

THE BEACON

December 2023

KARSP—Guiding The Way

Volume XLVIII Issue 2



On The Side Dates And Data

December 5

Parchment High School Choir
And Band Members Present
Holiday Music
Roast Pork Loin With Apples
Pasta With Marinara
Herbed Rice with Mushrooms
Honey Glazed Carrots
Caesar Salad

January-No Meeting

February 6

If You Think, You Can
Nan Palm
Pulled Pork Sliders
White Cheddar Mac & Cheese
Homestyle Potato Salad
Apple Slaw
Fresh Fruit Salad

MARCH 5

Love Where You Live Kalamazoo
Jane Ghosh
Pepper Steak
Alfredo Pasta with Broccoli
Baby Baked Potatoes
Green Beans Amandine
Strawberry Salad

December Is Cookie Time

Helen Lemmer, KARSP Cookie Committee

Each December, KARSP distributes cookies to our shut-in members. There was an opportunity to sign up our shut-ins at the November meeting. In addition, there was an opportunity to sign up to help distribute the cookies after the December 5 meeting. If you missed the November meeting, you can contact Helen Lemmer at 269-823-2684 and either suggest someone who should receive cookies or volunteer to distribute them.



Before the COVID shutdown, we would collect homemade cookies to distribute; since then, however, we distribute prewrapped store-bought holiday cookies. If you would like to contribute to the purchase of the cookies, you may contribute at the December meeting. You can also contribute by sending a check to KARSP, PO Box 19343, Kalamazoo, MI 49019. Mark the check "For Cookies."



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A Message From The President

Manuel J. Brenes, PhD., KARSP President

As I write my message, I am enjoying the colorful foliage of nature. I love the colors, but as I look outside admiring the autumn foliage, I don't like the thought that winter is coming, and by the time you read this, may already be here. I am not a fan of cold weather. However, I enjoy seeing the whiteness and purity of the snow, if I am inside my house in front of the fireplace and with a glass of good rum in my hand.



I am glad we have our monthly luncheons. I enjoy seeing you arriving, cheerfully meeting your friends, and enjoy sharing and listening to whatever happened to you during the last thirty days. We all look forward to next month's gathering at The Fountains. Please continue being a good KARSP ambassador by talking to your friends about how great our organization is. Remember, our strength is in our numbers. We have more fun if we get involved on some of our committees. You are always welcome. If you have ideas on how to improve KARSP, please let us know. Remember, this organization is here to support you.



Happy Holidays From KARSP

December Program

Barb Knickerbocker, Program Chair

Our December program features Grace Anne Kalafut who will be performing a variety of holiday songs with opportunities for singing along.



Travel

Barb Knickerbocker, Travel Chair

Sharon Caron has been passing out information about Portage Zhang Senior Center trips. Janell spoke in October at the luncheon about travel offerings and other programs at the center. Call her at 269-324-9239 or stop in to register. If you are on the list for a program, you will pay a deposit to hold your place. If the trip is full, you can put your name on a waitlist and not pay a fee. Don't be discouraged; many waitlisted people get on the trip.

Also, don't forget about the trips that MARSP has to offer. You can watch a webinar about each trip. Find those on the MARSP website, <https://www.marsp.org/travel/>.



The Wedding

Sally Roach, Reservations Chair

For the moment, pretend that you have just received an invitation to a wedding. This is an exciting event, and you RSVP immediately with either your acceptance or regrets.

The bride and groom are anxious to see you. If you are unable to attend, they will worry that you may have “run into a snowbank” on the way or had some other emergency in your life. They will be preparing the table assignments for the post-ceremony dinner. Also, the couple’s caterer needs an exact count so that the correct number of meals are prepared for guests who will be served the dinner after the ceremony.

The same holds true when your KARSP caller or emailer contacts you inviting you to the KARSP luncheon each month. We care about your well-being and wonder about your well-being if you do not respond or attend. The Fountains, also, need to know how much food to prepare.

So, please respond in a timely manner. The reservations must be in by 5:00 p.m. the Monday of the WEEK BEFORE the luncheon. Answer “Yes, I will be there” or “No, I can’t make it this month.”



