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Macomb County Retirement Services

586-469-5113

Pension Inquires Direct Deposits
Withholding Report Deaths
Medical Dental Vision Hearing
1099R Questions

On the Calendar

Nov 4 Election Day
Nov 11 Veteran's Day
Nov 27 Thanksgiving Day
Dec 9 Retiree Holiday Party
Dec 25 Christmas Day
Jan 1 New Year's Day
Jan 14 MCRA Board of Directors
10AM Talmar Bldg 2nd floor
Jan 19 Martin Luther King Jr Day

RETIREMENT BOARD

Nov 13; Dec 4, 18
8:30AM Admin Building

Contest Winner

Congratulations to the winner of our trivia contest:

Louise Bertolini

If you didn't win this time, try again. You'll find the new contest on page 4.

Retiree Connection

A Quarterly Newsletter Published by the Macomb County Retirees Association

Macomb County Retirees Holiday Luncheon

Macomb County Retirement Services will host a retirees holiday luncheon party again this year.

Tuesday, Dec. 9, 2025

11:00am - 3:00pm

Zuccaro's Banquet Center

46601 Gratiot Ave, Chesterfield, MI

\$25 per retiree or guest

Registration deadline: Dec. 1

Registration and payment may be made in advance online by credit card. Payments will be accepted by cash or credit at the door.



Scan QR code to register

To register scan the QR code or go to:

forms.office.com/g/r2gp0z4xDB

Questions? Call Retirement Services at **586-469-5113** or email retirement@macombgov.org

Annual Signature Verification Replaced by an Audit Service

Macomb County HR Retirement Services reports that on August 7, 2025, the Retirement Board approved a two-year contract with Guidehouse, a death audit service. Using this service will suspend the need for retiree signature verification forms. While a two-year contract was approved, use of such a service will likely continue onward.

Guidehouse's website claims it provides "comprehensive death identification—curated from over 30,000 federal, state, and exclusive private sources with 80% of mortalities identified within 10 days of death".

2026 Dues

Dues remain just \$10 per year. Pay next year's dues by Dec. 31 to avoid disrupting your newsletter. Paying dues online is easy and secure. PayPal processes the transaction but you do not need a PayPal account. Just select Debit or Credit Card. Scan the QR Code or visit:



Scan QR code to pay dues

macombretirees.org/dues.html

Or mail \$10 payable to:

Macomb County Retirees Assoc.
PO Box 46593
Mount Clemens, MI 48046

(Please include your name)

Annual Open Enrollment

Macomb County Retirement Services reminds us that it is time for our Annual Benefit Open Enrollment. This year's Open Enrollment will run from November 3, 2025 to November 17, 2025.

If you are not making any changes, there is nothing you need to do. Your current elections will continue in 2026.

You can make changes in Workday or complete the enrollment form you will receive in your packet.

If you have any questions, call Retirement Services at (586) 469-5113.

Did You Know?

- You can still receive the newsletter by U.S. mail even if you provide your email address. Update your email address and your newsletter delivery preference at: macombretirees.org/email.html

Annual Member Meeting Report

Two hundred members and guests registered for the September 10th annual member meeting, making it the most attended annual meeting in the MCRA's history.

County Executive Mark Hackel, was a guest speaker at the event. He brought three pies that were raffled off and invited retirees to take home evergreen tree sprouts commemorating the ground breaking of the new Macomb County corrections complex.

Directors Norm Gilmore and Frank Taylor were reelected to another 3-year term through December 31, 2028. Additionally, Board appointed Director, Donna Cangemi, was elected by the general membership to fulfill a term through December 31, 2026.

Two By Laws amendments were also adopted. The first clarifies membership eligibility for spouses and dependents. The second amendment provides for disbursement of assets in the case of corporate dissolution, a provision required when applying for a license to conduct raffles. By adopting this amendment, raffles can be conducted at future luncheons.

President's Viewpoint

by Wendy Fisher, MCRA President

At the retiree luncheon, Cindy Mitchell from HR Retirement Services mentioned that retiree signature verification forms were no longer being used. There should've been wild applause, but there was little.

I wonder if everyone heard that right. You no longer have to get the annual forms notarized or witnessed and submit them to HR for verification. I'm so happy we don't have to do that anymore!

Another thing, think twice about getting your Retiree Connection newsletter by email. It's much easier to read the small print, even on my tablet, because I can make it as large as I need. Plus, I can store it easier in my files.

I hope you have a great holiday season!



