

THE OFFICIAL PUBLICATION OF THE MICHIGAN ASSOCIATION OF RETIRED SCHOOL PERSONNEL

# VANGUARD

FALL 2022

Growing the Value of  
Your Membership

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**MARSP**  
MARS

Protecting your future

VOLUME 72, ISSUE 2



MISSION STATEMENT: TO PROTECT AND ENHANCE PENSION AND HEALTH INSURANCE BENEFITS FOR ALL MICHIGAN PUBLIC SCHOOL RETIREES.

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## MARSP VANGUARD

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## LET'S STAY CONNECTED

Keep up with MARSP and fellow MARSP members on social media!

By following along, you'll see the latest retirement tips and resources, as well as updates on legislative activities.

Don't miss what's next; follow us online:



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# GROWING THE VALUE OF YOUR MEMBERSHIP



*Executive Director's Message*  
By Royce C. Humm,  
MARSP Executive Director  
[staff@marsp.org](mailto:staff@marsp.org)

There's no doubt about it. We've seen the strength of the MARSP community shine through these last couple of years.

In a time of rapid change and uncertainty, we remained clear-sighted in our mission to protect and enhance the pension and health care benefits of public school retirees. This focus, along with our active member base, allowed us to adapt, innovate, and grow between 2020-2022. Take a look at the timeline to the right for highlights!

We look forward to building on this momentum in 2023 and beyond. To help sustain our active presence in Lansing and continue providing you with quality member opportunities, products, and communication, annual state dues will adjust on January 1, 2023. The cost of an annual membership will go from \$35/year to \$40/year, while Lifetime membership will go from a \$700 one-time payment to \$800. This adjustment secures MARSP's financial stability and enables further growth in the years to come.

We thank you for your presence and support in the MARSP member community. Together, we are well-situated to preserve and enhance the pension and health benefits of retired school personnel, both today *and* tomorrow.

FALL 2022

Retirement tax relief is in sight after major advocacy efforts on the part of the MARSP leaders and members.

52 MARSP members golfed in support of the MARSP Foundation Scholarship Fund. These scholarships offer continuing education opportunities for current public school employees to expand their skills and improve their abilities to educate our youth.

Public Act 184 is signed into law and adjusts the rules for allowing public school retirees back into schools. This news comes after years of MARSP advocating for such changes, including on Legislative Outreach Day.

MARSP holds its first Legislative Outreach Day since the start of the pandemic. Ambassadors from all over the state met with their legislators in Lansing to discuss MARSP's key legislative concerns.

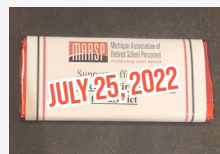
MARSP launches OneClickPolitics, enabling members to join the advocacy process from home.

MARSP launches its new website, featuring a new look, streamlined navigation, and mobile-friendly design.

MARSP Travel Program launches in partnership with Collette Travel. Collette takes care of the details for each trip, freeing members up to enjoy the sites and experiences in the company of fellow public school retirees.

MARSP launches a new membership database.

MARSP hosts its first-ever webinar after the outbreak of COVID-19. MARSP continues to collaborate with subject matter experts to provide public school retirees with online workshops and presentations.



## WATCH MARSP GROW: 2020-2022

# Your Top Priorities



## President's Message

By Steve Gordon,  
MARSP President  
[sgordon9430@charter.net](mailto:sgordon9430@charter.net)

Cooler weather is coming and it is time to stock up on your firewood and all the fire starters filling up your mailbox -- election and candidate flyers! If you roll them up tight, soak them in some hot wax, tie them with some cotton string, and let them dry, you'll have yourself a fire-starter. If only there was a productive way to deal with all the calls we are sure to receive...

Seriously though, as we go into this election season, take time to review some of the BIG items or topics that effect you. Review or reach out to the candidates and see what their positions are on those topics. For those currently in office, have they delivered for school retirees, or have they just blown smoke at us?

There are a lot of issues this year. Pick your top ones and investigate the candidates based on those issues. The list is long, and I won't tell you which issues to prioritize or which way to vote (other than the tax on retirement income -- that needs to be repealed). The important thing is that YOU make an informed decision and vote accordingly. Let them know you are a school retiree, a MARSP member AND that you VOTE.

If you have not already done so, be sure to give

MARSP's online advocacy tool a try and let your representative know how you feel. Protecting and enhancing our promised retiree benefits is something that takes a continual effort by all of us. MARSP's tool is an easy way to reach out and be heard. Visit [www.marsp.org/advocacy](http://www.marsp.org/advocacy) or give the MARSP office a call and staff can help you find the contact information for your legislators.

Now after the election be sure to take care of yourself with some healthy activities. Those fire starters I mentioned earlier also work great for starting outdoor bonfires. Relax and enjoy winter, but make sure you stay active. There are many healthy activities (physical & mental) that can good be for us as we live and grow through retirement. Call someone every day. Get out and volunteer. Start a new hobby. Have fun and stay safe & healthy in your retirement. I want to wish all of you and your families the best during the upcoming Holiday Seasons, take care.

MY PRIORITIES

1.

2.

3.