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If you wish to receive a phone call, you will hear from Jennie Ko, Audrey Fitzgerald, Helen Palleschi, Trudy Riker, Theresa Humphreys, or Jan Snyder.

Or check your email for a message from: Cheryl Butler, Sally Roach, Kay Haas, Joanna Heyd, Vicki Joffe, Suzanne Jones, Barb Knickerbocker, Jane Lloyd, Carole Nicolow, Linda Teare, or Anne Stohrer.

Please contact me if you need specific phone numbers or e-mail addresses. 269-929-7660 or rsally734@aol.com.

Thanks so much. Like the bride and groom, your KARSP friends look forward to seeing you each month!

Sally and your KARSP Reservations Team.

Fun, Fun, Fun!

Julie Devers, Fun Time Chair

Thanks to the following businesses for supporting our Fun Time drawing. We have received gift certificates from *Peace, Love and Little Donuts*, *Shawarma King* on Drake, *Hunan Gardens*, *Bilbo’s* on Stadium, *Erbelli’s* on Portage, and *Anna’s House* on Stadium.

Thank you, also, to our members who have helped me get some of these prizes. Thanks to JoAnn Lynch for her needlework boxes and gifts, and to Sally Roach for creating a unique package for the KARSP free luncheon.

Come to our luncheon for a chance to win!!

Thanks!

In Remembrance Of Our Members Who Have Passed

Barbara Rockey, Friendship Chairperson

At this time of the year when we are celebrating the harvest from the fields and our gardens, we, also, give thanks for the many people who have helped make our lives successful. Among these people are the school personnel, who have touched our lives and the community of children through the years.

We remember those members who have passed in the past few months and wish to offer our condolences to the families and friends of Kathie Ann Raklovits, Barbara Frisbie, and James Ridders.

Please feel free to let me know if a card or note would be appreciated by a member who is not at their best. In addition, in sending sympathy cards, it is becoming more difficult to find a mailing address for an immediate relative. If you can help, it will ensure that a card is sent to the family.

Don't hesitate to get in touch with me at: Barbara Rockey (269)373-1711 home phone or my E-mail address is barbararockey@aol.com.



ORS Pay Dates

The November check will be deposited on November 22 because the twenty-fifth is the Saturday after Thanksgiving. As always, the holiday pay date will be shifted in December. The December check will be deposited on December 18.

If your check has not been deposited within three days of the announced dates contact ORS.

Patricia Jane Hamilton Beacon Creator

Philip Stohrer, Editor

Patricia Jane Hamilton, the former editor of *The Beacon*, passed away on October 26, 2023. Jane, as most KARSP members knew her, took the newsletter from a single sheet to the 12-page newsletter it is today. In June of 2010, she, and her staff, changed the name from *KARSP Newsletter* to *The Beacon* with a new, more professional layout. As a result of her work, she won an award for a retirement newsletter. When she announced her resignation as editor in 2012, KARSP recognized her with the Sally Swanson Award.



Jane Hamilton was an unusual KARSP member, as her entire teaching career was in Pennsylvania. She was very active and well-respected as a teacher there, and when she and her husband Joe moved to Kalamazoo after her retirement, she sought a group of retired teachers to join here. While the goals of MARSP to ensure fair pensions and insurance did not impact her, she continued to be an advocate for children and teachers through KARSP. Her influence and friendship will be missed.

Join the Portage Zhang Senior Center to experience programs and opportunities that promote personal growth, health, friendship, and independence for adults aged 50 and over.

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Legislative Update

Ken Larson, Legislative Chair

Filling A Need, Taking Action

MARSP supported House Bill 4752 recently signed into law by Governor Whitmer. It allows public school retirees to go back to work within six months of retirement, provided their earnings in a calendar year did not exceed \$15,100. Their earnings limit would reset at the end of the year, and 6 months after a retiree's original bona fide retirement date, they would be able to return to employment without any limitations. A caveat was added to the bill in the Senate Education Committee specifically prohibiting retired superintendents from returning to work as superintendents prior to 6 months after retirement.



