



# MSU RETIREES ASSOCIATION

## SPARTAN SENIOR NEWSLETTER

January 2023

VOL. 44, NO. 4

### UPCOMING MEMBERSHIP MEETINGS

#### 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 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.



**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>.

#### Learn about IM sports facilities, opportunities at Feb. 13 meeting

Patty Oehmke, Ph.D., will share everything retirees need to know about services available to them at IM sports plus learn some activities that will keep us in shape and healthy. Mark your calendar for Feb. 13. You won't want to miss this meeting.



Patty Oehmke

Oehmke is an Associate Director of Recreational Sports and Fitness Ser-

## Campaign goal reached, but work isn't done

In what began as a three-year effort, the MSURA reached its \$60,000 campaign goal to fund an endowment for several student scholarships in just under 18 months. In addition, MSURA members have supplemented one expendable scholarship – not tapping into the endowment fund.

As the new year begins, Roger Baldwin, chair of the fundraising committee, said continued efforts could endow a fourth scholarship.

Rick Vogt, president of MSURA is proud of the progress made so far but believes more can be done.



“Donating to the MSURA Endowed Student Scholarship helps many of our future young MSU family members succeed,” Vogt said. “It is just like being a good neighbor in the neighborhood or being a good friend to a friend. We’re helping to make the neighborhood a better place in the future, as it was in the past. It is the right thing to do.”

With over \$180,000 committed to the endowment, the MSURA is poised to make the scholarship a staple for MSU families and their loved ones.

### WHY NOW?

Specifically, the endowment supports children or grandchildren of MSU retirees or current MSU employees – which could not come at a better time.

In June 2022, a 2.9% increase in room and board costs for first-year students was approved for the following academic year. Rewind to December 2020, the university announced a reinstatement of the second-year live-on requirement, which added further financial strain. Since the association began its campaign in March 2021, inflation has risen 12% according to the U.S. Bureau of Labor Statistics.

Contributing to the MSURA Student Scholarship will provide immediate financial relief to those with deep roots to the nation's pioneer land-grant university.

### INVESTING IN THE EDUCATION OF THE COMMUNITY

The idea of forming a scholarship came about in 2014, when a group of MSURA members, many of whom are alumni, felt passionate

# Developing a wellness plan with your primary care provider

Now that 2023 is upon us, it is a good time to begin or review your wellness plan. Alongside your weight and healthy eating goals, a wellness plan can include annual wellness visits and home monitoring devices.

What is an Annual Wellness Visit?

An annual wellness visit is a comprehensive review with a provider or clinician that focuses on your overall wellness including disease prevention. The Annual Wellness Visit differs from a physical exam in that the focus is to develop a personalized plan to improve your health and prevent disease. You will typically fill out a Health Risk Questionnaire and your provider will review it with you and create goals for the year ahead from that information.

Make the most of your health coverage. If you

**Some specific things that can be addressed during an annual wellness visit include:**

- Medication Review
  - Preventive Screenings
  - Immunization Review
  - Medical, Social & Family History Reviews
  - Advance care planning
- Common covered screenings include:**
- Cardiovascular disease screenings
  - Diabetes screening
  - Flu, COVID-19 & Pneumococcal vaccinations
  - Screening Mammogram
  - Prostate cancer screening

are a Medicare beneficiary, during the first 12 months of coverage, you receive a “Welcome to Medicare” visit, plus Medicare covers the cost of your Annual Wellness Visit.

If you are diagnosed with high blood pressure,

cardiovascular disease, or diabetes, there are new tools available to help you manage your health.

“The Higi Care Everyday program has made my patients’ lives easier and has allowed me and my staff to make better informed decisions about patients’ overall care,” said Churlsun Han, MD, MSU Health Care Internal Medicine provider.

Managing high blood pressure and other chronic conditions between visits

MSU Health Care offers the Higi Care Everyday program to make sure you stay on track with your health numbers. For qualifying patients, the remote monitoring service provides a set of easy-to-use devices, like a blood pressure cuff, connected scale, or glucose monitor. A dedicated care manager will partner with your provider to keep an eye on your numbers, help you stay on

Please see **WELLNESS PLAN** on page 5



## PRESIDENT’S MESSAGE

Rick Vogt

**H**ope your holidays were fun and full of happy new memories.

Thank you to all the volunteers who make what MSURA does possible. We appreciate you. If you are interested in volunteering, please contact me by email at vogtf@msu.edu. We could use help in a number of areas.