# QUESTIONS *for* CANDIDATES

With election day approaching, you are likely to encounter state and local candidates campaigning for your vote. After you've introduced yourself as a MARSP member, consider taking the opportunity to ask them about their knowledge and position regarding the tax on retirement income. Here are some example questions:

- **WHAT DO YOU KNOW ABOUT THE TAX ON RETIREMENT INCOME?**
- **ARE YOU AWARE THAT THE AVERAGE PUBLIC SCHOOL PENSION IN THE STATE OF MICHIGAN IS 23,840? (2021)**
- **DO YOU SUPPORT REPEALING OR REDUCING THE TAX ON RETIREMENT INCOME?**
- **IF ELECTED, WHAT STEPS WILL YOU TAKE TO MOVE TOWARD REPEAL OR REDUCTION OF THE TAX ON RETIREMENT INCOME?**

In 2011, the state took away the income tax exemption that Michigan public school pensioners had planned on in retirement. Now, when the state is awash in revenue, it is time for our elected officials to provide relief to those retirees.

Let candidates know that MARSP will continue to advocate for the restoration of retirement income exemption, and that any relief is welcome, especially given that **the average public school pension in Michigan was \$23,840 as of 2021**. Along with this statistic, be prepared to **cite specific examples of how you and your retired colleagues have been impacted** by this issue.

Ask candidates **how they'll support you** if elected. Today, there are proposals in play from both sides of the aisle to address the tax. While we are hopeful that Republicans and Democrats can come together on a solution, public school retirees have witnessed plenty of candidates make promises on the campaign trail, only to watch them throw their hands in the air and blame the other side once elected. Find out their position and their plans and let them know you'll be following up.

# 10,000 Hours... REALLY?



## The Bottom Line

By Hess Bates, MARSP Treasurer  
[hessbates@att.net](mailto:hessbates@att.net)

Just being alive provides a universe of challenges. People find many paths through life's minefields with eating well and getting plenty of sleep always being important. But involvement in activities that support both mind and body are also critical parts of the puzzle. In my own attempt to embrace those special activities I've come up with a crazy idea; I'm going to learn to play bass guitar!

When I was just a wee lad, I attended a public school in suburban Philadelphia where we had a string orchestra. I can hardly imagine the cacophony, but certainly I added my share of chaos as a 3rd-grade (and 3rd-rate) violin player. Still, musical seeds were planted. At home, I would mess around on our Dear Old Mom's piano. There were no formal lessons but I could read music (because of the violin) and could hammer out the occasional tune. Later, my 8-years-younger brother began to show serious musical talent. Using the piano, the living room drum set, a Silvertone bass from Sears, and talented help from one of my brother's friends, we made a little music. I played bass. Lee later moved to California and ultimately graduated with a cum-laude degree in music from UC Berkley. Fast forward to last December and a visit with

Lee. Music has always been a primary focus of our time together and a major part of his life; he has two pianos and a Hammond B-2 in his dining room. On this visit, I picked up one of his basses (the one he built himself), and with Lee on his 7-foot, C-series Yamaha grand (a Disklavier model, with digital recording and playback capability) we relived some of our old musical adventures. I was predictably terrible—it had been 50 years since I'd touched a bass—but it was still rewarding whenever I found a correct note. Lee provided generous encouragement as he struggled to conceal his rolling eyes.

On my return home, I got a bass and small practice amp for myself. An online search revealed a good DVD bass course by Josh Fosgren (a real-deal bassist and experienced teacher) and soon I was plucking away, occasionally even making sounds that could be mistaken for someone playing bass.

And that brings us to the hard part; I've heard it said that for a normal, non-genius human to truly master any demanding pursuit (in my case to include pulling taffy) 10,000 hours of effort and practice are required. All those world-class pianists you hear playing Rachmaninov, all the Stevie Ray Vaughns, Paul McCartneys, and Jaco Pastoriuses of the world have invested that level of effort and discipline. But for me to accumulate

10,000 hours on the bass, I would need to play nearly three hours a day, every day, for ten years! But it's not necessary that I play like Josh Fosgreen. If I practice for just an hour each day I will still reap huge benefits. I'll learn how to produce some of the sounds that real bassists make. I'll build new connections in my brain as

I coax my fingers into the right spots at the right times. I'll work hard to keep up while B.B. King's bass player goes wild on *Why I Sing the Blues* and I'll grow because of the effort.

I think that for all of us, *The Bottom Line* is that we can't spend our lives sitting on our hands. It's important that we seek out long-term projects that demand active mental and physical involvement. All the hours that we invest will return dividends in improved function of brain and body, and we get to have fun at the same time! Never has there been a better win-win.



# WHERE CAN WE TURN FOR GOOD INFORMATION?

## Legislative Committee Report

By Chuck Abchagen, Legislative Co-Chair

The long hot days of summer are in the distant past. Now we are in the “most beautiful” time of the year. What could be better? We have the fall colors, crisp fresh air, freshly picked apples, pressed apple cider, pumpkin doughnuts and football. It can’t get any better. Right? Oh, wait a minute, we also have the politics of an election season.

It’s the frosting on the seasonal cake.

