyclotron Lab's own 'hidden figure'

Professor Thelma Irene Arnette (1920-2017) was the third person hired (the other two were Prof. Henry Blosser and Prof. Morton Gordon) to design the first cyclotron (the "K50") at Michigan State University around 1960.

She would go on to become an Assistant Professor of Physics in 1962 and earned tenure at MSU in 1967 in the Department of Physics and Astronomy without ever having earned an official degree in Physics.

Prior to coming to MSU, she and her sister, Mary Ruth, were two of 300 women that performed scientific and technical work on the Manhattan Project during WWII according to the book "Their Day in the Sun: Women of the Manhattan Project" by Dr. Ruth H. Howes and Dr. Caroline C. Herzenberg.



Thelma Irene Arnette\*



Jaideep Taggart Singh

Prof. Arnette then performed a variety of experimental, mathematical, and computational tasks, now declassified, at Oak Ridge National Lab before being recruited to MSU's Cyclotron Project.

Jaideep Taggart Singh, an associate professor at the Facility for Rare Isotope Beams and the Department of Physics and Astronomy, will present information about Arnette's time at Oak Ridge on Thursday, Oct. 21, at 11 a.m. via Zoom. Please watch for sign in information in an E-Notice from MSU-RA.

We are interested in hearing from retirees who worked with Arnette and hope you will join in on the discussion.

\*Photo of Prof. Arnette in 1942 from senior college yearbook photo (credit University of Tennessee, Knoxville)



## PRESIDENT'S MESSAGE

Rick Vogt

Good to see campus back to almost normal. We are looking forward to meeting again in person soon. We had planned to be back to meeting in person in October, but have decided for now to continue to meet virtually using Zoom only, due to the rising COVID cases and the need for booster vaccines. We are asking people what their comfort level is for meeting in person in the post event surveys. Please take the survey and let us know how comfortable you are with meeting inside with a group of 30 or more people. This will be an important gauge for us in making decisions to meet again in person.

We started a new program over the summer working with MSU Journalism students to write articles for the retirees' newsletter. This gives them experience and at the same time helps us bring more articles on topics of interest to you. These students work with Cheryl Pell, a retired faculty member from the MSU School of Journalism. Thank you, Cheryl, for taking on this role.

Our fundraising efforts continue in raising money to fund a third MSURA Student Endowed Scholarship. Please consider making a donation to this effort. If you have a family member attending MSU, remind him or her to apply for the MSURA Student Scholarship. It is a \$2,500 scholarship.

Go Green!!!



### 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:

MSU Retirees Association, Suite 22, 1407 Building, 1407 S. Harrison Road, East Lansing, MI 48823-5239

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# Time to Choose Your Benefits for 2022: MSU Open Enrollment Starts October 1

It's more important than ever to make sure you have the best benefit options selected for you and your family. Visit the MSU HR Open Enrollment website to learn about options and changes for the 2022 plan year and find a variety of resources. **Please participate in Open Enrollment between October 1-31.**

MSU HR is committed to helping you understand your benefits and answer questions you may have. **Please note that the HR building is NOT available for walk-ins**, but we offer a variety of resources and options to receive assistance:

## Open Enrollment Guide

The Open Enrollment Guide is available on the Open Enrollment website. You'll also receive the guide through mail and/or email.

## Open Enrollment Fair

The Open Enrollment Fair will be available virtually this year the entire month of October. Virtual booths for each MSU benefit vendor, MSU HR and select MSU units will provide materials, videos and more to help you learn about benefit options. Live chat events will occur on Tuesday, October 12 from Noon to 7 p.m. and Thursday, October 14 from 7 a.m. to 5 p.m. to ask questions or receive assistance.

## Site Lab

Join a site lab for assistance in the enrollment process or to ask questions about benefits options. MSU HR will also offer both in-person and virtual site labs on **October 5, 19, 26, and 29 from 8:30 a.m. – 4:30 p.m.**

**Virtual:** Virtual site labs will be held via Zoom and you can join at your convenience. A link to the virtual site labs will be posted on the open enrollment website on the date of the event and available in the Virtual Benefits Fair platform.

**In-Person:** To make an appointment for an in-person site lab, please email the HR Solutions Center at [SolutionsCenter@hr.msu.edu](mailto:SolutionsCenter@hr.msu.edu) with "Site Lab Appointment Request" in the subject line and include your phone number. You can also schedule an appointment by calling 517-353-4434.

