

# MEA-Retired

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## The Commitment Continues

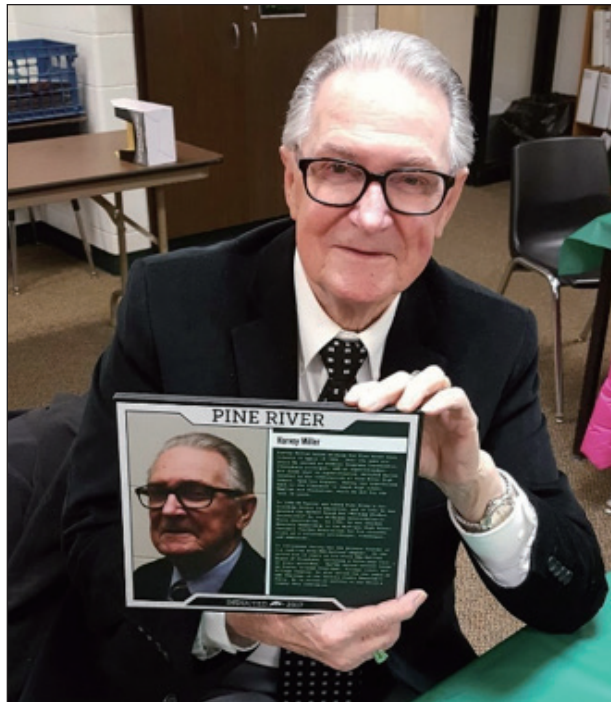
### Michigan Retirement Report

Spring 2017  
Vol. XXXIII, No. 3

## Miller honored for dedication to others

How one person could have accomplished all that MEA-Retired Immediate Past President Harvey Miller has done in his life is a mystery. Recently inducted into the Pine River Hall of Fame (the district where he spent many years as a teacher, principal, superintendent and proud MEA member), this honor is one of many that this humble, humorous, dedicated and versatile public servant has received during his never-dull life—so far.

Miller, who started the 15-B Chapter of MEA-Retired in 1997 and has been its president for 20 years, has served on the MEA-Retired Board of Directors for over a dozen years and served as MEA-Retired President from 2010-13. As Immediate Past President, he is on the MEA-Retired Board and chairs the organization's Public Relations Committee. A dedicated MEA-Retired member, he encourages other



retirees to stay active in the organization and community.

"Not only should retired educators stay involved in MEA-Retired, they should be active in the community, helping others respect teachers as professionals, continuing to

promote public education. By staying involved in the community, we get an idea of what we need to do [to continue promoting public education and educators]."

Miller and his wife Barbara both retired after serving Pine River for the final 30 years of their teaching careers, and their daughters have continued in the family tradition, teaching in the Mancelona and Potterville Public Schools. Although he was on the bargaining team as the Pine River Superintendent, he was on the other side of the table much more often, bargaining five EA and three ESP

contracts for Pine River and SNAP bargaining several others.

In addition to assuming the roles of superintendent, principal at every level, Federal Programs Coordinator, "all-around helper in the athletic department," and

teacher in the Pine River Area Schools, Miller has served the village of Tustin as President, Clerk and Trustee. He has also been Chair of the Osceola County Democratic Party for the past ten years and is currently a member of the county's Jury Commission.

His many honors include the Pine River EA Outstanding Persons in Education Award, Honorary Membership in the Michigan High School Football Coaches Association for his "Outstanding Contributions to Michigan High School Football and Prep Athletics"

and the Michigan Interscholastic Press Association's Matrix Award for "Molding Student Journalists."

In his presentation at the Pine River Hall of Fame ceremony, Miller's former student Darrell Holmes heaped praise on his teacher. "Mr. Miller greeted every student entering his classroom every day. His sense of humor and mischievous smile made even the hardest classes worth taking and his classrooms were always full of students who became better people because of his high expectations for each and every one of them. His

teaching professionalism not only made you a better person, he made you a better person. Harvey Miller, I am proud to be one of the others who describes you as a true professional."

When meeting Harvey Miller, the first impression of a mild-mannered, gentlemanly soul with a fine tweed fedora is deceptive; this is one committed, vocal and very witty individual—one who sends individual letters to family members on a weekly basis—one whose endless dedication to public education can be matched by few. ♦

## From the President

Judy Foster

Are you happy or unhappy with the political climate we are now experiencing? When we were working, it was important for us to thank parents and let them know when we had concerns. We tried to encourage students to do the same. Life has not changed that much since we are retired, as there are still opportunities when our legislators should be thanked for what they do. Don't miss that opportunity, and conversely, there

might be times when we should express our concerns. Be sure to let your feeling be known. Using the excuse, "My legislator won't listen to me," is no longer a viable excuse. We didn't give up on our students and we did everything we could to make sure they excelled. Our legislators need to learn from us—so do not miss an opportunity to let them hear your voice. We can make a difference! That has been proven time and time again.

**White House:**

1-202-456-1111

**U.S. House of Representatives:**

[www.house.gov/representatives/](http://www.house.gov/representatives/)

**U.S. Senate:**

[www.senate.gov/states/MI/intro.htm](http://www.senate.gov/states/MI/intro.htm)

**Michigan Governor's office:**

1-517-373-3400

**Michigan Legislators:**

[www.legislature.mi.gov/](http://www.legislature.mi.gov/)

(click on "Legislators" on right) ♦

## Check out our new MEA-Retired website!



At the top right corner of the website there are two gray boxes—username and password. Members can login with these credentials:

For example, Thomas Smith would login as follows:

**Username:**

first letter of his first name + last name = tsmith

**Password:**

last four digits of his Social Security Number

If you have any login problems please send an email to [staff@mea-retired.org](mailto:staff@mea-retired.org). ♦



Getting Medicare right

[www.medicarerights.org](http://www.medicarerights.org)

## I just turned 65 and don't feel like I know very much about what's covered and what's not covered under Medicare.

Your health care provider is a good source of information about Medicare and key beneficiary services. Speaking with your doctor is an opportunity for you to guarantee that you get every Medicare-covered benefit you are entitled to at the lowest cost. For example, attending your **Welcome to Medicare Visit** or **Annual Wellness Visit** and speaking with your doctor about the **preventive services** you could be eligible for in the coming year helps ensure that you can access free Medicare-covered screenings, counseling, and interventions as appropriate.

