**NEWSBREAK** APRIL 2023

## UAW LOCAL 6000 E**tiree** Corn **STATEWIDE TRED WORKERS**

by Andrew L. McDaniel, Sr., Retired Workers Chair



**Retirees Need To Be Active and United** Retirees, we need unity on the same accord.

Participation is a request of all retirees who are able to do so. Our aggregate goal is to receive all information and input to maximize benefits and services for all retirees.

Access, expansion, and gains in services and benefits are shared as a group of all retirees. We succeed with maximum retiree participation. Every retiree is a recipient of any enhanced services and benefits. Therefore, this is a relentless call to all capable and competent retirees. Please become a member or visitor at meetings,

rallies, conventions, or legislative action.

This is a plan for retirees to become active participants. Active retiree participants are the protectors, messengers, and advocates to safeguard and increase retiree benefits and services.

At the Statewide Retirees Chapter meeting on March 16, 2023, Wanda Bradley was elected Vice Chair, and Avelina Solis was elected Guide/Sergeant-at-Arms.

The next Statewide meeting is Thursday, April 20, 2023, at 10:30 a.m. This meeting will be held at UAW Local 6000, 3350 N. Grand River, Lansing MI 48901. We hope to restart ZOOM access soon.

Correction to last month's reference to MiORS app for OSE – The app is no longer available. Please check the ORS website for updated information.

## **Protecting Spouse's Rights** to Retirement Benefits

The National Retiree Legislative Network (NRLN) has co-signed a letter with more than a dozen other advocacy organizations to the Internal Revenue Service/Treasury Department's opposing its proposed rule to eliminate the physical presence requirement for the witnessing of spousal consents to surrender the spouse's rights to retirement benefits.

The federal government's proposal would sacrifice critical legal protections for spouses' (most often a woman) retirement security. The groups signing the letter believe IRS/Treasury needs to strengthen spousal protections applicable to both in-person and, if permitted, remote witnessing of spousal consents.

The Employee Income Retirement Security Act (ERISA) provides that the spouses of retirement plan participants will automatically receive a surviving spouse pension from a traditional defined benefit pension plan and must be the named beneficiary of a 401(k)-style retirement account, unless the spouse provides witnessed, signed consent to give up those rights. This requirement for properly witnessed spousal consent to surrender guaranteed rights to retirement benefits has been a cornerstone of protecting spousal pension rights for nearly four decades and must be retained.

The letter was originated by the National Women's Law Center and sent to the IRS/Treasury on March 30, 2023. Co-signing the letter in addition to the NRLN were: Alliance for Retired Americans, American Postal Workers Union, Retirees Department, AFL-CIO, Equal Rights Advocates Esperanza United (formerly Casa de Esperanza: National Latin@ Network), National Caucus & Center on Black Aging, National Committee to Preserve Social Security and Medicare, National Consumers League, National Domestic Violence Hotline, National Employment Law Project, National Network to End Domestic Violence, National Organization for Women, National Partnership for Women & Families, Social Security Works, Tahirih Justice Center, United Food and Commercial Workers International Union, Women Employed and Women's Law Project.

> **BILL KADEREIT, President National Retiree Legislative Network**

## ATTENTION RETIREES...

There is another resource for assistance to information about your State of Michigan Retiree Benefits.

Employee Benefits Division (EBD)	800-505-5011
and Retiree Benefits	.800-381-5111

- Vision, Dental, and Life Insurance plan summaries
- Insurance rates
- Retiree Benefits Bulletin (current and archived)
- HMO ZIP code tool
- Medicare Advantage coverage maps
- Voluntary Benefit links (Benefits for Life and Long Term Care)
- ORS information links (Pension, 401(k), newsletters, etc., Long-Term Care)
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## For Retired State, State Police, and Judges

Insurance Carrier	Website	Phone Number
Blue Cross/Blue Shield of Michigan (BCBSM)	www.bcbsm.com/som	800-843-4876
BCBSM Behavorial Health and Substance Abuse Services	I www.bcbsm.com/som	Non-Medicare & Medicare Supplement (New Directions) 866-503-3158 Medicare Advantage 888-803-4960
Optum Rx (drug plan for BCBS non-Medicare retirees)	M www.optumrx.com	
Optum Rx (drug plan for BCBS Medicare retirees)	M www.optumrx.com	
Blue Care Network (BCN) Health Alliance	www.bcbsm.com/som	800-662-6667
Health Alliance Plan (HAP)	www.hap.org	
McLaren Health Plan (non-Medicare retirees)	www.mclarenhealthplan.org	
McLaren Health Plan (Medicare retirees)	www.mclarenhealthplan.org	
Physician's Health Plan of Mid-Michigan (PHP)	www.phpmichigan.com	800-832-9186
EyeMed	www.eyemedvisioncare.com/s	om <b>833-279-4355</b>
	www.deltadentalmi.com	