Michigan Public School Employees' Retirement

MARSP has submitted formal support for HB 5021, a default retirement plan for newly hired employees that will change from the Defined Contribution to the Hybrid Pension Plus plan. Details on how this bill impacts the future of the MPSEER plan are explained under the Advocacy tab on the MARSP website.

As a reminder as you prepare for the new tax year, the Office of Retirement Services has released a summary of the new Public Act 4 which makes changes in how much state tax will be withheld from your pension. Like all tax laws it is complex; consult with your tax advisor for personal information if you have questions. This summary covers the first year of the law; for the complete law, visit:

<https://www.michigan.gov/orsschools/whats-new/2023/03/07/public-act-4-of-2023-retirement-state-tax-changes>.

2023 tax year

- **For those born in 1945 or before:** There is no change. You can still deduct the full amount of the allowable deduction. For the 2023 tax year, it's \$61,518 for single returns and \$123,036 for joint returns.
- **Those born between 1946 and 1952:** You can choose between the maximum deduction of
 - \$20,000 for single returns and \$40,000 for joint returns (the previous provisions of the Income Tax Act of 1967), or
 - Up to 25% of the maximum amount of the allowable deduction for those born in 1945 or before, which for the 2023 tax year would equal a deduction of \$15,379.50 for a single return and \$30,759 for a joint return.
- **Those born between 1953 and 1958 who are 67 years of age or older:** You can choose between the maximum deduction of
 - \$20,000 for single returns and \$40,000 for joint returns (the previous provisions of the Income Tax Act of 1967), or
 - Up to 25% of the maximum amount of the allowable deduction for those born in 1945 or before, which for the 2023 tax year equals \$15,379.50 for a single return and \$30,759 for a joint return.
- **Those born between 1953 and 1958 who are 66 years of age or younger:** You are not eligible for a deduction under the Income Tax Act of 1967 but do qualify under Public Act (PA) 4 of 2023 to deduct up to 25% of the maximum amount of the allowable deduction for those born in 1945 or before, which for the 2023 tax year equals \$15,379.50 for a single return and \$30,759 for a joint return.
- **Those born in 1959 and after** Are not eligible for a deduction in the 2023 tax year.

A list of the changes for future years can be found at <https://www.michigan.gov/orsschools/whats-new/2023/03/07/public-act-4-of-2023-retirement-state-tax-changes>.

Membership Musings

Kris Kirkpatrick and Linda Hawley

New Members

We are very happy to welcome these new members who have joined since June. Betty Allemang, Bonita Digennaro, Cindy Green, List Burchett, Stefany Thornburg, Melaine Bryer, Tom Kowalski, Jody Young, Lorraine Jancarz, Mary Ramm, Janine VanStee, Sveri Stromsta May, Sandra Conroy and Virginia Cloud.

Too Many Beacons

If you are receiving more than one Beacon at your address and wish to receive only one, please email Linda Hawley at linda.l.hawley@sbcglobal.net to make that adjustment.

Update Your MARSP Information

Having your correct email in the MARSP database is a benefit to you in getting timely information. Also, if they have your birthdate, your dues can be reduced when you reach the age of 85 and become free at the age of 100. Call MARSP at 1-888-960-4022 to give them your information.

Gaining Membership

Membership in KARSP and MARSP declined during Covid and for a myriad of other reasons this decline has continued. We each need to increase our efforts to encourage former colleagues and current staff to join MARSP/KARSP. MARSP continues to have a lobbyist in the legislature and a seat on the MPSERS board. But the more members MARSP has the louder our voice can be.

Gift Giving

Tis the season. Think about giving a MARSP/KARSP membership to a retiree from a Kalamazoo County public school or a family member or friend who is still working in one of those schools.




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Severe Weather Policy

KARSP no longer follows Kalamazoo Public Schools closings. The board will make the decision to cancel a luncheon meeting based on the current and projected weather conditions. Usually, this decision will be made on the day before a meeting to meet our contractual obligations to the Fountains. A closing message will be published on the KARSP website, <http://karsp.net>, and the callers will attempt to contact you, either by telephone or email.



