

AIM Q & A

What is AIM?

AIM is not a separate organization or even a separate classification of membership – it is simply a process adopted by the Representative Assembly whereby current active members can pre-pay their MEA-Retired membership dues. The cost of joining under AIM is \$500 and is payable through a \$2.50 per month deduction until the membership fee is paid.

Once I retire, will I have to pay other dues to MEA-Retired?

No. Payment of the MEA-Retired membership fee entitles you to a lifetime membership in both MEA-Retired and NEA-Retired. *(Local MEA-Retired Chapters do have annual dues to run their chapters. At this time, it ranges from \$3 to \$10.)*

What are the benefits of joining MEA-Retired?

As a member of MEA-Retired you will receive communications and publications about Michigan Public School Employees Retirement System (MPERS) benefits, changes being proposed to the system, legislative updates, and other pertinent information. MEA-Retired members have access to the MEA-Retired website, and exclusive access to the “Members Only” area. MEA-Retired members are also eligible to receive discounts through auto/home/life insurances offered through MEA Financial Services and will also receive the MEA Access card that offers additional discounts and benefits.

If I’m an active member now, don’t I already receive those benefits?

Yes, so long as you are an active member, opting out of AIM doesn’t affect your ability to receive the benefits listed above. However, when you retire you will lose those benefits unless you are a member of MEA-Retired. This is really the point of AIM - by the time you are ready to retire, your membership fee will be paid and upon entering retirement you will be a lifetime member of MEA-Retired.

Does being an MEA-Retired member affect my MPERS benefits (pension/health benefits) when I retire?

No. Although MEA-Retired is active around promoting higher pension and health benefits for school employees, the amount of your retirement pension and level of health benefits is not increased, or decreased through an MEA-Retired membership. The security of knowing your fee is paid into MEA-Retired assures that you have a watchdog at the MPERS meetings who care for your benefits through MEA-Retired lobbying efforts.

\$2.50 a month, it will take 20 years under AIM to become an MEA-Retired member. What if I don’t plan on working that long?

Yes under AIM it will take 20 years to fully pay the MEA-Retired membership fee. However, if you use the AIM process and retire from active membership before

having paid the full \$500, you'll be given the opportunity to pay whatever balance is left owing on a lump sum basis to become an MEA-Retired member.

Using AIM, what if I retire before having paid the full \$500 MEA-Retired membership fee and don't wish to pay off the balance?

If the full \$500 membership fee hasn't been paid, you won't be a member of MEA-Retired and under the rules. The money that has been paid toward the membership fee will not be refunded. If that is your choice at the time you retire, all benefits of belonging to the greater MEA/MEA-Retired family will cease to be available to you.

Is AIM my only option for joining MEA-Retired?

No. Members who wish to join MEA-Retired can join at a \$500 lump sum payment upon retirement. (As of September 1, 2019)

I've thought through it and want to participate in the AIM process in order to join MEA-Retired. What should I do?

You can opt into the program anytime. The opt-in process isn't complicated, you simply need to inform your local treasurer or membership chair, in writing, that you wish to enroll in AIM.

I've thought it through and an MEA-Retired membership isn't for me. What do I do?

Since enrollment in the AIM process is automatic if you don't do anything - you need to opt-out of the AIM process. The opt-out process isn't complicated - you simply need to inform your local treasurer or membership chair, in writing, that you wish to opt-out of AIM.

Can I change my mind?

Yes. Members can opt back in or out of the AIM process at any time by communicating that desire in writing to their local treasurer or membership chair.