



MSU RETIREES ASSOCIATION

SPARTAN SENIOR NEWSLETTER

October 2022

VOL. 44, NO. 2

UPCOMING MEMBERSHIP MEETINGS

Learn about Michigan travel gems at Oct. 11 meeting

We already know Michigan has a lot to offer in terms of entertainment, sights and good food. We have invited Dave Lorenz, on behalf of Pure Michigan, to present to you some new and hidden gems of places to visit and enjoy.



Dave Lorenz

Join us in-person, virtually or watch the recording of the presentation on the MSURA website (retirees.msu.edu).

Dave Lorenz serves as Vice President of Travel Michigan, where he is responsible for leading the state's tourism branding, advertising, and

public relations efforts, overseeing the award-winning Pure Michigan tourism campaign and coordinating overall statewide tourism initiatives.

Lorenz is Chair of the National Council of State Tourism Directors and serves on the Executive Committee of the Board of Directors for the U.S. Travel Association and numerous other boards.

When Tuesday, Oct. 11, 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>.

Isle Royale research volunteer shares 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 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.

In recent years, the wolf population has waned, and wolves have become a less-viable predator. This has allowed the moose and beaver population to grow and significantly impact the balance in the ecosystem. Given that the island is a designated wilderness, discussions naturally turn to the subject of how to regenerate the wolf population, and if that

Please see **RON PORRITT** on page 2

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>.

August Lugnuts game was perfect outing



August 19 was a great night for baseball at Jackson Field, home of the Lugnuts, even though the home team came up short. The all-you-can-eat food was good and plentiful, and the fireworks were a crowd pleaser. Even the Big Lug himself made a visit to the Clubhouse area for some photo opportunities. Thank you to all who attended and to Dave Brower (above right) for organizing the outing. If you haven't joined in on this activity, consider doing so next summer. Watch the newsletter and E-Notices for more information. It really is a fun night! **See more photos on page 6.**

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MSU Shares	Darlene Wenner	517-339-1685

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.



PRESIDENT'S MESSAGE

Rick Vogt

We had our first in-person membership meeting of the year with Sharonda McDonald-Kelly, MSU softball coach, on Monday, Sept. 12. Thank you, Sharonda, for an entertaining and informative presentation. A technical issue prevented the presentation being broadcast and recorded.

The MSURA Endowed Scholarship Fundraising efforts reached its goal of endowing a third \$2,500 annual scholarship, July 31, 2022. Thank you for your contributions and pledges that allowed us to reach goal in just under a year and half. See page 7 of this newsletter for more information about the campaign.

Thank you to MSU Human Resources and Humana for offering a number of events during October to help retirees better understand Humana health care insurance. These events are listed on page 4 and details are in the MSU Benefits Open Enrollment Guide, which was mailed to you by end of September.

We are looking for volunteers to help the MSU Retirees Association. If you are interested, please give me a call at 517-242-1324 or email me at vogtf@msu.edu.

RON PORRITT, continued from page 1

is even appropriate. Porritt, from Hudsonville, became an active part of the discourse — researching and creating a web site that was intended to be an unbiased hub where people could discover the issues and formulate their own conclusions about what we should do. Managing wilderness is a thorny subject — how do we deal with a conflicting responsibility to protect it, yet stay “hands off.” Is it possible to protect it if we stay hands-off?

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

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.”



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.

Sharon Lee Baker	8/17/22	Roland W. Markman	7/12/22
James V. Beck	7/28/22	James McCray	7/31/22
Clifford Beckett	7/1/22	Keki Mistry	7/24/22
James Bennett	6/20/22	Mary E. Moffit Porter	1/30/22
June Louise Benson	8/5/22	Paul E. Nickel	7/25/22
Ivan Bunker	7/16/22	David D. Olson	7/26/22
Gayle Cain	7/31/22	Patricia A. Pierson	7/12/22
Dorit Card	2/1/22	E. James Potchen	8/20/22
Phyllis Evans	6/9/22	Edwin D. Raven	7/17/22
Maryellen Geyer	8/8/22	R. Charles Rettke	8/3/22
Joseph Hanna	2/9/22	James D. Shaffer	7/13/22
Mary Lou Howe	7/15/22	Vera Skinner	8/12/22
Grover Hudson	6/13/22	Norma Lopez Wharff	6/29/22
Mary Ann Keilen	7/6/22	Phyllis L. Wickham	8/5/22
Robert A. Lower	7/12/22	James J. Wiesing	3/19/22

MSURA sponsors special interest groups

MSURA has special interest groups, and you are invited to get involved! Email or call the contacts below if you would like to join one of the groups.

