

# THE BEACON

June 2026

KARSP—Guiding The Way

Volume L Number 4



## On The Side Dates And Data

### June 2, 2026

Scholarship Presentations

Menu

Pulled Pork With Slider Buns

White Cheddar Mac

Potato Salad

Apple Slaw

Fruit Salad

Everything Good Chips

### September 1, 2026

Check The September

**Beacon** For Information On

The Next Meeting!



## June Is Scholarship Month

Philip Stohrer, Editor

Over the last several years, the KARSP Scholarship program has taken on increased importance in our meetings. As it began, in 1995, two students received a \$1,000 scholarship. This year, we will be providing eleven students with \$2,000 scholarships. Even in retirement, our members see the importance of encouraging students to continue their education.

On April 30, members of the KARSP board and some of our donors had the opportunity to meet our recipients for 2026. You can meet them at our June 2 meeting. The students and their parents attend our luncheon and each student has the opportunity to share their plans and express their thanks. This is always one of our most enjoyable meetings. Make sure to make your reservation!



Sally and James Roach, Philip and Annamae Stohrer, Joyce Budge, Pearl DeVries, Helen Lemmers, Julie Devers, Sharon Pandola, and Donna Clinnard.

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## New Board

At the May luncheon meeting, new executive board members were elected. They are:

Manual Brenes, President  
Lorrie Jancars, President Elect  
Sally Roach, Past President  
Janet Wright, Treasurer  
Ursala Mayr, Secretary

The complete list of board and committee members appears on page 11 as well as other useful contact information.



The executive board, Lorrie Jancars, President Elect, Manuel Brenes, President, Janet Wright, Treasurer, Ursala Mayr, Secretary. Sally Roach was unavailable.

## The Quarterback

Sally Roach, President

***“In football, it’s the ultimate team sport. You have to have good people around you as a quarterback for things to happen”***

**Warren Moon  
(and, in KARSP, we do!)**

I was not especially interested in football until our daughters became cheerleaders – Sarah and Mary

at Portage Northern High School and Mary at San Diego State University. And then that changed as football became a religion in our house – following high school and college teams faithfully, that is!

I consider myself the KARSP Quarterback as I suggest the plays. And then the board, committees and members “move the ball down the field” and get the job done. Game won, one of the top MARSP Chapters in our fair state!

This seems like a good time to list our KARSP “team’s” wins and accomplishments:

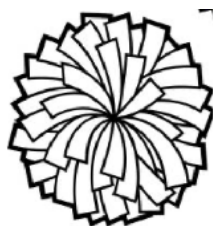
- Superior and energetic Board of thirty members keeps us moving.
- We have Productive Board Meetings, ten per year.
- Our Committee Chairs and members are EXCEPTIONAL.
- Members enjoy a delicious meal, and educational and engaging luncheon programs each month
- Our Informational *The Beacon* is published four times annually
- Frequent Lansing “Alerts” keep us informed
- We boast on active and engaged membership that is growing!
- Generous KARSP Scholarships are awarded to area graduating high school seniors
- Named/special interest scholarships are funded by several members
- Teacher grants help area educators to enhance their classrooms with special projects
- Other donations are given to Loaves and Fishes and the YWCA Domestic Assault Fund
- Presentations by WMU President Russ Cavallhuna, KVCC President Marshall Washington, MARSP Executive Director Ross Humm, and area school district superintendents at our luncheons have been Interesting and informative

- Visits from and presentations by area school superintendents are most enlightening
- Thanks to our creative members who provide cheerful luncheon table decorations
- Annual table at the Portage Zhang Senior Center Bits 'o Business gets our name out to the public!
- Board members were interviewed on WKZO Radio
- Members contribute to area arts, faith-based, governmental, non-profit, and educational organizations
- MARSP swag can be ordered and proudly worn
- Our "Beacon" is a top Google site in the nation
- KARSP Leadership attends Area and Regional meetings (where a bit of bragging is done!)
- Members participated in the Barnes and Noble Story Hour by reading to children and their families
- Our KARSP Banner is on the go – advertising our organization at various area events.
- Our large membership is informed, active, engaged, and supportive of KARSP and MARSP

I was such a proud Mom at football and basketball games! We even flew out to "San Diego Fridays" after a week of teaching to see Mary cheer on the SDSU Aztecs when the team was playing "at home!" Jim and I saw our daughters through various cheer-related injuries including a torn Achilles tendon. But, like KARSP, they kept going!

