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New actuarial tables in effect starting January 1, 2014

The Michigan Public School Retirement System board approved new service credit actuarial rates for calculating actuarial service credit billing types. The rates will be effective January 1, 2014.

There are two tables with different benefit multiplier rates: one based on the 1.5 percent pension benefit multiplier, and one based on the 1.25 percent pension benefit multiplier. Which actuarial table we'll use depends on what the employee chose during the 2012 reform.



These new rates apply to any DB members who wish to purchase the following actuarially-based service credit types:

1. Universal Buy-In
2. Parental Leave
3. Nonpublic Educational Service
4. Transfer of State of Michigan DC Service to public school DB

For more information on this update, [click here](#).

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Calendar

July

State police board meeting	18
Ingham County Fair	29

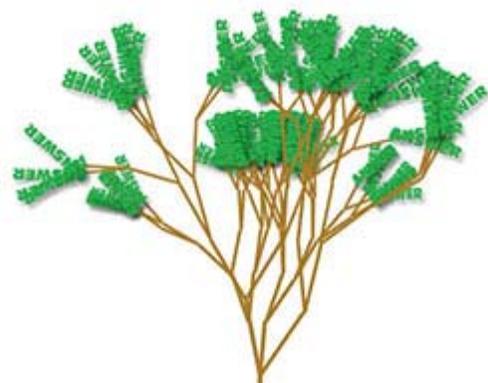
- On the Horizon**
- 2013 ORS Golf Outing - August 2
 - 2013 ORS Picnic - August 7

- Quick Links**
- [ORS Member Website](#)
 - [ORS Employer Website](#)

Solution Finder launched on July 1

In a joint collaboration between CS and CE the ORS KL Solution Finder became available on July 1. The Solution Finder, which launches from the ORS KL, offers an alternative way for call agents to find answers to our customers frequently asked questions. The Solution Finder draws on information we already have in the ORS KL without having to search for it.

The pilot launched with Working after



Commonly Used Acronyms	
AST	Application Support Team
BLA	Business Leadership Assembly (EPC, BPOs, and BPLs)
BPD	Benefit Plan Design
BPL	Business Process Leader
BPO	Business Process Owner
CE	Customer Education
CS	Customer Service
DB	Defined Benefit
DC	Defined Contribution
DTMB	Department of Technology, Management and Budget
EPC	Executive Process Council (Phil, Laurie H, Laurie M, Kerrie, and Anthony)
EPO	Executive Process Owner
ER	Employer Reporting
ORS	Office of Retirement Services
PRIM	Preretirement Information Meeting (public school employees)
PRO	Preretirement Orientation (state employees)
PS	Process Support
SME	Subject Matter Expert
UAT	User Acceptance Testing

Retirement, a hot topic for new retirees. Look for new topics in July with Direct Deposit and in September with Verification of Coverage.

In January 2014, the Solution Finder pilot will end and be evaluated to determine if this is the right tool for our staff. Staff feedback is highly encouraged and essential to make the assessment. Follow [this link](#) to access the Solution Finder and submit your feedback.

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ORS completes NASRA Roll Call of the States

ORS recently completed the National Association of State Retirement Administrators (NASRA) Roll Call of States survey. The Roll Call lets NASRA members share information and developments at their retirement systems with other systems around the country. ORS has been participating in this survey for several years.

New drug vendor for public school Medicare on January 1, 2014

Catamaran will be the prescription drug plan vendor for Medicare Part D enrollees for public school members who have Blue Cross Blue Shield of Michigan health insurance. The contract starts January 1, 2014. ORS will update its forms, publications, and websites closer to the effective date. Stay tuned to the *LookOut* for more details.

ING's Saving for Retirement webcast available

Tune in to ING's [Saving for Retirement recorded webcast](#) to better understand the process of setting retirement goals. The webcast covers the benefits and hurdles of saving, analyzing potential retirement saving options, retirement income analysis, and more! You'll also find other retirement planning webcasts you can watch at your convenience. If you plan to view any webcasts at work, be sure to get approval from your supervisor.

Public school After You Retire published

The July 2013 version of *After You Retire: What Every Pension Recipient Should Know* for public school employees is [now available online](#). This version includes new information related to insurances and working after retirement, and references to the Defined Contribution (DC) retirement plan and the Personal Healthcare Fund were added. Copies will be available later this month.

ORS wins NAGDCA recognition award

ORS has been chosen as a recipient of the 2013 Leadership Recognition Award through the National Association of Government Defined Contribution Administrators' (NAGDCA). This award recognizes defined contribution plans for outstanding achievements in Participant Education and Effective Communication. Only the top five projects in each category to receive a Leadership Recognition Award, and this is the third year in a row that ORS has been recognized!

