



# VANGUARD

Volume 64, Issue #4

January/February 2015

## Chapter Spotlight – Kalamazoo

### Chapter delivers 200 pounds of holiday cheer

It has long been a tradition for the **Kalamazoo Chapter** to provide cookies to its members who are not able to make it to the general meeting, and to various shut-ins throughout Kalamazoo County.

This year our members donated and delivered more than 400 dozen cookies, or approximately 200 pounds. This gesture, along with collecting just under \$500 for Warm Kids this month, is an example of the generosity shown not only during the holidays, but throughout the entire year by our KARSP members.

Membership makes us strong.



KARSP members (from left) Judy Lemon, Betty Norcross, Aurelia Reed and Pam Buchanan package cookies for members.



Senate members discuss legislation during a recent meeting of the Appropriations Committee. Photo credit: Patrick Yockey

## Senate hears testimony on MPSERS closeout

The Senate Appropriations Subcommittees on Retirement and K-12, School Aid, and Education held another joint hearing on proposed reforms to ORS and MPSERS on Dec. 2, 2014, namely Senate Bills 722-728. While it appears the bills will not be enacted into law before the conclusion of the 2013-2014 legislative session on Dec. 18, the chief proponent of the package, Sen. Mark Jansen (R-Kent County), used the hearing to take additional testimony in favor of closing MPSERS to new hires. However, Sen. Jansen also unveiled a new substitute for Senate Bill 727 that would address how Unfunded Accrued Liability (UAL) is addressed going forward in the K-12 budget.

Sen. Jansen's new substitute would close the existing hybrid pension plan, which is currently 105 percent funded, to new hires in favor of a defined contribution 401(k)-

type plan, lower the rate cap that school districts pay on UAL by one percentage point each year from the existing 20.96 percent of payroll to 9.96 percent of payroll and eliminate any future possibility of "13th check" payments. The yearly reduction in the UAL rate paid by school districts in Sen. Jansen's latest proposal is estimated to cost the School Aid Fund roughly an additional \$100 million annually for 11 years through 2025, and leveling out at \$1.1 billion annually from 2025 until the debt is estimated to be retired 23 years from now in 2038. Additionally, the Senate Fiscal Agency estimates that due to the increased employer cost of the proposed defined contribution system vs. the existing hybrid pension plan, school districts would see additional costs of \$1.2 billion over the next 30 years.

(continued on page 4)

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**MARSP Office**  
1-888-960-4022 [www.marsp.org](http://www.marsp.org)



President's Message

# MARSP 2015: Hope and optimism

By MARSP President Bob Wiles  
white.wiles@yahoo.com

Each of us could write volumes about hope and optimism, as our lives reflect our belief in these two words. Personally, I've been on Easy Street, "at the corner of happy and healthy," for more than seven decades. My parents, teachers, bus drivers, custodians and especially cooks all had a big role in my development. All were friends (in a small town with no stoplight) and shared smiles and encouragement in many ways. "Can't" wasn't in my vocabulary.

Higher education, followed by 30 years working in education, brought even more optimism, excitement and

accomplishment. Retirement was not exactly a goal, but now after 20 years of learning to live with it, it's great. I wake every day hoping to accomplish my plan for the day and am optimistic that I will.

The new AARP CEO identified the three most important words for retirees: health, wealth and self. Thanks to MARSP's continuing efforts, we can continue to enjoy good health benefits as we strive to improve self.

Happy New Year!

MARSP Foundation

## Scholarships can help school employees enhance education



Sturgis Public Schools Special Education Teacher Narissa Ross of Three Rivers is congratulated by MARSP board member Bob Kucera, for winning a MARSP Foundation Scholarship.

In 1995, the MARSP Foundation Board recognized there was a void in one area of education -- financial assistance for public school employees. At that time, a decision was made to develop a scholarship program.

The first scholarships were awarded in 1996. To date, 78 active school employees have been selected to receive MARSP scholarships of up to \$1,000.

The scholarship is available for all public school employees, no matter their current position, as long as they are furthering their education in an area that will be beneficial to working in the public school arena. The scholarship grants are disbursed in July, and are usually for the fall semester for the year in which the scholarship is awarded.

Funds for the scholarships come from

the contributions of MARSP members and supporters. And, the net receipts of the two Annual MARSP Golf Outings will now also be designated for our Foundation Scholarship Fund. It is our hope that by designating the funds along with member contributions, we will be able to increase the number of recipients in future years.

Because the Foundation Scholarship Fund is a designated fund, contributions cannot be used for any other purpose. Also, contributions to the fund may be tax-deductible for those who itemize. The same will be true of a portion of golf outing entry fees.

If you would like to apply for the scholarship, or know of someone who would, please complete, or give to another applicant, the scholarship application form

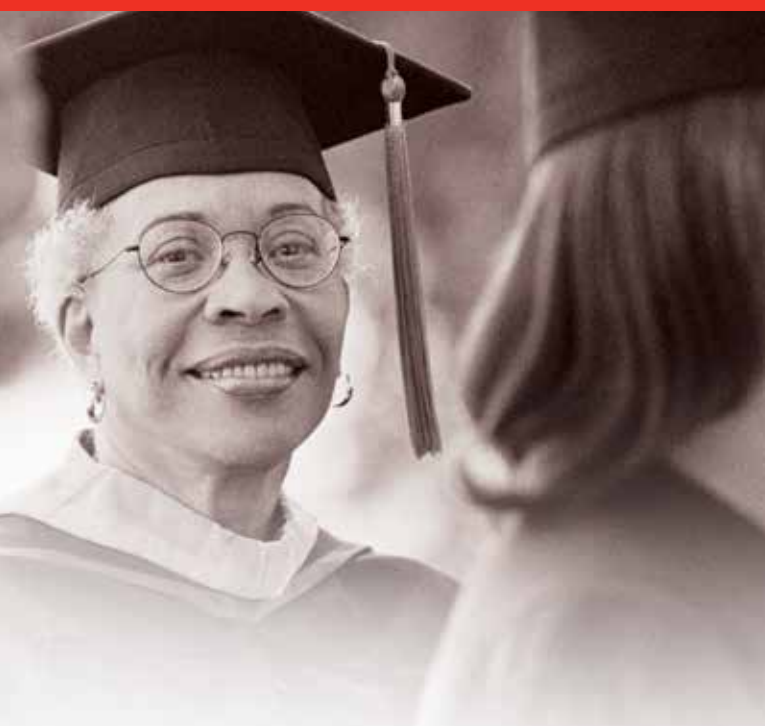
included in this issue of the *VANGUARD* and on the MARSP website under "Our Foundation." Applications are accepted only from January 1 to March 31 of the year in which the scholarship will be awarded. Please contact the MARSP office if you have any questions or would like more information on the MARSP Foundation Scholarship program.

