

# THE BEACON

June 2023

KARSP—Guiding The Way

Volume XLVII Issue 4



## On The Side Dates And Data

**June 6  
Scholarship  
Presentation**

**Collection  
Scholarships**

**Watch For The  
September *Beacon*  
For Next Year's  
Programs!**



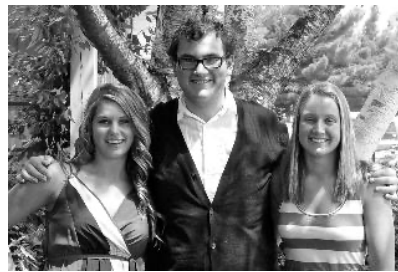
## June Is Scholarship Month

Philip Stohrer, Editor

A long tradition in KARSP has been to award scholarships to Kalamazoo County high school students. Through the generosity of our membership, the number of scholarships has grown from four in 2012 to ten this year. And the range of subject areas has grown, as well. We, now, offer scholarships to students entering general education, science education, medical studies, technical and engineering studies, public service, and the fine arts.

The June luncheon is always a special time as the students and their parents join us and sit among the tables so everyone has a chance to meet and learn at least one student's story. The program consists of each student briefly introducing their plans and, of course, a thank you to the membership for our gift.

If you only attend one luncheon a year, this is the one to attend. It is uplifting to see the excitement and appreciation of the students.



The 2012 scholarship recipients.



The 2022 recipients.

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### Spring Renewal

Manuel J. Brenes, Ph.D., President

I look forward to seeing you at our monthly luncheons. Spring is truly the season of renewal. After a cold, harsh winter, nothing lifts our spirits like seeing early spring flowers popping up around us. As the weather warms and days get longer, our whole perspective shifts. Our organization continues blossoming because you, our members, are the diverse flowers of this special garden.



Soon we might have to decide if we should continue having our gatherings at The Fountains or select a different venue. Please let us know by contacting me directly or conveying your preference to members of our leadership team.

During the last few weeks, we have been contacting the nine school districts in Kalamazoo County. We requested them to help us by sharing with their new retirees' information regarding MARSP/KARSP. We are inviting them to consider joining our organization. Personal contact is more effective, and if you know new retirees, we encourage you to invite them to join our ranks.

I exhort you to continue inviting friends to join KARSP. Every month, I have enjoyed the opportunity to see our members attending our luncheons. It gives me the opportunity to walk around the tables greeting and teasing you with my silliness.



### Chapter Service Award

Sandy Beiter

This year's Chapter Service Award goes to a person who is integral to our chapter. She has been on the KARSP board since 2018.

She is an accomplished pianist and choral director as she taught music for many years—for a short time, initially, at St. Margaret's in Otsego, and, then, retired as a music teacher from Hastings Area Schools.



She is very humble, quiet, and resourceful and does not draw attention to herself. She keeps a very low profile as she quietly sits during our Board and luncheon meetings, taking minutes. She even agreed, at the last minute, to fill in as Secretary for one of our Area 22 meetings. Her minute-taking is exemplary, especially since our board meetings are very involved and lengthy. Her notes reflect our discussions very well. She also takes minutes for several other organizations, is on the board for her condo association, and volunteers at her church.

We are so proud to present this Chapter Service Award to Ann Wuerthele.

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## Blue Cross Health Insurance Updates

Sandy Beiter, RN, BSN, Insurance Co-Chair

### Medicare Advantage Rewards

Rewards for this year are gift cards for Kroger or Shell gas. To access the site for the gift cards, log in to your BCBSM.com site and go to the drop-down menu *Health and Well Being*.

### MARSP Online Survey and Other Information Regarding Eye Med and Delta Dental

If you have not done this survey online, it is not too late to do so. It is very important that you respond as your input may improve coverage for these two benefits.

The cost of eyeglasses through Eye Med has gone up exponentially. My cost, this year, literally doubled for the same type of frame and lenses from two years ago.

Delta Dental has not increased its reimbursement to providers for **more than ten years**. Many dentists are no longer participating with Delta Dental because of this. If you do not want to look for another dentist who may be participating since you are happy with the dentist you are now seeing do the following: Ask your non-participating dentist for a **claim form** for your visit with **cost itemization** of your visit and **submit** this copy to Delta Dental directly, using the address on the back of your **Delta Dental** card (Delta Dental, PO Box 9085, Farmington Hills, MI 48333-9085). Your reimbursement amount will be 90% of the approved amount which is the same reimbursement as a premier dentist.



## Diabetic Shoes and Inserts

Wright and Filippis in Kalamazoo and Battle Creek are no longer providing shoes and inserts for those on Medicare who have Type 1 or Type 2 diabetes.