As citizens of this great country, and of our state, we have an enormous responsibility to become informed on today’s issues before going into the voting booth. The question becomes “Where do we turn to become informed about the many issues facing us?” We often turn to our friends and neighbors. Studies show, however, that many of them will share our opinions and attitudes. After all, we have a tendency to seek out people who are somewhat like us and therefore are unlikely to expose us to different points of view.

So where else can we go to get good information on which to base our opinions? There are many sources available. **The responsibility falls on us to do the necessary homework to seek out those reputable news sources.** A word of caution: practice skepticism. When you seek out news (or if news finds you), ask yourself some questions. *Did a company or politician pay for this content? What are the sources? Is the author*

*credible?* Be especially mindful when scrolling social media, as the social media business model is based on you engaging with content, and not on dispersing nuanced, fact-based information.

As MARSP members, we certainly should be interested in seeking out those candidates who align themselves with our positions. We should not be afraid to ask candidates what their opinions are on the issues stated in the MARSP mission statement. Do they or will they “support efforts to enhance pension and health care benefits for all Michigan public school retirees?”

One of the issues we hoped to see addressed in the FY 2022-23 state budget was tax relief for public school retirees born after 01/01/1946. We continue our efforts to bring about the repeal of this tax. Continue contacting your legislators by letter, email or phone, or visiting **[marsp.org/advocacy](https://marsp.org/advocacy)** to let them know your position on this issue.

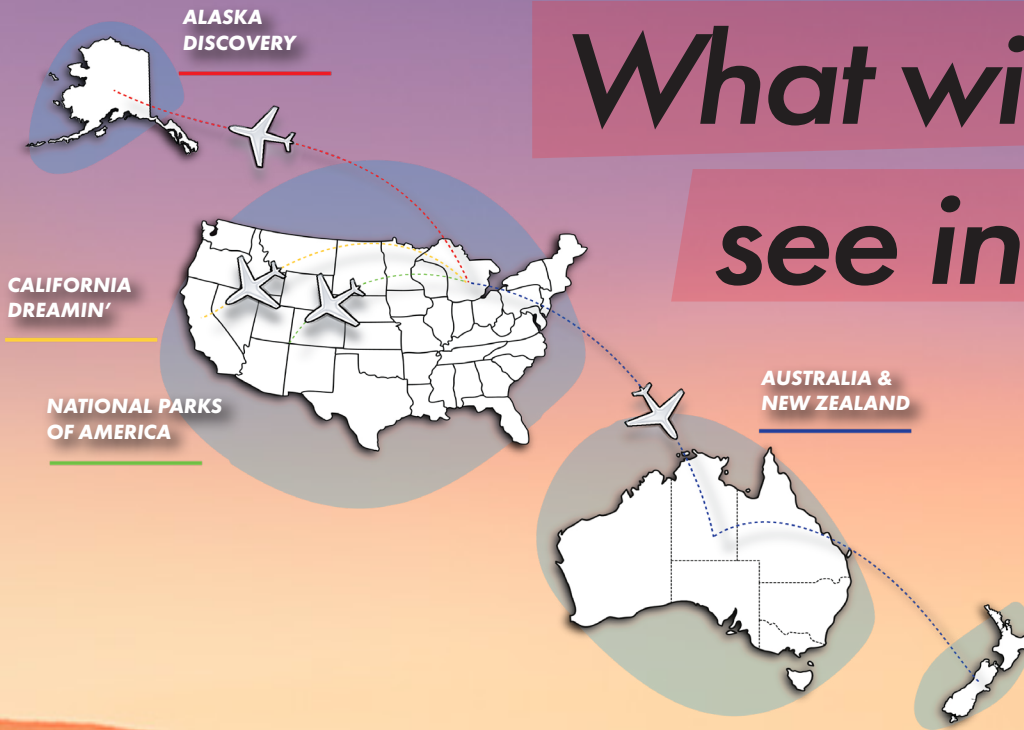
Our best wishes to our MARSP family for a wonderful holiday season.



*The Legislative Committee is co-chaired by Chuck Abshagen & Georgia Sharpe*



# What will you see in 2023?



## 1. CALIFORNIA DREAMIN'

Monterey, Yosemite & Napa  
April 10 — April 17, 2023  
8 days of rugged coastline, soaring peaks, and rolling vineyards.

Secure your seat today! Receive full refunds for cancellation until October 10, 2022.

## 2. ALASKA DISCOVERY

Land & Cruise  
May 31 — June 11, 2023  
This 12 day adventure brings together the best of Alaska's land and sea.

Secure your seat today! Receive full refunds for cancellation until November 30, 2022.

## 3. NATIONAL PARKS OF AMERICA

Arizona, Utah, Wyoming & South Dakota  
August 25 — September 05, 2023  
A 12 day journey through five of America's most incredible national parks.

Secure your seat today! Receive full refunds for cancellation until February 25, 2023.

## 4. AUSTRALIA & NEW ZEALAND

Sydney to Christchurch  
September 20 — October 09, 2023  
20 days of exploring the natural and cultural wonders "Down Under."

Secure your seat today! Receive full refunds for cancellation until February 25, 2023.

