



VANGUARD

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November/December 2015



Changing substitute rules could help critical teacher shortage

In mid-October the Michigan Senate Education Committee reported HB 4059 (with S-5 substitute) out of committee and on to the full Senate.

The substitute HB 4059 would re-enact, until July 1, 2018, expired provisions that allowed a public school retiree (retired between June 30, 2010, and September 1, 2015) to work in an area identified as a critical shortage discipline as a substitute teacher, instructional coach or school improvement facilitator without losing his or

her pension. The reporting unit in a critical shortage area at which a retiree was hired would be required to pay 100 percent of the contribution rates for the unfunded actuarial accrued liabilities for retirees' pension and health care benefits.

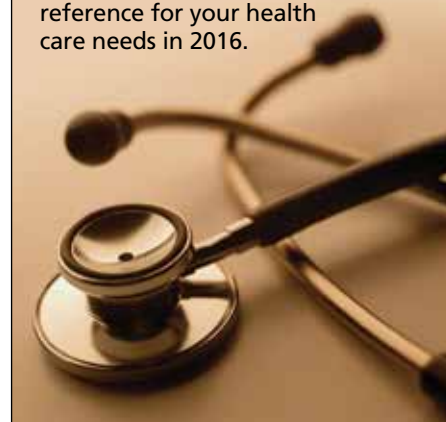
The changes also would apply to a retiree who performs core services at a reporting unit, but who is employed by an entity other than the reporting unit or is an independent contractor.

(continued on page 3)

Health Care Changes for 2016

Special Section inside

This issue of *VANGUARD* includes a Special Section on Health Care, outlining the changes members can expect to see in 2016. The special section on pages 8-13 includes information on the benefits of "Patient Centered Medical Homes," becoming Medicare-eligible before age 65, HMO changes, vision and dental and many other topics. Keep it as a handy reference for your health care needs in 2016.



Inside This Issue

**Health Care
Special Section 8-13**

MARS P Office: 1.888.960.4022



President's Message

Try a duet to encourage chapter leadership

By MARSP President Kit Spring
springca@charter.net

As many of you know, I spent many of my teaching years as a band director, preceded by many years of musical training. I remember with embarrassment that I was never a naturally talented musician. My first few years as a French horn player were quite painful, but many hours of practice saved me. I give Harold Luoma, my band director in Spring Lake, a lot of credit for his patience.

Mr. Luoma knew what he was doing. My first performance at solo and ensemble festival was in a duet. I did not do great, but the next year I was substantially improved and he encouraged me to perform a solo. I had a bit more confidence and a bit more experience and did a great deal better. The following year I won a scholarship to Interlochen.

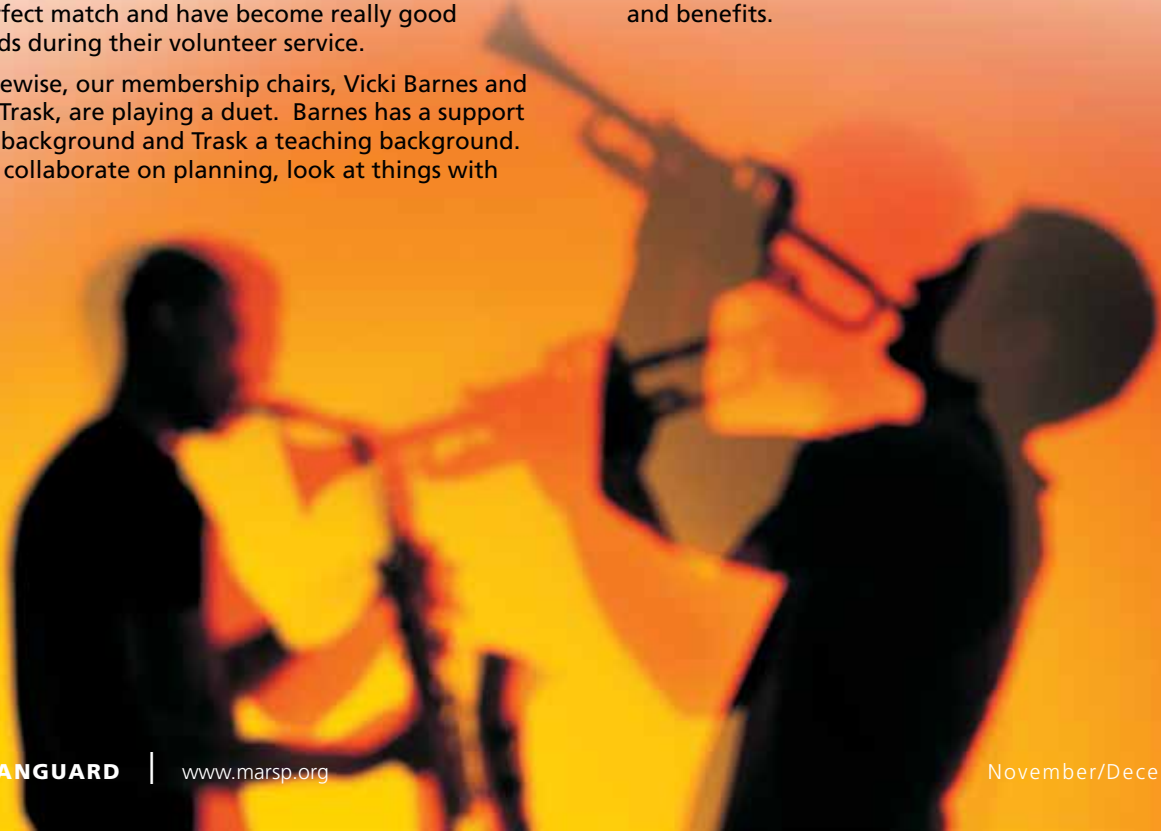
MARSP applies a similar strategy. "Duets" have proved successful at the standing committee level with our excellent co-chairs of the Legislative Committee, Joe Curtin and Chuck Abshagen. Each has a different political philosophy and educational background. They are a perfect match and have become really good friends during their volunteer service.