You have the right to seek a second opinion or the advice of a doctor other than your regular provider regarding procedures that you are not positive that you need. A second opinion is when a doctor other than your regular doctor gives his or her view about your health problem and how it should be treated. **Medicare will pay for you to get a second opinion** if your regular doctor recommends that you have surgery or a major diagnostic procedure. A diagnostic procedure—like a mammogram or

colonoscopy—is used to help diagnose a disease or condition.

If your doctor says you need surgery to diagnose or treat a problem that isn't an emergency, you should consider getting a second opinion. A third opinion may also be covered by Medicare if the recommendations of the first and second providers differ regarding the need for surgery. The second and third opinions will be covered even if the surgery or other procedure is not covered by Medicare. If you want a third opinion but the first and second opinions were the same, you may be able to see a third doctor for a "confirmatory consultation." Medicare may cover the consultation if the third provider submits a claim using the right code and writes in your medical record that the services provided were reasonable and medically necessary.

- If you are in a Medicare Advantage Plan, your plan may have different rules about second and third opinions. Call your plan to learn the rules for getting second opinions.

- Medicare does not pay for surgeries or procedures that are not medically necessary, like cosmetic surgery. (Learn more about what is not covered by Medicare.)
- Do not wait for a second opinion if you need emergency surgery. Some types of emergencies may require immediate surgery, like appendicitis, blood clots, aneurysms, or accidental injuries.

Having an open dialogue with your providers and their billing offices also creates the space for you to ask questions about services you see on your summary of medical claims. If you are unsure about a claim on your summary of health services, always take that question to your doctor for an explanation. ♦

*This content is produced by the Medicare Rights Center, the nation's largest and most reliable source of independent Medicare information and assistance. For more free answers to your Medicare questions, visit Medicare Interactive at [www.medicareinteractive.org](http://www.medicareinteractive.org).*



# MPERS Board votes to adopt 7.5 percent AROR

Rosemary Carey, Coalition for a Secure Retirement Communications Consultant

In February, the Michigan Public School Employees' Retirement System (MPERS) Board approved the Office of Retirement's (ORS) proposal to lower the Assumed Rate of Investment Return (AROR) to 7.5 percent from the current 8 percent. The Bureau of Investments and the retirement system's actuary recommended the move for the non-Hybrid Defined Benefit plan and the retiree healthcare plan.

The change is based on market data, actuarial standards of practice,

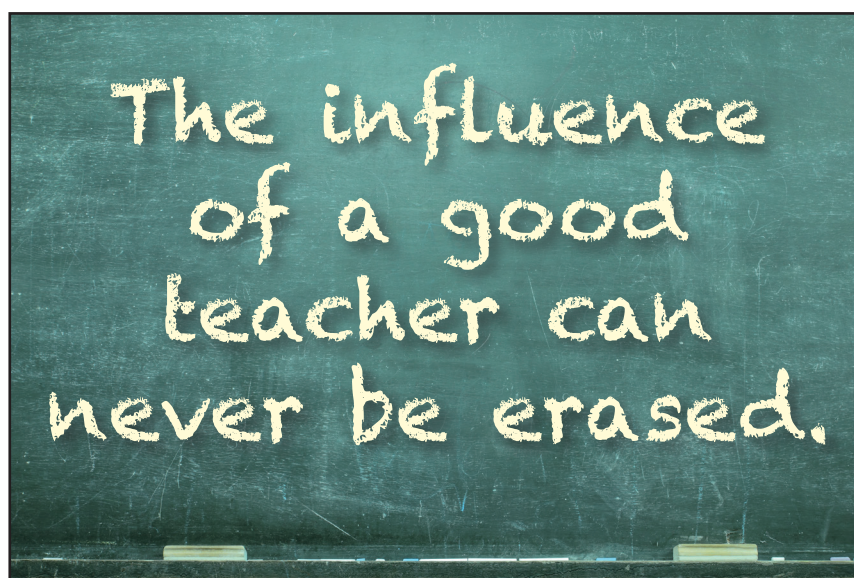
and current industry standards that expect the market will deliver lower returns in the long term because of low government bond returns.

The ORS claims there are several benefits to lowering the rate to 7.5 percent. It increases the likelihood that the plans will reach target investment gains. As a result, contribution rates will be more stable. The risk of increasing unfunded liabilities in the future is reduced, while the stability of funds in the plans is increased.

Finally, the change aligns the non-

Hybrid Defined Benefits plan and retiree healthcare plan with the Hybrid Plan.

The 7.5 percent AROR requires higher employer contributions to the system as the end of the 2038 amortization period nears. Those additional contributions would start Oct. 1, 2018. However, Governor Snyder already included an extra payment of \$153 million in his FY 2018 budget proposal to address that issue and relieve school districts of the additional financial burden. ♦



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The *Michigan Retirement Report* is the official voice of the Michigan Education Association-Retired. It is published four times a year in East Lansing and is sent to all pre-retired and retired members of MEA-Retired.