VIEW INFORMATIONAL WEBINARS FOR 2023 TRIPS AT [MARSP.ORG/WEBINARS](https://marsp.org/webinars).  
VISIT [MARSP.ORG/TRAVEL](https://marsp.org/travel) TO LEARN MORE AND BOOK YOUR TRIP!

The MARSP Travel Program is a benefit for those with an active MARSP membership. A MARSP membership is available to *anyone* who supports the protection of public school retirees' pension and health care benefits. If you are interested in traveling with a friend or family member who is not a MARSP member, please encourage them to JOIN MARSP before registering for a trip!

# MPSERS Health Care Changes for 2023

All changes are effective on January 1, 2023.

## Blue Care Network HMO

### Non-Medicare

The non-Medicare benefits are not changing at all for 2023.

### Medicare

#### Office Visits

Primary: \$10 copay (was \$25)  
Specialist: \$35 copay (was \$45)  
deductible does not apply  
Online Visits: \$0 copay (was \$25)  
deductible does not apply

#### Preferred Pharmacy

Preferred Generic and Generic: \$5 copay (was \$12)  
Preferred Brand: \$40 copay (was \$55)  
Non-Preferred Drugs: \$70 copay (was \$80)

#### Standard Pharmacy

Preferred Generic/Generic: \$10 copay (was \$20)  
Preferred Brand: \$45 copay (was \$75)  
Non-Preferred Drugs: \$75 copay (was \$100)

#### Mail Order

32-day to 90-day supply for two copays.  
Tier 1 and Tier 2 generic \$0 copay.

#### Specialty Drugs

20% coinsurance with \$100 maximum  
per prescription (was \$200)

## Priority Health HMO

### Non-Medicare

The non-Medicare benefits are not changing at all for 2023.

### Medicare

#### In Network

Deductible: \$525 (was \$450)  
Out of Pocket Max: \$2,300 (was \$2,100)

#### Preferred Pharmacy

Tier 3: \$55 (was \$45)  
Tier 4: \$85 (was \$70)  
Specialty: 20% coinsurance up to \$120 Max  
(was \$100)

#### Standard Pharmacy

Tier 3: \$60 (was \$45)  
Tier 4: \$90 (was \$75)  
Specialty: 20% coinsurance up to \$120 Max  
(was \$100)

#### Out of Network

Deductible: \$725 (was \$545)  
Out Of Pocket Max: \$3,200 (was \$3,000)

## TruHearing

No changes to member cost share or hearing aid coverage.

## Dental

No changes to the dental plan, and Delta Dental will continue to be the carrier.

## Vision

No changes to the vision plan, and EyeMed will continue to be the carrier.

## Blue Cross Blue Shield PPO

### Non-Medicare

Effective Jan. 1, 2023, your emergency room copay will be \$125 per visit (previously \$120). You pay this copay after your coinsurance maximum is met for the year. Until you've met the maximum, you pay 10% coinsurance and the annual deductible for emergency room visits. The copay is waived if you're admitted to the hospital within 72 hours. Your retirement system medical plan coinsurance, coinsurance maximum and deductible will remain the same in 2023

### Medicare

Effective Jan. 1, 2023, your emergency room copay will be \$125 per visit. The emergency room copay is waived if you're admitted to the hospital within 72 hours. Your retirement system medical plan coinsurance, coinsurance/copay maximum, deductible and out-of-pocket maximum will remain the same in 2023.

# MPSERS Fall Member Meetings

## Blue Cross Blue Shield

Every year, we work with our insurance carriers to provide educational materials to help you understand how your plan works and all it has to offer. We encourage you to learn more about the 2023 Michigan Public School Employees' Retirement System healthcare plan by following the steps below.

### Join ORS online for the Fall 2022 Retiree Education Seminar

View the seminar content anytime from **October 11- December 16, 2022**

1. Using your computer or tablet, navigate in your web browser to:

[www.MPSERSHealthSeminars.com](http://www.MPSERSHealthSeminars.com)

2. While in the virtual lobby, view the **Welcome Message** and **Site Navigation Tips** videos.

3. Visit the **Auditorium** to view presentations from: **Blue Cross® Blue Shield® of Michigan, Delta Dental®, EyeMed, OptumRx®**

4. Visit the **Learning Center**: Use the Learning Center to download highlights of your coverage and helpful resources available from each insurance carrier.

*If you have questions about coverage, our insurance carriers are available to assist you. You can find their phone numbers on the back of your member ID card.*

## Priority Health

Priority Health will have two Fall webinars.

### Prospective Priority Health Members October 18th at 9:00 am

Register at [priorityhealth.com/freedom](http://priorityhealth.com/freedom)

There are plenty of misconceptions when it comes to HMO health plans, from flimsy travel coverage to no-good networks. Our HMO plans give Michigan public school retirees more freedom—and more value—than you might think.

### Current Priority Health Members October 19th at 9:00 am

Register at [priorityhealth.com/mpsers2023](http://priorityhealth.com/mpsers2023)

With options for health coverage, we couldn't be more grateful that you choose to partner with us. There are a few changes to your plan in 2023, but this free 45-minute information session gives you the details and includes a reminder of all the ways your health plan works for you.