Likewise, our membership chairs, Vicki Barnes and Pam Trask, are playing a duet. Barnes has a support staff background and Trask a teaching background. They collaborate on planning, look at things with

different perspectives and take over for each other when various situations arise. It's a successful partnership.

MARSP is also playing a duet (or is it a trio or quartet?) with technology. MARSP uses Polycom to allow individuals to attend meetings by video conference rather than in person. Technology allows MARSP to increase visibility on email, Facebook and Twitter. Although for some it may be initially uncomfortable, it is necessary to help us spread our message.

I encourage MARSP chapters to try whatever method works best to encourage leadership at the local level. "Duets" are great ways to develop new relationships and rekindle old ones. The burden on one person is not as huge and each can help the other when retirement activities, trips or family issues might interfere with the workload. Being creative in duets in various formats will help maintain a strong foundation for chapter activities and procedures and at the same time reinforce the MARSP mission of protecting our members' pensions and benefits.





The Bottom Line

MARSP watches MPERS stability, potential threats

By Hess Bates, MARSP Treasurer
hessbates@att.net

Several years ago, prior to the emergence of the fiscal problems that led us into the Great Recession, I had a conversation with a GM engineer/management executive about GM's prospects for the future.

"GM has \$25 billion in cash," he told me. "We can weather anything that the future throws at us!" Not long afterward, that \$25 billion was gone and GM was facing bankruptcy.

That conversation came to mind as I listened to Jon Braeutigam and Robert

Brackenbury, managers in the state's Bureau of Investment, when they visited MARSP recently. They told us that the MPERS retirement fund has enjoyed strong performance in recent years. Using 2013 and 2014 as examples, MPERS had income from contributions and investment returns of \$8.17 billion and \$9.94 billion, while expenses in those years were \$5.16 billion and \$5.24 billion. The fund thus saw total additions of \$7.71 billion in those two years. With assets of about \$47.3 billion, the fund was

66.2 percent funded at the end of Fiscal Year 2014. This year has also seen strong performance, with the funding ratio rising to about 70 percent.

According to the September 2014 Comprehensive Annual Financial Report: "Management believes that the system remains sound and positioned to meet its ongoing benefit obligations..."

So what's the bottom line? While MPERS retirement fund is strong and stable, the system faces increasing costs (i.e. benefits being paid to more retirees) and potentially compromised income (payments being made into the system by fewer active employees/employers) as well as the potential that investment returns may not continue to show the strength of recent years.

The stressors on both sides of the MPERS balance sheet make vigilance prudent. You can count on MARSP to provide that vigilance.

Substitute teacher bill gets attention (continued from page 1)



The reporting unit in a critical shortage area at which a retiree was hired would be required to pay 100 percent of the contribution rates for the unfunded actuarial accrued liabilities for retirees' pension and health care benefits.

shortage disciplines or as substitute teachers, instructional coaches or school improvement facilitators. The bill would exempt retirees from benefit reductions when hired by a district to fill a critical shortage discipline under the following circumstances:

- Has been retired for at least 12 months,
- Is employed for no more than a total of three years,
- Cannot use any of the service or compensation for recomputation of his or her pension, and
- Reporting unit pays 100 percent of MPERS UAAL costs.

For those retired after July 1, 2010, substitute teachers, instructional coaches and school improvement facilitators would need to:

- Be retired for at least one month before re-employment,
- Earn no more than one-third of FAC,
- Not use any of the service or compensation for recomputation of his or her pension, and
- Have unit pay 100 percent of MPERS UAAL costs.

Rep. Hughes sponsored legislation that previously addressed the issue in 2012. That legislation expired without being renewed last July. MARSP appreciates Rep. Hughes' continued efforts to allow retirees back in the classroom to provide quality instruction for students.

Currently, those who retired after July 1, 2010, are subject to the restrictions listed below if they return to work for a "reporting unit" (defined as traditional school districts, charter schools, ISDs, community colleges or certain universities):

Returning to work directly:

- Earnings limit is one-third of final average compensation (FAC).
- Those who exceed earnings limit will forfeit subsidy for both pension and retiree insurance premium until employment ceases.

Returning to work indirectly via a third party or as an independent contractor:

- Forfeit pension and retiree health insurance premium subsidy until employment ceases if working in

the core services areas noted above.

In either case, employers must pay 100 percent of the contribution rate for MPERS unfunded actuarial accrued liability (UAAL) for pension and health care obligations, currently about 21 percent of payroll.

The provisions have created significant difficulty for school districts seeking teachers to fill critical shortage positions and have effectively eliminated the ability of districts to meet substitute teacher needs, as recently retired teachers obviously will not agree to sub for a day here or there if facing suspension of pension or health care benefits.

Rep. Holly Hughes (R-Montague) earlier this year introduced House Bill 4059, which would allow retired teachers to retain pension and health care benefits when returning to work to fill vacancies in critical-



Gordon Draper and a group of Iranian high school students who insisted on a photo with him.

Gordon's Travels

Iran: Friendly people, good roads, magnificent ruins

Three weeks after a Lufthansa Airline pilot deliberately flew his plane into the side of a mountain, killing everyone on board, I told people that I was taking that same airline on a trip to Iran. They gave me that "You've got to be kidding" look. I know, however, that anytime something like that happens to a plane, every precaution possible is taken.

As far as Iran goes, it was one of the safest, most welcoming countries I have ever visited. People were more than willing to have their picture taken. As a matter of fact, after finding out we were from the USA, they would ask for a picture with us, even when they didn't have a camera.

I highly recommend Iran and its many historic sites, such as Persepolis, the ancient Persian capital dating from 518 B.C. It is one of the many UNESCO World Heritage Sites in the country. While the city was destroyed by Alexander the Great in 330 B.C., the ruins are still magnificent.

The road system is wonderful and all the signs are in Persian and English, including all of the road signs. We only saw one anti-American poster. On the other hand, there

were hero banners in every town celebrating people who were killed in the war with Iraq, even though that war was fought in the 1980s.