**MARSP Foundation  
Scholarship Committee**

- Tom Nyquist,  
*Manistee County Chapter, Chairman*
- Lynda Manthey,  
*Allegan County Chapter*
- Louise Somerlot,  
*Shiawassee County Chapter*



# MARSP Foundation Inc. Scholarship Application



Name \_\_\_\_\_ Date \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone \_\_\_\_\_

Occupation \_\_\_\_\_ Current degree or certificate \_\_\_\_\_

Current employer \_\_\_\_\_ Work phone \_\_\_\_\_

Name, address and phone number of institution and contact person where you plan to enroll and apply this scholarship  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Name of course, seminar or program \_\_\_\_\_

Estimated cost \_\_\_\_\_ Term/Semester you wish to attend \_\_\_\_\_

Does this include tuition and materials?  Yes  No

Have you been accepted as of the date of this application?  Yes  No

On a separate sheet of paper, please include an informal letter enabling the selection committee to become acquainted with you as an individual.  
Include information such as: long-range professional/ vocational goals and plans, personal attributes, need for financial assistance, how this course will help you in your current job or future advancement, how you became aware of this scholarship.  
Please conclude with a statement certifying that the information in this application is true and accurate to the best of your knowledge and belief.

**Eligibility:** Any current employee of any public school which reports to MPERS (Michigan Public School Employees Retirement System) may receive a scholarship grant for any and all educational endeavors available from, but not limited to, a four-year degree granting institution of higher learning, a community college, a technical or vocational institution within the state of Michigan, or seminars/workshops offered by any legally established professional organization from within the state of Michigan. It is expected that the recipient will agree to continue to work in a Michigan public sector educational institution for at least one year following the date of the completion of the training. Withdrawal from the program prior to completion may result in a loss of funding. The grant shall not exceed \$1,000.00. Disbursement of all scholarship funds (tuition and materials) shall be made directly to the institution or professional organization up to the amount of the scholarship award. IRS requires your social security number to receive this grant.

The MARSP Foundation Scholarship Application is to be received by the Chief Executive Officer between January 1 and April 1 for the fiscal year of July 1-June 30.

Mail this application to:  
**Chief Executive Officer**  
**MARSP Foundation**  
**P.O. Box 23214**  
**Lansing, MI 48909-3214**  
or fax to **517/337-8560**.

# MARSP opposed to closing MPERS to new hires (continued from page 1)

"MARSP is strongly opposed to closing MPERS to new hires," explains Mark Guastella, executive director, "as doing so would require accelerated funding and payments into the system not only to meet cash flow requirements for existing pension payments to retirees, but also in order to provide a base level of system funding to ensure future pension obligations will be funded until the last individual leaves the system." The actuarial firm for ORS has indicated that the additional UAL contributions required for the next four years if Sen. Jansen's bill is passed would be greater than \$2 billion.



Sen. Kahn listens as members discuss pros and cons of legislation.

Senators at the hearing echoed the same concern, as to how the state will pay off UAL debt in MPERS without new employees contributing to the system. Sen. Howard Walker (R- Traverse City) was quoted following the hearing as saying, "If you are pulling out a number of employees whose employers are making payments on behalf of their retirement... somebody has to make up those payments. Now it

seems like the state is going to have to step in and make those payments, so the cost to the state will increase." Sen. John Pappageorge (R-Troy) also weighed in with concerns on how closing the system would pay off existing debt.

"While MARSP does not necessarily agree 100 percent with the 2008, 2010, and 2012 legislative reforms to MPERS," says Guastella, "the reforms have significantly strengthened the health of the pension system and are gradually paying down UAL debt in the system in a responsible fashion. While debt payments from the state are still projected to increase over the next two years, school districts will see a significant financial benefit from the debt repayment for years to come. New school employees already have the option to choose between the hybrid pension plan and a defined contribution only plan, due to reforms championed by Sen. Jansen and enacted into law in the 2012 legislation."

Guastella says lawmakers should give recently enacted reforms time to work, and should not create budgetary chaos in both the state and local school budgets due to ideological opposition to defined pension plans, especially when MPERS' financial health continues to increase.

"If lawmakers want to address the true challenges facing MPERS," he suggests, "they should support the governor's continued fiscally sound efforts to pay down MPERS debt at the front end of the appropriations process. Additionally, they should take time to examine the impact of financial stress to the system from unlimited expansion of charter schools that receive the same taxpayer dollars as traditional school districts but avoid MPERS liability."

## Calendar of events

MARSP committees (Legislative, Finance and Membership) meet as necessary during the same week as the MARSP Board/ Executive Committee. Please check with the MARSP office for the schedule if you are interested in attending a committee.

January 19  
**Martin Luther King Day –  
MARSP office closed**

January 26  
**Legislative Committee meeting**

January 27  
**Membership Committee meeting**

January 28  
**Executive Committee meeting**

January 29  
**MPERS Board Meeting**

## Pension 301 Seminar dates

February 24  
**Lenawee ISD**



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follow @MARSP**

Connect with MARSP on **Facebook, Twitter or LinkedIn.** We're sharing great articles, retirement tips, resources and legislative activity. Don't miss what's next; Follow us online!



