

THE BEACON

March 2026

KARSP—Guiding The Way

Volume L Number 3



On The Side Dates And Data

March 3, 2026

KPS Support For Refugee And Newcomer Students
 Champagne Chicken
 Broccoli and Rice Casserole
 Mashed Potatoes
 Green Beans Amandine
 Garden Salad
 Rolls and Butter

April 7, 2026

MARSP Annual Report
 Cabernet Beef
 Eggplant Parmesan
 Herbed Rice
 Broccoli and Carrots
 Spinach Berry Salad
 Rolls and Butter

May 5, 2026

Kalamazoo In Bloom
 Honey Baked Ham
 Vegetable Quiche
 Baby Baked Potatoes
 Fresh Asparagus
 Strawberry Salad
 Rolls and Butter

June 2, 2026

Scholarship Presentation

The Step by Step RMD Scholarship Process

Sharon Pendola, Scholarship Chairperson

It has come to my attention that many of our members save their *Beacon* articles, even filing them for future needs. Thus, I want to provide you with all the information you might need if you ever want to donate toward scholarships or want to give an entire scholarship through your Required Minimum Distribution, which will also qualify you for a tax benefit.

1. Contact Sharon Pendola. Her phone number is: 269-779-4257. Identify your intentions, whether you want to donate a certain amount toward scholarships or if you wish to give a \$2,000. Scholarship and if it will be a "Named Scholarship" (given in your name) or a "Legacy Scholarship" (given in memory of an individual).
2. Tell Sharon your wishes regarding the area of study you are seeking of a candidate. Please give her three choices. Be flexible with your considerations, but, also, state your desires. Sharon will help you clarify your thoughts.
3. Sharon will refer you to Kathy Spackman at KRESA (our vetting organization). Call Kathy at : 269-250-9303. State what you intend to do. Your scholarship will be listed as a KARSP scholarship through KRESA but will be identified however you want at our luncheon and to your recipient.
4. Contact your financial adviser (perhaps you will do this step much earlier than step 4). Tell them your plans. For a donation to be identified at our June meeting it must arrive at KRESA by February 10th. Also inform your financial adviser that KRESA is a 501c3 organization. You might, also, like to advise that they check out the Kalamazoo RESA website to confirm what I have stated.

(Continued On Page 2)

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5. Your check should be made out to Kalamazoo RESA Foundation. Please note on the lower left line of your check that this is for a “KARSP OAA Scholarship.” It is, also, a good idea to put a sticky note with it giving your phone number.

6. Your financial adviser may send your donation directly to Kalamazoo RESA. However, if you are sending a check, it needs to be sent to:

Kalamazoo RESA Foundation
c/o Kathy Spackman
1819 E. Milham Ave.
Portage, MI 49002-3035

7. Kathy Spackman will contact Sharon when your check has arrived at KRESA. Sharon will contact you with that information.

8. Please know that the selection process is private and done by the Scholarship Committee with KRESA guidance in March.

9. Please know that student data is private and not to be known until announced at the “KRESA Outstanding Senior Breakfast.” Donors will be invited by Sharon to attend the breakfast, which will be held around April 30th.

10. Donors will meet and greet their recipient and parents at the “KRESA Outstanding Senior Breakfast.” Students will also receive a letter at the breakfast inviting them and two guests to the June KARSP luncheon. A follow-up email will later request the names of guests and confirmation of their attendance. A final email or text will also arrive just prior to the luncheon to remind them of their 1-2 minute speech with final confirmation of their attendance.

11. Donors will be seated with their recipient and guests at our luncheon. Information about the donors and recipients will, also, be shared on our website and within two Beacon articles.

Birds Of A Feather

Sally Roach, President

As I look out my office window at near blizzard conditions, I have to remind myself that this article will come out in March! So here we go!

“No winter lasts forever; no spring skips its turn.”

Hal Borland

(Even if you live in Michigan!)