*Can't make an event? You can still register to watch it on-demand.*

# IN REMEMBRANCE

July 1, 2022 - August 31, 2022

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

## **Michigan**

**Allen Park**  
Gail Holland

**Alma**  
William Walker  
Bethany Walker

**Ann Arbor**  
Gilbert Cross  
Grace Wunderlich

**Bark River**  
James Boyle  
Richard Haeusler

**Bath**  
James Hixson

**Bay City**  
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Dorothy Yancey

**Boyne City**  
Gertrude Stuber

**Buchanan**  
Lee Lyon

**Canton**  
Vada Starr

**Cass City**  
Edna Kujawski

**Clinton Twp**  
John Norton

**Coldwater**  
Barbara Langley

**Coloma**  
Allan Johnson

**Commerce Twp**  
Robert Lennox

**Dearborn**  
Doris Zenn  
Eva Rudolph

**Decatur**  
Michael Vanvoorst

**Deckerville**  
Grace Twiss

**Delton**  
Melvin Goebel

**Durand**  
Richard Conrad

**Eaton Rapids**  
Penny Johnson

**Erie**  
Brenda Rush

**Escanaba**  
Robert Meyer  
Darlene Prokos  
Susan Shepich  
Candace Swetkis  
Willard Borman  
Eleanor Coan  
Gary Dahl  
Gary Ethier  
Una Green  
Ernest Lafave

**Evart**  
Patricia Gerber

**Farmington Hills**  
Delphine Jablonski  
Wesley Measel

**Felch**  
John Rauser

**Fenton**  
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John Caldwell

**Lake Isabella**  
Georgia Warner

**Lakeland**  
Marie Kangas

**Lapeer**  
Doris Rolland

**Lawton**  
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**Linwood**  
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**Livonia**  
Elaine Glowacki

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Lucile Markel  
Judith Richter

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Norman Nielsen

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Edward Holovka

**Pleasant Ridge**  
Joel Proulx

**Prescott**  
Janice Vandrese

**Rapid River**  
Alice Bergeron

**Redford**  
Margaret Miller

**Reed City**  
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Terry Kooiker

**Richland**  
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**Rochester Hills**  
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Catherine Van Donsel

**Royal Oak**  
Thomas Dobberstein

**Saginaw**  
Cynthia Marcoux

**Saint Joseph**  
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**Saline**  
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**Sault Ste Marie**  
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**Spring Hill**  
Donald Hecht

**The Villages**  
Marilyn Lemak

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**Southend**  
Janet Petro

**Minnesota**  
**Rochester**  
Margaret Sherry

**North Carolina**  
**Davidson**  
Lorriane Wright

**Oregon**  
**Portland**  
Harley Sachs

**South Carolina**  
**Charleston**  
Pauline Chochran

**Texas**  
**Buda**  
Arthur Miller

**Denton**  
Willabelle Holmes

**Mission**  
Meredith Devoe

**Wyoming**  
**Cheyenne**  
George Rulli

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July 1, 2022 - August 31, 2022

Contributions to MARSP include donations to the General Fund.

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Gilbert, Gloria - Grand Traverse  
Harrington, Claudia - MARSP  
Hewitt, Lora - MARSP  
Hood, Donald - MARSP  
Howell, Clara - MARSP  
Hurst, Janice - Hillsdale  
Jancek, Jacquelyn - Eaton  
Jones, Jean Ann - MARSP  
Joneson, Jeffrey - Emmet  
Kane, Sally - Newaygo  
Konwinski, Geraldine - Alpena  
Leach, Ronald - MARSP  
Liewert, Irma - MARSP  
Lilly, Rosemarie - St. Clair  
Masiarczyk, Ilene - MARSP  
Massey, Bob - MARSP  
Maurer, Clarence - Wayne NW  
McMacken, Susan - Oakland Suburban  
McMillan, Geraldine - Macomb North  
Meints, Kathryn - Ingham-Greater Lansing  
Moehn, Jeanne - Osceola  
Moomey-Brown, Judith - MARSP  
Morgan, Mary - St. Clair

# DID YOU KNOW?

Your donation to the MARSP Foundation may be tax deductible.

Morin, Deanna - Ontonagon  
Mueller, Thomas - MARSP  
Myers, Barbara - Hillsdale  
Niemi, Marcia - Alger  
Niforos, Lula - MARSP  
Padgett, Mae - MARSP  
Peterman, Carol - MARSP  
Phillips, Donna - Shiawassee  
Pillarelli, Margaret - MARSP  
Pintar, Beverly - Oakland Suburban  
Pirkola, Gerald - Marquette  
Pitcher, Lois - Gratiot  
Porter-McClain, Carrie - Genesee SE  
Powell, Juanita - Oakland Suburban  
Price, George - Calhoun  
Prokopow, Jean - Lee County - FL  
Raab, Janice - Washtenaw  
Richter, Judith - MARSP  
Robert, Donna - Isabella  
Sartor, Ronald - Macomb North  
Saunders, Cherry - Oakland Suburban  
Schmidtendorff, Linda - MARSP  
Schneider, Helen - St. Clair  
Simmons, Rose - Kent  
Smith, Mary - MARSP  
Smith, Phyllis - MARSP  
Stellow, Dorothy - MARSP  
Tartoni, Sally - Genesee SE  
Taylor, Jewell - Washtenaw  
Thomas, Janice - Oakland - Farmington  
Thomas, Kay - Branch  
Tucker, William - Wayne Metro  
Vandenbosch, Joan - Chippewa-Mackinac  
Varner, Joan - MARSP  
Wagner, Frances - Delta  
Westerfield, Betty - Wayne NW  
Wilson, Marcella - MARSP  
Winger, Joe - Muskegon  
Winger, Susan - Muskegon  
Winnie, Jean - Calhoun  
Winters, Sybil - MARSP  
Wiseman, Charles - Oakland North  
Yoanides, Evelyn - Washtenaw  
Yurek, Margaret - Clinton