**VANGUARD** is the official publication of the **MICHIGAN ASSOCIATION OF RETIRED SCHOOL PERSONNEL (MARSP)**

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Executive Director

Due to production time, each issue of the VANGUARD is written about six weeks before publication. Therefore, some of the information may be updated by the time you receive each issue.

### Get the next VANGUARD early

Give MARSP your email and receive the next VANGUARD two weeks early!

Contact MARSP at 888.960.4022 or staff@marsp.org to provide your email address. Then change your preferences on our website and receive the VANGUARD earlier. Receiving your VANGUARD by email also offers an eco-friendly alternative to save your organization financially.

### Attention snow birds:

Make sure VANGUARD follows you as you travel this winter. Provide your winter address to the MARSP office to continue VANGUARD with no interruption.



**Executive Director's Message**

# Preaching to the choir, but raise your voices

By S. Mark Guastella  
staff@marsp.org

Your retirement system remains under attack by ideologues who believe in the elimination of all defined benefit pensions. The same forces are making concerted efforts to either reduce your health care benefits or substantially increase the cost of the benefits to you. They will attempt to divide the retirees into two groups and pit the active employees against the retirees.

We have been able to fend off attacks in 2008, 2010, 2012 and now 2014 with reasonable success. However, there is a renewed zeal to the attacks. We can continue to work the punch/counter-punch approach that has been fairly successful in the past, but there is no assurance that such methods will be more successful against such new, aggressive and sophisticated attacks.

There really is only one way to defeat the ongoing threats: Create an enormous, overwhelming, coordinated response in support of retirement benefits for public school employees – not necessarily a huge demonstration on the Capitol steps or some other form of public protest, although there may be a time for that. Instead, we must get all parties who support our position to make clear our commitment and the overwhelming size of our coalition.

The focus is a dignified retirement for one of the most caring, respected groups of people in our state. Yet some individuals and groups continue to imply that public school employees and retirees are a drag on the state. If we do not stem the flow of misinformation, we stand to lose the benefits earned and deserved by public school employees.

In simplest terms, it means we must have the commitment of public school retirees, as well as active employees. Without the strong commitment of everyone who is impacted, it will be difficult to make our point.

With more than 200,000 public school retirees and more than 200,000 active school employees, can you imagine the influence 400,000+ voices would have in the Capitol?

At present, MARSF has about 45,000 members, meaning there are 160,000 retirees who could join with us as active MARSF members in the fight. It also leaves 200,000 active school employees who could join with MARSF as associate members in the battle.

or an active school employee can make all the difference. The battle is yours and the only way to win is to fight harder and smarter. We can accomplish both if you, as an active MARSF member, take up the cause by engaging one person per month to join MARSF. It is an inexpensive yet highly effective way of fighting back against those who continuously challenge your integrity.

Do not stand idly by or simply pay your dues and hope for the best. Take the simple action of sharing our message to make a supporter into a participant. And ask them to do the same.

I know that I am "preaching to the choir," but it is necessary to keep key issues at the forefront of our thinking.

Will you help us get the word out?  
A personal contact with another retiree

**Do not stand idly by or simply pay your dues and hope for the best. Take the simple action of sharing our message to make a supporter into a participant. And ask them to do the same.**

## Michigan Association of Retired School Personnel Foundation, Inc.

PO Box 23214, Lansing, MI 48909-3214

***I am in support of the MARSF Foundation and wish to make a contribution.***

*(contribution may be deductible.)*

Make Check Payable to: **MARSF Foundation, Inc.**  
Please do not combine with MARSF Dues.

- \_\_\_\_\_ **Founder Level**  
\$5,000
- \_\_\_\_\_ **Cornerstone Level**  
\$1,000
- \_\_\_\_\_ **Honorary Director**  
\$500
- \_\_\_\_\_ **Member Shareholder**  
\$300
- \_\_\_\_\_ **Member Participant**  
\$1 to \$299

### Fund Choice (If Desired)

- Scholarship Fund** - Any amount of contribution to be used to help persons with tuition costs to further their education.
- General Fund** - Any amount of contribution to work toward the Foundation mission.
- Richard and Margaret Smith Fund** - Any amount of contribution to be used to assist less fortunate members with financial needs such as prescription co-pays, medical expenses, heating expenses, etc.
- Endowment Fund** - Any amount of contribution; interest only used for Foundation programs.

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone \_\_\_\_\_

Chapter Name \_\_\_\_\_



The long-time MARSP leader passed away a year ago and on the first anniversary of her death, MARSP is recognizing her tremendous contributions.

Her legacy is visible across the state of Florida and in Michigan. After retiring from Lamphere Public Schools in 1986 and moving to Florida, then-MARSP President Clinton Cook asked Bennett to organize what became the Sun Coast Chapter of MARSP. The former teacher and elementary school principal served as Sun Coast's first president for two years and as vice president for two years, then two years as chapter insurance chair. After serving as Florida area director (1996-1998), she returned to the position of the Sun Coast insurance chairperson until 2011. The 1998 Annual MARSP Conference was the 10th year she attended the conference as either a MARSP board member, or a Sun Coast chapter delegate.

As Sun Coast chapter president, Bennett worked with the MARSP state board for full recognition for Florida chapters (1990-1991) at the annual conference. She requested

required considerable endurance for the then-monthly flights to Michigan. To keep chapters informed on current happenings at the state level, she published a Florida Bulletin after each Lansing board meeting.

During her tenure as Florida state director she established five new chapters in Florida: Highland chapter (Sebring area), First Coast (Jacksonville area), Space Coast (Melbourne area), St. Petersburg chapter, and The Greater Orlando chapter. Before completing her tenure, she did the groundwork for the Tampa chapter which received its charter at the 1997 annual conference. As unified membership continued to grow in Florida, she worked with the state board to establish two Florida areas.

