

The Beacon



The Journal Of The Kalamazoo County Association Of Retired School Personnel
September 2026 KARSP—Guiding The Way Volume LI Number 1

On The Side Dates And Data

Luncheon Price For This Year Is \$27

September 1, 2026

This meeting is before Labor Day!

**LEARNING JUST FOR THE
LOVE OF IT**

Menu

Champagne Chicken
Pasta Rosa
Baby Baked Potatoes
Honey Glazed Carrots
Strawberry Salad
Rolls and Butter
Dessert

October 6, 2026

LOTS TO DO IN KALAMAZOO

Menu

Oven Baked Ham
Eggplant Parmesan
Mashed Potatoes
Green Beans Amandine
Garden Salad
Rolls and Butter
Dessert

November 3, 2026

KALAMAZOO INSTITUTE OF ARTS

Menu

Roast Turkey with Homestyle Gravy
Pasta Alfredo
Roasted Potatoes
Corn with Red Peppers
Autumn Salad
Rolls and Butter
Dessert

2026 KARSP Scholarship Recipients

by Sharon Pendola, Scholarship Chairperson

This past June, we awarded **eleven scholarships** to Kalamazoo County high school seniors, **totaling \$22,000!!!** A recent conversation with Kathy Spackman, from Kalamazoo RESA, confirmed that we not only continue to be the single largest organizational donors in Kalamazoo County with the “Kalamazoo RESA Outstanding Senior Awards Program,” but we, also, give the largest scholarships. Thank you, KARSP members!!! I feel especially proud to be associated with such a benevolent organization!

Nine of our recipients attended our June scholarship luncheon. They were accompanied by parents and friends who were honored to be in attendance. Each recipient spoke briefly about their hopes and dreams for the future. After hearing each student speak, I think I can safely say that we all felt inspired by their achievements and quality of character. To read more about our recipients please check out our website at <https://karsp.net>.



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Our Scholarship Recipients

Sharon Pendola, Scholarship Chair

Marie Anderson received the Philip & Annamae Stohrer Scholarship. She graduated from Portage Northern High School and will pursue a career in education at Eastern Michigan University.



Addison Arnold was awarded the Cheryl TenBrink Scholarship. Addison graduated from Vicksburg High School and will attend Kalamazoo Valley Community College to focus on Fire Science.



Felix Bahrou received the James & Sally Roach Fine Arts Scholarship. Felix attended Loy Norrix High School. He will be attending Wright State University to pursue a career in acting.



Masha Canfield was awarded the Judy Kucera Honorary Scholarship. She attended Loy Norrix High School and will attend Kalamazoo College to focus on healthcare and health science.



MaryAnn Loncharte

received a general membership scholarship. She is a graduate of Loy Norrix High School. She will be attending Michigan Technological University to study wildlife ecology and conservation.



Peyton Orley is the recipient of the Linda Powell Scholarship. Peyton graduated from Gull Lake High School. He will be attending Western Michigan University toward a career in finance.



Zoe Powell received the Donna Clinard Scholarship. Zoe is a graduate of Portage Central High School. She will attend Western Michigan University in the fall for a degree in education.



Riley Reinhart is the recipient of the Julie Devers Scholarship. Riley graduated from Portage Northern High School. Riley will be joining the Michigan Regional Council of Carpenters for a career in construction.



2026 Scholarships

Mekhiah Williams was honored with the Samantha Hyde Knight Legacy Scholarship. She attended Portage Northern High School and wants to pursue a career in performing arts at the University of Michigan.



Amellia Yanilla is a recipient of the Joyce Budge Scholarship. Amellia was a student at Kalamazoo Central High School and will attend Andrews University to pursue a career in healthcare and health science.



Gabriella Yost received the Sally Swanson Honorary Scholarship. Gabriella is a graduate of Vicksburg High School. She will be attending Michigan State University for a degree in health science and patient care.



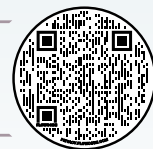
Congratulations to our scholarship winners! And thanks to all KARSP members who so generously donated to the scholarship program over the past year! Please continue your support so we can once again validate the hard work, achievements, plans, and dreams of students seeking higher learning. You are the most wonderful champions of education!