I am an equally proud KARSP member and leader! It is an honor and privilege to serve as your President.

Give me a "K", give me an "A", give me an "R" - you can see where this is going.  
 Cheers to KARSP!!!!!!  
 And PomPoms!



Sally

### Bits 'O Business

The annual Senior Fair sponsored by the Portage Zhang Senior Center was held on April 24. Jim and Sally Roach, Ursala Mayr, Ken Larson, and Pearl DeVries represented KARSP, distributing apples and information about our organization. Thanks for your outreach!



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## A Message From The New President

Manuel Brenes, President

Dear Members,

Welcome to a new and exciting season in the life of our KARSP family!

We begin by honoring and thanking our Past President, Sally Roach, whose leadership, dedication, and generous spirit have guided our organization so well over the past two years. Because of her, we move forward stronger, more connected, and ready for what lies ahead.



As summer arrives, it brings with it a wonderful reminder to enjoy life’s simple pleasures—time with loved ones, the beauty of a blooming garden, and the warmth of longer, brighter days. May this season renew your energy and bring you joy.

I am deeply honored by your trust in electing me as your president for the next two years. I accept this role with enthusiasm, gratitude, and a strong commitment to serve you well. But, the strength of KARSP does not rest in one person—it lives in each of you. Your ideas, your participation, and your spirit of connection are what make this organization truly special.

Let us continue to grow together—by staying engaged, by welcoming new members, and by sharing the value of KARSP with others. Every conversation, every invitation, and every act of involvement helps keep our community vibrant and thriving.

Our monthly luncheons remain at the heart of what we do—a time to reconnect, to learn from engaging speakers, and to enjoy the fellowship that enriches our lives. These moments remind us

that staying active, curious, and connected is one of life’s greatest gifts.

I would also like to recognize our outstanding board members. Their dedication, energy, and tireless service are an inspiration to us all. They give generously of their time to ensure that KARSP continues to serve its members with excellence.

And to all of you—thank you for your generosity and compassion. Your support of scholarships and community initiatives reflects the very best of who we are: a group that cares, gives back, and makes a meaningful difference.

The future of KARSP is bright—because of you.

Thank you once again, and I look forward with great enthusiasm to seeing all of you in September.

Warmest regards,  
Manuel

### Future Dates For KARSP Board And Luncheon Meetings 2026-2027

	LUNCHEONS	BOARD MEETING
<b>August</b>	No Luncheon	25
<b>September</b>	01	29
<b>October</b>	06	27
<b>November</b>	03	24
<b>December</b>	01	No Meeting
<b>January</b>	No Luncheon	26
<b>February</b>	02	23
<b>March</b>	02	30
<b>April</b>	06	27
<b>May</b>	04	25
<b>June</b>	01	29
<b>July</b>	No Luncheon	No Meeting
<b>August</b>	No Luncheon	31

## Blue Cross Health Insurance Information

Sandy Beiter, BSN Insurance Co-Chair

### Bill Payment to Provider

I received a bill from a medical provider for a service dated April 17, 2025. The first thing that I did was check my *Explanation of Benefits* (EOB) to see if I had already met my deductible and co-insurance for 2025 and I had done so. The second thing that I did was to call BLX BS on April 17, 2026 and talked with a representative. They had not received a bill for this date. The representative told me that any bill that they receive for insurance payment that is more than 12 months after the service date is not subject to payment by Medicare Advantage plus Blue or by the patient.

I, then, called the Provider's office and talked with the Billing office and asked why I had received the bill. The billing office told me that the bill was "pending" and that I owed nothing since I had met my deductible and coinsurance for 2025. She told me to throw the bill away since I owe nothing. (I will keep the bill and see if I receive another bill.)

### It Bears Repeating:

#### **Out of Network Providers:**

Medicare and non-Medicare group plans pay the same for *in network* and *out of network* providers.