In another trip, closer to home, Ebony and I went to New York and visited the grave of Chester Arthur, our 21st president. I have now been to a home and/or grave of all presidents except for the last four, none of whom need a grave yet. Ebony picked up several counties now having visited 924. She is on her way to becoming the first dog to get a 1,000-county certificate from the Extra Miler Club.



Draper and Ebony at the grave of Chester Arthur, 21st president of the US.



Executive Director's Message

Weigh risks, benefits and plan for major health care burdens

By S. Mark Guastella
staff@marsp.org

Again this year, the November/December issue of VANGUARD is dedicated to your health care plans. Members' health care benefits continue to generate the largest number of questions from members, so we're devoting significant space to it.

I won't use this column to restate what is explained in fairly plain English throughout this issue. Rather, I want to discuss other issues related to your health and quality of life. Consider the statistics I recently received from Tiffany Albert, president/CEO of LifeSecure Insurance Company:

- Fifty two percent of workers say they have less than \$1,000 to pay for out-of-pocket medical costs.
- The average annual out-of-pocket medical cost for a household between 65 and 74 years old is more than \$4,300.
- A couple retiring this year will need \$240,000 to cover medical costs.
- Medical bills are the top cause of bankruptcy in the U.S. and 75 percent of those filing had medical insurance.

■ A year's nursing home stay in Michigan can cost more than \$90,000; full-time home care can reach beyond \$45,000.

You may find such statistics stunning, but they are factual. Most of us will face similar issues in some way in the relatively near future. Your MPERS benefits offer exceptional coverage for routine and catastrophic health issues. Are you prepared, however, for the portion of your health care costs that fall outside of your existing benefit package?

MPERS says such issues have a substantially negative impact on a growing number of public school retirees. They can be mitigated, however, with proper planning and consideration of supplemental insurance coverage, which does not disrupt existing benefits in any way.

You may have heard of Personal Accident Insurance, Hospital Recovery Insurance or Long Term Care Insurance. Long Term Care Insurance may be the one you are most familiar with, given the odds are pretty high we may need long-term care for ourselves or a loved one. Each type of insurance offers a level of protection against a personal financial meltdown.

Many circumstances can have a catastrophic impact on our financial, physical and mental well-being if we don't plan for them. By considering the potential risk you might have and evaluating the cost/benefit relationship of supplemental policies, you will find yourself better prepared to face an uncertain future and allow yourself some peace of mind, knowing that you will not be blindsided by an unexpected medical emergency.

Michigan Association of Retired School Personnel Foundation, Inc.

PO Box 23214, Lansing, MI 48909-3214

I am in support of the MARSP Foundation and wish to make a Contribution.

(Contribution may be deductible.)

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Please do not combine with MARSP Dues.

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\$1 to \$299

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- 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.

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Address _____

City _____ State _____ Zip _____

Phone _____

Chapter Name _____

MARSP VANGUARD

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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.

Contributions to the MARSP Foundation

July 27, 2015
– September 30, 2015

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:

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(\$1 to \$299)

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Reist, Richard – Ingham Greater Lansing
Sekerka, Stanley – Washtenaw

In Memoriam, from Members

Gleason, Maxine – from Catherine (Kit) Spring
Wartella, Jerry – from Catherine (Kit) Spring

In Memoriam, from Chapters

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Charlevoix – Norm Probert
Eaton – Jane Nelson
Shiawassee – Minerva Chaney, Marjorie Middleton, Roberta Miller, Robert Saxton, Elanah Scott, Marie Sleno

Chapters

Macomb North

Contributions to MARSP

July 27, 2015
– September 30, 2015

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

Coon, Thomas – Midland
Hottinger, Dorothy – Michigan
Schafer, Willard – Lapeer
Simoni, Virginia – Wayne Detroit
Wilkinson, Trixie – Jackson

In Honor of, from Members

Lerg, Paul – from Jan Vandenburg

In Memoriam, from Chapters

Roscommon – Rowena Marie Peace

Bonnie J. Carpenter Educational Center from Members

Libby, Dorothy – Michigan

VBDF contributions fight for benefits

The MARSP Board of Directors expresses sincere thanks to every member and chapter listed below for the contributions between July 28 and September 30, 2015, 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 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.

Members

Abshagan, Charles – Presque Isle
Barone, William – Jackson
Benvenuto, Joyce – Ingham/Greater Lansing
Forest, Ruth – Grand Traverse
Gallmeier, Michael – Roscommon
Hottinger, Dorothy – Michigan
Lavalley, Daniel – Calhoun
Lyon, Eunice Billie – Cheboygan
Weber, Kathryn – Oakland Suburban

In Memory of, from Members

Aldering, Donald – from Janice Stewart

In Honor Of, from Members

Members of Gratiot County Chapter – from Gratiot County

In Memory from Chapters

Clare – A. Marion Strouse

Chapters

Barry
Genesee South East
Monroe
Monroe South
Washtenaw

In Remembrance

August 7, 2015
– October 7, 2015

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

Michigan

Adrian
Wooden, Mary
Allen Park
Cayo, William
Grimes, Mary
Alpena
Krentz, Peggy
Applegate
Bombyk, Winifred
Attica
Brown, Kenneth
Baldwin
Groulx, Lucille
Battle Creek
Buckenberger, Evelyn
Burriss, Hazel
Mrozovich, Louis
Tichenor, Janeth
Bay City
Matuszewski, Loretta
Reminder, Savilla
Bay View
Healy, Anthea
Belding
Bunting, Mary
Big Rapids
Willison, M Michele
Wiseman, Donelda
Birmingham