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*Congratulations
Seniors*

The Step by Step RMD/QCD Scholarship Process

Sharon Pendola, Scholarship Chairperson

Many of our member's contact me wanting to know how to contribute toward scholarships and still qualify for a tax benefit. The following information is a step by step guide, whether you want to use funds from your Required Minimum Distribution or if you simply want to write a check toward scholarships. Please save this article because it is full of important details that can save you money and allow you to help a senior achieve their dreams toward higher education and career goals.

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 full \$2,000 scholarship. If you intend to give a full scholarship, let her know 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 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.

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

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.

Thank You!

A Message From The President

Manuel Brenes, President

I hope you are enjoying this beautiful Michigan summer. While every season has its own charm, I believe that spring, summer, and fall make Michigan a truly special place to live. As many of you already know, I must admit that winter is still not my favorite season!

I look forward to seeing each of you on September 1 at our regular luncheon at The Fountains. As we begin another exciting year together, I am committed to helping our organization continue to grow and thrive. I firmly believe that when people work together with a shared purpose, remarkable things can happen. Just as a team accomplishes far more than any individual working alone, our collective ideas, talents, and dedication will ensure KARSP's continued success.

Your participation is essential. I encourage each of you to share practical ideas that will help strengthen our organization. Together, we can welcome new members, encourage more retirees to attend our monthly luncheons, and continue building a vibrant organization where friendships flourish. Our luncheons are much more than a meal—they are opportunities to reconnect with longtime friends, meet new ones, and enjoy the outstanding programs prepared each month for our members.

I am especially grateful to our Board of Directors, whose enthusiasm, dedication, and teamwork make our board meetings productive and our events successful. Their commitment reflects the spirit of service that has always been the foundation of KARSP.

Each month, when you arrive at our luncheon, you are greeted by a wonderful team of volunteers who warmly welcome you and assist with registration. Their friendly smiles set the tone for an enjoyable afternoon. We are sincerely

grateful for their service, and we would love to have more members join this team. Volunteering is a wonderful way to become more involved, meet fellow members, and help everyone feel welcome.

I am confident this will be a successful and rewarding year because of you. With your enthusiasm, ideas, and willingness to participate, we can continue expanding our membership, strengthening the friendships that make KARSP so special, and advancing the mission of KARSP/MARSP. Together, we will ensure that our organization remains a vibrant and meaningful resource for current and future retirees.

Thank you for your continued support and commitment. I look forward to seeing you on September 1 and to working alongside each of you as we make this another outstanding year for KARSP.

Membership Musings

Linda Hawley and Kris Kirkpatrick, Membership

New Members

Please welcome these new members: Nancy Clark, Noreen Keikes, Patricia Reeves, Marvinetta Woodley-Penn, Jason Frink, and Evelyn Rensch.

You Did It

You are receiving this Beacon because you have renewed. Thank you for your continued support!!

Gaining Members

Increasing MARSP/KARSP membership is vital. Personal contact by members to family and friends who have retired from a Public School and have not yet joined is very valuable. Share this Beacon with a them to encourage them to join.



3 Ways Seniors Can Improve Mental Health

Cheryl Butler, Priority Health Co-Chair

Mental Health is an essential part of our overall health and well-being, particularly as we age. The CDC estimates 20% of people age 55 years or older experiences some type of mental health concern, including anxiety, severe cognitive impairment, or depression.

Here are three steps you can take to support your mental health as you age:

Exercise your body:

Regular exercise can improve the amount and quality of your sleep which, in turn, can help you control stress and anxiety.

Exercise, also, stimulates the production of brain chemicals that ward off depression and anxiety. It increases blood flow to the brain which can improve memory and reduce symptoms of dementia.

Take advantage of low-barrier options, such as stretching, walking in a local shopping mall or using a Priority Health Fitness Court. Fitness courts are located in many Michigan communities and are a great way to keep moving as you age. Also, check with your health coverage provider to see if your plan comes with low or no-cost fitness options. Priority Health members have

access to **One Pass**, a free health and wellness program that provides access to gyms, fitness centers and studios, online workouts, brain health tools, and social events.

Exercise your brain:

Mental exercise is a term for anything that engages your brain: Puzzles, crafts, music, etc. When done on a regular basis, these activities help people think faster, focus better, remember more, and lead to a release of those same chemicals that ward off depression and anxiety.

Another option is to try online mental exercises, such as those offered by **One Pass**. These convenient, game-like activities can be done from a computer, phone, or tablet and give users the same cognitive and mental health benefits.

Stay connected:

Thankfully, today's technology makes it easier than ever to keep in touch with family and friends via email, text, social media, video calling, etc.