Born Feb. 4, 1929 in Michigan, Bennett studied at Asbury College in Kentucky and completed a master's degree at Wayne State University in Detroit. She worked as a teacher for the US Army for several years, before joining Lamphere Public Schools in Madison Heights, Mich. As a principal, she was always on the cutting edge of implementation of the latest research in teaching and learning. She was deeply motivated to help children learn due to the death during brain surgery of her infant son, Mark. She was dedicated to communication with the parents of her students, many of whom stayed in touch with her for many years. A frequent professional speaker at educational conferences, she co-authored multimedia materials for teaching reading, math, and perceptual skills to children with learning disabilities.

After retirement, Bennett tutored students, was a parent advocate for children with learning disabilities, volunteered as a Bible Study teacher with adults and children and presented educational workshops. She was an active member of community and church choirs and used her creative skills in painting and crafts to provide items that gave pleasure to her family and friends. She met the unique needs of single women by establishing a local group called Coterie in 1997, which met once a month for a luncheon and social activities. The group continues to meet monthly.

She had been dealing with various medical challenges for several years, but she lived a full and productive life, especially within her professional career, church activities and creative endeavors. On January 18, 2014, MARSP lost a dynamic woman, educator and MARSP leader whose influence and impact is certainly carrying on.

### ***Member Spotlight***

# Remembering Vera Bennett, a dynamic force in MARSP

***The common thread that ran through Vera Bennett's volunteer work for MARSP, her teaching career and community service was that once she started something, her influence and impact tended to carry on.***

*Facts provided by  
Rosemary Althoff, PhD,  
MARSP Sun Coast Chapter*

Florida be established as a MARSP area. In June 1991, Florida had 352 unified members (members who belonged to both the local chapter and the state organization). She worked with other Florida chapters to increase the number of unified members. By June 1992, with more than 600 unified members, Florida was able to become a MARSP Area. She took lists of Michigan retired school personnel in Florida and wrote letters and made phone calls to every retiree there to establish new chapters throughout the state. As a result of Bennett's work, since 1988 the state MARSP membership has continued to grow.

During her four years as area director she missed only one board meeting because of surgery. Attendance at the board meetings

## Contributions to the MARSP Foundation

October 21, 2014  
– December 8, 2014

*Contributions to the MARSP Foundation include donations to the following funds: Scholarship Fund, General Fund, Richard and Margaret Smith Fund, and the MARSP Foundation Endowment Fund.*

### Donations from members & friends

#### Member Participant

(\$1 to \$299)

Bewick, Helen – Monroe  
Judin, Jeannette – Alabama  
Parmenter, Tom & Margaret – North Oakland  
Weinle, Donna – Macomb East

#### Chapters

Clinton  
Dickinson

#### In Memoriam from Chapters

Berrien – Mary Catherine Arnold, Sally A. Cheek, Wilbur Walton  
Dick, Elizabeth Ann Gerlach, Margaret Ann Schadler, Lionel J. Stacey, William P. Wilkinson  
Crawford Oscoda – Marie “Pete” Pauline Akers  
Dallas/Ft. Wayne – Beverly Miller  
Eaton – Evelyn A. Fischer  
Iosco – Alcona – Eleanor Mosley  
Lapeer – Judith Best  
Mecosta – Thomas L. Johnson, Lewis Leonard Turco  
Saginaw – Roman Blascynaski, Gertrude Bloniarczyk, Fred E. Brown, Roberta Bunch, Robert Coates, Charlotte Damouth, Kathryn Dickens, Allen Easterling, Evelyn Felsing, Esther Filhart, Martha Frazier, Joan Haas, Anna Haines, Otto Henning, David Hinkin, Nelda Maria Hinz, Julia Jones, Gladys Koehn, Marilyn Landeryou, Jocelyn Laplante, Loubertha Little, Helen Mastromarco, Grace Meinecke, Charlotte Nickle, Eleanor Olszewski, John (Jack) Parr, Gloria Psiuk, Patricia Schairer, Ruth Schaitberger, Elaine Schmidt, Dorothy Sting, Eugene Strait, Martha Ulmer, Robert Wallace, Louberta Weathersby  
Shiawassee – Clark Hill, Arlin Stap

## Contributions to MARSP

October 21, 2014  
– December 8, 2014

*Contributions to MARSP include donations to the General Fund, as well as the Building Fund and the Bonnie J. Carpenter Educational Center to complete the lower level of the MARSP building.*

### From Members

Benson, Marilyn – Hillsdale  
Brzakowski, Susanne – Iosco-Alcona

### From Chapters

Manistee

#### In Memory of, from Members

E. Shebel – from Eunice Billie Lyon

#### In Honor of, from Members

Beck, Donna – from Roberta McDonald

#### In Memory of, from Chapters

Branch – deceased members  
Cass – Inez Sutton  
Newaygo – Frank Favre, Vera Robins  
St. Petersburg – Madelyn Belkin, Marilyn Devries, Dorothy Redmond  
West Genesee – Lois Mercer

#### Bonnie J. Carpenter Educational Center from Chapter

Allegan

## VBDF contributions fight for benefits

*The MARSP Board of Directors expresses sincere thanks to every member and chapter listed below for the contributions between Oct. 21, 2014, and Dec. 8, 2014, to the MARSP Voluntary Benefit Defense Fund (VBDF). The fund will be 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 legis-*

*lation; 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.*

### Members

Allison, Gary – Wayne Northwest  
Atkins, Bob – Farmington Area  
Benvenuto, Joyce – Ingham  
Bernier, Wayne – Manistee  
Bernoudy, Patricia – Oakland Suburban  
Brown, David – Wayne Northwest  
Good, Russell & Alice – Wayne Downriver  
Larson, Betty – Saginaw  
MacDonald, Anneliese – Macomb East  
Pelky, T. – Saginaw  
Varney, Dana & Ellen – Baraga