Garland, Frank
Bloomfield Hills
Kroell, Anne
Brighton
Crouch, Florence
Cadillac
Horina, Gladys
Mc Donald, Jefferey
Caledonia
Salamone, Marco
Cedar
Lawicki, Christine
Champion
Niemi, Allan
Charlevoix
Boss, Beverly
Chesaning
Tomcal, Evaline
Clare
Strouse, A Marion
Clinton Twp.
Anderson, Edwin
Coldwater
Brickey, Marilyn
Tompkins, Dorothy
Commerce Twp.
Beverly, Tesner
Crystal
Johnson, Alice
Crystal Falls
Miller, Irene
Davison
Brownrigg, Norma
Martin, Lois
Delton
Goebel, Melvin
Osborne, Robert
Detroit
Allison, Mable
O'Piela, Joan
Pearson, Henrietta
Sullivan, Delphine
Durand
Chaney, Minerva
East China
Hingelberg, Marie
East Jordan
Sherman, James
Empire
Wendels, John
Escanaba
Johnson, Susan
Farmington Hills
Aiuto, Anthony
Flint
Brain, E Patricia
Venturino, Donald
Gaylord
Pratt, Larry
Gladstone
Sargent, Violet
Grand Haven
Holzinger, Lenore
Grand Rapids
Childs, Margaret
Gray, Robert
Short, Lois
Subocz, Kathryn

Sullivan, Murray
 Sund, Shirley
 Woll, Loris
 Grant
 Dunlap, Dolores
 Grawn
 Knudsen, Kenneth
 Greenville
 Johnson, Mae
 Grosse Pointe
 Hampton, Edsel
 Grosse Pointe Woods
 Putrycus, Vivian
 Harper Woods
 Fayad, Emma
 Hart
 Ellis, Ruth
 Hook, Thelma
 Hastings
 Buckman, Harlan
 Hoke, Dorothy
 Schroeder, Laura
 Holland
 Colburn, Patricia
 Coutts, Lynn
 Hibma, Bernice
 Wetherbee, Ronald
 Houghton
 Kotila, Marie
 Howell
 Musch, Dorothy
 Hubbell
 Poisson, Rose
 Jackson
 Smith, Winifred
 Kalamazoo
 Haw, Richard
 Hillis, Mabel
 Hughes, Madeleine
 Paul, Douglas
 Lake City
 Brumels, Bruce
 Lake Leelanau
 Mcneil, Gerald
 Lake Linden
 Hebert, Ruth
 Lake Orion
 Churay, Raymond
 Lansing
 Wright, Mary
 Livonia
 Krueger, Carmen
 Marr, Barbara
 Owens, Ruby
 Reynolds, Lillian
 Russell, Kenneth
 Tiernan, Alison
 Lowell
 Pretzel, William
 Ludington
 Luskin, Arlene
 Topinka, Karel
 Macomb
 Vitale, Jane
 Madison Heights
 Scheid, Patricia
 Marine City
 Fiedler, Jane

Marquette
 Broderick, Natalia
 Burns, Elsie
 Gilbert, Toshi
 Hughes, Beatrice
 Kemp, Evelyn
 Sain, Olive
 Mears
 Clabuesch, Rebecca
 Tompkins, Richard
 Michigan Center
 Wilkinson, Trixie
 Midland
 Pennell, Newell
 Monroe
 Everson, Veronica
 Hall, Wilma
 Luft, Alice
 Ross, Alice
 Morley
 Rodibaugh, Theresa
 Negaunee
 Mestnik, Theresa
 Newport
 Labeau, Velma
 Novi
 Peace, Rowena
 Oakland
 William, Middleton
 Okemos
 Hagberg, Elizabeth
 Otsego
 Tinkler, Daniel
 Perry
 Miller, Roberta
 Petoskey
 Price, Elaine
 Pinconning
 Talicska, Michael
 Plymouth
 Curtiss, Jean
 Port Hope
 Elaine, Stickney
 Labeau, Juliane
 Portage
 Morrison, Constance
 Reed City
 Engle, Joseph
 Republic
 Swanson, Linda
 Rochester Hills
 Schultz, Margaret
 Rockford
 Boyer, Robert
 Simmons, Lila
 Saginaw
 Diggs, Vashti
 White, Myrtle
 St Joseph
 Vanarkel, Robert
 Shelbyville
 Gambee, Helen
 Southfield
 Mateljan, Raymond
 Spalding
 Murray, Luella
 Sparta
 Petersen, Eloise

Spring Lake
 Bolt, Mary
 St Clair Shores
 Evans Jr, Emmett
 St Louis
 Caszatt, Clinton
 Stephenson
 Peterson, June
 Sterling Heights
 Peirce, Marjorie
 Duff, Donald
 Suttons Bay
 Holt, Mary
 Mobley, Delores
 Taylor
 Swartout, Margaret
 Tullius, Peter
 Tekonsha
 Olds, Elanor
 Temperance
 Mortensen, Erik
 Traverse City
 Forsyth, John
 Hatt, Barbara
 Mitchell, Gloria
 Richards, Ruth
 Troy
 Desantis, Frank
 Glusac, Edith
 Vicksburg
 Cripps, Nina
 Warren
 Millard, Sophia Kay
 Yeatts, John
 Washington
 Janusch, Robert
 Waterford
 Sumner, Vernon
 Westland
 Sutherland, Mary
 White Lake
 Kauffman, Louise

Out of State

Glendale, AZ
 Simoni, Virginia
 Phoenix, AZ
 Krentz, Peggy
 Carmel, CA
 Peterson, Alice
 Colorado Springs, CO
 Korn, Normajean
 Boca Raton, FL
 Zussman, Steven
 Dunedin, FL
 Healy, Anthea
 Estero, FL
 Gray, Robert
 Lakeland, FL
 Smith, Ruth
 Palmetto, FL
 Bach, Audrey
 Port Charlotte, FL
 Daub, Clyde
 St Petersburg, FL
 Rosen, Lillian
 Sun City Center, FL

Forsyth, John
 Winter Garden, FL
 Mobley, Delores
 Zephyrhills, FL
 Mauger, Carolyn
 Mineral Bluff, GA
 Gunsalus, Earl
 Aurora, IL
 Broderick, Natalia
 Evanston, IL
 Zellman, Lillian
 Angola, IL
 Mason, Georgianna
 Carmel, IN
 Dechow, Gerald
 Howe, IN
 James, Robert
 Hopkinsville, KY
 Byrd, Ann
 Proctorville, OH
 Bowen, Maxine
 Toledo, OH
 Roepke, Hazel
 North Myrtle Beach, SC
 Schultz, Margaret
 Greenback, TN
 Burdick, Madeline
 Kingston, TN
 D'Armond, Betti
 McAllen, TX
 Burnett, James
 Olympia, WA
 Buckmaster, Joan
 Appleton, WI
 Hardesty, Howard
 Scott Depot, WV
 Todd, Hazel

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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.

