

COUNTY OF ST. CLAIR RETIREMENT NEWS

January 2026
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**St. Clair County
Retiree News & Links**

www.stclaircounty.org
Click on Offices,
Retirement System

BCBS of Michigan
1 877 790-2583
www.bcbsm.com

Medicare Advantage
1 866 684-8216

Brown & Brown
for SCC BCBS questions
call Olga
1 866 421-0478

Delta Dental
1 800 524-0149

Prescription Mail Order
OptumRx
1 855-811-2223

MedTipster
Free Generic Drug
Program

1 877 226-2378
www.medtipsterfree.com

Office Closed:
January 1st and 20th

Congratulations Karry Hepting on Your Retirement

The St. Clair County Employees' Retirement System would like to thank Karry Hepting for her many years of service to the County and to the St. Clair County Employees' Retirement Board. We wish her the best in her retirement.

2026 Tax Tables

The Federal and State tax deductions for retiree and beneficiary pension payments have been updated to reflect 2026 IRS tax tables. If you notice a slight difference in your net retirement payment beginning January 2026, it is likely due to a change in the new tax tables. If you have questions about your tax liability, please consult your tax advisor.

Don't Forget Your Tax Documents

It's tax season. As a reminder, don't forget to take the tax letter you received when you retired and any other supporting documentation you may need when you schedule an appointment with your tax advisor. You should also expect to receive your 1099-R in the mail at the end of January/Beginning of February. If you need an additional copy of your letter or your 1099, contact us at: (810) 989-6910. **Please allow enough notice for us to prepare and mail reprinted copies.**

New Medicare Advantage Cards for 2026

Medicare Advantage is transferring its operating system in order to enhance operational efficiency and user experience for members and providers by enabling consistency between the commercial and Medicare Advantage plans, creating unified customer service tools, and simplifying how service is delivered to members. Because of this change, new member ID cards were issued for Medicare Advantage members, effective 1/1/2026 that will show new group and ID numbers. Please update your providers and pharmacies.

New Retirements

January:

Scott Barker
Karen Brenner
Denise Cunningham
David Harris
Karry Hepting
Charles McCorkle

Deaths Reported

Our Sincerest Condolences to the Families of:

Roberta Cox
Michael Debano
Charles Wheelihan

Important Dates

**Retirees' Association —
General Member
Meetings:** (automatically
cancelled if Port Huron Schools
are closed due to weather)

Wednesday, January 7, 2026

Council on Aging Senior
Center 600 Grand River Ave.
PH. **Cost:** \$5.00

Doors open: 11:30am, Lunch
@ Noon.

Trivia Game with Cash Prizes!

Next meeting: Wednesday,
February 4, 2026.

Info email:
sccra917@gmail.com.

**Tuesday, January 20, 2026 8:00
am**—Board of Trustees Regular
Meeting. Admin. Bldg. 200 Grand
River Ave, PH; Donald Dodge
Auditorium

MI Phasing Out State Tax on Most Retirement and Pension Benefits

Michigan is **phasing out its state tax on most retirement and pension benefits**, with a full repeal effective for the 2026 tax year and beyond. The change, enacted as the "Lowering MI Costs" plan (Public Act 4 of 2023), reverses a 2011 law that made more retirement income taxable.

Some Key Details of the Repeal

- **Phase-in Period:** The tax repeal was gradually implemented over four years, starting with the 2023 tax year. The amount of retirement income you can deduct increased each year.
- **Full Exemption in 2026:** For the 2026 tax year, most pensions, 401(k) withdrawals, and IRA distributions will be fully exempt from Michigan's state income tax, similar to the rules that existed before the 2011 law change.
- **Public Safety Retirees:** A special provision allowing retired police officers, firefighters, state troopers, and county corrections officers to fully deduct their public pension benefits without any age requirement or cap, was effective from the 2023 tax year.

Next Steps for Retirees

- **Consult a Professional:** Due to the complexity of the phase-in rules, the Michigan Department of Treasury and financial advisors recommend consulting a qualified tax preparer to ensure you claim the maximum eligible deduction.
- **Stay Informed:** For the most up-to-date information, refer to the official State of Michigan website on retirement and pension benefits.
- **Adjust Withholding:** You may wish to update or discontinue your State of Michigan tax withholding from your pension payment as advised by your tax preparer.

If you wish to opt-out of Michigan State withholdings, you must complete and submit the "State of Michigan W4P Withholding Form for Pensions," which can be found on the County Website under Retirement > Forms. Your tax preparer can help you complete your new form.

For additional questions, please contact us at: (810) 989-6910.

St. Clair County Retirees' Association

We would like the opportunity to introduce you to, and invite you to join, the St. Clair County Retirees' Association (SCCRA), a 201(c)4 Corporation.

The Association is a voluntary, non-profit group, founded in 1989 to promote and protect the common welfare and retirement interests of retired public employees of St. Clair County. While the Association is not sponsored by the County, they do support the SCCRA efforts by including the meetings in the monthly Retirees' Newsletter and sharing information annually on health care benefits and changes. SCCRA membership is available to retirees from all departments of the County of their surviving spouses. Dues are \$10.00 per year.

Except for the summer recess in July and August, meetings are currently held the first Wednesday of each month at the Council on Aging Senior Center, located in Port Huron. The doors open at 11:30 am and lunch is served at 12:00 noon for \$5.00. Guest speakers address various issues, often those of special interest to retirees.

Please contact sccra917@gmail.com or call (810) 937-9360 to find out how to join.