The following locations in the area are measuring for and providing shoes and 3 pairs of inserts per year:

- **Wright and Filippis**-- 2225 Main St. Ste 150 (off M-6), Grand Rapids 49519, 616-249-1807, Monday-Thursday 8:30-5 p.m.
- **Hanger Clinic**--2318 Gull Rd, Suite A, Kalamazoo, 269-345-1117, Monday-Friday 8-5 p.m.
- **Care Link**
  - **Three Rivers**--218 Enterprise Dr., 269-273-5500 Monday-Friday, 8 a.m.-4 p.m.
  - **Kalamazoo**--5125 Portage Rd, 269-329-1422 Monday-Thursday, 9 a.m.-4 p.m.
  - **Sturgis**-1511 E. Chicago Rd, 269-651-3266

Medicare requires very specific information from your M.D. or D.O. to be fitted for your shoes and orthotics. Call the location first and ask what is needed before you go in. After the forms are filled out by your physician, you will get an appointment scheduled. The turnaround time from a diabetic foot exam by your physician and receipt of your shoes can be no longer than three months so act promptly after your exam. Shoes and inserts are provided by Medicare once a year, but the time in between has to be 365 days or longer.

## Vaccines Update

The vaccines that are covered in your provider's office are preventative vaccines such as flu, COVID, Hepatitis B, and pneumonia vaccines. Another preventative vaccine that **may** be covered is DTAP. Check first with your provider to see if it is covered during the office visit. If not covered, Walgreens, for sure, gives vaccines. You will have to bring your red, white, and blue Medicare card with you. It is

up to the individual doctor as to whether it will be given in the office.

The shingles vaccine is covered under your prescription insurance and you have to get it at the pharmacy. This vaccine is subject to a 20% co-pay

Immunizations needed for travel are not covered.

*(Above information from Optum Representative and Evidence of Coverage Manual)*

**MPSERS Retiree Insurance Option Summary**

If you would like to look at the chart for the three insurances that are available for school retirees and compare the coverage, you need to go to the ORS site. I was able to find the MPSERS Retiree Insurance Option Summary under **Forms and Publications #R0379C**. For added information, contact the MARSP office and talk with Erin at 517-337-1757 or email her at Erin@MARSP.org.

**It Bears Repeating**

**Prior Authorizations**

You or your physician may need to get prior authorization for certain drugs. This means you will need to get approval from Optum RX before you fill your prescriptions. If you do not get approval, the drug may not be covered.



You must renew your prior authorization annually. If you have a Comprehensive Formulary Manual from Optum, look up all of your drugs and check to see if there is a "PA" written in the Requirement/Limitations column.

You or your physician can begin the prior authorization process by calling Optum RX at the number on the back of your member RX ID card. You will be prompted to access the prior authorization referral line. A customer service

advocate will work with your physician to get the information necessary for a PA review. Your physician can also submit the prior authorization request by FAX or electronically. A prior authorization may be approved for up to one year. Some narcotics are only approved for 6-8 months at a time. Before a prior authorization expires, let OptumRX know if you need to renew it. A renewal request must be submitted for continued coverage.

If the prior authorization of your medication is approved, you may continue to fill your prescription using your pharmacy benefit.

If the prior authorization is not approved, you may still get it, but you must pay the full cost. Consult with your physician for possible alternative treatment options. In some cases, if it is not approved, Optum RX may need more information from your physician to have the prior authorization resubmitted for a redetermination at a higher level.

It is important that you start this prior authorization process **before** you run out of medication since the process may take a while.

As always, I am only a phone call or email away, at 269-341-0424 of p.j.beiter@comcast.net.

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### Priority Health Insurance: Dependable Coverage That Travels With You

Cheryl Butler, Priority Health Insurance Co-Chair

#### Priority Health offers dependable health coverage that goes wherever you do.

Retirees love to travel, and PH offers a health plan that enables you to easily access routine or urgent care whether in Michigan or traveling across the country or overseas.

At Priority Health, all Medicare and non-Medicare Michigan Public School retirees receive access to emergency and urgent care coverage across the country, the same as if you were at home. That means the same deductible and copays apply whether admitted to an emergency room in Michigan or in California.

Priority Health also partners with Assist America to ensure you have peace of mind wherever you travel. Features include foreign hospital admission assistance, emergency medical evacuation, prescription assistance, lost luggage, document assistance, and more whenever you are 100 miles or more away from home.

#### When looking to access routine health care services, Medicare members receive:

Access to the same in-network benefits when traveling outside the lower peninsula of Michigan, but within the U.S. and its territories, at any Medicare participating provider. Simply show the provider your Priority Health member ID card at your next appointment.