In addition, KARSP is registered with WWMT-TV. In case of severe weather, KARSP will be included in the on-TV crawler at the bottom of the screen. Also, WWMT offers an email and text alert system. You can sign up for this service by going to: <https://wwmt.com/weather/closings>.

Priority Health: 2024 Insurance Benefits and Updates

Cheryl Butler, Priority Health Insurance Co-chair

As we approach 2024, here is an update on what to



expect with your 2024 Priority Health plan for Michigan Public School retirees. As we might expect there are some increases.

Medicare benefit changes for 2024:

- In-network deductible – increased to \$550
- In-network Maximum out-of-pocket – increased to \$2,500
- Primary Care Physician visit copay – decreased to \$0
- Pulmonary rehabilitation and supervised exercise therapy – decreased to \$15
- Routine chiropractic visits, with no visit limit during the plan year and only a \$10 copay

Pre-Medicare members' benefit changes for 2024:

- Priority Health is happy to report that there are **NO** benefit changes

Extra health benefits included in your plan, designed to help you be your healthiest:

- For Medicare members, the Silver Sneakers program gives you access to gym memberships.
- For Pre-Medicare members, the Active & Fit program provides you access to gym memberships.
- For Medicare and Pre-Medicare, the digital Wellbeing hub goes the extra mile to give you mind and body support, online. Take a short health assessment to get started.

Webinars:

If you missed the October webinars, they are still available to watch on demand. This is for both

prospective and current members. Use: <https://www.priorityhealth.com/mpsers>
Questions?

For resources and additional information about our plans for Michigan Public School retirees, visit us online at [priorityhealth.com/mpsers](https://www.priorityhealth.com/mpsers) or call 844.403.0847.

Blue Cross Health Insurance Updates

Sandy Beiter, RN, BSN, Insurance Co-Chair

Online Fall 2023 Retiree Healthcare Plan Seminars

The website for the Seminars is www.MPSERSHealthSeminars.com

These Seminars, which I strongly recommend that you view, will be held October 10 through December 15, 2023. Benefits covered are Blue Cross (Medicare and non-Medicare), Optum RX, Eye Med, and Delta Dental.

Synopsis of Major Changes from Seminars (but not all-inclusive)

A new service this year is the 24-hour nurse hotline 800-775-2583

If you are looking for a new primary provider and are on Medicare, call 800-810-2583 or online bcbsm.com/find-a-doctor. Non-Medicare call 800-422-9146 (8:30–5 M–F) or online bcbsm.com/find-a-doctor.

As of January 1, 2024, non-Medicare members will have their vaccines covered.

For all members—Emergency room copay will be increased to \$135 per visit. Copay will continue to be waived if admitted to the hospital within 72 hours. For non-Medicare members, the copay continues to apply after you meet your coinsurance maximum for the year. Until the maximum is met,

10% coinsurance and deductible apply.

For non-Medicare, the following preventive screenings will be covered in full: mammogram, pap test and pelvic exam, prostate cancer screening, and screening colonoscopy.

Retail health clinics will be a covered place of service.

TruHearing (TruHearing.com/mpsers 855-205-6305)

There are no new changes

Optum RX:

For all members: the 10% additional coinsurance will no longer apply when purchasing a 31-day supply of a maintenance medication at a retail pharmacy.

Non-Medicare members—90-day supplies will be covered at a retail pharmacy

Eye Med

For some members, the eye exam is covered by their medical plan due to the presence of other medical conditions that may affect the eyes, **so only the refraction part of the exam is covered by the vision benefit.** For this *refraction only* in-network service, *members need to file a request for reimbursement.* (Providers submit claims for all other in-network services.) Even though it is reimbursed as an in-network benefit (up to \$40) you must use the “out-of-network claim form” to submit online or via mail. Include the receipt for your initial exam and the Explanation of Benefits (EOB) that shows the refraction part of the exam was not covered by the medical plan.

Eye exams, new lenses (or contact lenses), and frames will be covered *every 12 months instead of every 24 months.*



Delta Dental:

Occlusal guards will be covered once every five years instead of once in a lifetime

Posterior composite fillings (white fillings on the back teeth) will be covered as a standard benefit.