#### In Honor of from Members

The Cimek Family – from Sophie Inman

#### In Memory of from Members

Kienitz, Fred – from Joan Ferrell

#### Chapters In Memory of Members

St. Joseph County – Barbara Fowler Maddox  
Wayne Detroit – Paul Avievs

### Chapters

Baraga  
Dallas/Ft. Worth  
Dickinson  
Crawford Oscoda  
Iron  
Saginaw

## In Remembrance

September 24, 2014  
– December 1, 2014

*“... these immortal dead, who live again in minds made better by their presence.”*

### Michigan

Adrian  
Close, Maurice  
Alpena  
Carnahan, Dorothy  
Habit, Evelyn

Ann Arbor  
Calkins, Helen  
Waring, Nancy  
Waring, Richard  
Attica  
Best, Judith  
Au Train  
O'Connor, Thomas  
Auburn  
Kelsey, Joan  
Bancroft  
Stap, Arlin  
Bangor  
Florian, Robert  
Bath  
Barnett, Addison  
Battle Creek  
Hanlon, Marjorie  
Ritz, Margaret  
Bay City  
Fisher, John  
Beaverton  
Allen, Josie  
Broka, Orrine  
Belleville  
Artley, Mildred  
Gardner, Peggy  
Big Rapids  
Johnson, Thomas  
Birmingham  
Finn, Thomas  
Brownstown  
Kromer, Janet  
Canton  
Gajda, Mildred  
Henke, Patricia  
Carson City  
Peters, Mozelle  
Cedarville  
Cruickshank, Dorothy  
Charlotte  
Jarabek, Henry  
Chelsea  
Mills, Frederick  
Clare  
Myers, Patricia  
Clark Lake  
Murray, Ellen  
Clinton Twp  
Brender, Larry  
Carolan, John  
Coleman  
Flegel, Gertrude  
Detour Village  
Ross, Janet  
Detroit  
Becton, Jean  
Dreisbach, Glen  
Howard, Luella  
Drummond Island  
Sturdevant, Keith  
Eaton Rapids  
Olney, Nadine  
Fort Gratiot  
Leader, Bethen  
Spotts, Frank

Freeland Beck, Leona Webb, Darlyne	Marne Andrews, Sarah	Sebewaing Brandenburg, Audrey	Lake Isabelle, CA Holochwost, John
Fremont Robins, Vera	Mason Whipple, Myron	Smiths Creek Hinkley, James	Oceanside, CA Holt, Waldeen
Gladwin Clendening, Vera Earls, Milo King, Catherine Schlese, Colleen	Menominee Allgeyer, Laverne Mcauliffe, Joseph	South Haven Harry, Eleanore Steinmiller, Leon	Littleton, CO Halbig, Betty
Glen Arbor Warnes, Elsie	Midland Bebb, Marian Bradley, Thomas Burza, Ronald	Southgate Montague, Janet	Bradenton, FL Hoffman, Robert
Grand Rapids Allie, Beatrice Baas, Russell	Munising Kohlbeck, Karen	Spring Arbor Gork, Edward	Deland, FL Fritch, Ronald
Grayling Akers, Marie	Newaygo Favre, Frank	Spring Lake Bottema, June	Fort Myers, FL Fischer, Evelyn
Greenville Blinn, Thomas	Niles Arnold, Mary Deibler, Gail Thurston, Carol	St. Charles Basner, David	Jupiter, FL Kohn, Rosemary
Grosse Ile Grove, Marjorie	Northville Herbel, Richard	St. Clair Shores Casazza, Margaret	Lakeland, FL Markle, James
Hartford Hallgren, Roger	Okemos Blanchard, Susan	St. Johns Jumper, Irene	Long Key, FL Turco, Lewis
Huntington Woods Fox, David	Ontonagon Gregory, Louis	St. Joseph Fields, June	Milton, FL Mebert, Jacqueline
Ionia Betz, Phyllis Kilborn, Gary	Oscoda Mosley, Eleanor	Standish Markle, James	Nokomis, FL Allison, Jerry
Iron River Johnson, Alice	Ovid Bryant, Howard	Stevensville Cheek, Sally Daniel, Maria Wilkinson, William	Pembroke Pines, FL Knotts, Mary
Jackson Allison, Virginia Sargent, Charles	Owosso Hill Jr., Clark	Sturgis Anspaugh, David Bojanich, Donna	Pensacola, FL Carnahan, Dorothy
Kalamazoo Clysdale, Barbara Gladysz, Margean Hall, Esther Kanzler, William Kisinger, Charles Mehl, Richard Nehring, Neva Patterson, Richard Scheibner, Walter Tonander, Marilyn Trudell, Richard Wechter, Roselyn	Plainwell Wichman, Verna	Suttons Bay Mebert, Jacqueline	Rotonda West, FL Hallgren, Roger
Lachine Carr, Mary	Plymouth Kazanowski, Helen	Three Rivers Harding, Eunice	Sebring, FL Homrich, Robert
Lake Fuller, Robert	Port Austin Becker, Alfred	Traverse City Graham, Marben Milks, Deane	Seffner, FL Bryant, Howard
Lake Odessa Yonkers, Virginia	Port Huron Eastman, Carolann	Troy Eliassen, Loreen	Zephyrhills, FL Bunker, Russell
Lansing Barnette, Carleton Kelly, Harold	Portage Brabon, Frances Griswold, Rollie Kloosterman, Harry Mann, Wayne	Vicksburg Morgan, Marilyn Smith, Gerald	Carmi, IL Ebmeier, Raymond
Lasalle Hendrix, Carolyn	Portland May, Germaine	West Bloomfield Cohen, Norton	Indianapolis, IN Merschman, Kathryn
Laurium Kowacic, Mary	Reed City Peak, Helen	Warren Elliott Sr., John	South Bend, IN Dick, Wilbur
Lawton Bewick, Cynthia	Rockford Appell, Roma	Watton Maki, Vera	Shelbyville, KY Burke, Edmund
Linden Martell, Charles	Rudyard Kahl, Mollie	White Cloud Turco, Lewis	Cape Girardeau, MO Trudell, Richard
Livonia Noelke, Terry	Saginaw Anderson, Dollie Dey, Marilyn Hammond, Frieda Kring, John Maul, Margaret Schreader, Ethel	Wyandotte Gibbs, Elspeth	Kansas City, MO Mercer, Lois
Ludington Flynn, Arloa	Saranac Koerner, Paul	Yale Vesper, Marian	Rockingham, NC Brannick, Daisy
Lupton Allison, Jerry	Sault Ste. Marie Carr, Jane		Las Vegas, NV Milks, Deane
	Schoolcraft Gilbert, Mabel		Oklahoma City, OK Laurence, Parker
	Scotts Kowalski, William		Portland, OR Foxman, Miriam
			Simpsonville, SC Kolkman, Judith
			Dallas, TX Miller, Beverly
			Frisco, TX Dunn, Richard
			Fredericksburg, VA Hall, Georgia
			Coupeville, WA Deseck, Andre
			Marinette, WI Johnson, Barbara