### In Memory of, from Members

Klungle, Linda - for Carolyn Jones

### In Memoriam from Chapters

Saginaw - for Joan Bell, George Burrows, Barbara Fabus, Alicia Guevara, Gari McManus, Victoria Monroe, Marrianna Prokop, Donna Wrege

## MARSP FOUNDATION CONTRIBUTIONS

July 1, 2022 - August 31, 2022

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.

### From Members

Anderson, Michele - Wayne Metro  
Baker, Jeanne - Oakland Suburban  
Bezile, Richard - Kent  
Boyak, Marianne - Macomb North  
Bradfield, Karen - Washtenaw  
Edwards, Gloria - Wayne Metro  
Hakala, Carole - Wayne NW  
Heinrich, Dave - Wayne NW  
Horst, Joan - MARSP  
Kaminski, Diane - Wayne Downriver  
Kocher, Kathleen - Wayne Metro  
Kuna, Laurie - Kent  
Lavery, Barbara - Washtenaw  
Rosenthal, Marya - MARSP  
Routham, William - Tuscola  
Tuomaala, Linda - Oakland Suburban  
Welder, Patricia - Van Buren  
Winter, Patricia - Oakland North

### In Memory of, from Members

Baker, Carol - for Keith Stout  
Stout, Cheryl - for Keith Stout  
French, I Suzanne - for Suzanne French  
Wensel, Patricia - for Catherine Wensel

### In Memory of, from Chapters

Clinton - for James Hixson & Nancy Kitson  
Osceola - for Marilyn Jones & Terry Kooiker

### Endowment Fund

#### From Members

Barkley, Maureen - Charlevoix  
Laethem, Susan - Macomb East  
Martin, William - Wayne Downriver  
Muller, Judith - Wayne Metro  
Weinle, Donna - Macomb East



# VOLUNTARY BENEFIT DEFENSE FUND (VBDF) CONTRIBUTIONS

July 1, 2022 - August 31, 2022

The MARSP Board of Directors expresses SINCERE thanks to every member and chapter listed here for the contributions between July 1, 2022 to August 31, 2022, 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

Anderson, Michele - Wayne Metro  
Aukee, Carolyn - Ottawa  
Boyko, Corinne - Wayne Metro  
Clements, Philip - Montcalm  
Clements, Shirley - Montcalm  
Collins, Derenda - MARSP  
Danner, Jane - MARSP  
Freye, Robert - Kalamazoo  
Gidi, Sandra - Wayne Downriver  
Hager, Aisha - Wayne Downriver  
Hayes, Verita - Bay Area

Heinrich, Dave - Wayne NW  
Hoffman, Gilbert - Wayne  
Downriver  
Meadow, Aurollee - Wayne Detroit  
Routhier, William - Tuscola

## Chapters

Baraga  
Heartland - FL  
Saginaw  
Tuscola  
Washtenaw

## In Memory of, from Members

Wiles, Robert - for Pat Wilson & Ken Mitchell

## In Memory of from Chapters

Clare - for Ralph Fritzing & Louise Weldon

## Golfing to Support Active School Personnel

We had the pleasure of hosting the 11th Annual Bruce H. Moeggenborg Golf Outing on August 16, 2022 at Maple Creek Golf Course.

52 golfers played in support of the MARSP Foundation Scholarship Fund, which offers continuing education opportunities for current public school employees to expand their skills and further their careers in the public school arena. We couldn't have asked for better weather or better company—including the Moeggenborg family! Bruce's wife, Norma, and two of their sons shared stories about Bruce's career as the school maintenance director for Alma Public Schools and his involvement in establishing some of MARSP's first annual golf outings while co-President of the Gratiot County Chapter (disbanded) in the early 2000s.

We are grateful to the Moeggenborg family for their longtime support, and to all those who participated in this year's event!



View more photos from the day at  
[www.marsp.org/news/golf-outing-2022/](http://www.marsp.org/news/golf-outing-2022/)

**Believe it or not...**

# Retirement health benefits can be as empowering as retirement itself.

At Priority Health, we believe retirement and health benefits should offer the same thing—**freedom**. That's why our plans let you:



**Travel the country**  
with quality coverage  
from an HMO plan.



**Choose the care you need**  
from the doctors  
you want.



**See a specialist**  
without a referral  
from us.



**In disbelief? Get the facts.**

Retirement health plans come with many myths. We're busting them in our free online webinar. Scan the code below or go to [priorityhealth.com/believeitornot](https://priorityhealth.com/believeitornot) to sign up.