For Your Health

Don't Fall Behind on Seasonal Vaccinations

by Macomb County Health Department

As we move into what is considered the fall/winter respiratory virus season, now would be a great time to schedule your 2025-2026 seasonal vaccinations – flu, COVID, respiratory syncytial virus (RSV) and pneumonia. Appointments for all four vaccines are currently available at three locations including the VerKuilen Building in Clinton Twp, the Southwest Health Center in Warren, and the Southeast Family Resource Center in St. Clair Shores. You can get

more information on our immunization services, including appointments at:

macombgov.org/departments/health-department/family-health-services/immunization-clinic

You can also make an appointment by calling the Immunizations Program at 586-469-5372, Mon-Fri from 8:30 am – 12 pm or 1 – 5 pm. To learn more about steps you can take to help avoid seasonal respiratory viruses, visit the Michigan Dept of Health and Services at:

michigan.gov/mdhhs/keep-mi-healthy/chronicdiseases/seasonal-respiratory-viruses

Tech Smart

Spotting Scam Emails

Spotting a scam (or phishing) email requires checking for inconsistencies, urgency, and poor quality in the message. Scammers often impersonate legitimate companies to steal your sensitive information, so paying close attention to these details is crucial.

Check the sender's address

Always inspect the email address, not just the display name. A scammer can make the display name look legitimate, but the actual email address will often be slightly off.

Mismatched domain

Such as @gmail.com instead of the official domain, such as @bank.com.

Misspelled domain

Such as @micros0ft.com instead of @microsoft.com or @amazon.com instead of @amazon.com.

Generic or public domain

A red flag is a message from a well-known company coming from a public domain, like @gmail.com or @outlook.com.

Be wary of urgency / threats

Scammers try to panic you into acting without thinking.

Urgent action required

The email may threaten that your account will be locked, suspended, or closed unless you take immediate action, such as verifying login credentials.

Dire consequences

It might warn you about "suspicious activity" or "unusual sign-in attempts" and prompt you to click a link to resolve the issue.

Examine links/attachments

Never click links or download attachments from suspicious emails. These can lead to malicious websites or malware.

Hover before you click

On a computer, hover your mouse cursor over a link to see the actual destination URL. If the text in the email says bank.com but the preview shows a different, suspicious-looking address, do not click.

Unusual attachments

Be cautious of unexpected attachments, especially with file types commonly associated with malware, such as .zip, .exe, or .scr.

Poor grammar and spelling

While hackers are becoming more sophisticated, many scam emails still contain obvious errors.

Generic greetings

Like "Dear Valued Customer" or "Dear Account Holder".

Requesting sensitive data

Legitimate companies will not ask for sensitive personal or financial information via an unsolicited email.

Asking for credentials

Be suspicious if an email asks you to "verify" your password, Social Security or Medicare number, or credit card information.

Congratulations Recent Retirees

Ange, John S.	7/1/2025	PDO
Bagnall, Paulette	9/12/2025	Health Department
Ball, Larry C	8/29/2025	Department of Roads
Barron, Paula A.	6/1/2025	Circuit Court
Boska, Karen J.	8/1/2025	Health Department
Brunk, Kelly M.	8/1/2025	Health Department
Butz, Michael L.	6/1/2025	Department of Roads
Candiliotis, Christos J.	7/1/2025	Facilities and Operations
Carabelli, James L.	7/1/2025	Board of Commissioners
Cardamone, Laura L.	9/1/2025	Prosecutor's Office
Cracchiolo, Joseph D	6/5/2025	Sheriff's Office
Davidson, Ann M.	6/6/2025	Macomb Comm Action
Dishinger, Jason E	7/18/2025	Department of Roads
Doherty, Robert C	7/3/2025	Sheriff's Office
Dunton, Bruce T.	8/15/2025	Comm Mental Health
Faremouth, Gregory J.	7/1/2025	Purchasing
Fasbender, William F.	9/15/2025	Sheriff's Office
Faunce, Suzanne L.	7/1/2025	Prosecutor's Office
Frankfort, Patricia A	7/3/2025	Facilities and Operations
Frazho-Lyons, Marianne	6/1/2025	Comm Mental Health
Gerkey, Daniel R.	8/15/2025	Sheriff's Office
Giedroc, Shelley L	6/6/2025	Department of Roads
Gillespie, Kevin M.	6/6/2025	Sheriff's Office
Gish, Kathryn G.	8/8/2025	Macomb Comm Action
Gudenu, Katherine G.	6/20/2025	Public Works
Hill, Kathy A.	8/8/2025	Macomb Comm Action
Ingram, Michelle	6/1/2025	Health Department
Johnson, Cathy A.	8/1/2025	Family Ct Juvenile Div
Jones, Patricia K	6/20/2025	Clerk's Office
Keller-Stanley, Dena P	8/20/2025	Prosecutor's Office
Kotchi, Jill S.	6/1/2025	Workforce Development
Kushel, Juliane M.	6/1/2025	Health Department
Lavender-Jones, Denise	8/1/2025	Comm Mental Health
Lupo, Ronald D.	8/29/2025	Public Works
Miller, Colin D.	6/20/2025	Workforce Development
Nader, Tammy L	8/22/2025	Friend of the Court
Otis, Delilah R.	8/8/2025	Macomb Comm Action
Pirrone, Michael J.	7/18/2025	Juvenile Justic Center
Radzioch, Annette M.	7/1/2025	Juvenile Justic Center
Shinska, Deborah A.	6/1/2025	District Court 2
Sollish, Lisa R.	8/1/2025	Friend of the Court
Weaver, Susan L	7/18/2025	Friend of the Court
Willing, Amy E.	9/15/2025	Sheriff's Office
Worswick, Joan L.	6/27/2025	Comm Mental Health

