

THE BEACON

MARCH 2024

KARSP—Guiding The Way

Volume XLVIII Issue 3



On The Side Dates And Data

March 5, 2024

Love Where You Live Kalamazoo

Jane Ghosh

Menu

Pepper Steak

Alfredo Pasta with Broccoli

Baby Baked Potatoes

Green Beans Amandine

Strawberry Salad

Rolls & Butter

April 2, 2024

MARSP Update

Menu

Chicken With Homestyle Gravy

Pasta Primavera

Mashed Potatoes

Corn

Pear & Bleu Cheese Salad

Rolls & Butter

May 7, 2024

History of Ladies' Library

Association Building

Grace Anne Kalafut

Menu

Cabernet Beef

Penne Pasta with Rosa Sauce

Roasted Potatoes

Green Beans Amandine

Strawberry Salad

Rolls & Butter

A Dessert Selection Will Be

Served Each Month

KARSP Generosity and Kindness

Sharon Pendola, Scholarship Chairperson

This past November your KARSP board voted unanimously to use some of the abundance of our treasury to raise the amount of our nine budgeted scholarships from \$1,500 to \$2,000. It was a move I had not expected or

requested. The suggestion came from a benevolent soul, and of course, I was thrilled to think how much it would excite and help nine recipients and their families. However, it wasn't so much the additional money, but the generosity of spirit that really touched my heart. While I looked around the large table in our meeting room, I realized I was surrounded by generous people. All giving of their talents without expecting anything in return. But, there was something else floating in that room and it floats around in all of our meetings and that is "kindness," the warmth, concern, and sympathy I see directed toward others. Kindness, like generosity, can include unselfish gifts of time, attention, and material resources.

*Scholarship
Fund*



Four of the 2023 recipients

(Continued On Page 2)

In This Issue Of *The Beacon*

KARSP Generosity	2	Teacher Wish Lists	3	Spring Programs	6
Smith-Rupp Fund	2	BCBS Health Insurance	4	Remembrance	6
Membership Musings	2	Priority Insurance	5	Pat Benson	6
Opportunity!	3	Travel	5	Legislative Update	7

KARSP Generosity and Kindness

(Continued From Page 1)

The benefits of being part of a generous/kind group are numerous, including increased well-being. However, it's important to incorporate generosity into our lives in ways that are realistic, meaningful, and enjoyable for you, and to remember that no generous act is too small to be worthwhile. Generosity doesn't have to be a sacrifice—instead, it can be a win-win situation that helps everyone involved, strengthens relationships, and makes the world (even a little bit) brighter.

When people ask me about KARSP, I hope I will always remember to include “generous” in my description and overlap it with “kindness.” And thank you for your continuing generosity toward scholarships. I can hardly contain my pleasure to rejoice with you each month as I announce your giving and read a letter of thanks from a scholarship recipient because of your generous kindness.

“In the end, generosity is the best way of becoming more, more, and more joyful.”

—Desmond Tutu

Smith-Rupp Fund

Pat McKinney, Smith Rupp Chair

The KARSP Smith/Rupp Funds are established monies to provide limited financial resources for KARSP members who are in financial need for 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: bus drivers, office staff, custodial and maintenance workers, classroom aides, lunchroom workers, principals, and teachers are eligible for assistance. Contact Pat McKinney at patm7101@gmail.com.

Membership Musings

Linda Hawley & Kris Kirkpatrick, Membership Co-Chairs

New Members

Please welcome these new members, Lisa Burchett, Wendy Kato, and Laila Kalnins.

Dues Reminder

Your current annual MARSP/KARSP membership is active through June 30, 2024. MARSP may have already reminded you of the need to pay your \$50 renewal dues before that date to stay current. You can pay your dues on the MARSP website, MARSP.org, or by calling MARSP at 1-888-960-4022, or by mail to MARSP P.O. Box 30171 Lansing, MI 48909, or at the KARSP luncheons. Auto pay through MARSP is, also, an option for your convenience.

Your Help

Thank you to those of you who have encouraged friends, family, and colleagues who have an interest in our school retirement pension and benefits to join the organization. Increasing our membership is extremely important.

Timely Information

Is your email up to date with MARSP?? If not, please give them a call to update that information. It is the best way to get timely, important information. Remember to follow MARSP on Facebook as well.