#### **Prefix on Medicare Advantage Plus Blue PPO Health Insurance Cards:**

The prefix that precedes your ID number on your



insurance card (e.g. X3LM) 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 your **Home Plan** and the bill will stay in Michigan to be paid.

### **Compounded Medications:**

These are usually prescription medications that are specially made by a pharmacist or drug company either in capsule or topical form. They are "off formulary" and may be a combination of more than one drug in a capsule or a smaller dose of a "on formulary" drug that is usually used for a different purpose. These medications are not covered by your prescription insurance. You must pay out-of-pocket. (In Kalamazoo/Portage area, the only pharmacy that makes compounded medications is the Portage Pharmacy on corner of Centre and Lovers Lane.)

For insurance questions, call the number on the back of your insurance card, call Erin at MARSP at 517-337-1757, or feel free to call me at 269-341-0424 (p.j.beiter@comcast.net) (before 7pm)

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## 5 Common Mistakes Retirees Should Avoid

Cheryl Butler, Priority Health Insurance Co-Chair

Understanding Medicare is important at any age, but for retirees, making the right choices can have a big impact on both health and finances. Even long-time Medicare beneficiaries can run into avoidable pitfalls simply because the program changes, plans change, and health needs change.

Here are five common Medicare mistakes and how to avoid them so you can make the most of your coverage:

1. Many retirees assume that once they choose a Medicare Advantage plan, they're set for life. But plans can change annually, including premiums, provider networks, drug coverage and extra benefits. Taking time to review your plan each fall ensures it still fits your needs. Even small changes, like a prescription moving to a different tier, can affect your out-of-pocket costs.
2. One of the most common surprises a retiree faces is learning that a doctor, specialist or facility is no longer in-network. This can lead to higher costs or unexpected bills. Before scheduling appointments, confirm they're in your plans network. If you travel frequently or split time between locations, look for plans with broader network flexibility.
3. Prescription needs often change as we age. A plan that worked well a few years ago may not be the best fit today. Review your plan's drug list (formulary) each year to make sure your medications are covered at the lowest possible cost. If you've recently started a new medication, check whether your plan offers preferred pharmacies or mail-order options that can save you money.
4. Preventive care services like screenings, annual wellness visits, and vaccinations may be included in Medicare Advantage plans at no additional cost. Yet many retirees skip them, either because they are feeling healthy or they are unsure of what's covered. These visits can help detect issues early, manage chronic conditions, and keep you feeling your best. They are, also, a great opportunity to talk to your primary care provider about any changes in your health.
5. Many Medicare Advantage plans offer valuable extras that go unused simply because members don't realize they have them. These may include fitness programs, over-the-counter allowances, dental, hearing and vision benefits, and more.

Making Medicare work for you means lowering costs, improving your health, or simply feeling more confident navigating your coverage. To learn more about our Medicare Advantage plan, please visit "[prioritymedicare.com](https://prioritymedicare.com)."

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## Membership Musings

Kris Kirkpatrick and Linda Hawley

### Please welcome these new members

Mary Rohwer, Gary Start, Debbie Nets, Laura McCoy, Mary Zavita, and Linda Tennant

### Free Membership Opportunity

Do you know an upcoming June 2026 retiree from a public school in Kalamazoo County? Please refer their name and contact information to either Kris Kirkpatrick at krisitinkirkpatrick@sbcglobal.net or Linda Hawley at linda.l.hawley@sbcglobal.net. The first ten names of 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, 2026.

### Thank you to those who have already renewed.

If you have not yet renewed, you may pay your \$50 MARSP dues and \$10 KARSP dues by sending a check made out to MARSP for \$60 mailed to MARSP P.O. Box 23214 Lansing, MI 40890. You can also pay by credit card by calling MARSP at 1-888-960-4022 or renew online at marsp.org.

Have you thought of using autopay for your annual dues. It is available by contacting MARSP.

Thank you for supporting an organization that looks out for your pension and benefits.



## Travel

Barb Knickerbocker, Travel Chair

We continue to partner with the Portage Zhang Senior Center for travel opportunities, both by bus and longer trips further away. Stop by the Center for a copy of the trips or pick up one at a luncheon.