We encourage you to utilize the Open Enrollment information and resources on the HR website. Our HR Solutions Center staff are available to help at 517-353-4434 or [SolutionsCenter@hr.msu.edu](mailto:SolutionsCenter@hr.msu.edu).

Message from MSU Human Resources

# 3%

## CASH BACK ON GROCERIES



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Cardholders will earn the following cash back rewards: 3% on groceries; 2% on gas, travel (airlines, hotels, motels, resorts, taxi/limo, and car rental) and universities (when making tuition payments to MSU using a credit card, a service fee of 2.2% will be charged by the university); and 1% on all other purchases for every one U.S. dollar in eligible net purchases made on their Visa Signature® Credit Cards, rounded to the nearest whole dollar. Cash back is not earned on tax payments, any unauthorized charges or transactions, cash advances, convenience checks, balance transfers, or fees of any kind. Account must be in good standing to redeem cash back. Returns result in the loss of cash back equal to amount returned. Negative cash back will be given if returns or credits exceed purchases. Visa Signature Credit Card has a \$10,000 minimum limit and a \$99 annual fee that is waived for the first year. Certain restrictions, limitations, and exclusions apply. Visit [msufcu.org/visasignature](https://msufcu.org/visasignature) for terms and conditions.

# MSU Retiree Sue Carter makes impact as a priest in France

## SPARTAN SPOTLIGHT



BY ALAINA RAYBON

Alaina Raybon is a senior in the School of Journalism and hopes to be a sports broadcaster when she graduates. She is also a member of the MSU gymnastics team. Raybon is the first MSU journalism student to write an article for the MSURA Spartan Senior Newsletter, and we hope to find more students to write in the future.

From lecture halls, to the U.S. Coast Guard Auxiliary to a small Episcopal church in Clermont-Ferrand, France, Sue Carter has made her impact in each space she has entered. With countless achievements to her name, Carter uprooted her life in Michigan to pursue what she says was her “call to priesthood.”

Ordained a priest in 2008, Carter’s journey to ordained ministry began years before she retired.

“A call to ordained ministry is a wonderful and mysterious thing,” said Carter. “I certainly did not plan for it to be a retirement career.”

Even while teaching at MSU, Carter went through extensive training as a part of the Episcopal Church’s discernment. She spent time learning to pastor, seminar training and serving in hospitals, where she worked overnights and weekends at a hospital in Detroit.

“It was a very powerful experience,” she said.

After 28 years as a professor at MSU, parish ministry and time served as a chaplain in the Coast Guard Auxiliary, Carter was ready to retire and did so in 2020. But a small Episcopal church in France was looking for a part-time priest, and she happened to read about it.

“It was immediately apparent to me that it was a place where I could make a contribution,” Carter said. “My spouse and I talked and agreed that I should apply.”

Carter had previously lived in France for six years and was familiar with the language and life in the city, though some things like super-

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—Sue Carter

markets and public transportation have changed since she first lived there. “The first time I lived in France spanned 1958-64,” Carter said. My father was a civilian employee of the U.S. Air Force, and he worked at the military base at Châteaurox, in the Loire Valley of central France. While there I came to appreciate this country and understand that it is a second home.”

Now settled in a lovely living quarter on an

old seminary that ironically overlooks a cemetery, Sue said she is fairly adapted to life in France, thanks to the people in the Christ Church parish. At Christ Church, they use English as their language of worship, though they pray in both English and French.

“The Church has been so welcoming, from the moment that we were met at the airport,” Carter said. “Temporary housing was arranged, several days of meals were delivered, and on a longer stretch, members shared their knowledge of maneuvering through a different bureaucracy to gain official resident status.”

She looks forward to traveling around Europe as COVID restrictions continue to relax, as well as connecting with Activities Europe, the U.S. Coast Guard unit in The Netherlands.

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Sue Carter stands in front of Christ Church in Clermont-Ferrand, France. Carter became the lead priest in the church in January of this year. Carter retired from MSU in 2020 after 28 years as a professor in the School of Journalism and a stint in the Office of the President.

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Please see SPARTAN SPOTLIGHT on page 5

“We’ve met virtually, and it’s time to go see the ‘Coasties’ there,” she said.