Here's An Opportunity To STEP UP TO KARSP!

Sally Roach, Reservations Chair

We need a new Reservations Chair for the 2024-25 KARSP year! Sally is stepping up to the KARSP Presidency. This person sends out information about monthly luncheons, gathers reservations from members, and reports the total number to The Fountains. The job comes with extensive perks and much on-the-job training.

Perks include:

- Serving on the KARSP Board.
- Greeting members as they arrive at luncheons.
- Working with a wonderful and efficient Reservations Team.

We already have a good system in place to collect reservations and report numbers to The Fountains. So, you will not be starting “from scratch!” The current chair, Sally Roach, will provide training and share her files, ideas, and the knowledge she has gained over the last 3 years.

Let any board member know if you are interested. Work does begin in the summer so things are ready for September reservations.

And you will be paid handsomely in smiles, handshakes, pats on the back, and the thanks of our members! KARSP needs YOU!!!!!!!!!!



THE FOUNTAINS
BANQUET CENTER

Book all of your special events with us!

. Weddings & Receptions	. Catering
. Holiday Parties	. Reunions
. Fundraisers	. Birthday Parties

535 South Riverview Drive Parchment, MI
269-342-0300
www.thefountainsevents.com

KARSP Funds Teachers' Wish Lists

Linda Hawley & Kris Kirkpatrick, Membership Co-Chairs

KARSP has been involved in giving mini-grants to teachers in the KRESA school district since 2013. The program has evolved, and with funding from a member upon her passing, we have continued the much-needed support to teachers again this year.

Through MARSP, a KARSP committee selected from a list of teacher requests for projects on Donors Choose. This year these teachers’ projects were funded: Ms. L at Lincoln International Studies, Mrs. Stanfield at Galesburg/Augusta Middle School, and Ms. Trimble at Parchment North El. The amount donated was \$929.70.

Check out donorschoose.org if you are interested in making an individual donation to a teacher’s project or you may send a check made out to KARSP with Donors Choose in the notation and mail the check to KARSP PO Box 19343 Kalamazoo, MI 49019-0343.

Thank you to the following committee members for their help in this endeavor. Donna Clinard, Gwyn Evans (chairman,) Julie Devers, Linda Hawley, Kris Kirkpatrick, Amy Pachay-Kish, and Jan Wright.

Below is a thank you email from one of the KARSP recipients. More thank you emails will be featured in future Beacons.

*Dear Kalamazoo County Chapter of MARSP,
Thank you so much for helping me bring STEM technology to my students! They will love these resources and we will have so much fun using them in our classroom.
Bringing STEM resources to 700 students a week is a challenge but your donations are making it much easier!”
With gratitude,
Ms. Trimble*

Blue Cross Health Insurance Updates

Sandy Beiter, RN, BSN, Insurance Co-Chair

Evidence of Coverage Manual and Optum RX Formulary

The Evidence of Coverage Manual and Optum RX Comprehensive Formulary are both sent by Blue Cross this year. In order to obtain both in paper form, you must call the BCBSM number on the back of your Blue Cross card and ask for both. The Evidence of Coverage Manual and the Optum RX Comprehensive Formulary will be sent to you. They told me that they would send them in 7-10 days. I suggest that if you do not receive them in 14 days you call them back.

Blue Cross can look up prescriptions for Tier information and the cost of the prescription. Call Optum RX for ordering and delivery information

Nursing Evaluation in Your Home

I receive a lot of calls regarding nursing evaluation in your home. This is a free service offered by Blue Cross. Evaluation will take about an hour or more if you have multiple medical issues. You can refuse or accept this offer with no negative consequence to your Blue Cross coverage.

Acupuncture

Up to 12 visits in 90 days are covered for chronic low back pain, defined as:

- lasting 12 weeks or longer
- nonspecific, in that it has no known cause (not related to cancer that has spread, inflammatory or infectious)
- Not associated with surgery
- Not associated with pregnancy
- An additional eight sessions will be covered if you are demonstrating an improvement.
- No more than 20 acupuncture treatments may be administered annually
- Treatment is not covered if you are not improving or are regressing.

Call Blue Cross if you have questions regarding treatment coverage

Communication with Your Primary Physician

Some medical facilities offer a means to communicate online with your primary physician. i.e., Bronson facility communication is done by *My Chart*.