Here is a sampling of trips that are offered: (non-member rates are \$10 more)

June 24 Zekelman Holocaust Center in Farmington Hills, \$130

July 22 Four Winds Casino New Buffalo \$50

August 20 Essenhaus and Classic Car Cruise Shipshewana, IN \$45

Old Mission Peninsula and West Grand Traverse Bay Traverse City \$1,125 PP Double Occupancy

For the complete list, visit:

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

MARSP trips are offered as well. Your *Vanguard* is an excellent source for information about upcoming trips. This year, they are offering trips to: Switzerland in July, Alaska in August, France in September, and Ireland in October.

For complete information about MARSP trips, visit <https://www.marsp.org/travel/>



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## Legislative Update

Ken Larson

**Pension and Healthcare Funds:** The Governor and the House have presented their 2026-2027 budgets. The Senate will present their version the last week of April. MARSP will review each budget to determine the impact each one may have on our pension and healthcare funds. MARSP Executive Director, Royce Humm, stated in late April that announcing budgets often raises more questions than answers as each side is going for headlines and soundbites. He went on to say that it may take some time depending on how many questions MARSP needs to track down to find answers to pension and healthcare budget changes.

**Be Prepared:** This is an **election year** and KARSP has a reputation of **Amplifying Its Voice** when decisions are being discussed that affect our healthcare and pension funds. An attempt to open the MSPERS ACT last year was met with our amplified voices, and it failed. Again, we will remain vigilant and be prepared to raise our voices as the budget process moves forward.

**Resources:** Follow the *Vanguard*, the MARSP *e-Newsletter*, and the *Advocacy* information on the MARSP web page to keep informed. You can contact MARSP directly if you have questions.

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

**Make an Impact:** Please 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.

**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 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.

**Primary Season:** Early in-person voting begins July 25th and ends August 2nd. Primary election day is August 4th. I worked as an observer at three early voting sites and one election day site during the last election cycle. My conclusion: **Poll workers are heroes!**



**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.

## Fun Time

Julie Devers

Thank you to all of the members who have donated or solicited prizes for the Fun Time drawings held at the end of each luncheon meeting! We, also, thank all of the table decorators who donate their decorations as prizes as well. We couldn't do it without you!

Didn't win a prize this year? There's always next year! See you in September.

## Are You On A Calling List?

Philip Stohrer, Editor

If you are on a calling or an email reservation list for the luncheon meetings and would like to no longer receive the messages, please contact your caller/emailer and let them know. They will see that you are removed from next fall's list.

Not on a list but would like to join one? Contact Reservations chair Lorrie Jancarz at 269-806-6839. She will include you in next fall's lists.

## Smith/Rupp Fund

Pat McKinney, Smith Rupp Chair

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, or utility 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.

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.

## In Remembrance Of Our Members

Barbara Rockey, Friendship Chairperson

KARSP wishes to acknowledge those who have passed this winter including John Arundel (husband of Ellen), Kathleen Hays, Aura Provancher, David Hackney, Rena Brooks, and Mahlon Lantz. The yearly memorial list is on page 10.

If you know of a member of KARSP (or their spouse) who has passed, please let me know. Information that would be helpful would be:

The mortuary helping the family, date of passing, contact information of a family member to send a sympathy card to the family.

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

### Decorations Revisited

Hattie Ford, Decorations Chair

We have had another wonderful year of KARSP luncheons with our tables beautifully decorated thanks to generous volunteers. The time spent planning and creating these centerpieces is greatly appreciated. The giving is extended by adding their creations to the door prizes for the day. I thought you might enjoy being reminded of some of them.

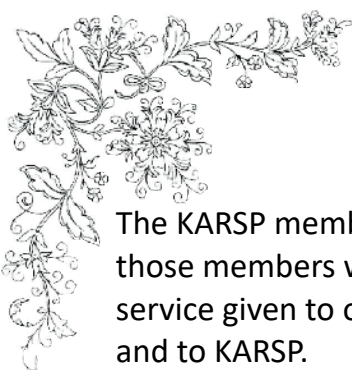


### In Remembrance May 2025 to 2026

The KARSP membership wishes to send our condolences to the families and friends of those members who have passed during the last year. We appreciate the years of service given to our communities through their dedication and efforts in our schools and to KARSP.