Unusual payment methods

An unconventional payment method, such as gift cards or a wire transfer to an unknown account.

Offers too good to be true

If an offer sounds unbelievable, it likely is.

Prizes or refunds

Be wary of emails offering free products, lottery winnings, or unexpected refunds.

Investment opportunities

Emails promoting get-rich-quick schemes or incredible, low-cost loans are almost always scams.

>>> WHAT TO DO <<< WITH SCAM EMAIL

If you receive a scam email, do not respond, click any links, or open attachments.

Do not use contact information from the email.

Instead, use the company's official website by typing the address directly into your browser or using your saved bookmark.

Report and delete.

Use your email client's "report spam" or "report phishing" function, then delete the email.

MESSAGES

JEANINE LAVERDIERE (FOC) St Clair Shores, MI: Fourth eye surgery but improving. (retina tears and subsequent surgeries). Not holding us back from travel. Looking forward to Viking River cruises in November... Amsterdam to Basel then on to France.

LYNN LIBERATO (FOC) St. Clair Shores, MI: My book "Michigan's CON-CON 11: Women and State Constitution-making in 1961" will be published by MSU Press on November 1, 2025. For further information

please visit: <https://msupress.org/9781611865530/michigans-con-con-11/>

PAUL PIATT (Prosecutor's Office) Rochester Hills, MI: All is well if you don't mind getting old or having your name appear in the "In Memoriam" section of the Connection. The Three Musketeers, Carl Chioini, Royce Bowman and myself, still manage to get together about once a month for lunch.

CHRISTINE ALBRECHT (FOC) Clinton Township, MI: I did a little traveling in July while visiting my sister and her family in Berrien Springs. A few side trips to St. Joe's, Saugatuck, and Grand Haven highlighted my visit. They live on Lake Chapin. The weather was perfect and it went too fast. God willing, I will be in the Straits area soon, joining them and other members of my family. We suddenly lost a great friend this summer, Judy Biebuyck. Many of us knew her, either personally, or by gathering information she often contributed to our newsletter. She will be missed by many! From 2 Timothy 4:7-8 "I have fought the good fight, I have finished the race, I have kept the faith. From now on there is reserved for me the crown of righteousness, which the Lord, the righteous judge, will give me on that day, and not only to me but also to all who have longed for his appearing." Judy, may you rest in peace.

From the Macomb County Office of Senior Services

Calling All Volunteers

Have you ever considered pursuing an opportunity to volunteer? The Macomb County Office of Senior Services is always looking for individuals who are willing to donate their time to help improve the lives of the elderly in Macomb County. There are several volunteer opportunities that are available. To learn more you can:

- Visit macombgov.org/departments/senior-services/volunteer
- Call 586-783-0958 during normal business hours
- Email volunteer@macombgov.org

Maintenance Medications

for retirees under 65 years old not yet on Medicare

Macomb County Human Resources Retirement Services advises **retirees under 65 years old not yet on Medicare** using prescription drug coverage under the Blue Cross Blue Shield (BCBS) and Blue Care Network (BCN) health insurance plans.

As a cost-saving measure implemented by our insurer, maintenance medications—those prescribed for ongoing, long-term conditions—must now be filled through either:

- **Walgreens**
The designated in-network retail pharmacy
- **Optum Home Delivery**
The mail-order pharmacy offered through BCBS

If you are currently taking a maintenance medication and have not yet transitioned to one of the approved fulfillment methods, you are encouraged to do so as soon as possible to avoid any disruption in coverage and/or an increase in your out-of-pocket costs.

Blue Cross Blue Shield of Michigan members
855-811-2223

Blue Care Network members
844-642-9087

For more information or assistance please contact Retirement Services at **586-469-5113** or email retirement@macombgov.org

Legal Tip

Durable Power of Attorney

by Alan F. Polack, Esq.

When folks think about Estate Planning, they generally think about disposition of their assets after they die. What they overlook is planning for lifetime disability which results in incapacity. To address that issue, I recommend Durable Powers of Attorney. These documents authorize people to act on your behalf if you become disabled to the point where you cannot manage your own affairs.