If you prefer face-to-face interaction, try volunteering, joining a social group, or taking a class. These activities can provide a sense of belonging and purpose, increasing both happiness and longevity.

If you need additional help to stay on top of feelings of loneliness, depression, or anxiety, an online support tool like Teladoc Health Mental Health could help. Teladoc Health Mental Health provides evidence-based activities, tools, and resources that can be used on your own or with a wellness coach to support your mental health. It's one more way you can make mental health a priority as you age.

Medicare Advantage plans offer these benefits to support your mental health; learn more about our plans at: prioritymedicare.com.



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Table Decorations for 2026-2027

Hattie Ford, Decoration Chair

KARSP has a long tradition of decorating the tables at our monthly luncheons. We would like to thank all of those who helped to provide the decorations last year. These include Ursula Mayer, Jim and Sally Roach, Theresa Humphreys, Bev Parsons, Ellen Arundel, Helen Palleschi and the KVCC Nursing Instructors, Ernestine Johnson, Barb Rockey, Nancy Colburn, Cheryl Warren, Barbar Hunt, Joyce Babbitt, Betty Allemang and Jennie Ko.

Again, we have a fine group of KARSP volunteers who will be decorating our luncheon tables this year contributing to the lovely monthly gatherings we have become accustomed to. There are 16, from first timers to long time veterans, all very much appreciated. Thanks are always expressed from the podium, but personal comments help to convey gratitude for their creativity and efforts. So, please take a minute to do that each month.

September Julie LaBudda

October Karol Dill & Vickie Joffe

November Barb Knickerbocker & Kris Kirkpatrick

December Jane Lloyd & Lois Hoekstra

February Jean Snow & KVCC Retirees

March Jim & Sally Roach

April Kim Ghindea

May Barbara Hunt & Joyce Babbitt

June Jennie Ko

If there are questions or concerns call Hattie Ford, 269-598-7002.

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In Remembrance Of Our Members Who Have Passed

Barbara Rockey, Friendship Chairperson

The members of KARSP wish to extend our condolences to the families and friends of those members who have passed recently, including: Edith Stall, Margery Ford, Sue Ann Thielman, Barbara M. Spigelmyer, and Lyn Sherman.

As always, your help to make sure I am aware of a member who has passed is greatly appreciated. I can be contacted either by my home phone, (269)373-1711 or my E-mail address, barbararockey@aol.com.

In Memory

Luncheon Programs

Barb Knickerbacher, Program Committee

September 1, 2026

LEARNING JUST FOR THE LOVE OF IT

The WMU Osher Learning Institute offers high quality, non-credit programs for Kalamazoo area adults. There is something to tempt every lifelong learner. Join us at the September luncheon to see what tempts you! *Note: Because of the September calendar, this meeting is before Labor Day.*

Contact: Sally Roach

October 6, 2026

LOTS TO DO IN KALAMAZOO

Jane Ghosh (Discover Kalamazoo President) will update us on all things Kalamazoo. Come find out about our new downtown arena and more!

Contact: Jennie Ko

November 3, 2026

KALAMAZOO INSTITUTE OF ARTS

The KIA is an outstanding entity in our community. It operates a museum, educational classes for all ages, lectures, and a gallery shop. We will learn about all this, as well as upcoming shows and events. Contact: Cindy Van Lieu

December 1, 2026

ENJOY YOUR HOLIDAY FAVORITES WITH A BIT OF SPICE!

Blendings Vocal Ensemble will present some seasonal favorites. There will even be a sing along. Contact: Cindy Semark

February 2, 2027

SOLUTIONS AND SIGNIFICANCE RATHER THAN SENSATIONALISM

Local author and journalist, Sonya Bernard-Hollins, will join us. She focuses on local history and cultural heritage, with a focus on African American achievements and leadership. Contacts: Julie LaBudda and Nan Palm

March 2, 2027

COME LEARN ABOUT CRESCENDO ACADEMY

Crescendo Academy, located in downtown Kalamazoo, offers opportunities to all if you wish to hone your skills on a musical instrument, perform in an ensemble, and/or work with others who enjoy music – some even free of charge!