Tri-County Office on Aging is presenting at our Jan. 9 membership meeting about services available for seniors and caregivers by various organizations in the tri-county area of Lansing. Most parts of the United States have offices on aging agencies, which help seniors and caregivers find services they need. Even if you do not live in the Lansing area, similar services may be available in your area.

In February, we have MSU IM Sports presenting to tell us about services for MSU Retirees. With the winter weather upon us, walking, working out and playing indoors at the IMs is a good, affordable option. Plenty of free parking is available next door to IM Sports East in the Wharton Center parking garage with your MSU retiree parking permit.

Check out the list of MSU Retiree Association SIGs (Special Interest Groups) in our E-Notice email for activities of interest to you. Contact the group coordinator for more information.

Start your new year off by doing new fun things and learning about services available to help you when you need it.

Happy New Year, and best wishes to you in the coming year.

### Want to be healthier this winter?

Remember to get your Flu, Tdap, Shingrix, COVID boosters and other vaccinations.



### MEMBERSHIP MEETINGS, cont. from page 1

vices at Michigan State University.

She has more than 30 years of experience in health promotion, wellness, recreation and higher education, student focused leadership.

Oehmke earned her MA in Exercise Physiology and a Ph.D. in Higher Education Administration with a specialization in Higher Education Administration, Health Promotion and Wellness from Michigan State University

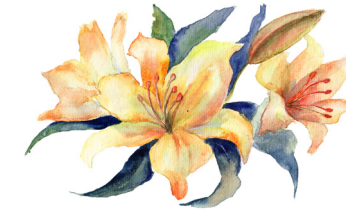
Patty excels at working seamlessly between visionary strategic plans and detailed programming and implementation. She provides you with the systems and capacity needed to deliver on your wellbeing knowledge and competency.

**When** Monday, Feb. 13, 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>.



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](mailto:msura@msu.edu).

## 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.

Denise M. Bakker	8/31/22
Benjamin Basye	9/18/22
Sandra Bates	10/2/22
Banks T. Bradley	10/12/22
Rosita Vega Cabrera	10/14/22
Theron W. Downes	10/5/22
Ica John	9/13/22
Mark Johnson	9/7/22
Roger Niemeyer	10/17/22
Everett Reneaud	9/28/22
D. Gordon Rohman	10/1/22
H. Schwarzweller	10/3/22
Theodore L. Smith	10/6/22
Margaret E. Thompson	9/24/22
Barry Tyler	10/20/22
Mary Zabik	10/19/22

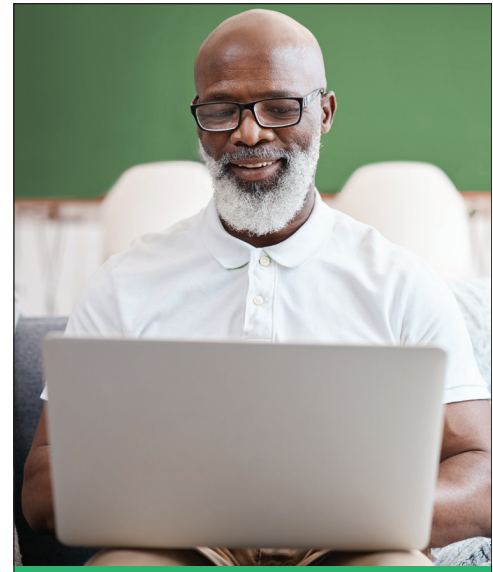


### MARK YOUR CALENDARS

- Jan. 9, 2 p.m. Membership Meeting (see p. 1)
- Feb. 13, 2 p.m. Membership Meeting (see p. 1)
- May 2, 11:30 a.m. Annual Luncheon (see below)
- May 16, 3–5 p.m. Food & Wine Uncorked Burcham Hills



**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.



## Achieve Higher Returns

MSUFCU Certificates offer higher, fixed dividends and build your savings safely.

Terms include:

- 3- and 6-month
- 1-Year Add-On
- 2-5 years

### Open your MSUFCU Certificate today!



[msufcu.org/certificates](https://msufcu.org/certificates)  
800-678-4968



Certificate rate is fixed for the term of the Certificate at the time it is opened. Additional deposits can only be made to the 1-Year Add-On Certificate. A total of \$10,000 may be added to a member's 1-Year Add-On Certificate(s) each year. Earnings assume funds remain on deposit for the term of the Certificate and are compounded monthly. An early withdrawal could reduce your initial investment and penalty applies if funds are withdrawn prior to maturity. Visit [msufcu.org](https://msufcu.org) for full details. Federally insured by the NCUA.