Glossary of Important Health Care Terms

Annual Wellness Exam/Non-Medicare – An AWE is defined as a periodic comprehensive preventive medicine evaluation and management, and includes:

- Past medical, social and family history
- Complete physical exam and review of body systems
- Review of medications
- Counseling/anticipatory guidance/risk factor reduction interventions
- Review of age/gender appropriate screening tests
- Does not cover general health panel lab tests. All lab tests resulting from the AWE must be diagnostic to be covered.

Annual Wellness Visit/Medicare (AWV) – The AWV is covered if the member has had Medicare Part B for longer than 12 months and hasn't received a Welcome to Medicare visit or AWV within the past 12 months. The AWV is to develop or update a personalized prevention plan based on the member's current health and risk factors.

Co-insurance (*Also known as: percentage participation*) is a percentage of the allowed amount that you pay in addition to your deductible (if you have one). Your health care company then pays the remaining percentage. Co-insurance is not the same as your deductible. Your deductible is the fixed dollar amount you pay for your health care and prescription drugs before your plan begins to share those costs with you.

Co-payment (*Also known as: co-pay*) is a fixed dollar amount (for example, \$15) paid at the time of health care service (such as a doctor's visit). Co-pay amounts might vary for different health care services, such as higher co-pays for emergency room visits and lower co-pays for more routine visits.

Deductible is the dollar amount you pay for covered medical services before your plan starts to pay. For instance, with a \$500 deductible after only one doctor's visit this year that costs \$350, you would need to spend \$150 on covered services before the plan would start to share the costs (coinsurance) of your health care.

Diagnostic service is any medical procedure or supplies recommended by a physician or other licensed practitioner of the healing arts, within the scope of practice under state law, to identify the existence, nature, or extent of illness, injury or other health deviation in a recipient.

Member is a person covered under a health plan. A member is eligible for health care services, along with other individuals covered under the plan.

"Me-too" drug is a compound that is structurally very similar to already known drugs, with only minor pharmacological differences.

Out-of-pocket maximum is the maximum dollar amount you pay in deductible, co-payments and co-insurance during the year. Once you reach the out-of-pocket

maximum, your health care company usually covers 100 percent of the allowed amount (the dollar amount your health care company has agreed to pay doctors and hospitals for health care services covered by your plan).

Patient-Centered Medical Home is a team-based health care delivery model led by a physician, physician's assistant or nurse practitioner that provides comprehensive and continuous medical care to patients with the goal of obtaining maximized health outcomes.

Preventive benefits are covered services that are intended to prevent disease or to identify disease while it is more easily treatable.

Primary care physician (PCP) is the medical doctor (MD) or doctor of osteopathic medicine (DO) who directly provides and/or coordinates your health care services. A primary care physician can also be a gynecologist or pediatrician.

Retail prescription is one purchased at a local pharmacy instead of a mail order pharmacy (typically for a 30-day supply of the drug.)

Retail 90 prescription is purchased at a local pharmacy instead of a mail order pharmacy. Retail 90 is for a 90-day supply of the drug.

Mail order prescription is one purchased through a mail order pharmacy (can be a 30-day supply or a 90-day supply).

2016 MPERS Insurance Rates

Medical Benefit	2015			2016			Difference in Premium from 2015
	Total Rate	80% MPERS Subsidy	Amount Deducted from Pension	Total Rate	80% MPERS Subsidy	Amount Deducted from Pension	
Without Medicare							
Self	\$697.37	\$557.90	\$139.47	\$747.26	\$597.81	\$149.45	\$9.98
Self & Spouse	\$1,283.88	\$1,027.10	\$256.78	\$1,377.27	\$1,101.82	\$275.45	\$18.67
Self & Children	\$954.49	\$763.59	\$190.90	\$1,023.46	\$818.77	\$204.69	\$13.79
Self, Spouse, & Children	\$1,541.00	\$1,232.80	\$308.20	\$1,653.47	\$1,322.78	\$330.69	\$22.49
With Medicare							
Medicare Self	\$254.08	\$203.26	\$50.82	\$254.54	\$203.63	\$50.91	\$0.09
Medicare Self & Spouse	\$483.27	\$386.62	\$96.65	\$484.38	\$387.50	\$96.88	\$0.23
Medicare Self & Children	\$511.17	\$408.94	\$102.23	\$512.34	\$409.87	\$102.47	\$0.24
Medicare Self, Spouse, & Children	\$740.36	\$592.29	\$148.07	\$742.18	\$593.74	\$148.44	\$0.37
One With & One Without Medicare							
Self w/o Medicare, Spouse w/Medicare	\$926.56	\$741.25	\$185.31	\$977.10	\$781.68	\$195.42	\$10.11
Self w/ Medicare, Spouse w/o Medicare	\$840.59	\$672.47	\$168.12	\$884.55	\$707.64	\$176.91	\$8.79
Self w/o Medicare, Spouse w/Medicare & Children	\$1,183.65	\$946.92	\$236.73	\$1,234.90	\$987.92	\$246.98	\$10.25
Self w/ Medicare, Spouse w/o Medicare & Children	\$1,097.71	\$878.17	\$219.54	\$1,160.75	\$928.60	\$232.15	\$12.61

Dental/Vision Benefit	2015			2016			Difference in Premium from 2015
	Total Rate	80% MPERS Subsidy	Amount Deducted from Pension	Total Rate	80% MPERS Subsidy	Amount Deducted from Pension	
Self	\$29.66	\$23.73	\$5.93	\$28.30	\$22.64	\$5.66	-\$0.27
Self & Spouse	\$59.32	\$47.46	\$11.86	\$56.60	\$45.28	\$11.32	-\$0.54
Self & Children	\$59.32	\$47.46	\$11.86	\$56.60	\$45.28	\$11.32	-\$0.54
Self, Spouse, & Children	\$88.98	\$71.18	\$17.80	\$84.90	\$67.92	\$16.98	-\$0.82

Delta Dental

The only change for the dental plan for 2016 is that dental implants are now a covered benefit. For your convenience, the plan benefits are listed below. For a more detailed plan description, please visit the MARSP website at www.marsp.org/health-insurance/delta-dental/.