GROUP	GENERAL INFORMATION	CONTACT
Amateur Radio Club	We are amateur radio enthusiasts.	Ed Oxer, W8E0 at oxer@msu.edu
Genealogy	Meets monthly. Contact Cathy Estrada for more info.	Cathy Estrada at cje1026@yahoo.com 517-256-3733
Knitters	Second Tuesday of the month in Room 27, 1407 Bldg, 1407 S. Harrison, E.L.	Rosemary Pavlik at pavlik@msu.edu
Military History Study	Meetings announced through email. Contact Al LeBlanc for more info.	Al LeBlanc at alleblanc@msu.edu 517-655-6545
Quilters	Third Monday of each month at 1 p.m. at the University Lutheran Church, 2010 S. Harrison, EL	Ann Booren at boorena@msu.edu
Travel Discussion	Meetings announced through email. Contact Al LeBlanc for more info.	Al LeBlanc at alleblanc@msu.edu 517-655-6545
Walking	Walk the campus river trail & other places with your fellow retirees. Contact Rick Vogt for more information.	Rick Vogt at vogtrick@comcast.net 517-242-1324



More Cash Back on Groceries and Gas

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Visa Signature Credit Card has a \$99 annual fee that is waived for the first year. Visit msufcu.org/visasignature for full details.

MSU's Open Enrollment

Learn More about Humana and Other Benefits

Open Enrollment is October 1–31. MSU Human Resources is proud to offer these events to help you learn more about your benefits. More information will be available in the Open Enrollment guide you will receive in September. A postcard from Humana will show you how to RSVP for the seminars. Because plans tend to change in these unusual times, please visit hr.msu.edu/open-enrollment for the most up to date information.



What



When



Where

Humana Seminars

Hear an overview of the Humana tools, learn how to read your Smart Summary and Smart EOB.

Monday, October 17

Medicare Advantage Plan

9:00 a.m. to 11:00 a.m.

Non-Medicare Plan

1:00 p.m. to 3:00 p.m.

MSUFCU Headquarters

Community Room 2055
3899 Coolidge Road
East Lansing, MI 48823

MSU Benefits Fair

Learn more about your benefit options and get help with enrollment from HR staff and benefits vendors.

Wednesday, October 19

12:00 p.m. to 7:00 p.m.

Breslin Events Center

534 Birch Road
East Lansing, MI 48824

Humana Seminars at the Benefits Fair

Hear an overview of the Humana tools, learn how to read your Smart Summary and Smart EOB.

Wednesday, October 19

Medicare Advantage Plan

2:00 p.m. to 3:00 p.m.

3:30 p.m. to 4:30 p.m.

Non-Medicare Plan

5:00 p.m. to 6:00 p.m.

Breslin Events Center

534 Birch Road
East Lansing, MI 48824

Human Resources Site Labs

Get individual in-person assistance from HR staff and Humana representatives.

Thursday, October 6

8:00 a.m. to 5:00 p.m.

Monday, October 31

8:00 a.m. to 5:00 p.m.

MSU Human Resources

1407 S. Harrison Road
East Lansing, MI 48823

Virtual Humana Seminars

Look for details by mail. RSVP and join from home.

Tuesday, October 25

Thursday, October 27

Virtual

Your home

Upcoming changes to MSU retirement plans

Beginning October 17, 2022, MSU is making three changes to its retirement plans. These changes include 1) recordkeeping fee changes; 2) a new TIAA annuity contract and investment option changes; and 3) the movement of legacy pre-2012 account balances.

These retirement plan changes were originally intended to take place in May 2020 but were put on hold due to the COVID-19 pandemic. The university is now moving forward with these changes beginning in October 2022.

1. In terms of fee changes, participants pay a record-keeping fee to their retirement vendor(s). The amount of these fees is currently a percentage of the participant's account balance; in other words, the higher the account balance, the higher the fee. MSU has negotiated with the vendors to transition to a flat dollar fee. This means that each participant will pay the same plan recordkeeping fee at the same vendor, regardless of any participant's account balance.
2. MSU is moving to a new annuity contract with TIAA because we expect the new contract will allow MSU to reduce investment expenses and potentially increase long-term performance without being tied

to specific investment options in these types of accounts. There will also be a few investment changes in the core investment menu at TIAA. If you are not currently making contributions to an account at TIAA, you may not be affected by the new annuity contract.

3. Some participants may have a legacy pre-2012 account balance if they kept investment accounts held with deselected retirement vendors or in accounts no longer part of MSU's core investment menu at TIAA and Fidelity. In 2012, MSU reduced the number of retirement vendors from six to two, to follow best practice recommendations for compliance with federal regulations. Deselected vendors include Lord Abbett, Vanguard, Equitable (formerly AXA Equitable), and AIG Retirement (formerly VALIC). Current vendors include Fidelity and TIAA; note, however, that current vendors also have pre-2012 accounts with legacy investment options.