**PriorityHealth** 

For more on our Medicare and Pre-Medicare plan offerings, go to [priorityhealth.com/mpsers](https://priorityhealth.com/mpsers).

# KNOW YOUR OPTIONS: VOTING IN THE 2022 ELECTION

The 2022 election is approaching and it's important to know your voting options. Michigan residents can vote at their local polling location or by absentee ballot. Each method of voting comes with its own set of rules.

## Vote In-Person

Make sure you are prepared before you head to the polls this election season.



### Register to Vote

Confirm you are registered to vote. You can check your voter registration status at [mVIC.sos.state.mi.us/Voter](https://mVIC.sos.state.mi.us/Voter)



### Locate your polling location

Once you are registered to vote, you can look up your polling location at [mVIC.sos.state.mi.us/Voter](https://mVIC.sos.state.mi.us/Voter)



### What to expect on election day

Once you have registered to vote and have located your polling location, it's time to prepare yourself for election day.

### You will be required to provide a valid ID.

Accepted forms of identification include:

- Michigan driver's license or state ID
- Driver's license or personal identification card issued by another state
- Federal or state government-issued photo identification
- U.S. passport
- Military ID with photo
- Student identification with photo from a high school or accredited institution of higher learning
- Tribal identification card with photo

### At the Poles

Polls are open from **7:00 am to 8:00 pm** local time. So long as you are in line by 8:00 pm, you may vote. To learn more about voting in person please visit [mVIC.sos.state.mi.us/Home/VoteInPerson/#where](https://mVIC.sos.state.mi.us/Home/VoteInPerson/#where)

## Vote Absentee

Voting in person isn't an option for all of us. With the passage of statewide ballot proposal 18-3, **all eligible and registered voters** in Michigan may now request an absentee voter ballot.

### Obtain your absentee ballot online

Registered voters can request an absentee ballot online through the absentee voter request form no later than 5 pm the Friday before the election.



## Obtain your absentee ballot in-person

An application for an absentee ballot was mailed to every registered voter in Michigan. If you did not receive one or cannot find it, you can:

- Call your city or township clerk and ask that an application be mailed to you
- Download an application to return by mail or in-person to your local clerk or township
- Download the application here [www.michigan.gov/documents/sos/AVApp\\_535884\\_7.pdf](http://www.michigan.gov/documents/sos/AVApp_535884_7.pdf)

Requests for an absentee ballot mailed to you must be received by your clerk no later than 5 pm the Friday before the election.

You can also request an absentee voter ballot in-person at your clerk's office anytime up to 4 pm on the day prior to the election; this ballot must be completed at the clerk's office.



### Submitting your absentee ballot

**Option A:** Mail your completed absentee ballot to your city or township clerk by **8:00 pm on Election Day (November 8, 2020)**.

**Option B:** Hand deliver your ballot to your clerk's office before **8:00 pm on Election Day (November 8, 2022)**.



### Did my ballot arrive?

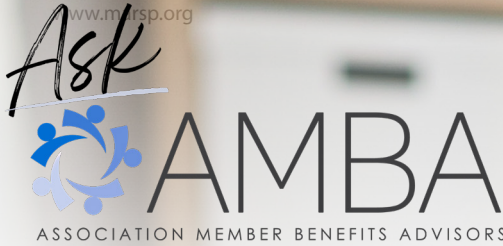
You can check the status of your ballot by looking up your information here [mvic.sos.state.mi.us/Voter](http://mvic.sos.state.mi.us/Voter)

## Important Information regarding your absentee ballot.

- Your ballot will not be counted unless your signature is on the return envelope and matches your signature on file. If you received assistance voting the ballot, then the signature of the person who helped you must also be on the return envelope. For information about your signature on file contact your clerk's office.
- Ballots must be received by the clerk's office by **8:00 pm on November 8, 2022**.
- Hand delivering your absentee ballot is the safest way to ensure your absentee ballot has been successfully delivered to your clerk's office. In the event that you can not hand deliver your absentee ballot consider mailing in your ballot as soon as possible to ensure on-time delivery.

**Please reach out to your clerk's office for questions or more information.**

**For more information and full details from the Michigan Secretary of State visit [mvic.sos.state.mi.us/Home](http://mvic.sos.state.mi.us/Home)**



Dear AMBA,

My husband and I are in our late 60's and are starting to worry about the cost of in-home care and assisted living. We watched our parents go through most of their savings, spending nearly \$80,000 for just one year in a decent nursing home. Like many our age, we have health issues, but can't afford the prices we're seeing for long-term care. What can we do now to make sure we're covered when the time comes for in-home or facility care?

- worried in Michigan

Dear worried in Michigan,

Your concerns are justified. More than 70% of people over the age of 65 will need long-term care at some point. The average cost of a nursing facility is over \$90,000 per year, with in-home care reaching as high as \$46,000 per year. Baby Boomers, the largest part of our population, are now at the age where they are filing claims for long term care, increasing demand and driving prices higher. The good news is, AMBA now has adjustable, affordable Short and Long-Term Care plans to provide people like you with up to a full year of home care or a full year of facility care. To learn more and find out if you qualify, call 517-624-1316.