## Out of State

Cochise, AZ  
Goebel, Richard

Green Valley, AZ  
Suter, Allan

Mesa, AZ  
Johnson, Thomas

Phoenix, AZ  
Behrens, Ernest

Sun Lakes, AZ  
Blinn, Thomas



# Health Care in Focus:

## Your health insurance questions answered

### Questions/Answers

#### Skilled Care Facility/ Prescription Medications

**Q1:** After my hip replacement surgery, I will be admitted to a skilled care facility for rehabilitation. Staff there will give me maintenance medications that I will take at home. Will the medications be covered under Medicare A or will I have to pay for them out of pocket?

**A1:** While you are inpatient at a skilled nursing facility (SNF) for rehabilitation, your medications related to the acute condition you are admitted for, including pain medications, are a Medicare Part A benefit and covered under MPERS Medicare Advantage plan – Medicare Plus Blue Group PPO. Any maintenance medications you receive in the facility, such as blood pressure or cholesterol medication, are covered under your prescription drug benefit. Any questions regarding coverage of maintenance medications received while in the facility should be directed to Catamaran Rx. (*Since this is a Medicare issue, this document refers to all of MPERS' Medicare Advantage insurance programs.*)

#### Medicare and Part D Insurance

**Q2:** I will soon be eligible for Medicare. I have been getting bombarded by companies offering Part D supplemental insurance. Can you recommend a good plan for my prescription coverage?

**A2:** All of the MPERS Medicare Advantage plans have a prescription drug benefit plan. You will receive information specific to your Medicare Advantage health plan and prescription coverage from MPERS in a packet about six weeks before you turn 65. If you select the Master Health Care Plan/Medicare Advantage PPO plan, you will automatically be enrolled in the retirement system's Part D plan through Catamaran Rx.

*Note: Catamaran Rx is only available for Non-Medicare PPO and Medicare Advantage PPO members. Please refer to the column in the 2013 January/February VANGUARD for further information on turning 65 and your health insurance.*

#### Medicare Part D Formulary

**Q3:** I am 65 and receiving prescriptions through the Catamaran prescription plan. When I went to my local participating retail pharmacy to get a medication refilled, I was told by the pharmacist that my medication is not on the Medicare Part D formulary and that I will have to pay full price. What do I do now?

**A3:** The Catamaran Medicare prescription plan does not cover all prescription drugs. In some cases, the law does not allow any Medicare plan to cover certain types of drugs; and in other cases, the plan has decided not to include a particular drug on its Formulary.

Check the Formulary status of all of your medications against the [2015 Formulary](#) in your health insurance benefit packet or online at [mycatamaranrx.com](http://mycatamaranrx.com). If your medication is not on a Tier, it is **not on Formulary**. Since your medication is not on the Formulary, you may be able to get a temporary supply of the medication. We suggest talking to your physician about switching to an alternative drug listed on the Formulary. If there is none, you need to either read your Catamaran [Evidence of Coverage](#) or call a Catamaran representative.

You also have the option of contacting Catamaran to request an exception. More comprehensive information regarding Appeals for Formulary Exceptions is provided in your Evidence of Coverage booklet.

It is important to note that if you ask for a non-Formulary drug to be put onto Formulary and it is approved with placement on Tier 3, you will be paying a co-insurance of 40 percent. You cannot, then, ask for that same drug to be moved to Tier 1 or 2 at a co-insurance of 20 percent. If you appeal, it will most certainly be denied.

#### Coordinating Medicare Benefits (reprinted from July/August 2012 Vanguard)

**Q4:** My husband has secondary health coverage through my retirement insurance. I am on Medicare. He will not be on Medicare until June 1, 2015. His primary coverage is through the company from which he retired. His company is now sending him paperwork and advising him to enroll in Medicare Parts A and B to continue his primary coverage. If he stays secondary on my Medicare program and primary on his Medicare program, how will benefits be coordinated?

**A4:** There is no coordination of benefits available if your husband chooses to remain on his coverage through his former employer. He needs to make a decision on which coverage he wants to keep. Under the retirement system guidelines, when you become Medicare eligible and your husband selects your retirement system coverage Medicare Advantage (MA) PPO or one of the HMO MA plans, he needs to drop his coverage through his former employer.

However, if your husband drops your retirement insurance, he can continue to receive vision and dental insurance coverage through MPERS, especially if his retirement program has no such coverage.