All the information they need to bill for your service is on the back of your member ID card. If the provider will not accept your ID card, you can self-pay, get a copy of the bill, and submit it to Priority Health for reimbursement.


#### When looking to access routine health care services, Non-Medicare members receive:

Access to in-network benefits for care received at a participating Cigna OAP network provider. Simply show the provider your Priority Health member ID card at your appointment and indicate all the details they need to bill for your appointment are on the back of the card. Note you will have a separate deductible and co-insurance maximum for routine care received outside of Michigan.

#### Traveling somewhere for longer than a couple of weeks?

I recommend you contact our customer service team at 844.403.0847 to ensure that the providers you will be seeing participate with our PH plan to make accessing care as easy and seamless as possible. For resources and additional information about PH plans for Michigan Public School retirees, visit PH online at [priorityhealth.com/mpsers](http://priorityhealth.com/mpsers) or call 844.403.0847.

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### Membership Musings

Kris Kirkpatrick and Linda Hawley, Co-Membership Chairs

#### New Members

Please welcome these new members Kimberly Ghindea, George Amar, and Raymond Ampey.

#### Ten June Retiree’s Free Membership Opportunity

Do you know an upcoming June 2023 retiree from a Public School in Kalamazoo County? Please refer their name and contact information to either Kris Kirkpatrick at kristinkirkpatrick@sbcglobal.net or Linda Hawley at linda.l.hawley@sbcglobal.net. The first 10 names of new retirees we receive will be given a free year’s MARSP/KARSP membership. Thank you for helping new retirees know about our organization and increasing our membership.

#### Membership Renewal

Your current annual MARSP/KARSP membership is active through June 30, 2023. Thank you to those who have already renewed. If you have not yet renewed, you may pay your \$40 MARSP dues and \$10 KARSP dues by sending a check made out to MARSP for \$50 and mailing it to MARSP P.O 23214 Lansing, MI 49809. You can, also, pay by credit card by calling MARSP at 1-888-960—4022. Have you thought of using autopay for your annual dues? It is available by contacting MARSP.



KARSP was represented at the Portage Zhang Senior Center Expo. Over 3,000 seniors attended the displays.

### Fun Time Support

Julie Devers, Fun Time Chair

I am so pleased to report that our members have been busy out in the community gathering gift certificates for Fun Time. Thanks to all of you who have been helping in this endeavor. We, now, have prizes from Jac’s (both locations: Westnedge and 9<sup>th</sup> Street), ChocolaTea in Portage, Kalamazoo Kettle Corn, Viva Fajita, Tiffany’s (both locations: Centre and W. Main), and Summer Thyme Cafe.

Another good reason to attend the luncheons! Free stuff! Woohoo

### Table Decorations

Hattie Ford, Decorations Chair

Thank you to everyone who helped to provide table decorations in the past year. Your work helped to make the luncheons that much more special.

The decorators for the 2023-24 program year are:

- September Pat McKinney
- October Amy Pachay-Kish & Larita Childress
- November Jim & Sally Roach
- December Cara Carman & Helen Palleschi
- February Helen Lemmer & Sharon Pendola
- March Ernestine Johnson & Barb Rockey
- April Kimberly Ghindea
- May Helen Palleschi & KVCC Nursing
- June Kris Kirkpatrick, Barb Knickerbocker, & Sharon Caron

## Legislative Update

Ken Larson, Legislative Chair

### Tax relief is on its way!

**Public Act 4** to repeal the pension tax was passed by the state legislature and signed into law by Governor Whitmer. MARSP, as a nonpartisan organization, has worked hard since 2011 to repeal the pension tax, a tax that has had a significant negative financial impact on the livelihood of many of our members. One lesson that can be learned from this legislative process is that laws can be repealed. Remember this when primaries roll around in 2024.

**Do you have questions about PA 4?** The Office of Retirement Services website offers answers to **Frequently Asked Questions** about Public Act 4. Check it out at:

<https://www.michigan.gov/orsschools/-/media/Project/Websites/orsschools/MPSERS-Connections/MPSERS-Connections-March-2023.pdf>

### Legislative Ambassador

On March 21, I attended the *MARSP Ambassador Outreach Event* in Lansing. In the morning, an overview of the role of an ambassador's role was presented. Additionally, Ambassadors were to highlight the following 4 key talking points with their representative(s):

- Emphasize the importance of tax relief for public school retirees;
- Allow recent retirees back in school districts;
- Complete the budget process by June 30 (timing is critical as school districts determine their budgets based on the state budget), and
- Pre-fund the MSPERS debt to insure the solvency of the pension fund.