As a requirement for my Group Science minor at WMU, I took a course called “Outdoor Science.” We studied ducks on the Kalamazoo River and found buds on trees on the Western Campus to name a few activities. I took this course in the winter. Poor scheduling and planning on my part. As the professor Ray Duer said: “Nature is there in the winter; it’s just harder to find.”

Jim and I live in Portage on the banks of Portage Creek and spend happy hours watching birds (35 varieties to date) and wildlife (deer, wild turkeys, beavers, and even a mink!). Our bird feeders are busy most of the time and require frequent trips to replenish seed and suet supplies.

Daughter Mary got us a *Bird Buddy* for Christmas, and what fun!!! For the uninitiated, this is a “smart” bird feeder with a camera where you can see your feathered friends “up close and personal” as they

eat and even take and send photos of them. It also identifies what kind of bird is visiting. We now have three feeders, and all are a constant source of entertainment and joy. Feed them and they will come!



Dark-Eyed Junco

Like our birds, KARSP members come to enjoy a delicious lunch in addition to a program, business meeting, and the opportunity to connect with colleagues. And we have our snowbirds that escape to a warmer climate during the colder months. Some birds do the same. But ALL are welcome! You are welcome to bring a guest. Be sure they have a reservation. I am not sure if birds invite their friends, but word may have spread about the offerings in north Portage – no reservation required.

One small caveat. Squirrels are not encouraged to come and dine!

My March view promises Spring, but we do live in “the mitten.” The mission of KARSP will be the same.

Friendship Committee

Barbara Rockey, Friendship Chairperson

A special Birthday wish has been sent to Betty Ongley on behalf of KARSP members on the celebration of her 100th Birthday!

In sympathy, the members of KARSP wish to offer condolences to the family and friends of those who have passed recently including: Herbert Joynt, Imogene Berger, Jerry Culp member and husband of Karen, and John Arundel, husband of Ellen.

Please, if you know of a member of KARSP (or their spouse) who has passed, please let me know. Information such as date of their passing , which mortuary is helping the family, or any other information that might be helpful . Contact information : Barbara Rockey (269)373-1711 home phone or my E-mail address : barbararockey@aol.com

Condolences

Update on Teacher Grants 2025-26

Gwyn Evans, Teacher Grant Chair

The first year KARSP awarded teacher grants was in 2016. That year we awarded one grant to a teacher in Portage Public Schools. Fast forward to the fall of 2025 and KARSP funded six teachers in five different school buildings spending \$2,297.41. We’ve come a long way in a short time which was all made possible by the generosity of KARSP members who donated to our Teacher Grant Fund.

Over the past ten years we have been able to help support twenty-nine different teachers in ten different school districts. Here is a list of this year’s recipients:

Kalamazoo Public Schools

- Parkwood Upjohn Elementary teachers Mrs. Erway and Ms. Guillen, whose project was titled, *From Struggling to Soaring: iPads for Targeted UFLI Interventions*.
- Linden Grove Middle School teacher Ms. Jordan whose project was titled, *Classroom Novels: The Giver*.

KRESA

- Headstart teacher Mrs. Pontius whose project was titled, *Building Bonds and STEM Learners in Pre-K*.

Paw Paw Public Schools

- Paw Paw Early Elementary School teacher Ms. Barker whose project was titled, *For the Love of Reading*.

Portage Public Schools

- Amberley Elementary School teacher Ms. Perez whose project was titled, *Ignite Young Minds With the Miracle of Live Butterflies*.

If you are interested in more information, including notes from the teachers themselves, please go to the KARSP.net website and click on the KARSP Teacher Grants tab. Thank you to all who support this worthy project!

Blue Cross Health Insurance

Sandy Beiter, BSN Insurance Co-Chair

Evidence of Coverage Manual and Optum Formulary for 2026

In the last *Beacon*, I summarized any changes to your Medicare Advantage plus Blue insurance and non-Medicare insurance. If you want to obtain the complete *Evidence of Coverage Manual* in paper form, call Blue Cross Blue Shield of Michigan Customer Service at 1-800-422-9146 to get a paper copy by mail, emphasize paper form.