# Traveling overseas? Read this first about health care coverage

Recently the Faculty Emeriti Association and the MSU Retirees Association have experienced an increase in calls about international travel and what medical coverage is available through the Humana plans. As many of us are starting to travel worldwide again, together with MSU Human Resources and Humana, we wanted to share the following key facts about worldwide coverage that we thought might help you prepare for that next international trip.



Medicare itself provides no international coverage. The Humana MSU Medicare and Non-Medicare Advantage PPO plans cover “emergency services” outside the United States and its territories. The definition for emergency services is available for each of the plans; contact the Humana Customer Care Team at 1-800-457-4708, for TYY <711>, Monday through Friday

from 8 a.m. to 8 p.m. for that information. The MSU plans will cover 80% of out-of-pocket expenses (after a \$100 deductible) for necessary care. The 80% is paid based on Humana’s reasonable and customary for services in the United States. The MSU Humana plans require travelers to pay for medical care and then seek reimbursement. Prior to leaving the foreign country, be sure you have a hard copy of all itemized medical bills, records, and reports. The maximum benefit is \$250,000. There is no provision in the MSU plans for medical evacuation. Note: Out-of-pocket expenses for international travel do not count toward the yearly maximum out-of-pocket. Prior to your international trip, reach out to Humana to discuss your travel plans and seek further clarification on how to proceed should you need to seek medical services. The Humana Customer Care Team may be reached at 1-800-457-4708, for TYY <711>, Monday through Friday from 8 a.m. to 8 p.m. Worldwide travelers may also consider obtaining supplemental travel and evacuation insurance for the trip. Supplemental insurance could avoid uncovered medical bills and the expenses associated with the need to evacuate.

## CAMPAIGN, continued from page 1

about making a difference for Spartan families. For many of its donors, it means helping those who were once in their shoes.

“When I was a student at MSU, I benefited greatly from being provided financial assistance,” said Dave Brower, treasurer of MSURA and two-time MSU graduate.

“Later, while working at MSU for many years, I saw tuition costs rise year after year and decided to focus on helping raise more money for student scholarships. I have continued to support this effort in retirement,” Brower said.



Ryan Jordan

Raised in Haslett, Mich., scholarship recipient Ryan Jordan is a music education freshman whose grandmother, Delores Williams, was an extension agent.

“I am very thankful to receive this scholarship and I will do my absolute best to make sure it doesn’t go to waste by being the best student I can be,” Jordan said.

Interested in supporting students like Ryan? Please contact the MSURA at (517) 353-7896 or email [msura@msu.edu](mailto:msura@msu.edu) or check out the directions on page 7 of this newsletter.

## WELLNESS PLAN, continued from page 2

track to meet your health goals and ensure you receive the proper care if your numbers start to go out of range.

Keeping your blood pressure controlled can reduce your risk for heart disease and stroke, which are leading causes of death in the United States. MSU Health Care patients enrolled in the Care Everyday program were able to improve their blood pressure and had a 66% increase in controlled blood pressure over the course of 180 days. Patients reduced their systolic blood pressure readings by 11.8 points and diastolic blood pressure readings by 7.97 points.

An Annual Wellness Visit with a personalized wellness plan created in conjunction with your provider or clinician creates a foundation for a healthy, positive year ahead. If you are interested in Care Everyday or any of MSU Health Care’s services, visit [healthcare.msu.edu](http://healthcare.msu.edu).

—MSU Health 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](mailto:msura@msu.edu) with your name and email address with the subject line, “Subscribe to MSURA E-Notices.”

**MSU Health Care PHARMACY**

Josh, Delivery Driver

### SIMPLE, SAFE PRESCRIPTION DELIVERY

Everything you expect from a local pharmacy plus the convenience of a chain pharmacy

- ✓ Timely delivery to avoid bad weather and waiting in line
- ✓ Free delivery within 30 miles of our location
- ✓ A dedicated team of local MSU employee delivery drivers for safe delivery to you and your loved ones
- ✓ Consultations from pharmacists you and providers know and trust
- ✓ SyncRx and SpartanPak available for even more convenience

4660 South Hagadorn Rd., Suite 100, East Lansing | 517-353-3500 | [pharmacy.msu.edu](http://pharmacy.msu.edu)

**MSU MUSIC**

See all concerts listed at [music.msu.edu/events](http://music.msu.edu/events)

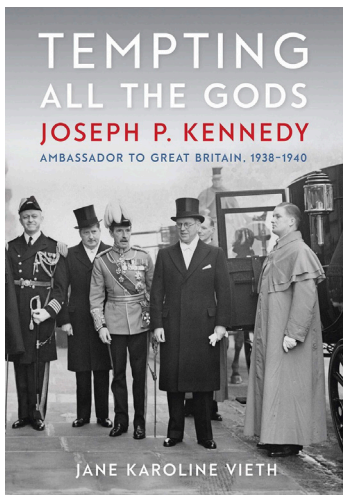
ORCHESTRA  
CHOIR  
BAND  
OPERA  
JAZZ  
AND MORE

Choose from **A VARIETY** of classical and jazz performance series featuring top musicians, ensembles, and guest artists.