If you are seeing a specialist, make sure that you send a message to your primary physician alerting him/her to your current problem. You should do this especially if you are seeing a specialist outside of your primary physician's scope of practice. i.e., Grand Rapids or Holland) or if you are receiving PT, or chiropractic care.

In most cases, your specialist will send a report to your primary physician but you should still alert your primary to the issues that are being dealt with by your specialist.

It Bears Repeating...XYL Prefix on Medicare Advantage Plus Blue PPO Health Insurance Cards

The XYL prefix that precedes your ID number on your insurance card is used only **out of state** for Medicare. It identifies you as a Michigan member who resides in or is visiting another state. Your plan is then called a Host Plan. Make sure that you use the prefix when you are out of state. Your bill will be sent to the state plan wherein you received your provider services, first, and then will be sent to Michigan Blue Cross to be paid. You do not use the prefix within the state of Michigan because it is, then, your Home Plan and the bill will stay in Michigan to be paid.

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 269-341-0424 or p.j.beiter@comcast.net.



Priority Health: Using your Online Member Account

Cheryl Butler, Priority Health Insurance Co-chair

It's a great time to ensure you're maximizing the full capabilities of your 2024 benefits by setting up a Priority Health member account. Having an online account provides quick and easy access to your personalized health insurance information all in one place and is available to all Medicare and Pre-Medicare Michigan Public School retirees.

Your member account makes it simple to:

- Review benefits and check coverage for services based on your specific plan
- Track spending toward your deductible
- Search your claims and see a detailed breakdown of care and prescription costs
- Find in-network doctors, specialists, labs and more
- Set up a video visit and get virtual care when and where you need it
- Access exclusive Priority Health wellness resources such as:
 1. Wellbeing Hub
 2. Active & Fit Direct (available to pre-Medicare members)
 3. Silver & Fit (available to Medicare members)
 4. MyStrength

Getting started:

1. Visit: member.priorityhealth.com or download the Priority Health app from the App Store or Google Play.
2. Click Sign up and follow the instructions.

Questions?

If you need technical support or help accessing your account, email Priority Health at techsupport@priorityhealth.com or call 833.207.3210. For all other questions about your plan, call the number on the back of your member ID card to speak with a member of the Customer Service team.

For resources and additional information about PH plans for Michigan Public School retirees, visit priorityhealth.com/mpsers or call 844.403.0847.

Travel

Barb Knickerbocker, Travel Chair

The Portage Senior Center has come out with an updated travel schedule. Sharon Caron will be passing it out at meetings. If you don't attend, you may pick one up at the center or call 269-324-9239, or check the website at www.portagemi.gov. If you get on a list, you pay a deposit of \$50 for multiple-day trips. Payment in full is expected for one-day trips. To get on a waitlist no deposit is required. Remember, you can get a refund if you have to cancel. Talk to Janelle at the Senior Center for details.

MARSP also has trips planned to: **The Canadian Rockies, The Colorado Rockies, Iceland, and Christmas on the Danube.** Go to the MARSP website and find travel or call 1-888-960-4022 for more information.



Spring Programs

Barb Knickerbocker, Programs Chair

At the March luncheon meeting, you will find out more about our city when Jane Ghosh comes to tell us about Discover Kalamazoo. She will even have a game for you to play using your phone with a prize.

In future meetings:

- In April, we will have our own Bob Kucera presenting a DVD about MARSP.
- May will bring Grace Anne Kalafut (who entertained us in December) to tell us about the history of the Ladies Library Association Building.
- We look forward to our last luncheon of the year in June when we welcome our scholarship recipients and their families.

At the luncheon in May, you will have the opportunity to provide suggestions for future programs and volunteer to be on the program committee beginning in the fall.

In Remembrance Of Our Members Who Have Passed

Barbara Rockey, Friendship Chairperson

The members of KARSP wish to send our condolences to the families and friends of those members who have passed including Patricia Jane Hamilton, Virginia Jacobowitz, Janice Major, Patricia Benson, and Delores Donohue Andrews.

I want to thank those who have kept in touch, letting me know about members who are celebrating a special day, need a card of encouragement, or a passing of a member.

Contact information: Barbara Rockey (269)373-1711 home phone or my E-mail address is: barbararockey@aol.com.



Graduate to a worry-free lifestyle!