If your husband wants to keep his plan and drop yours, except for vision and dental coverage, you need to notify ORS/MPERS as soon as possible. You can do so by calling an ORS representative at **517-322-5103** in the Lansing area or toll-free at **1-800-381-5111** and asking for an [Insurance Enrollment/Change Request](#) form or you can log into miAccount at [www.michigan.gov/orsmiaccount](http://www.michigan.gov/orsmiaccount) and process your insurance changes online.

*Note: for sake of accuracy, this column is edited by Mark Guastella, MARSP executive director, and Mandy Hitsman, MARSP assistant to the director. It is also reviewed by MPERS when applicable.*

# Member recruiting efforts recognized

The following new members joined via referrals in **October**:

Name	Primary Chapter	Referred By
Barbara Becker	Clinton	Romilda Fox
Robert Beedon	St. Clair	Ann Beedon
Joni Bennett	Houghton-Keweenaw	Les Nixon
Vicki Chybowski	Genesee	Dr. Duane R. Brown
Thomas Daugherty	Oakland North	Howard Heitzeg
Jacqueline Fletcher	Saginaw	Genevieve Mendoza
Linda Hall	Wayne Detroit	Joy Shepherd
Jacqueline Herman	Cheboygan	Cathy Stone
Susan Kanitz	Washtenaw	Barb Susterka
Mary Murphy	Wayne Northwest	Harriett Campbell
Mary Pearson	Wayne Northwest	Don Quashnie
Marybeth Rudzinski	Wayne Downriver	Gary Lundquist
Gloria Strode-Wilson	Saginaw	Carolyn Currie

\$25 Visa Gift Card Winner, **Don Quashnie** for **Mary Pearson** referral.

The following new members joined via referrals in **November**:

Name	Primary Chapter	Referred By
Cynthia Canney	Wayne Northwest	Don Quashnie
Linnie Dent	Saginaw	Iorene Burnell
Lucinda Helmer	Montcalm	Norm Namminga
William Helmer	Ionia	Norm Namminga
Susan Huhn	Macomb East	Marilyn Trent
Paul Johnson	St. Clair Blue Water	Don & Carol Armstrong
Jane Longeway	Livingston	Pam Olech
Barbara Rice	Dickinson	Helen Stratton
Gloria Rubis	Saginaw	Dianne Thebolt
Gladys Sims	Oakland Farmington	Eva Cushing
Beverly Skinner	Bay Area	Jean Lentz
Virginia Thibodeau	Saginaw	Janet Nash
Ethel Washington	Livingston	Marilyn Baiz
Olivia Williams	Saginaw	Carolyn Currie

\$25 Visa Gift Card Winner, **Janet Nash** for **Virginia Thibodeau** referral.



Michigan Association of Retired School Personnel

## Membership Form

Plan your future. Protect your future.

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone \_\_\_\_\_

Email Address \_\_\_\_\_

Your educational system or district \_\_\_\_\_

Referred by \_\_\_\_\_

### Membership dues:

- \$35 annual
- \$105 Three year membership  
(Local chapter dues not included)
- \$700 Lifetime membership
- \$ \_\_\_\_\_ Local chapter dues  
(See listing this page)

### Payment options:

- Check enclosed
- Visa
- Mastercard

Detach form and return to:  
**MARS P**  
**PO Box 23214**  
**Lansing, MI 48909**

Card number \_\_\_\_\_ Exp. date \_\_\_\_\_

Name as it appears on card \_\_\_\_\_

Amount \_\_\_\_\_ Date \_\_\_\_\_

Cardholder signature \_\_\_\_\_

## Chapter Dues List:

### Michigan:

MARS P: \$35

- Alger: \$5
- Allegan: \$5
- Alpena: \$5
- Baraga: \$5
- Barry: \$7
- Bay-Northern Bay Arenac: \$10
- Bay Area: \$10
- Berrien: \$9
- Branch: \$5
- Calhoun: \$6
- Cass: \$6
- Charlevoix: \$5
- Cheboygan: \$5
- Chippewa-Mackinac: \$5
- Clare: \$5
- Clinton: \$5
- Crawford-Oscoda: \$5
- Delta: \$5
- Dickinson: \$5
- Eaton: \$7
- Emmet: \$10
- Genesee: \$7
- Genesee South East: \$7
- Genesee West: \$7
- Gladwin: \$5
- Gogebic: \$10
- Grand Traverse: \$10
- Gratiot: \$6
- Hillsdale: \$5
- Houghton-Keweenaw: \$3
- Huron: \$5
- Ingham - Greater Lansing: \$10
- Ionia: \$10
- Iosco-Alcona: \$5
- Iron: \$5
- Isabella: \$10
- Jackson: \$7
- Kalamazoo: \$10
- Kent: \$8
- Lapeer: \$6
- Leelanau: \$7
- Lenawee: \$0
- Livingston: \$5
- Luce County/Tahquamenon: \$6
- Macomb East: \$5
- Macomb North: \$8
- Manistee: \$7.50
- Marquette: \$5
- Mason-Lake: \$7
- Mecosta: \$5
- Mecosta-Canadian Lakes: \$5
- Menominee: \$5
- Midland: \$5
- Monroe: \$5
- Monroe South: \$5
- Montcalm: \$5
- Muskegon: \$10
- Newaygo: \$5
- Oakland North-Noc: \$7
- Oakland Suburban: \$6
- Oakland-Farmington: \$5
- Oceana: \$10
- Ogemaw: \$6
- Ontonagon: \$2
- Osceola: \$5
- Otsego: \$10
- Ottawa: \$5
- Presque Isle: \$10
- Roscommon: \$10
- Saginaw: \$7
- Sanilac: \$5
- Schoolcraft: \$7
- Shiawassee: \$5
- St. Clair: \$8
- St. Joseph: \$5
- Tuscola: \$5

- Van Buren: \$10
- Washtenaw: \$10
- Wayne Detroit DARS P: \$12
- Wayne Downriver: \$5
- Wayne Metro: \$5
- Wayne Northwest: \$8
- Wexford-Missaukee: \$7