1/15 SUN. 3 PM	Jazz: Spirituals, Prayer and Protest Concert	1/29 SUN. 1 PM	2023 Running Start Live Pitch Competition (Entrepreneurial Ideas and presentations)
1/17 TUE. 7:30 PM	Faculty Recital: Oboist Nermis Mieses	1/30 MON. 7:30 PM	Happy Birthday Mozart! Joanne and Bill Church West Circle Series
1/21 SAT. 3 PM	Lunar New Year Celebration Concert	2/2 THU. 7:30 PM	Tuba-Euphonium Ensemble
1/22 SUN. 3 PM	A Celebration of the Beautiful Voice Worthington Family Foundation Opera Theatre Season	2/3 FRI. 8 PM	Jazz Octets with Bruce Forman, guitar MSUFU Jazz Artist in Residence
1/27 FRI. 8 PM	Ensemble Decipher (contemporary/electronic group)		

College of Music  
MICHIGAN STATE UNIVERSITY

WHARTON CENTER | FAIRCHILD THEATRE | MURRAY HALL | COOK RECITAL HALL | 517-353-5340



## Author, retiree Jane Vieth to give book talk in April

Please join us for a book talk by MSU History Professor Jane Vieth on her recent publication, “Tempting All the Gods: Joseph P. Kennedy, Ambassador to Great Britain, 1938-1940.”

Jane Vieth is a retired faculty member from the MSU Department of History where her focus was on English/British History, World War II, and Anglo-American relations prior to World War II. She holds B.S., M.A. and Ph. D. degrees from Ohio State University. Her passion was teaching undergraduate students and she writes her students learned that

the past is never past and that studying history is fun.

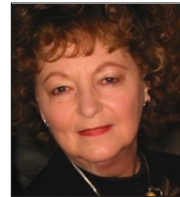
The book is a study of Joseph P. Kennedy’s diplomatic career in London. It examines Kennedy’s role as ambassador to the Court of St. James’s during a crucial time in world history, 1938-1940.

The title comes from a letter from a journalist and friend of Joe Kennedy’s. He warns Kennedy against taking the job because he lacked the qualifications to be an effective ambassador. If you take this job,

you will be “tempting all the gods,” he warned, and you will bring down every heartache and trial known to man. History has born this out with tragedy shadowing the Kennedy family in the following decades.

In addition to learning about Kennedy’s controversial ambassadorship on the eve of World War II in Europe and during the first year of war, one can also learn much about our own current period. The book is very “relevant” to our own time.

Jane is willing to sign books after the talk. The book is available through Amazon.



Jane Vieth

### You’re invited . . .

to a special meeting hosted by the MSU Retirees Association Book Club

- Thursday, April 20, 2023, 2 p.m.  
Social Time: 1:30 p.m.
- MSU Federal Credit Union,  
4825 Mt. Hope Road



### January Topic Spotlight: A new year full of positive potential

Get 2023 off to a terrific start: Take the steps below to do something great for your health.

#### Join Go365® to get rewarded

Go365 by Humana turns your healthy activities into valuable rewards. Go365 members can earn redeemable gift cards to popular restaurants and stores by completing eligible activities such as verified workouts, preventive screenings and volunteering. Visit [Go365.com](http://Go365.com) to get started. Eligible members may also call the number on the back of their Humana member ID card to request a printed signup form.

#### Sign up for SilverSneakers®

SilverSneakers is a health and fitness program for older adults that offers fun and engaging classes and activities for every lifestyle. SilverSneakers has online and in-person sessions at any pace—sit, stand, walk or run. Visit [SilverSneakers.com](http://SilverSneakers.com) or call them at **888-338-5035 (TTY: 711)**, Monday – Friday, 8 a.m. – 8 p.m., Eastern time. Please have your eight-digit member ID number ready.



Both Go365 and SilverSneakers are available at no extra cost for MSU Humana Group Medicare Advantage PPO plan members.