France has been aggressive with COVID restrictions, as they had lockdowns and nationwide curfews.

“Much of this country is getting vaccinated. It’s a challenge to pastor a new parish rather remotely - that is via Zoom — and yet we are all working hard at it,” Carter said. “We are yearning to return to some balance of normality.”

Carter said that life is smoothing out and that they are moving to in-person worship, with set protocols in place to keep everyone safe.

There is one thing that Carter misses from the States, a beverage most Michigan natives are familiar with: Diet Vernors.

“The bishop of the Convocation of Episcopal Churches in Europe, the Rt. Rev. Mark Edington, is also from East Lansing,” she said. “As a treat, I brought three cans of Diet Vernors for him. He’s also a big fan of one of Michigan’s best.”

She also misses her time spent with faculty colleagues on projects, documentaries and Education Abroad Programs.”

Carter pursued a broadcasting career before teaching journalism at Wayne State and later MSU in 1991. In 2005, she left the School of Journalism to serve as Secretary of the Board of Trustees to two of MSU’s presidents.

She returned to the J-School and served until she retired in January 2020.

Carter received numerous awards for her work and was even inducted into the Michigan Journalism Hall of Fame. She became a voice for survivors and student athletes when MSU’s president appointed her as MSU’s NCAA Faculty Athletic Representative for the Big Ten in 2014, in which she served for 4 years.

Though she no longer devotes her time helping students earn degrees, she continues to earn them herself. Since 2004, Carter has earned three degrees, most recently a doctorate in history. She studied and taught students abroad and even wrote a book, *Ordinary Women*, which details her experiences of leading the first all-women’s ski trek to the North Pole from Russia.

It is challenging to define Carter’s distinctive career by one place or experience. She shares her inspiration to continue seeking new opportunities and experiences.

“There is a wonderful line in a song in the musical *Pippin*: ‘I want my life to be something more than long.’ Let me add to that, that I hope to have a positive impact and leave this life giving more than I have taken,” she said.

Carter has certainly given to so many, serving thousands that come from all over the world. As for what she will do next? She says she suspects some “heavenly direction” to help dictate that.

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# Building the future for Spartan families

**F**ounded in 1949 with the goal of keeping retired staff members engaged with the university and community happenings, the MSURA now serves largely as an advocate for Spartan families, both retired and current.

Through the work of its dedicated members, who have already endowed two scholarships, head way is being made to endow a third through the MSURA Student Endowed Scholarship campaign, which recently met 78.5% of its \$60,000 goal.

“You’re helping people just like you. Let’s contribute to future generations and help them and their families,” says longtime MSURA member Patrick Scheetz, who spent 30 years working at the university and has generously contributed to the scholarship.

The idea of forming a scholarship came about in 2014, when a group of members felt passionate about making a difference for Spartan families. Since then, membership dues have been dropped and support for students has increased.

MSURA member and former Vice President of Development at MSU, Chuck Webb, has been an avid supporter, and used his experience to get the scholarship up and running.

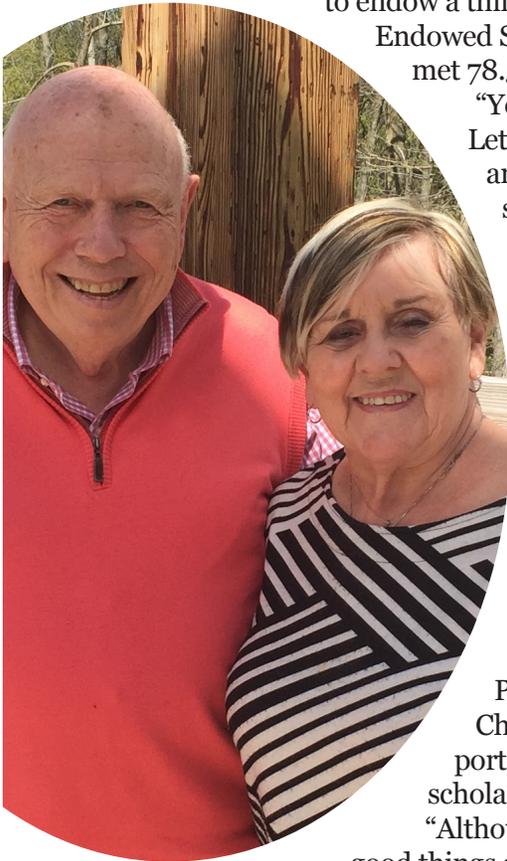
“Although the MSURA was doing many good things and supporting our university, in my judgment, we had the potential of establishing an endowment scholarship fund benefiting both MSU, our staff, and administrative staff’s children and grandchildren.”