There are two (2) kinds:

- A General Durable Power of Attorney which grants authority to a person to make financial and legal decisions for you.
- A Medical Power which confers the authority to make medical care decisions when you cannot.

These are very powerful documents which should be used with care. I use them extensively in my practice because they avoid the appointment of Guardians and Conservators in Probate Court and they often facilitate Medicaid Planning for disabled people who become Nursing Home residents. They are called durable because they remain in effect after you become incapacitated.

Your Membership Information

Update your information at: macombretirees.org/update.html or write in any corrections and mail

NAME _____

CITY, STATE _____

EMAIL ADDRESS _____

DEPARTMENT RETIRED FROM _____

POST A MESSAGE IN THE NEXT RETIREE CONNECTION!

Please note: Messages may be edited due to space limitations.

Submit via the MCRA website at macombretirees.org/message.html

No Internet access? Mail this form to: MCRA, P.O. Box 46593, Mt. Clemens, MI 48046

MESSAGE: _____

Newsletter via Email

- Same content as print edition
- Receive it anywhere by email
- Arrives earlier than print copy
- Interactive hyperlink text
- Reduces printing and postage costs
- A great option if you are away from home part of the year

Set email and delivery options at:

macombretirees.org/email.html

In Memoriam

Bert, Elrae	8/14/2025	Equalization
Biebuyck, Judith*	8/6/2025	Friend of the Court
Boyea, William*	7/22/2025	Probate Court Wills & Est
Cushing, Shirley Ann*	7/18/2025	Office of Senior Services
Duda, Lawrence*	7/6/2025	Sheriff's Office
Gage, Jerome*	7/26/2025	Facilities & Operations
Gillain, Donald*	9/24/2025	Prosecuting Attorney
Girard, Gerald*	7/30/2025	Sheriff's Office
Hart, Elaine	8/11/2025	Martha T Berry Mof
Heckmann, Barbara*	8/9/2025	Probate Court Wills & Est
Hoerauf, Randell*	8/23/2025	Sheriff's Office
Janisse, Gordon*	7/25/2025	Facilities & Operations
Kelly, Penny*	8/12/2025	Workforce Development
Klosterman, Justine	6/18/2025	Probate Court Wills & Est
Marcotte, Theresa*	7/8/2025	Friend of the Court
Pimental, Virginia*	6/25/2025	Friend of the Court
Simpson, John	7/3/2025	Martha T Berry
Soave, Christine*	6/26/2025	Family Court Juvenile Div
Soulliere, Carol*	8/28/2025	Macomb Comm Action
Wilson, Mary*	8/6/2025	Probate Court Mental Div
Wist, Donald*	8/20/2025	Family Court Juvenile Div
Woodley, Patricia	9/24/2025	Community Mental Health

*MCRA Members



Macomb County Retirees Association

P.O. Box 46593
Mt. Clemens, MI 48046

Address Service Requested

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PAID
MT. CLEMENS, MI
PERMIT NO. 125

Brain Teasers

1. What can you put in a bucket to make it weigh less?
2. What has a lot of teeth but can't bite?
3. Imagine you're in the forest, surrounded by ravenous, man-eating wolves. How do you put an end to this terrible situation?
4. What five-letter word becomes shorter when you add two letters to it?
5. How can a man who shaves many times a day still have a long beard?

Answers: 1. A hole
2. A comb
3. Stop imagining it
4. Short
5. He's a barber

Humor

- ◆ Show me a man who walks with his head held high, and I'll show you a man who hasn't gotten used to his bifocals.
- ◆ I'm not 75! I'm 35, with a good 40 years of experience behind me!
- ◆ "Crank up the air conditioning pastor!" the elderly man exclaimed. "It's unhealthy for people to sleep in a stuffy room!"
- ◆ I've been taught to respect my elders, although these days it's getting harder to find them.
- ◆ Eat what you like and let the food fight it out inside.
—Mark Twain

TRIVIA CONTEST: The lucky entry wins a check for \$25

Submit your entry via the MCRA website at macombretirees.org/trivia.html

No Internet access? Mail this form to: MCRA, P.O. Box 46593, Mt. Clemens, MI 48046

Your Name: _____

Address: _____

City, State, Zip: _____

Entries must be received by
December 31, 2025

YOUR ANSWERS:

1. When did the Retirement Board vote to suspend using signature verification forms? 1. _____
2. What is the phone number for Macomb County Retirement Services? 2. _____
3. What is the date of the 2025 County retirees' holiday luncheon party? 3. _____
4. How many members and guests were registered for the annual MCRA meeting? 4. _____
5. By when must 2026 dues be paid to avoid disruption in newsletter delivery? 5. _____