Go365 rewards must be earned and redeemed within the same plan year. Rewards not redeemed before Dec. 31 will be forfeited.

Y0040\_MIHLUQCEN\_C 1122

## 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 Nov. 30, 2022, \$68,229 in donations and pledges has been raised. Thank you. Let’s continue this success and endow a fourth scholarship!

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](mailto: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 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

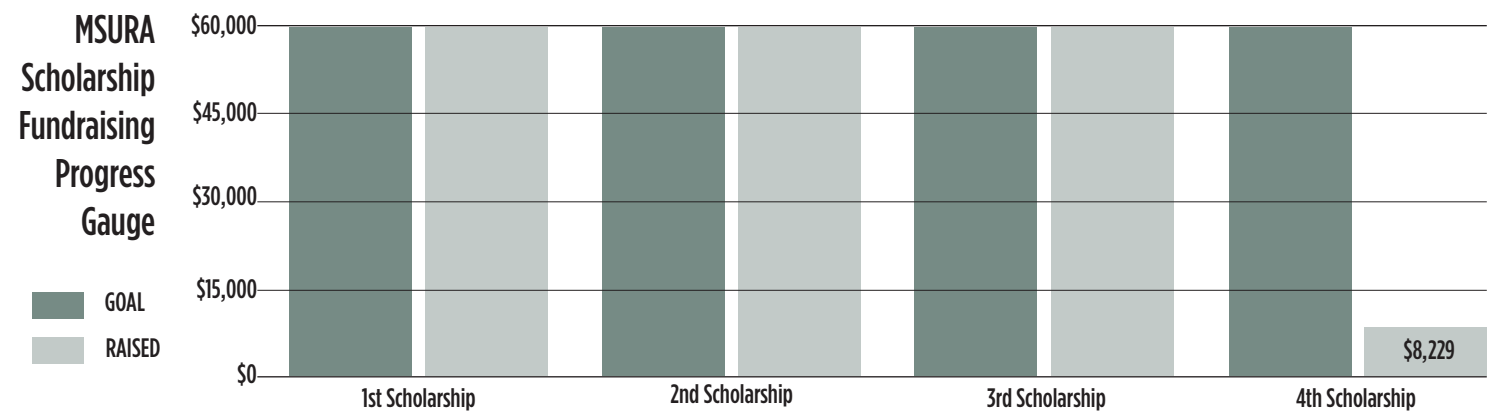
#### Online

- 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.



### We’re giving away another quilt to a lucky scholarship contributor

If you contributed to the scholarship fund between April 1, 2022, and March 31, 2023, your name will be entered into a drawing to win this beautiful quilt. Janet Munn, who made our last quilt (won by Susan Cunningham), started this quilt, but sadly, she passed away last February. Members of the quilters special interest group, including Pam Marcis and Melba Lacey, finished the quilt, and now it could be yours. We very much appreciate Janet Munn’s donations to the MSURA. The quilt will be presented to the lucky winner at the Annual Luncheon and Membership Meeting on May 2.





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



### 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 S&P 500 has been on a good run since October, posting back-to-back monthly gains for the first time this year. We believe a combination of oversold conditions after the selling in late August/September and positive seasonal factors has helped markets recently. December’s market moves could be impacted by a combination of tax loss harvesting and rebalancing, which may extend into early January. Of course, the outcome of the Fed’s December meeting will also play a part in investor actions, and here we expect the Fed to maintain a somewhat hawkish tone, even if they slow the pace of rate hikes. Short-term market movements are near impossible to predict, but we maintain a reasonably optimistic longer-term view of the US economy and stock markets.

**Special MSU Retirement Plan Update** - MSU retirement plan changes have been ongoing, with big moves happening in December. These changes have impacted 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 has happened 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](mailto: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



**Headquarters**  
165 Kirts Blvd, Suite 100  
Troy, MI 48084

**East Lansing Office**  
2911 Eyde Pkwy, Suite 100  
East Lansing, MI 48823

**(877) EDU-403B**  
[info@straightline.com](mailto:info@straightline.com)  
[www.straightline.com](http://www.straightline.com)



**SPARTAN SENIOR NEWSLETTER** MSU Retirees Association, 1407 S. Harrison Road, East Lansing, MI 48823  
**Phone** (517) 353-7896 • **Email** [msura@msu.edu](mailto:msura@msu.edu) • **Editor** Rick Vogt (517) 242-1324  
**Website** <https://retirees.msu.edu> • **Facebook** <https://www.facebook.com/MSURetirees>  
**Change of address or MSU benefit questions**, contact MSU Human Resources at (800) 353-4434