	Delta Dental PPO Dentist	Delta Dental Premiere or Nonpar Dentist
Diagnostic & Preventative Two cleanings, exams and fluoride (to age 21) in a calendar year	95%	90%
Basic Services Restorative services	X-ray 95% Fillings 80% All other 75%	75%
Major Services Prosthodontic services	50%	50%
Orthodontics Orthodontic services (to age 19)	50%	50%

Annual Maximum (calendar year)
(Applies to Diagnostic & Preventive, Basic Services and Major Services Benefits) **\$1,100**

Orthodontic Maximum (lifetime max)
(Applies to Orthodontic Benefits payable for dependents to age 19) **\$1,200**

Deductible **\$0**

Blue Vision *(supported by VSP)*

There are no changes in the vision plan for 2016. For your convenience, the plan benefits are listed below. To locate a participating provider, visit: www.vsp.com/advantage.

Vision Care Services	In-Network	Out-of-Network Reimbursement
Exam	\$10 copay	\$40
Lenses		
Single	\$15 copay	\$16
Bifocal	\$15 copay	\$23
Trifocal	\$15 copay	\$27
Frames	\$0 copay, \$120 allowance	\$23
Contact Lens		
Conventional	\$15 copay, \$120 allowance	\$35
Medically Necessary	\$0 copay	\$96
Frequency		
Exam	Once every 24 months	
Lenses	Once every 24 months	
Frames	Once every 24 months	



LivingWell Program Steps

(complete Steps 1 – 3 to save \$150 on annual deductible)

1. Complete the health assessment:

You do not need to complete the routine annual physical before returning the survey. Just indicate on the survey that you will have a physical. Blue Cross Blue Shield will double check that all steps have been completed on April 1, 2016.

2. Select a primary care physician:

Your primary care doctor does not need to be a doctor in Michigan. If you live out-of-state part of the year and have a doctor in your seasonal home, indicate who that doctor is on the survey.

3. Get an annual routine physical:

This step can be completed from October 1, 2015 – March 31, 2016. The annual physical is payable at 100 percent coverage once per calendar year. You do not need to wait a year and a day to get your next physical. They only need to be in different calendar years.

BONUS *(Save an additional \$50 on annual deductible)*

Choose a Patient-Centered Medical Home (PCMH) doctor: The PCMH-designated doctor does not need to be in Michigan or specifically accredited by Blue Cross Blue Shield's PCMH criteria. If your doctor has an equivalent designation in another state, Blue Cross will accept it as meeting the requirement for the extra savings on your deductible.



Non-Medicare Members

Blue Cross Blue Shield PPO

Members who currently participate with the Blue Cross Blue Shield PPO will see the following changes to the health plan for 2016. The changes do not affect members in any of the HMO Plans (Blue Care Network, HAP or Priority Health).

Expanded benefits for Non-Medicare members

Coverage for Non-Medicare members has been expanded to include the following additional benefits:

- Colonoscopy coverage to include screenings with no minimum age.
 - A screening will be allowed every 120 months (or every 24 months if at high risk for colorectal cancer).
 - Covered – 10 percent co-insurance plus deductible.
- Flu vaccine covered at 100 percent once per calendar year.
- Licensed Master Social Worker (LMSW) added to the mental health benefit.
- The deductible requirement has been removed for hospice care.
- Home Health Care is now covered for unlimited days and the 10 percent copayment no longer applies.
- Inpatient Hospital Care is now covered for unlimited days for the diagnosis and treatment of medical and mental health conditions.
- Cost share for emergency room physician services has been removed.
- Cost share for travel and lodging for heart, heart-lung, lung, liver, pancreas and intestine transplant has been removed.
- Meals related to heart, heart-lung, lung, liver, pancreas or intestine transplant are no longer covered.

2016 Medical Plan Changes

	2015	2016	2017
Living Well Program*	\$700	\$750	\$850
Living Well Program + Medical Home-Designated PCP*	\$650	\$700	\$800
Non-Living Well	\$850	\$900	\$1,000
Alternative Health Plans (HMO Options)	\$0-\$500	Generally lower than \$1,000	Generally lower than \$1,000
Out-of-Pocket Max	\$800	\$850	\$900
ER Co-pay	\$50	\$75	\$75

*Members who complete the steps to enroll in LivingWell can lower their deductible to \$700 in 2016.

Prescription Drug Plan Changes

CatamaranRx has changed its name to OptumRx effective immediately.

The prescription drug plan benefit will essentially remain the same for 2016, although some changes in the formulary should be expected. "Me-too" drugs (drugs that are structurally very similar to already known drugs, with only minor differences) will be excluded from the formulary. OptumRx's Pharmacy and Therapeutic Committee will determine whether a given drug is a "me-too" drug after thoroughly reviewing safety and cost information. For your convenience, the plan co-pays for prescription drugs are listed below.

	Tier 1 & 2 and some Tier 4 (generic, formulary brand name, formulary specialty drugs)	Tier 3 and some Tier 4 (Non-formulary brand names and non-formulary specialty drugs)
	2017	2017
Co-pay	20%	40%
Retail min/max– 30 day supply	\$10/\$40	\$10/\$40
Retail 90 & Mail Order min/max – 90 day supply	\$25/\$100	\$25/\$100
Out-of-pocket maximum	\$1,000	\$1,000



Medicare Members

Blue Cross Blue Shield Medicare Plus Blue Group PPO

Members who currently participate with the Blue Cross Blue Shield Medicare Plus Blue Group PPO will see the following changes to the health plan for 2016. The changes do not affect members in any of the HMO Plans (Blue Care Network Advantage, HAP Senior Plus, or PriorityMedicare).