5-STAR HEALTHCARE
MEDICARE'S HIGHEST RATING

At **Friendship Village**, you can develop new relationships while retaining the privacy you enjoy. Remain active with your own interests or engage in our many activities.

Live with certainty that if your care needs change, you have priority access to our **Life Plan community**.

Learn about the security and financial benefits of **LifeCare®**.* Take a tour of our \$13 million dollar renovation and expansion!

FRIENDSHIP VILLAGE **MAKE AN APPOINTMENT TODAY!**
(269) 220-6227
1400 North Drake Road,
Kalamazoo, MI
www.friendshipvillagemi.com

Senior Living Community
WHERE CONNECTIONS MATTER

Our Life Plan includes Independent Living • Assisted Living
Memory Care • Skilled Care • Short Term Rehabilitation

Managed by **Life Care Services®**

*References to the term **LifeCare®** are fully explained in the Continuing Care Agreement.

Pat Benson

Linda Hawley, Membership Co-Chair

A dear and valued member of KARSP passed away in December. Pat's smile, subtle sense of humor, and attention to detail served KARSP from 2005 until 2023.

Pat was President-Elect, President, and Past President. In addition, she created an efficient luncheon reservation plan and served in that capacity for many years. Pat's smile was, also, a welcoming sight at the ticket-selling table.

For her service and commitment to KARSP, Pat was honored with the Sally Swanson Award in 2017. A donation from KARSP has been sent to the MARSP Foundation in her memory.

Legislative Update

Ken Larson

Kudos

Thanks to the *Office of Retirement Services* for keeping us informed about *Public Act 4 of 2023*. The bill was signed into law by Governor Whitmer in March of 2023. The bill did not receive sufficient votes for immediate effect; thus, it wasn't effective until the 91st day after the adjournment of the 2023 legislative session, which ended on November 14, 2023. The new law took effect on February 13, 2024. Retirees who wanted to use the new law when filing tax returns were asked to wait until the new law's effective date. If you filed before that date, an amended form would have to be filed after PA 4 2023 takes effect.

State of the State Address and Education

If you had a chance to watch Governor Whitmer's *State of the State Address* on the evening of January 24 or later read her Address, you noticed she made the future of Michigan education a primary focus. She acknowledged that strides to prepare students for the future have been and will continue to be a bipartisan effort. She laid out an outline for funding next year's education budget that included expanding pre-K education; lowering class size; upgrading shop classrooms and computer labs; investing in campus safety and mental health programs; and funding free breakfast and lunch. That's right folks, free breakfast, and lunch.

For staffing schools, the governor promoted scholarships for future educators, pay for student teachers, and help with full-time teachers' student loans so they stay in Michigan, as well as accepting out-of-state certificates to help fill teaching positions in Michigan. To quote Gov. Whitmer, "As a result, enrollment rates in Michigan's teacher prep programs are beating other states. If you want to teach, we want you here." Now that sounds promising.

I think I can speak for those of us who have heard from those who are still teaching that these efforts to improve student outcomes and to fill much-needed job openings in our schools are very much appreciated.

Job creation and job revitalization were also emphasized. Michigan's demographics highlight the need for jobs that will bring young people, especially young families, to Michigan. Michigan needs kids to fill those classroom seats and teachers to engage them in learning.

KARSP and MARSP will continue to support education bills that will improve the lives of students and school personnel.

"The most important office, and the one which all of us can and should fill, is that of private citizen."

Louis Brandeis

Contribute to the Voluntary Benefit Defense Fund.

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 retiree benefits. Contribution forms can be found on the MARSP website under the Voluntary Defense Fund tab.



Formerly Hospice Care of Southwest Michigan
 CentricaCare.org • 269.345.0273



Kalamazoo Association Of
Retired School Personnel
PO Box 19343
Kalamazoo, MI 49019-9343

PRESORT STANDARD
US POSTAGE
PAID
KALAMAZOO, MI
PERMIT NO. 1366



Early renewal could make you a winner!

MARSP members who renew between now and March 31, 2024,
are automatically entered to win a \$100 VISA gift card!

The Beacon

Newsletter Staff: Philip Stohrer, Editor • Joanna Heyd • Chris Miller • Manuel Brenes, President
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 April 26, 2024.
Visit Us Online At <https://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**.*