## Contribution Form

Plan your future. Protect your future.

Make your check made payable to: **MARSP**  
Mail to: **PO Box 23214, Lansing, MI 48909-3214**

**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 \_\_\_\_\_



PO Box 23214, Lansing, MI 48909-3214

I support the MARSP Foundation and wish to make a Contribution. Contribution may be tax-deductible.

Make Check Payable to:  
MARSP Foundation, Inc.

Please do not combine with MARSP Dues.

**Fund Choice:**

- 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 members with financial needs, such as prescription co-pays, medical expenses, etc.
- Endowment Fund** - Any amount of contribution; interest only used for Foundation programs.

Name \_\_\_\_\_

Address \_\_\_\_\_

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

Phone \_\_\_\_\_

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

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

# 2022-2023 CHAPTER DUES:

## MARSP - \$35

### MICHIGAN

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 - \$9  
 Genesee South East - \$7  
 Genesee West - \$7  
 Gladwin - \$5  
 Gogebic - \$10  
 Grand Traverse - \$10  
 Hillsdale - \$5  
 Houghton-Keweenaw - \$3  
 Huton - \$5  
 Ingham,  
   Greater Lansing - \$0  
 Ionia - \$10  
 Iron - \$10  
 Isabella - \$10  
 Kalamazoo - \$10  
 Kent - \$10  
 Lapeer - \$8

Leelanau - \$10  
 Lenawee - \$0  
 Livingston - \$5  
 Luce County/  
   Tahquamenon - \$10  
 Macomb East - \$8  
 Macomb North - \$8  
 Manistee - \$8  
 Marquette - \$5  
 Mason-Lake - \$10  
 Mecosta-Canadian  
   Lakes - \$10  
 Menominee - \$5  
 Monroe South - \$5  
 Montcalm - \$5  
 Muskegon - \$15  
 Newaygo - \$7  
 Oakland North - \$7  
 Oakland Suburban - \$6  
 Oakland-Farmington - \$6  
 Oceana - \$10

Ogemaw - \$6  
 Ontonagon - \$5  
 Osceola - \$5  
 Otsego - \$10  
 Ottawa - \$10  
 Presque Isle - \$10  
 Roscommon - \$10  
 Saginaw - \$7  
 Schoolcraft - \$7  
 Shiawassee - \$5  
 St Clair - \$8  
 St Joseph - \$8  
 Tuscola - \$5  
 Van Buren - \$10  
 Washtenaw - \$10  
 Wayne Detroit - \$12  
 Wayne Downriver - \$10  
 Wayne Metro - \$5  
 Wayne Northwest - \$8  
 Wexford-Missaukee - \$7

### ARIZONA

NW Valley of Sun - \$8

### COLORADO

Colorado Chapter - \$10

### FLORIDA

Char-Sota - \$5  
 Greater Daytona - \$10  
 Tallahassee/  
   South Georgia - \$1  
 Tri-County - \$5

### TENNESSEE

Tennessee East - \$5



# RENEW YOUR MARSP MEMBERSHIP TODAY!

**Chapter selection**

Please renew local chapter dues for the following chapter:

\_\_\_\_\_

**Auto Renewal**

I authorize MARSP to automatically renew my State and Local Chapter (if applicable) Membership the first week of March each year beginning in 2023 using the credit card information provided on this form. Email required.

Referred by:

\_\_\_\_\_

**Spousal Membership**

*"All you need is one" to help MARSP grow its membership. Sign up your spouse as a member. As the usual beneficiaries of benefits, spouses have a voice too!*

**Please make my spouse a member of MARSP!**

I am including an additional \$35 for state MARSP membership for my spouse. Please include applicable chapter dues.

Name of Spouse: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

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

Member Name \_\_\_\_\_

Phone Number \_\_\_\_\_

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

Payment Options:  Credit Card  Check enclosed

Card Number \_\_\_\_\_

Exp. date \_\_\_\_\_

CVV \_\_\_\_\_

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

Amount \_\_\_\_\_

Date \_\_\_\_\_

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

*Overpayment will be considered a donation.*

# *Congratulations to our winners!*

MARSP members who refer a friend, former colleague or spouse/pension beneficiary are entered into a monthly drawing for a \$25 Visa® gift card, as well as the grand prize drawing of a trip for two to Mackinac Island!

**MARSP members referred 28 new or former members from July 1, 2022 - August 31, 2022!**

**The 28 referrals have the following chapter associations:** Baraga, Bay Area, Clare, Delta, Genesee Southeast, Ingham-Greater Lansing, Kalamazoo, Macomb East, Muskegon, Oakland North - NOC, Oakland Suburban, Tuscola, Washtenaw, Wayne Downriver, Wayne Northwest, Wexford-Missaukee

**The \$25 Visa® gift card referral winners:** Kim Zeppa for referring Linda Trupino (Wayne Downriver), Debra Sadro for referring Bonnie Coleman (Oakland Suburban)

*You could win a trip to  
Mackinac Island...*

Do you know an active or retired public school employee who would benefit from a MARSP membership? Invite them to be a part of our community by sharing this issue of *VANGUARD* and the membership form located on page 19!