Participants who have a pre-2012 mutual fund account at Fidelity, Lord Abbett, TIAA, or Vanguard, can determine whether they would like to take action to

Please see **MSU RETIREMENT PLANS** on page 6



Humana invites MSU Medicare Advantage retirees to upcoming informational meetings

Humana is excited to host several upcoming informational meetings for MSU Medicare Advantage retirees to learn more about the MSU Humana Group Medicare Advantage PPO Plan and make the most out of your plan benefits.

A variety of topics will be discussed at these meetings. A question-and-answer session with a Humana associate will be offered afterward.

October Topic Spotlight: Passive PPO

Your Humana Group Medicare Advantage PPO Plan is a passive PPO, which means that you will have a large network of providers, specialists and hospitals to choose from. You will pay the same amount for covered care services whether your care is received from an in- or out-of-network provider.

Through your PPO, you may visit any Medicare-approved provider or hospital, and no referral is required to see any healthcare provider.

If you choose to see an out-of-network provider, which means they are not contracted with Humana, it is important to verify that the provider accepts Medicare and is willing to bill Humana. For covered services, if the out-of-network provider accepts Medicare and is willing to bill Humana, your care will be covered, per the plan benefits and coverage guidelines. If a provider is unwilling to bill Humana or you have other questions about a provider's status, please call Humana Customer Care at **800-273-2509 (TTY: 711)**, Monday - Friday, 8 a.m. - 8 p.m., Eastern time or visit **Humana.com**.

move these investments to a current investment option at Fidelity or TIAA; if so, participants may take action to move these investments within the set time-frame given by the vendor(s); otherwise, MSU will direct the vendors to move these balances into pre-selected accounts. Participants who have a pre-2012 annuity account at TIAA, Equitable (formerly AXA Equitable), or AIG Retirement (formerly VALIC), should review their annuity investments and work with the vendor(s) to determine if those investments are still appropriate for the participant's retirement investment goals. If not, they should work with the vendor(s) to transfer balances to the approved investment options at Fidelity or TIAA.

MSU Human Resources sent a letter about these changes to individuals who are impacted in early September. **Impacted individuals will also receive communication directly from the vendor(s) with detailed instructions for any actions they may want to consider.**

Visit the [2022 Retirement Plan Changes](#) or the Retirement Investment Vendors pages on our website for more information. For questions about these changes, please contact the MSU HR Solutions Center at 517-353-4434 or SolutionsCenter@hr.msu.edu.



Healthier with MSU Health Care Pharmacy



The Spartan pharmacy which helps keep you and your wallet healthy

- Rated 5-stars for patients refilling their medication for cholesterol, diabetes & hypertension
- Free delivery within 30 miles
- 1:1 medication consultations to maximize your prescription benefit plan
- COVID vaccines, boosters and antivirals available

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

4660 S. Hagadorn Road, Suite 100, East Lansing, MI 48823 | (517) 353-3500 | pharmacy.msu.edu



SCHOLARSHIP UPDATES

LET'S HELP
MORE OF OUR
SPARTANS



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, \$61,474 in donations and pledges has been raised. Thank you. Let's continue this success and endow a fourth scholarship!

\$61,474 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.

**THANK YOU FOR HELPING US
ENDOW ANOTHER SCHOLARSHIP!**

McDonald-Kelley hits a home run at Sept. MSURA membership meeting



It was great to see everyone at the first Membership Meeting of the 2022-2023 academic year. Sharonda McDonald-Kelley, the new MSU softball coach, did a great job of talking about her past in regards to playing and coaching softball and also about what she hopes to accomplish with the MSU softball team. By the end of McDonald-Kelley's talk, most people in the room said they were looking forward to attending a game.

Are you a good writer?

The Spartan Senior Newsletter is looking for some retirees to do some writing.

Of course, this doesn't mean you'd need to write seven articles a year, but maybe one, and if you're having fun, maybe two.

If this is something you might be interested in, please contact newsletter editor Rick Vogt at vogtrick@comcast.net.



WELCOME NEW RETIREES!

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 MSUFUCU branch on Mt. Hope and Farm Lane. If you would like to receive a paper copy of the newsletter, please email msura@msu.edu.



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



**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 - Markets have seen their share of ups and downs in recent months, with more likely to come. After bottoming out in June, we saw a nice rally in stocks that lasted through mid-August. More recently stocks have given back some of the gains and bond yields have risen back near the highs of the year. The Fed remains entrenched in their rate-raising policy, as they continue to combat inflation. Geopolitics also remains a key area of interest. The ongoing war in Ukraine, and the economic battle between Russia and the West threatens energy supplies, possibly leading to natural gas shortages in Europe as we head into the winter season. Elsewhere, the on-again, off-again Covid restrictions remain in China, and along with a weakening property sector, have contributed to a significant economic slowdown. Finally, we cannot forget the upcoming mid-term elections here in the US, another source of short-term uncertainty. Overall, we expect markets to remain volatile in the weeks ahead, but as we head into year-end we should have more clarity on the outlook for next year, and hopefully a better environment for markets.

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.

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