Contact: Jim Roach

April 6, 2027

ROYCE HUMM WILL BE HERE TO UPDATE US FROM MARSP

Royce will provide updates about legislation regarding our pensions and other pertinent issues. Contact: Bob Kucera

May 4, 2027

YOGA IS NOT ABOUT TOUCHING YOUR TOES. IT'S ABOUT WHAT YOU LEARN ON THE WAY DOWN

Yoga employs a whole body approach to balance, flexibility, strength, relaxation, and deep breathing. Come to KARSP to learn all about it. We will do 5 minutes of simple poses and 5 minutes of relaxation. Contact: Barb Knickerbocker

June 1, 2027

KARSP SCHOLARSHIP PROGRAM

Join us in honoring a distinguished group of high school graduates. The scholarships have been donated by the KARSP membership and by individual donors. Contact: Sharon Pendola

A big thank you to the Program Committee members who worked on booking these programs for your information and entertainment for this coming year.



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Travel

Barb Knickerbocker

This month, I thought I would tell you about my recent trip with the Portage Zhang Senior Center using *Ed and Ted's Excellent Adventure Tour Company*.

We began our bus trip by stopping in Sault Ste. Marie for a guided tour as well as a glass bottom boat tour. Dinner that night was in Marquette. Our next stop was in Minneapolis and St Paul. Flour milling was important there, so we toured a Mill Museum. During our three days there, we toured St. Paul's Cathedral, went to the Mall of America, and had dinner on a riverboat, among several other activities. The last day of adventure was a tour of the Wisconsin State Capital in Madison, before returning to Kalamazoo where we began. The hotels each night included a breakfast the next morning.

The guide and bus driver were very personable and accommodating. Try a new adventure, you will have fun and, maybe, meet some new friends along the way!

Stop at the travel office at the Zhang Senior Center or call 269-324-9230 for information about upcoming trips. You will love any you try!

Your *Vanguard* publication always has information about the travel opportunities MARSP is providing. These are usually international opportunities. We, also, receive a separate mailing about travel with a number for Collette, their traveling partner, at (800) 581-8942. Happy traveling everyone!



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Smith Rupp Fund

Pat McKinney, Smith Rupp Chair

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

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

All members, in any capacity: 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 to receive more information about this program.

Thank You Greeters!

Thank you to our greeters who meet us as we enter The Fountains. Each month Sue Split, Nancy Rogers, Michele Morrison, and Lori Mosier welcome us at the door, give us our Fun Time tickets, and direct first time attendees to the appropriate sign-in table and where to hang up your coat.

Thank You!

Legislative Update

Ken Larson

Budget

Governor Gretchen Whitmer signed the 2026-2027 budget on July 21. The great news is that both the pension and the healthcare funds remain fully funded. Thanks to all KARSP members who contacted policymakers in Lansing and made our voices heard!

“The Legislature approved the state budget before its summer recess, including all expected payments for MPERS pension and retiree health funding. MARSP appreciates the lawmakers' efforts to stay on a fiscally responsible path and honor the state's commitments to retired public school personnel in Michigan.”

Royce C. Humm
Executive Director

Michigan Association of Retired School Personnel (MARSP)

November Elections: The primaries are behind us and the mid term elections are in full swing. Building relationships with future policy makers during the next three months continues to be a KARSP and MARSP priority. 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: Locate a candidate's contact information.

Step 3: Prepare by researching candidate's background, policy positions, and their past and/or future 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 meet 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.

Side Note: The next Congress will wrestle with the future of the social security program. Keep this in mind when you decide for whom to cast your vote.

"We do not have government by the majority. We have government by the majority who participate." - Thomas Jefferson

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



Michigan Association of
Retired School Personnel
Protecting your future

Whom Do I Call?

President Manuel Brenes
 Past President Sally Roach
 President Elect Lorrie Jancarz
 Secretary Ursula Mayr
 Treasurer Janet Wright
 Archivist Annamae Stohrer
 Community Service Jill Bastianse
 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

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 Mailing address: PO Box 23214
 Lansing, MI 48909
 Location: 1001 Centennial Drive
 Lansing, MI 48917
 Email: 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>

MPERS/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/orsmiacount>

Blue Cross/Blue Shield (PPO in MI)

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 Website <https://bcbsm.com/mpsers>
 PPO Providers – Outside MI 800-810-2583
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 Website <https://deltadentalmi.com/MPERS>

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The Beacon

The Newsletter Of The Kalamazoo County Association Of Retired School Personnel

Newsletter Staff: Philip Stohrer, Editor · Joanna Heyd, Copy Editor · Manuel Brenes, President
Linda Hawley, Membership Chair · 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
Next Deadline For Material Is October 23, 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.