Non-Participating Dentists and Reimbursement

If your dentist does not participate with Delta Dental you will be reimbursed at the Premier Dentist level. You must do the following for reimbursement: Log in to the Member Portal or create a free account at www.memberportal.com. Visit the “Claims” section found at the top of your screen. Select “Download Dental Claim Form.” Instructions for completing and submitting the claim can be found on pages two and three of the documents.

Vaccines Covered by Medicare Part D (Other than Shingles Vaccine)

- RSV—respiratory syncytial virus (can cause severe infections, especially for those who are immune compromised)
- DT—diphtheria tetanus
- DTP—diphtheria, tetanus, pertussis
- Hepatitis A and B, flu, Covid 19 and pneumonia

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**The Continuing “Saga”
Diabetic Shoes and Inserts**

A foot exam **has** to be done by an M.D. or D.O. The M.D. or D.O. cannot “sign off” for diabetic foot exams done by PAs or NPs. The process this year has been made more difficult by Medicare. Make sure that you get forms from the service provider before seeing the M.D. or D.O. who is doing your foot exam.

Insurance Option Summary

If you are interested in seeing a Summary Comparison Sheet listing major benefits coverage across all of MPSERS covered insurances, go to www.michigan.gov/ors, look for Forms and Publications, MPSERS Retiree Insurance Option Summary, R0379C. Do not check this site for 2024 coverage until after January 1.

2024 Evidence of Coverage Manual for Health Insurance and Formulary for Medications

Call Blue Cross and Optum for respective manuals (number on back of insurance cards) after January 1, 2024

For insurance questions call the number on the back of your card, call Erin at MARSP at 517-337-1757, or feel free to call me at 341-0424 or p.j.beiter@comcast.net

I am at our KARSP luncheons by 10:30, also, to answer personal insurance questions.



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First Responder Recognition

Bob Kucera, Photographer



For several years, KARSP has been sending cookies and a certificate of thanks to Kalamazoo County fire, police, and public safety departments. The most recent recipient was the Vicksburg Police Department. Here, Sally Roach, Julie Devers, Chief Sanderson, and Manuel Brenes present the certificate.

Smith/Rupp Fund

Pat McKinney, Smith Rupp Chair

It has been a difficult several years. We have found ourselves in situations we would never have anticipated when we retired. If you are in financial trouble, KARSP and MARSP have a program that may help you.

The KARSP Smith/Rupp Funds are established monies to provide limited financial resources for KARSP members who are in financial need of the basics of life. These include help with providing food, paying medical bills and prescriptions, hospital bills, utility bills, or telephone bills. Assistance in paying dues is, also, available. All members, in any capacity, are eligible for assistance.

To be effective, we must count on our membership to inform us concerning their own or another’s needs. All information will be kept strictly confidential. Please contact Pat McKinney at 269-876-9660 or patm7101@gmail.com.

Volunteer Opportunities

A continuing problem since the COVID shutdown, many organizations have a shortage of volunteers to serve their members. Here are two opportunities for service.

Shepherd's Center Transportation

Mary Beth Sarhatt, Kalamazoo Shepherd's Center

Imagine you can't drive anymore but have medical appointments you need to get to. None of your friends drive and your family members work during the day. These are situations Shepherd's Center volunteers understand. They provide transportation for people aged 60 and over to medical appointments within Kalamazoo County. The riders must be independently mobile or use a walker or cane; volunteer drivers can't transport people in wheelchairs. Drivers offer their time, car, and gas. Destinations include physical therapy, eye care, dental care, counseling, x-rays, and many types of doctor's appointments. By providing this service, the Shepherd's Center helps people remain in their homes longer and maintain their independence.

Current drivers include people who have worked as a home care provider, scientist, social workers, teacher, postal worker, non-profit director, dentist, researcher, and customer service representative. One driver says, "It is truly a privilege to be a driver for the Shepherd's Center...serving and helping other people is a wonderful way to use one's time during the retirement years. People who we drive often say what a blessing we are in their lives. I would say...that it is a blessing to be able to help them."