2016 Medical Plan Changes

Deductible and Out-of-Pocket Maximum	2015	2016	2017
Medicare Deductible	\$650	\$700	\$800
Medicare Out-of-Pocket Maximum	\$800	\$850	\$900
Total Out-of-Pocket Possible	\$1,450	\$1,550	\$1,700
ER Co-pay	\$50	\$75	\$75

- The medical deductible will increase from \$650 to \$700 in 2016.
- The ER copay will increase from \$50 to \$75.
- Participation in the *LivingWell Program* for 2016 is not required but is strongly encouraged. Medicare members will **automatically** receive the maximum reduction in the medical deductible.
- Meals related to heart, heart-lung, lung, liver, pancreas or intestine transplant are no longer covered.

Prescription Drug Plan Changes

CatamaranRx has changed its name to OptumRx effective immediately.

The prescription drug plan benefit will essentially remain the same for 2016, although some changes in the formulary should be expected. "Me-too" drugs (drugs that are structurally very similar to already known drugs, with only minor differences) will be excluded from the formulary. OptumRx's Pharmacy and Therapeutic Committee will determine whether a given drug is a "me-too" drug after thoroughly reviewing safety and cost information. For your convenience, the plan co-pays for prescription drugs are listed below.

	Tier 1 & 2 and some Tier 4 (generic, formulary brand name, formulary specialty drugs)	Tier 3 and some Tier 4 (Non-formulary brand names and non-formulary specialty drugs)
	2016	2016
Co-pay	20%	40%
Retail min/max– 30 day supply	\$10/\$40	\$10/\$40
Retail 90 & Mail Order min/max – 90 day supply	\$25/\$100	\$25/\$100
Out-of-pocket maximum	\$1,000	\$1,000

Becoming Medicare eligible before age 65

Some individuals may become Medicare-eligible before they turn age 65, for example, if they are permanently disabled. You must tell ORS if you or a family member becomes eligible for Medicare before age 65.

You must also call the Social Security Administration to begin Medicare enrollment if you turn 65 but are not yet receiving Social Security payments.

Benefits of a Patient-Centered Medical Home (PCMH)


- 24-hour access to your care team
 - Extended office hours
 - Phone access
 - Online resources for medical information and support
 - Appointment reminders
- Tailored care plans to help you reach your health goals
 - Manage chronic conditions


A note of caution for Medicare members


'Tis the season for open enrollment for many individual Medicare plans. The MPSERS Medicare Advantage plan is a group plan and therefore not affected by open enrollment dates and deadlines. MARSF cautions members to be careful about responding to mail or phone solicitations regarding your health care coverage. If the correspondence or phone call is not from MPSERS or your current plan provider, please do not sign or respond to inquiries as this has the potential to cause disruptions with your current coverage. If you have any questions regarding documents you receive in the mail or phone calls you receive, please call MPSERS, your current plan provider or the MARSF office.

HMO Changes for 2016

Below are the 2016 changes for all MPSERS HMO Plans. Please note that HealthPlus is no longer an HMO option for MPSERS members.

 PriorityHealth	2015	2016
Non-Medicare Members		
HMO (in-network) deductible	\$500	\$600
Travel (out-of-network) deductible	\$1,000	\$1,200
Medicare Members (PriorityMedicare)		
HMO (in-network) deductible	\$100	\$125
HMO (in-network) OOP maximum	\$1,700	\$1,800
POS (out-of-network) OOP maximum	\$1,700	\$1,800
Emergency copay (HMO and POS)	\$65	\$75

 Blue Care Network	2015	2016
Non-Medicare Members		
Deductible – Individual	\$250	\$400
Deductible – Family	\$500	\$800
Pharmacy Max – Specialty only	None	\$4,800
Medical OOP Max – Individual	\$500	\$750
Medical OOP Max – Family	\$1,000	\$1,500
Medicare Members (BCN Advantage)		
Pharmacy Max – Specialty only	None	\$3,600
Medical OOP Max – Individual	\$1,000	\$2,000
Routine physical exams	Covered in full	Medicare Wellness Exam covered in full once annually
Hospital inpatient, outpatient, and med/surg care	Covered in full after deductible	5% co-ins after deductible

 Health Alliance Plan (HAP)	2015	2016
Non-Medicare Members		
Specialist office calls co-pay	\$35	\$50
Specialty drug co-pay	\$100	\$200
Hearing exams co-pay	\$35	\$50
Medicare Members (HAP Senior Plus)		
Routine physical exams co-pay	\$30	Covered in full



Social Security 567

Discover your best options for Social Security benefits

When setting up Social Security benefits, many retirees end up “leaving money on the table,” according to Social Security 567, a consulting firm that works with individuals planning retirement.

Questions about Social Security benefits are many. Is it best to begin collecting Social Security as soon as one is eligible or is it better to wait until full retirement age (FRA), which is determined by one’s year of birth?

According to representatives from SS 567, who spoke to the MARSP Membership Committee recently, filing after FRA usually offers the highest possible benefits over time, which is attractive for those whose life expectancy is long. For some people, however, it makes sense to begin taking their benefits as early as possible, depending on health conditions and whether they are also eligible for spousal benefits or ex-spouse benefits.

Married and divorced couples, as well as surviving spouses and ex-spouses of deceased recipients, may be eligible for additional benefits. The decisions of one partner have an impact on survivor benefits, so it’s important for both individuals to understand and weigh each possible option.

Although making decisions on Social Security can be difficult, resources are available to ensure money is not left behind. Organizations such as Social Security 567 provide tools and knowledge to MARSP members to help everyone plan and live their best retirement.