Capitol Farmers Markets this summer

This year the [Capitol Farmers Markets](#) will be Thursday, July 18 and Thursday, September 12 from 10am to 3 pm. The markets feature more than 65 vendors from across the state of Michigan, selling locally-grown and produced goods, and accept Bridge Cards, Double Up Food Bucks, WIC, and Market FRESH.

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- Innovate and Improve Customer Service
- Best In Class Business Practices

- Instill Confidence in Staff Through Quality Communication
- Engage Top Talent to Realize Potential
- Continuously Renewed Business-Driven Technology
- Build Business Capacity Through Education and Development
- Proactive Policy Development and Legislative Strategy



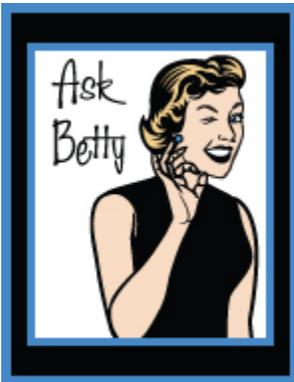
Coming



BPD welcomed law student **Charlie Cavanagh** to the team on July 1. Charlie, a Lansing native, lives in East Lansing where he is a third year student at the MSU College of Law. Charlie has worked for LARA, DTMB, and in each branch of government already and enjoys playing golf and soccer when the weather permits.

On the Move

Deb Grescowle accepted the BPL position in ER, effective July 22. **Fred Covert** accepted the newly vacant BPL position in PS, also effective July 22. Congrats to both of you!



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ORS Staff Attend FOIA and Open Meetings Act Training

Allison Wardlaw and **Amy Wheeler** attended general training sessions for state employees on the Freedom of Information Act (FOIA) and the Open Meetings Act (OMA). The trainings covered the general provisions of the laws, exemptions and exceptions, as well as violations and penalties. In addition, Amy attended the full half day session on FOIA, giving her in-depth knowledge about the provisions.

Nine ORS staff members complete CAPPP training

The EPC is committed to delivering training at all levels of ORS to make sure that analysts and leaders are growing in their roles. As part of that effort, and through the support of **Phil Stoddard** and DTMB Deputy Director **Phil Jeffery**, nine ORS staff members attended a four-day seminar in Chicago the last week of June. The Certificate of Achievement in Public Plan Policy (CAPPP), sponsored by the International Foundation of Employee Benefit Plans, is an in-depth exploration of the building blocks of public employee plan governance.

The seminars were comprised of eight consecutive four-hour courses. "It was an intense 32 hours," said **Laurie Mitchell**. "At times, it felt like we were dropped into a 400-level college course without any of the warm-up classes! Fortunately, we helped each other and all walked away with deeper understandings of the most important parts of our business."

The staff was divided in two groups. **Ian Broughton**, **Deb Grescowle**, **Letitia Levi**, and **Angie Schrauben** attended training on Pension Plan governance, which provided information on investments, actuarial principles, and emerging issues. **Steve Crippen**, **Mike Herbach**, **Laurie Mitchell**, **Aaron Usher**, and **Kerrie VandenBosch** attended seminars on health plan governance, getting information on fiduciary accountability, health plan design, and the new Affordable Care Act.



“Everybody knows that providing retirement benefits is complicated,” said **Mike Herbach**. “What CAPP helped fill in for me is how complicated it is to design and maintain a retirement health plan. The laws, rules, and procedures are intricate and have to work together perfectly.”

“CAPP gave us a chance to learn more about our co-workers on a personal and professional level,” said Deb Grescoble. “We talked about the training and how it applied to ORS, and also had some fun.”

Now that they’re back, the attendees will take certification exams. Those who pass will become certified in their area of study (pension or health plan).



The ORS crew in Chicago

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Quality Communications Initiative

Why is English so complicated? (Part I)

In a previous QCI article, we discussed one reason why English grammar and spelling don’t make sense – English is cobbled together from many different languages with different sets of rules. But that’s not the only reason. Another is centuries of not hearing each other correctly.

As a kid, this can happen a lot – **Danielle Fowler**, for example, always thought people were in “acoma,” which was a disease that made you sleep for a long time. But adults do it too, especially in times like the Middle Ages when most people couldn’t read. Over time,



words can change. The official term for this is *misdivision* or *rebracketing*, but the idea is simple.

The knights who say *notch*

- *A napron* becomes *an apron*: in the 1400 or 1500s, enough people misheard the original pronunciation that the old version fell out of favor and disappeared.
- *An otch* becomes *a notch*: The Old French word for “notch” was “*oche*,” and from that the English got “*otch*.” Eventually the “n” was combined with the original word, and it became the norm.
- *An ekename* becomes *a nickname*: In Old English, “*eke*” meant “also” or “addition,” so your ekename (your nickname) was your additional name.

