

RETIREE NEWS

AUGUST 2026



Access Your Accounts Online

Your MERS plan information is available online. In your online account, you can:

- View tax documents, statements, and account balances.
- Manage your investments and beneficiary designations.
- Update your banking details and contact information.

Join thousands of MERS participants who are already enjoying the benefits of online account access.

To get started, visit empower.com/MERS.



MERS is excited to host our Annual Conference at the Amway Grand Plaza Hotel on October 8-9. In addition to conducting our annual Business Meeting and board elections, this year's event will provide attendees with valuable insight on current trends in the retirement industry, as well as opportunities to network with municipal employees.

For more information, visit mersofmich.com/annualconference.



EIGHTY

*80 Years. 80 Acts.
Serving Michigan
Communities.*

Medicare Open Enrollment is October 15 – December 7

If you don't have employer-provided health insurance, open enrollment is the time for you to review your options and make changes to take effect in January.

MERS partners with Aptia365 to provide access to a private retiree healthcare exchange. You can choose from several individual health insurance plans to find the coverage that best meets your unique needs.

Medicare Open Enrollment is October 15 – December 7

You can get help choosing the right plan for you from a trained Aptia Benefits Counselor.

855.694.5369



Click or scan to visit
Aptia online

Continue Building Your Retirement Savings

Retirement doesn't necessarily mean you're done saving. If you have retirement accounts from previous employers or are looking for a place to continue growing your savings, a MERS IRA may be worth considering.

A MERS IRA can help you:

- Consolidate retirement savings from multiple accounts.
- Keep assets invested and growing for future needs.
- Take advantage of tax-advantaged retirement savings options.
- Leave retirement assets to beneficiaries.

As a Michigan public employee retiree, you and your spouse are eligible to open a MERS IRA.

To learn more or get started, visit empower.com/MERS.



Scams and Identity Theft Prevention Essentials

Retiree Connections Webinar

Want to learn more about how to protect yourself from potential scams and identity theft? Join AARP as they discuss how the AARP Fraud Watch Network can empower you to spot and avoid identity theft and fraud with proven resources and tools.

During this webinar, you'll hear about the latest fraud trends and receive tips and resources to protect yourself and your family. By taking a few practical steps, you have the power to fight back against fraud.

Date: Tuesday, October 20

Time: 10-11 a.m. (EST)

Cost: FREE

Register:



Click or scan
to register

Taking Extra Steps for Security

When you sign in to an online account, you may be asked to do more than enter a password.

For example, after entering your password, you might receive a code by text message, be asked to approve a notification on your phone, or answer a security prompt. This extra step helps confirm that it's really you trying to access the account.

This security measure is called **multi-factor authentication (MFA)**.

Think of it like using both a debit card and a PIN at the ATM. One is something that you have; the other is something that you know. You can't access your bank account with only your card or only your PIN. You need both to prove that it's you. MFA works the same way by requiring two forms of verification before granting access to your account.

Why is this important? If a scammer learns your password, they still won't be able to access your account without that second form of verification. Cybersecurity experts consider MFA one of the most effective ways to help protect online accounts from unauthorized access.

Why Financial Institutions Verify Your Identity

You may also be asked to provide a government-issued ID when creating or updating an account. This isn't unique to MERS, it's a standard practice used throughout the financial industry.

Identity verification helps confirm that the person opening or accessing an account is the legitimate account owner. Government-issued IDs provide a reliable way to verify identity and help reduce fraud, identity theft, and unauthorized access to sensitive financial information. Financial institutions routinely use these safeguards to help protect their customers and their accounts.

These security measures may take a few extra minutes, but they're designed to help protect your retirement benefits and personal information.

Sources: consumer.ftc.gov, cisa.gov, ecfr.gov, finra.org

Protect Your Benefits: Simple Steps You Can Take

- ☐ Turn on multi-factor authentication whenever it's available.
- ☐ Use a strong, unique password for each financial account.
- ☐ Never share a password or security code with anyone—even someone claiming to be from your bank, retirement provider, or government agency.
- ☐ Be cautious of unexpected emails, texts, or phone calls asking for personal information.
- ☐ Keep your contact information current so you can receive security alerts.

Keeping an Eye on What Matters to You

You don't need to be an expert in government policy or the economy to feel confident about your retirement. At MERS, we stay on top of new laws and changes in the financial markets because we know they can sometimes affect your benefits. Our job is to understand what's happening and explain it in a way that makes sense so you can focus on enjoying retirement. If you're curious about what we're watching or want to learn more, visit us anytime at mersofmich.com.



Municipal Employees' Retirement System

1134 Municipal Way
Lansing, MI 48917

Here For You



MERS Service Center is available 8:30 a.m. – 5 p.m., Monday – Friday to answer your questions.

Call us at **800.767.6377**.

Or visit **mersofmich.com**.

Do you have a MERS HCSP?

Check out this new guide that helps you get the most from your MERS Health Care Savings Program (HCSP). From understanding beneficiaries and what's reimbursable to learning how to access your funds, we're making it easier for you to feel confident using your account.



Click or scan to view the guide