If you would like the paper form for your Optum Formulary, call Optum RX at 1-855-577-6517. Again, emphasize paper form.

It Bears Repeating

Skilled Nursing Home Coverage

A member must have at least a three day (72 hours) stay in a hospital under inpatient status before a nursing home stay will be covered. The move to the nursing home has to happen immediately upon discharge from the hospital. Health benefits under a MPSERS plan start the first day of skilled care admission (Deductibles and/or co-insurance coverage for your specific insurance will apply.)

Members have up to 100 total days in a skilled nursing facility after discharge from a hospital. All the days are covered by your MPSERS health insurance plan.

The purpose for the stay in the nursing facility is for the member to receive rehabilitation services. Once a member rehabilitates to the point that skilled therapy is no longer needed, he or she will be discharged home under outpatient home therapy, usually for a short period of time. During this time, the member must demonstrate



progress made in therapy for health insurance benefits to apply.

A member can be admitted multiple times to a skilled nursing facility in the same year. However, the covered 100 total days will only renew after 60 days out of the facility with the same original admitting diagnoses.

If a member is originally in a skilled nursing facility for rehabilitation after a broken hip and the member goes home and breaks the opposite hip, that member would be eligible immediately (waiving the 60 day wait) for an additional 100 days in a skilled nursing facility following a three day hospital stay. Prior to each admission, a member has to have an acute care hospital stay of three days.

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 (before 7pm)

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Priority Health

How to get the most from your coverage all year long!

Cheryl Butler Priority Health Insurance Co-Chair

A new year is a time for change, and for many, your health plan is no different. When signing up for a health plan or renewing your current benefits, you may focus your attention on the medical or financial side of things, asking questions such as:

1. How much is the deductible?
2. What will my out-of-pocket costs be?
3. Are my prescriptions covered?

While these questions are great ones to ask, there is so much more to your new health plan than standard medical coverage. As your new plan coverage begins, be sure to take advantage of all the additional benefits available to you. Here are a few examples to investigate as you look forward to the year ahead.

Cost transparency tools

Some health plans offer digital tools for members to estimate the price of medical procedures or prescription drugs. These give you a great idea of future costs, helping you plan ahead and budget your care accordingly. Many people use these tools to find the best costs on services, treatments and prescriptions.

With Priority Health, members have the ability to research their costs and control out-of-pocket spending with an online Coverage Check tool, letting you search for your prescriptions, providers and procedures covered by your plan. The tool shows personalized costs based on each member's specific plan benefits.

Virtual care

Virtual care is a great way to help prevent the spread of seasonal infections such as the flu.

PriorityHealth

Check with your doctor's office or health plan to see what programs they offer for virtual care. In addition to being convenient, virtual care is also cost effective. Your out-of-pocket expense is typically far lower than a trip to the emergency room or urgent care. Remember, for health emergencies, you should always go to the nearest ER or call 911.

Behavioral health

As the holiday season has come to an end, you may find yourself in need of a recharge.

Fortunately, many health plans offer behavioral health benefits. Check with your health plan to see what mental health and wellness resources are available to you.

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Membership Musings

Linda Hawley and Kris Kirkpatrick, Membership

Dues Change

Your current membership is active until the end of June. At that time annual MARSP dues will be \$50 and KARSP dues will stay the same at \$10. If you are 85+ and MARSP has your birthdate on record, your MARSP dues are \$35.

MARSP Scholarship Fund

Do you know a public-school employe continuing to further their education?

In 1995, the MARSP foundation Board established the MARSP Scholarship Fund to financial assist professional development for public school employees. Funds for the MARSP foundation Scholarships come from MARSP member contributions and MARSP’s annual golf outing fundraiser. Scholarships of up to \$1000 are available to any active public-school employee pursuing advanced or continuing education in a public school.

Applications are accepted January 1 to March 29, 2025. Disbursements will be made directly to the institution/professional organization. For an application, go to MARSP.org and click on the Foundation tab in the tool bar.

Helping current employees is one of MARSP’s great services.