Don't feel like memorizing all of these strange words and rules? CE's got you covered. Use the [ORS Style Guide](#) to look them up, or visit the CE KL page to ask a language question.

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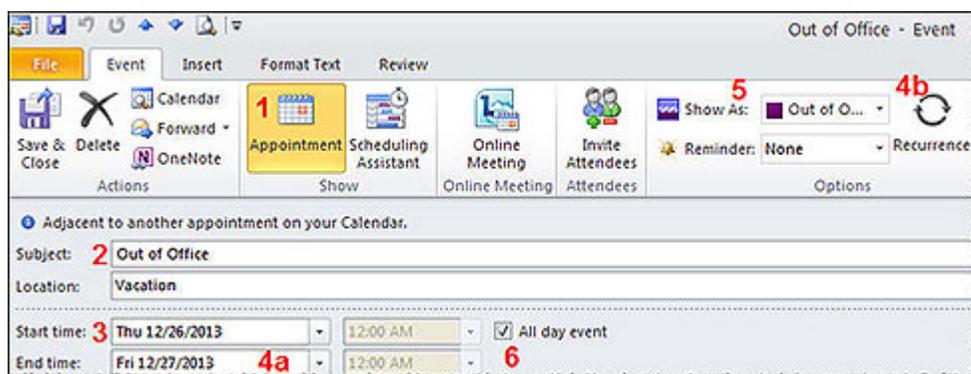


Update your calendars for vacations

Most of us are in the habit of using the out of office automatic replies in Outlook when we're out of the office for a day or while on vacation.

It's also important to update your calendar when you're out so you don't get scheduled for meetings you can't attend! A simple way to do this is to create an Appointment and check the **All Day** event box.

1. Create a new appointment either by clicking on **New Appointment** or double clicking the calendar header for the first day you'll be out of the office.
2. Fill in the subject line.
3. Check the correct date is selected under **Start Time**.
4. If you'll be out of the office for more than one day, you can cover the days you'll be out by either selecting the last day out under **End Time** or clicking on the Recurrence icon.
5. Be sure the appointment is set as **Out of Office**.
6. When you're out of the office all day, check the **All Day Event** box.



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on Sean Douglass

Sean Douglass may be a healthcare expert by day, but he's also a bonsai cultivator by night. We wanted to find out more about his harmonious hobby.



LookOut: How did you get started growing bonsai?

Sean Douglass: I was probably younger than 14 when I started getting into plants. I already had a fully established herb garden and I'd started growing interesting plants, finding some that were unusual, or weird. I picked a couple but didn't have much success with them. But as I got later on in high school, I had maybe a dozen or so different plants.

LO: So bonsai is more of a style, not a specific plant?

SD: *Bon* and *sai* are two separate words meaning "potted plant." Any plant can do it. Like with most art, there are artistic styles that are considered attractive, and there are things that are considered tacky or uninteresting. There are lots of different styles. Sometimes you look for good bark, sometimes you want one with small fruits that will replicate the look of a full fruit tree, and sometimes you go for flowers. Azaleas and rhododendrons can be trained as bonsai and they make really, really pretty ones especially when in full bloom because they explode with color.



Sean with his bonsai plants

ORS Purpose:
 We are an innovative retirement organization driven to empower our customers for a successful today and a secure tomorrow.

LO: If people want to get started doing bonsai, where should they go for more information?

The *LookOut* is
published by the
Office of Retirement
Services,
Department of Technology,
Management and Budget,
State of Michigan

Director:
Phil Stoddard
Edited by Customer
Education



SB: Unfortunately, we don't really have any places in Lansing that specialize in it, but there is a bonsai show at Fredrik Meijer Gardens twice a year. Telly's greenhouse over by Rochester Hills is a great place. My favorite is The Flower Market over by Monroe on the Dundee exit. It's a very good store, very knowledgeable staff, very reasonable prices but a really, really good selection. You can find the one plant that happens to fit what you think is interesting.

LO: Does growing bonsai take a lot of time?

SB: Bonsai doesn't have to be a very time consuming hobby, especially if you just want a pretty one. And you don't need a lot of specialized tools. Traditionally people use copper wire and special scissors, but for the most part you can do it just fine using a regular pair of household shears and some string. In a lot of cases that's really all you need.

LO: Bonsai is marketed as being zen-like, relaxing and calming. What do you get out of growing bonsai plants?

SB: For me, bonsai is as relaxing for me as any other art: painting, ceramics or photography. There's always a pride in doing something when it's done well. Bonsai is always changing, always organic, always evolving. It allows you to come back, and as you get better and better, you can make the plants better and better. I like the ability to constantly perfect it.

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This issue's header is the Treble Troubadours by Michigan artist Deborah L. Hoover.

Note: Because some of the links in this newsletter point to network resources, some of the links may not work if you are reading this outside of the organization.