Between Chuck and his wife, Philippa, over 50 years have been spent working on campus. Through their body of work, they both recognize the importance of supporting the MSU community.

“MSU has been blessed by their outstanding staff. Here’s our opportunity to do what’s right, not for MSU, but the grandchildren and children of current and retired employees. Providing these recipients with a world class education is a privilege. What more noble cause can there be than to help educate the next generation?” he says.

As for Philippa, who spent her career at the

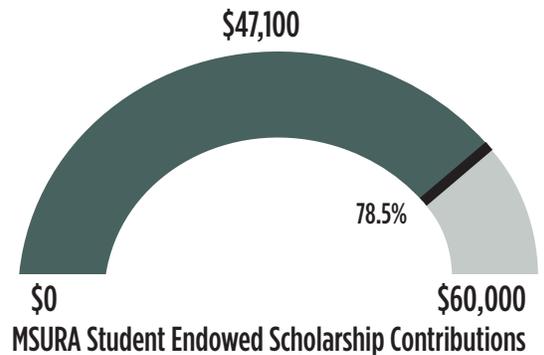
Please see MSURA SCHOLARSHIP on page 7



**Chuck Webb, former Vice President of Development at MSU, helped to spearhead the MSURA scholarship, which is exclusively reserved for the children or grandchildren of MSU retirees or current MSU employees. He and his wife, Philippa Webb, who spent her years working in the College of Education, have contributed generously to the scholarship fund and encourage others to do the same.**



**T**he board of the Michigan State University Retirees Association announced the start of a three-year fund drive to support scholarships for students in April. This fundraising effort will extend from April 2021 to April 2024. With support from MSU retirees and friends, our goal is to raise \$60,000 to increase our current scholarship endowment. \$60,000 is the amount we need to permanently secure another MSURA scholarship on an annual basis.



## 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 your gift amount.
- Click on “Proceed to Checkout.”
- Complete donation.

**MSURA SCHOLARSHIP,**  
continued from p. 6

College of Education, the constant interaction with students has given her great appreciation for the scholarship and all that it aims to accomplish.

“My goal was always to enable students to excel to their highest level within their capability. It’s better to give back, and we’ve had the sheer joy of watching these students grow and become great members of our society,” she says.

With thousands of MSU Retirees around the globe, collective support at any amount for the MSURA Student Endowed Scholarship will ensure education for generations of Spartan families.

# Aug. 13 was a great night for a ballgame



About 36 retirees enjoyed an evening out at the Jackson Field in mid-August. The weather was perfect, the Lugnuts beat the Dayton Dragons 7-6 and the fireworks were worth the wait.



## Visit MSU Health Care at open enrollment

### Pharmacy webinars available Oct 12 and 14

- > All about Delivery
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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** - Much of the more recent trends in markets have remained intact. Over the past several months we have seen relative outperformance of US stocks, led by large-cap growth. This has come during a period of rising COVID cases, with the Delta variant outbreak, falling bond yields, and in some cases, peaking economic data. As we move into the end of the year, however, we are starting to see signs of these trends reversing. Bond yields are off their lows and have plenty of room to move higher. Small-cap stocks and international equities have gained some momentum in recent weeks while cyclical sectors such as energy and financials have shown renewed signs of life.

**Investment Implications** - Our expectation for 2021 has been that the global economic recovery would lead to rising bond yields and higher stock markets (favoring economically sensitive areas). While this has largely been true, the Delta Variant has slowed the narrative - particularly in the middle of the year. After all of the noise, we expect that 2021 may very well end as it started, with another rally in cyclical stocks, waning COVID worries, and bond yields moving higher. We continue to advocate for a “barbelled” portfolio approach, which includes a mix of long-term growth and short-term cyclical rebound stocks on the equity side and a mix of short and long maturity bonds on the fixed income side.

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.

#### From StraightLine Higher Education Services



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