All drivers complete an application that asks for two references. The office reviews their driving record, confirms they have current auto insurance, does state and national criminal background checks, and the Executive Director interviews

them. The safety of the riders and drivers is important.

If you want to drive or are interested in being transported, please call Mary Beth, at 383-1122. The website has more information about the program: www.shepherdscenterkalamazoo.org.

SPCA Of Southwest Michigan Needs You!

Cynthia Paroda, Publicity Committee

Are you looking for a way to give to your community? How about your furry community? Have you considered helping the Society for the Prevention of Cruelty to Animals (SPCA).

The first way would be to adopt a new pet. The shelter has cats and dogs of all sizes, breeds, and ages. If you don't have the patience for a puppy or a kitten, consider an older pet.

If you don't want the responsibility of a full-time pet, you can foster a pet temporarily. This may entail an injured animal, pregnant or nursing mothers, or puppies and kittens.

If you don't have room in your home for a pet, consider volunteering at the shelter. Opportunities include:

- Transporting animals
- Walking dogs on the property
- Playing with dogs in the fenced yard
- Socializing with cats/kittens in the cat area
- Donating cash, food, toys, towels, cleaning supplies

For more information, call the volunteer coordinator, Tricia Mohny, at (269) 344-1474 or visit their site, spcaswmich.org.

The Southwest Michigan SPCA is located at 6955 West KL Avenue, Kalamazoo, MI 49009.

Education And A Plea

Sharon Pendola, Scholarship Chair

You must know that I'm fired up for scholarships and so proud of our organization for helping many students and families financially handle college. Can you hear a plea coming? First, let me do the teacher thing by telling you about the four types of scholarships that we give.

To begin, we have two **honorary scholarships** on behalf of individuals who enriched our organization in immeasurable ways. Currently, that includes the Sally Swanson Health Education Scholarship and the Judy Kucera Education Scholarship.

The second type is **general membership scholarships**. These scholarships are funded from our monthly contributions and are given to a wide range of outstanding candidates. These make up the greatest number of our current ten \$1,500. scholarships.

The third type of scholarship is a **personally funded scholarship**. These are scholarships that are solely funded by individuals in their names. The scholarship benefactor chooses the field of study they want to support and, generally, they select their recipient. Currently, we have the Joann Lynch Public Service Scholarship, the Julie Devers Public Health/ Trades Scholarship, and the James and Sally Roach Fine Arts Scholarship.

The fourth type of scholarship is the **legacy scholarship**. At this current time, we have no legacy scholarship donors. These scholarships are given in memory of a friend or family member. The benefactor solely funds this scholarship, chooses the field of study, and can select their recipient. The scholarship is named in honor of an individual.

At this time, I want to put out a call for personally funded scholarships and legacy scholarships. These scholarships would make it possible for our organization to reach beyond what we can monthly generate and help even more than we do. Our

daughter was a recipient of a legacy scholarship from a family that lost their daughter to cancer. In her memory, they looked for a recipient following down the path of their daughter's interests. In our case, it was music. When our daughter was chosen for the family's legacy scholarship, it was an honor. Our daughter knew that she represented a girl and her family and it really touched her soul and, as her parents, my husband and I were honored also.

Please see me or contact me this month if you are interested in giving either a personal or legacy scholarship. You can specifically influence a student's life and, also, reach into the lives of families with your goodness.

Wondering Who To Call?

Philip Stohrer, Editor

Check your printed copy of *The Beacon*!

To protect the privacy of our officers and committee members the telephone numbers are no longer available in the online version.





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Retired School Personnel
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The Beacon

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Linda Hawley, Membership Chair • Barbara Rocky, Friendship Chair • Barb Knickerbocker, Travel Chair
Bob Kucera, Website Liaison

Comments, News, And Advertisements May Be Sent To: Beacon@KARSP.net
Next Deadline For Material Is January 20, 2023
Visit Us Online At <http://www.KARSP.net>

Remember MARSP/KARSP is your **voice** in Lansing. You need not attend luncheons or be particularly active, but your **membership** is **important** for lobbying for **pension concerns and health benefits.**