If you would like to donate to the MARSP Scholarship Fund, please call MARSP at 1-888-960-4022

Legislative Update

Ken Larson

We Begin Again: The process to create a balanced 2026-2027 budget has begun.

The sequence of the Michigan government budget process begins with the Governor's recommendation in February. The Legislature will present their version of the budget followed by intense negotiations between the three branches. The Michigan Constitution sets an “aspirational date” of June 30 to complete the budget. The process last year was not completed until early October. School districts put most of their budget decisions on hold until a compromise was reached. One critical fact for this year is there is less revenue with which to work.

"The budget is not just a collection of numbers, but an expression of our values and aspirations".

– Jack Lew.

Mid Term Elections: All constitutional offices- Governor, Attorney General, Secretary of State- will be on the ballot this November. Every seat in the Michigan Senate (38 seats) and Michigan House (110 seats) will be up for election.

Be Prepared: KARSP has a reputation of **Amplifying Its Voice** when decisions are being discussed that affect our healthcare and pension funds. Attempts to open the MSPERS ACT last year were met with our voices. This effort to open the MSPERS Act failed. My crystal ball projects that KARSP members will again have to remain vigilant and amplify our voices as the budget process moves forward.

How You Ask? Build a relationship with policymakers outside of a legislative crises. Introducing yourself is just the first step. Personal connections influence policy makers’ awareness and investment in matters impacting public school retirees.. Local member engagement reinforces MARSP’s efforts in Lansing.



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Step 1: Decide how you want to make contact. How do you prefer to communicate?

Step 2: Find Legislator contact information on the KARSP or MARSP web page.

Step 3: Prepare by researching the legislator’s background, policy positions, and past support for MARSP related issues.

Step 4: The Introduction: Share your name, where you’re from, your role in the public education system, and KARSP and MARSP membership. Emphasize the importance of protecting public school employees’ retirement income and healthcare benefits. Share a personal example of KARSP/MARSP’s relevance to your life.

Step 5: If you met in person, send a thank-you email/card with a summary of your introduction. Offer to be a resource. Share your experience with KARSP members. Invite them to join you in the future. Follow MARSP’s updates for specific bills you can address in future conversations with your elected official.

Good Time to Revisit MARSP and KARSP Goals

1. **Solvency of MPERS pension and healthcare funds.** We support legislation that maintains or increases pre-funding for public school retiree pensions and healthcare.
2. **Workforce stability.** When employees are confident about their retirement income benefits, they’re more likely to stay in their careers for the long haul. We support policies that protect and enhance retirement for Michigan’s current school employees.
3. **Return to work without penalty.** Recently retired public school employees are prime candidates for substitute and critical shortage positions.

4. Finalize the State budget by June 30.

Completing the state budget by June 30 allows school administration to plan effectively for the upcoming academic year.

Petitions: Tips for signing petitions:

1. Research the issue: Before signing, understand the cause or candidate the petition supports.
2. Verify information: Make sure the petition is legitimate and the information is accurate.
3. Consider the impact: Think about the potential consequences of the petition and whether you agree with its goals.
4. Be informed: Understand that signing a petition doesn’t always mean you have to vote for the candidate or support the cause in the future.

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.”



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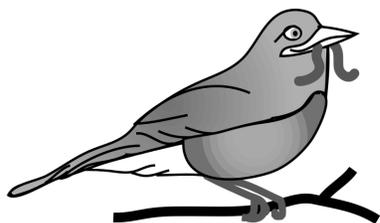
Comments, News, And Advertisements May Be Sent To: phil.stohrer@gmail.com

Next Deadline For Material For The June *Beacon* Is April 24, 2026

Visit Us Online At <https://www.KARSP.net>

The Monthly Luncheons Are Held At The Fountains Event Center, 535 South Riverview Drive, Parchment, MI
Reservations Are Required

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.



The Early Bird Gets The Worm!

Renew your MARSP membership before March 31, 2026 for an opportunity to win a \$100 Visa gift card. Visit MARSP.org for full instructions.