Personal contact brings in new members

The following new members joined via referrals in August:

Name	Referred by	Primary Chapter
Sharon Cavalier	Diana Lantzy	Huron
Deborah Chapel	Marlene Weintraub	Washtenaw
Lois DeZura	Marlene Weintraub	Washtenaw
Richard Dushane	Steve Groters	Ottawa
Kathleen Hunscher	Marlene Weintraub	Washtenaw
Jay Mills-McDonald	Linda Thompson-Lapeer	Grand Traverse
Sirkka Riselay	Linda Rebney	Saginaw

Marlene Weintraub won a \$25 Visa gift card for her referral of Deborah Chapel.

The following new members joined via referrals in September:

Name	Referred by	Primary Chapter
Susan Atwood	Marion Shelander	Clare
Linda Berghoff	Deb Chinery	Saginaw
Donna Brooks	Jackie Emanuel	Wayne Detroit
Margaret Crawford	Elizabeth Glaza	Oakland Suburban
Elizabeth Deibel	Nova Denison	Genesee South East
Erma Griffin	Barbara Sharp	Wayne Detroit
Carol Henry	Les Nixon	Presque Isle
Ruth Karsten	Les Nixon	Presque Isle
Jill Kienitz	Joan Kienitz	Genesee South East
Kathleen May	Shirley Wallace	Gratiot
Nancy Nelson	Melanie McCammon	Berrien
Richard Nisbet	Pat Campbell	Isabella
Ann Olendorf	Marcia Tucker	Allegan
Donald Olendorf	Marcia Tucker	Allegan
Michele Reeder	Nova Denison	Genesee South East
John Smallwood	Celeste Smallwood	Wayne Metro
Sheila Smith	Jennifer Howard	Genesee West
Priscilla Thompson	Patricia Niswander	Grand Traverse
Martha Wilcox	Joan Turner	Genesee South East
Shirlyne Woodley	Cheryl Harvey	Wayne Detroit

Nova Denison won a \$25 Visa Gift Card for her referral of Michele Reeder.



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 _____ CVV# _____

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

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 one of these committees.

November 11
Veterans Day – MARSP Office closed

November 16
Legislative Committee meeting

November 17
Membership Committee meeting

November 18
Executive Committee meeting

November 19
MPERS Board meeting

November 26-27
Thanksgiving holiday – MARSP office closed

December 24, 2015 – January 1, 2016
Christmas Holiday – MARSP office closed

January 18, 2016
Martin Luther King Day – MARSP office closed

Pension 301 Seminar dates

November 10, 2015
Eastern UP ISD

Correction for Chapter President's Directory

Thomas LaVoie was incorrectly listed as president of the Alpena County Chapter in the September/October *VANGUARD*. Instead, co-presidents are **Judy Jones (989.379.4379)** and **Linda Wallace (989-379-2760)**.

Classifieds

The *VANGUARD* classified advertisement deadline is six weeks before the bi-monthly print date. The January/February issue ad deadline is Nov. 16, 2015.

Condo for Rent – NR Lahaina, Maui, oceanfront, 1 bd/1ba, sleeps 4. Available Jan 8-21, 2016. Reasonable rates. Call 586.792.2929.



Membership Committee

MARSP membership gifts have domino effect

By Vicki Barnes, Membership Committee Co-Chair

During the holiday season many of us bustle from store to store, caught up in a frenzy of shopping for the "perfect gift" for a friend or loved one. One great thing about giving is that it doesn't have to be a three dimensional, material thing.

For friends or relatives who are active or retired colleagues, you might instead consider giving a MARSP membership. In return you gift yourself. Gift-giving simply feels good. A bonus is that those who receive the gift are likely to renew their memberships. In the future, the recipients might also give the same gift to someone they know. It's the domino effect. In fact, I was given a gift membership and since then have given three MARSP membership gifts.

If just 10 people per chapter gave a gift membership to a friend or acquaintance,

our membership numbers would jump dramatically. Think about how large MARSP could be if everyone gave a one-time gift to a retired colleague or current employee of our public school systems. We would have even more influence in the

Legislature. Remember, there is strength in numbers! So please give the idea consideration.

To give a MARSP membership, use the membership application in this *VANGUARD* edition. Include your check or credit card

number and make a note on the application that it is a gift. Minimum information needs to be name and address and, if you can, the recipient's email.

If you don't want to do it as a Christmas gift, there are 364 other days. Consider a birthday or retirement as another opportunity.

If just 10 people per chapter gave a gift membership to a friend or acquaintance, our membership numbers would jump dramatically.



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 _____

Legislative Committee Report



Health care pre-funding, MPERS issues top ambassador updates

By Legislative Co-Chairmen Joe Curtin and Chuck Abshagen



Legislators addressed MPERS' issues and outlined potential solutions to the financial problems of Detroit Public Schools when they spoke to MARSP members at three Legislative Ambassador Updates in August.

Held in Marquette, Bellville and Kalamazoo on Aug. 19, 25 and 27, the meetings were an opportunity to have an open and honest exchange of ideas with our elected representatives. In Marquette we met with Sen. Tom Casperson (R), Rep. Pat Somerville (R) in Bellville, and Sen. Margaret O'Brien (R), Rep. Jon Hoadley (D) and Rep. Aric Nesbitt (R) in Kalamazoo.

The lawmakers discussed possible solutions to the financial problems which

continue to be an ongoing struggle for the Detroit Public Schools, caused in part by the recent rapid decline of student population. In school year 2004-05 Detroit had approximately 110,000 students, while last year enrollment had dipped to 47,000.

Another hot topic was Gov. Rick Snyder's decision to pay down our MPERS' unfunded liability prior to setting the schools per pupil allotment for the school year. Using this method to set the per pupil allotment allows the public schools to maintain a steady payment to the MPERS' system (approximately 25 percent, and at the same time it puts the local public schools on a more level playing field with charter schools that do not pay into MPERS.

Retiree health care also got some attention. Two years ago the governor decided to once again prefund retiree health care, which was the practice until Gov. John Engler began a pay-as-you-go system during his administration. That practice continued during Gov. Jennifer Granholm's administration. Our health care is currently prefunded at about 15 percent, which is an improvement from where we were two years ago.

As retirees, we need to give our kudos to Gov. Snyder for taking positive action on each of the last two issues that we discussed with our legislators.