We were reminded that Ambassadors are committed to thoughtful and respectful discourse

regarding the Michigan Employees' Retirement System.

I met with a staff member in Senator Johnson's Senate office. We walked through each MARSP talking point, and she kept a copy to give to Senator Johnson. I thanked her for her time, and I headed to the Capitol building.

Both the House and Senate galleries were filled to capacity as members of the Senate debated whether or not to repeal the Right to Work Law and members of the House debated whether or not to eliminate the letter grade system for ranking public schools. Manuel Brenes and Ken Larson will attend the MARSP Ambassador Outreach Event this coming Fall.

### Contribute to the Voluntary Benefit Defense Fund.

The VBDF is used to initiate and/or participate in legal battles that may be necessary to protect Michigan school retirees' benefits over the next few years. To date, the fund has been used to educate legislators regarding defined contribution and graded premium insurance subsidy legislation; to research and investigate defined contribution and other plans in other states; to purchase the software needed to provide an effective grassroots network; to provide written information to legislators, and other activities necessary to the protection of school retirees' benefits.

Contribution forms can be found on the MARSP website, <https://www.marsp.org>, under the Voluntary Defense Fund tab.



**Travel**

Barb Knickerbocker, KARSP Travel Chair

MARSP has four exciting adventures still available for members. They are, National Parks of America, Australia to New Zealand, Northern Lights of Finland, and Hawaiian Adventure. You should have received a brochure about them earlier this year from MARSP. You can also find information at:



<https://marsp.org/travel>

or by calling Collette Travel at 1-800-581-8942.

We also partner with Portage Zhang Senior Center for travel. You can pick up a travel sheet at the Center -Monday through Friday between 8:00 a.m. and 5:00 p.m. from Janelle Pound's office or call her at 269 324-9239. Her office is at the west end of the building. I, also, have copies I distribute at the luncheons. Janelle will be at our October 2023, luncheon. I have been on several of the trips and I can attest that you will have a fun and interesting time.

Some examples of available trips are below. For more information, you can go to:

<https://portagemi.gov/711/Travel>

or call the Zhang Senior Center Travel office at 269 324-9239.

You do not need to be a resident of Portage or a member of the Zhang Senior Center to take trips. There are, however, higher fees for non-members.

- June 15, Day in Sauder Village
- June 28, Four Winds Casino
- July 08, Sweetgrass Moon Powwow
- July 09, Detroit Tigers vs Toronto Blue Jays
- August 23, Detroit Tigers vs Chicago Cubs
- August 31, Forever Plaid at Turkeyville
- September 22, Chicago Cubs vs Colorado Rockies
- September 30, Lake Placid and Vermont
- October 04, Reflections of Italy with Collette



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## In Remembrance Of Our Members Who Have Passed

Barbara Rockey, Friendship Chairperson

The KARSP members wish to send our condolences to the families and friends of those who have passed. We appreciate the years of service given to our communities through their dedication and efforts in our schools. While each person had their own life story, together they helped create a community of learners. We will remember them and the gifts they brought to the Kalamazoo Area.

In sympathy to the family and friends of Earl Hyde, Ellen Faurot, Virginia VanPeehen, Shirley Rogers, Joseph Reish (spouse of Helene Reish), Nola Matthews Thole (member and spouse of David Thole), Louise VandenBerg Smith, Janet Scarrow, and Joyce M. Wilson.

I would like to thank those who have kept in touch to let me know about a member. It may be about a member celebrating a special day, needing a card of encouragement, or a passing of a member (particularly if the obituary is not posted in the Gazette). Contact information: Barbara Rockey (269) 373-1711 *home phone* or my E-mail address is: [barbararockey@aol.com](mailto:barbararockey@aol.com).

## Reservations And Such

Sally Roach, Reservations Chair

Looking ahead to the KARSP 2023-24 luncheons, it is almost time for me to adjust our Luncheon Reservations Calling and E-mail Lists.

First, a huge thank-you to Audrey Fitzgerald, Helen Palleschi, Trudy Riker, Janet Snyder, Cheryl Butler, Kay Haas, Joanna Heyd, Vicki Joffe, Suzanne Jones, Barb Knickerbocker, Jane Lloyd, Carole Nicolow, Linda Teare, and Anne Stohrer who have faithfully and cheerfully contacted members each month to gather reservations for the upcoming luncheons. On a sad note, we miss Margaret Borton, a

member of our team, who passed away earlier in the year. And, a shout out to Donna Clinard and her team who sell luncheon tickets each month

Also, many thanks to all of you who have responded to these calls and e-mails *in a timely manner* to make a reservation or send your regrets. That being said, we still have a large number of members who do not respond.