- Imogene Berger
- Florence Brenner
- Mary Brisky
- Rena Brooks
- Jerry Culp
- Frank Fitchko
- Sally Gunderson
- David Hackney

- Kathleen Hays
- Edward Heinig
- Patric Jones
- Herbert Joynt
- Mahlon Lantz
- Judy Lemon
- Aura Provancher
- Jane Streeter



## Whom Do I Call?

President Manuel Brenes  
 Past President Sally Roach  
 President Elect Lorrie Jancarz  
 Secretary Ursala Mayr  
 Treasurer Janet Wright  
 Archivist Annamae Stohrer  
 Community Service Jill Bastianse  
 Community Service Sherry Kiracofe  
 Decorations Hadie Ford  
 Friendship/Memorials Barb Rockey  
 Fun Time Julie Devers  
 Holiday Remembrance H Lemmer  
 Hospitality/Greeters Nancy Rogers  
 Hospitality/Greeters Sue Split  
 Insurance Chair Sandy Beiter-BCBS  
 Insurance Chair Cheryl Butler-PH  
 Legislation Ken Larson  
 Luncheon Tickets Donna Clinard  
 MARSP Regional Rep Bob Kucera  
 Membership Linda Hawley  
 Membership Kris Kirkpatrick  
 Nametags Cindy Semark  
 Nominations Nan Palm  
 Publicity Pearl DeVries  
 Reservations Lorrie Jancarz  
 Scholarships Sharon Pendola  
 Smith/Rupp Fund Pat McKinney  
 Teacher Grants Gwyn Evans  
 The Beacon, Philip Stohrer, Editor  
 Travel Chair Barb Knickerbocker  
 Website Kim Robertson  
 KARSP Website <https://karsp.net>

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 Mailing address: PO Box 23214  
 Lansing, MI 48909  
 Location: 1001 Centennial Drive  
 Lansing, MI 48917  
 Email: [staff@marsp.org](mailto:staff@marsp.org)  
 MARSP Website <https://www.marsp.org>

### Social Security Administration

800-772-1213  
 Website <https://www.ssa.gov>

### Medicare

800-633-4227  
 Website <https://www.medicare.gov>

### MPSERS/Office of Retirement Services

8:30 a.m.-5:00 p.m.  
 517-284-4400 or 800-381-5111  
 Fax: 517-322.1116  
 Mailing address: PO Box 30171, Lansing, MI 48909  
 Website <https://www.michigan.gov/orsschools>  
 miAccount:  
<https://www.michigan.gov/orsmiaccount>

### Blue Cross/Blue Shield (PPO in MI)

800-422-9146  
 Website <https://bcbsm.com/mpsers>  
 PPO Providers – Outside MI 800-810-2583  
 Anti-Fraud Hotline 800-482-3787  
 Nurse Hotline (24/7) 800-775-2583

### Priority Health HMO

888-389-6648  
 Website <https://priorityhealth.com/mpsers>

### Dental & Vision

Delta Dental  
 800-345-8756  
 Website <https://deltadentalmi.com/MPSERS>

### EyeMed

866-248-2028  
 Website <https://www.eyemed.com/mpsers>

### Prescription Plan OptumRx

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### Hearing Care

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## **The Beacon**

### **The Newsletter Of The Kalamazoo County Association Of School Personnel**

Newsletter Staff: Philip Stohrer, Editor · Joanna Heyd Copy Editor · Manuel Brenes, President  
Linda Hawley, Kris Kirkpatrick Membership Chairs · Barbara Rocky, Friendship Chair  
Barb Knickerbocker, Travel Chair · Kim Robertson, Bob Kucera, Website Liaison

Comments, News, And Advertisements May Be Sent To: [phil.stohrer@gmail.com](mailto:phil.stohrer@gmail.com)

Next Deadline For Material Is July 24, 2026

Visit Us Online At <http://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.***