### Arizona:

- NW Valley of Sun: \$8
- Tucson/Green Valley: \$5

### Colorado:

- Colorado Chapter: \$10

### Florida:

- Char-Sota: \$5
- First Coast: \$5
- Greater Daytona: \$10
- Heartland: \$5
- Lee County: \$5
- Ocala: \$7
- Southwest Gulf Coast: \$5
- Space Coast: \$5
- St Petersburg: \$5
- Sun Coast: \$7
- Tallahassee/South Georgia: \$1
- Tampa: \$5
- Treasure Coast: \$5
- Tri-County: \$5

### Tennessee:

- Tennessee East: \$5

### Texas:

- Dallas/Ft. Worth
- Northeast: \$5



Membership Committee

# What should we say?

By Vicki Barnes, Membership Committee Co-chair

On behalf of the MARSP Membership Committee, may I offer a hope that the new year brings everyone good health, family togetherness and appreciation of the many things and people we often take for granted.

I have spent some time reading through many of the archived *VANGUARD* newsletters. As a result, I realize that I have no original thoughts, which is a bit humbling.

Person-to-person communication regarding membership is a common thread and repeated by various *VANGUARD* contributors, month after month, year after year. Personal contact has been proven to be the most effective method of gaining new members.

**If someone wants more information before making a decision, refer that person to the MARSP website, [www.MARSP.org](http://www.MARSP.org), where there are many other compelling reasons for becoming a member.**

I think all of us understand the concept but perhaps don't follow through with the advice. Why? Perhaps we don't always know what to say and haven't established a method of delivery that we feel will convince others of the importance of joining this great organization.

Perhaps you find it difficult to approach a former colleague with whom you no longer have contact. Although you may have had a harmonious working relationship, your paths have gone in different directions. Therefore, you might prefer sending that individual a

personalized letter of invitation. The letter could contain the same information you might use when you are in a situation that is favorable for a person-to-person conversation regarding MARSP.

Consider mentioning the following reasons to join MARSP:

- MARSP is the only association for all retired school personnel in Michigan that has the primary goals of protecting your pensions and health insurance. By all, we mean superintendents, maintenance, administrative assistants, transportation, food service, media specialists, etc.
- MARSP also has a lobbyist, executive director, legislative committee and legislative ambassadors, who are in constant contact with members of our government who make decisions regarding our future well-being.
- As a member you will receive bimonthly issues of the *VANGUARD*, the most sought after informational retiree publication in the state.
- The benefits of membership far outweigh the minimal cost of \$35 and a chapter membership fee of only \$6 on average.

■ You don't have to do anything. You may have situations in your life that currently prevent participation in the many ongoing MARSP events. Membership alone is vital to our organization.

■ However, if you can find time, you will enjoy attending local chapter meetings, where you will have the opportunity to socialize with many other special people who share a common background.

If someone wants more information before making a decision, refer that person to the MARSP website, [www.MARSP.org](http://www.MARSP.org), where there are many other compelling reasons for becoming a member.

Make it easy! Have an envelope already stamped and addressed to MARSP along with an application for membership. Depending on the situation, either include it with a personalized letter or have one on hand when the climate is right to personally make a presentation.

One more thought – although the holiday season is behind us, it's always a good time to give a gift of membership to an active or retired colleague.



Michigan Association of Retired School Personnel

## Michigan Association of Retired School Personnel CONTRIBUTIONS

Checks **MUST** Be Made Payable To: MARSP and mailed to PO Box 23214, Lansing, MI 48909-3214

- Lower Level Completion Fund** to be used to complete the lower level (basement) of the MARSP Center building to allow for additional meeting and office space.
- VBDF (Voluntary Benefit Defense Fund)** to be used for the legal defense of school retiree benefits.
- General Fund** to assist the finance committee in meeting expenses for the current budget year.

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone \_\_\_\_\_

Chapter Name \_\_\_\_\_

In Honor of or in Memory of \_\_\_\_\_

**Starting in January 2015 member dues increase from \$30 to \$35.**  
For more information please see the 2014 November/December *VANGUARD*.

## ***Legislative Committee Report***



# **Republicans take charge following big wins in November**



*By Legislative Co-Chairmen Joe Curtin and Chuck Abshagen*

When all of the ballots were counted following the close of the polls on Nov. 4, the Republican Party retained control of the governor's office, the House of Representatives and the Senate in Michigan. At the national level, Republicans regained control of the US Senate and increased their majority in the US House.

With the exception of former Secretary of State Terri Lynn Land's failed bid for a US Senate seat, it was a very big night for the Republicans in Michigan. Senate Republicans now have 27 seats, holding the Democrats to 11 seats – the smallest Democratic caucus

since 1954. The GOP also increased its grip on the House, increasing its margin by four seats to 63 vs. 47 for the Democrats.

On Thursday, Nov. 6, the Michigan Legislature met for the purpose of electing caucus leadership. With the start of the new two-year session in January, the speaker of the House will be Rep. Kevin Cotter (R- Mt. Pleasant) and the Senate majority leader will be Sen. Arlen Meekhof (R-West Olive).

In total, 44 new state legislators will take office in January, creating an exceptionally large number of new faces we will have to get to know. If you have any personal relationships with

the newly elected legislators, we would appreciate hearing about them. You can contact Executive Director Mark Guastella at the MARSP office at your convenience, as your personal relationships can play a huge role in our getting to know the new lawmakers quickly.

An important reminder to our readers is the timing of this article is six weeks in advance of the *VANGUARD* publication. If you are interested in breaking legislative news, you should make the MARSP website ([www.marsp.org](http://www.marsp.org)) one of your favorites. We publish breaking stories on the website and have at times utilized the website in "calls to action" on matters of critical importance. The website is the place to go for the timeliest MARSP legislative updates.

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