So – please let me know if you no longer wish to be contacted each month. Also, let me know if you wish to be added to a contact list. I will adjust things and let the Reservations Team know in advance of the first meeting in the Fall.

By the way, your KARSP Board established the following policy: “If you do not respond to your caller or e-mailer for 3 consecutive months, you may be removed from the list and will no longer be contacted regarding luncheon reservations.”

If you are expecting an e-mail about an upcoming luncheon, and none arrives, please check your SPAM folder! If it’s not there, reach out to me. A quick phone call or e-mail should do the trick.



Telephone 269-929-7660  
Email to [rsally734@aol.com](mailto:rsally734@aol.com).

Looking forward to “KARSP-ing “again in September.



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### A Quick Recap Of 2022-23

Our monthly luncheons not only provide us with an opportunity for fellowship with our former colleagues but it provides us with information about our health insurance, pension, what is happening in education, and a look at fascinating things in our community. Don't come to the luncheons? There's still time to start!



Our 2022-23 officers are Manuel Brenes, president, Jan Wright, treasurer and Ann Wuerthele, secretary.

A continuing feature at our luncheons is inviting local superintendents to attend our meetings and give a brief description of what is happening in their district.



Dr. Jeffrey Thoenes, Superintendent of Comstock Public Schools described how they have reconfigured the buildings to better

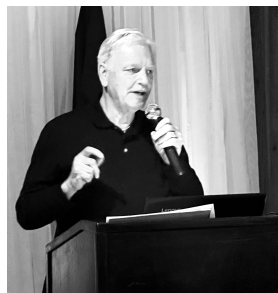
serve student needs.

Mark T. Bielang, Superintendent of Portage Public Schools discussed curriculum alignment.



It wouldn't be the holiday season without music. This year holiday music was provided by the clarinet quartet, *Kalamazoo Clarinets Four*.

One of the most popular guest speakers was Kalamazoo Public Safety Sargent Pittelkow and Officer Norm. She demonstrated how she controls her partner and described how he assists officers in searches. The favorite part of her program was the opportunity to have your picture taken with Officer Norm!



Keeping us informed is another important part of the luncheons. Ken Larson, KARSP Legislative Chair discussed the efforts that MARSP had taken to remove the pension tax.

Steve Gordon, MARSP President, reported on the activities that MARSP has undertaken to improve the pension plan and continue to support education throughout the state.



## *Honoring Our Departed Members*

### *May 2022 - April 2023*

During our annual May luncheon meeting, we take a moment to remember and honor our members who have passed away. For those who attend, we offer a flower as a symbol of our condolences. However, since many of our members are unable to attend, we have provided a list of those who have departed during the past year.

If you know of any members who should be included on this list, please contact Barbara Rockey at [barbararockey@aol.com](mailto:barbararockey@aol.com).

***Carol E. Bailey***  
***David Balcom***  
***Alvin Wayne Berger***  
***Margaret Borton***  
***Laura J. Boyd***  
***Linda Brigham***  
***Mary Lou Brisky***  
***Susan Brocato***  
***Sandra Buhro***  
***John Caldwell***  
***Eleanor Chase***  
***Aspasa "Tedi" Clark***  
***Ellen Faurot***

***Ann Gallegos***  
***Frederick Hagen***  
***Mary Ann Hayward***  
***Carolyn M. Houdek***  
***Earl Hyde***  
***Larry Janssen***  
***Ethel K Markan***  
***James Mackay***  
***Maxine Moran***  
***Lawrence Provancher***  
***Roger H. Pruis***  
***Delphine A. Rakowski***  
***Shirley Rogers***  
***Janet Scarrow***

***Paul Schutter***  
***Sylvia Darlene Schenck***  
***Donald Shull***  
***Marianne Speck***  
***Jon Stamats***  
***Elenora A Stahl***  
***Nola Mathews Thole***  
***Gwendolyn Tulk***  
***Louise VandenBerg Smith***  
***Virginia VanPeenen***  
***Carolyn Veen***  
***Joyce M. Wilson***  
***Dorothy Young***





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## Have You Renewed Your Membership? Your Membership Expires On June 30

### *The Beacon*

Newsletter Staff: Philip Stohrer, Editor • Joanna Heyd • Chris Miller  
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Barb Knickerbocker, Travel Chair • Bob Kucera, Website Liaison

Comments, News, And Advertisements May Be Sent To: [Beacon@KARSP.net](mailto:Beacon@KARSP.net)  
Next Deadline For Material Is July 21, 2023 For The September Issue  
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.*