

THE OFFICIAL PUBLICATION OF THE MICHIGAN ASSOCIATION OF RETIRED SCHOOL PERSONNEL

VANGUARD

VOLUME 74, ISSUE4



Elections Bring Reconnection
at the Washtenaw Chapter
Candidate Forum

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- Resources to help you navigate the changes (p. 7, 12)



Annual memberships valid thru June 30, 2025
Early renewal period: January 1 - March 31, 2025

VANGUARD

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VANGUARD is the official publication of the Michigan Association of Retired School Personnel. Please note that some information may not be current due to *VANGUARD* production schedule.

46 NEW AND RETURNING MEMBERS!

Thanks to MARSP members like you, we welcomed 46 new and returning members between July and September (see p. 18). That's 46 more retirees who are accessing MARSP's nonpartisan news, strengthening our presence in Lansing, and helping spread the word about our work to the over 382,000 retired and active public school employees in Michigan's retirement system.

Let's keep this momentum going in 2025! Can we top 46 new members before the next *VANGUARD*? I believe we can!



Les Nixon, Membership Committee Chair



How to Scan a QR code Using Your Smart Device

You may have seen these maze-like little squares—called Quick Response (QR) codes—in restaurants, commercials, and in MARSP's printed materials. QR codes are a quick and convenient way to access online information without typing a web address.

MARSP includes QR codes in *VANGUARD* to help you access information and resources, update your membership, register for events, or support our initiatives and advocacy.

Follow the instructions below to use the QR codes in this issue!

**1**

Open your camera and point your device at the QR code

**2**

Wait for the camera to detect and scan the code

**3**

A link or banner will appear once the code is recognized

**4**

Click the link or banner to open the information associated with the code



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.



For more on our Medicare and Pre-Medicare plan offerings, go to **priorityhealth.com/mpsers**.

In disbelief? Get the facts.

Retirement health plans come with many myths. We're busting them in our free online webinar.

Scan the code or go to **priorityhealth.com/believeitornot** to sign up.





Chapter Spotlight: Elections Bring Reconnection at the Washtenaw Chapter Candidate Forum

Candidate forums are routine election-season events for many MARSP chapters, offering members the chance to engage local candidates on key issues impacting retirees.

In a world dominated by digital communication, these events are also an opportunity for public school retirees to connect with friends, colleagues, and even former students.

On Friday, September 20, Washtenaw Chapter members gathered at a banquet hall to meet a few of their local candidates. Chapter leaders greeted attendees with name tags before guiding them to tables arranged by district. The thoughtful organization and friendly atmosphere (complete with food!) eased members and candidates into conversations that blended the personal and political.

After words of welcome, candidates took seats at a long table facing constituents and the forum officially began. They took turns answering pre-written questions about their backgrounds, platforms, and plans, including "What measures would you take to pay off our pension fund's debt while ensuring the protection of our health benefits?" During this question, one candidate, State Representative Morgan Foreman, suddenly paused mid-answer. Beaming, she waved to the back corner of the room.

"I see one of my former teachers in the room! How are you, Ms. Alter?"

Catherine Alter, a longtime MARSP member, responded with a wave as Rep. Foreman continued her remarks. After the forum, the two women navigated the crowd to embrace and catch up on the years since Foreman sat in Alter's classroom.

"You always hope your students take something valuable from your class," said Alter. "It's wonderful to see them pick up the torch and carry it forward."



The reunion between teacher and student was a small reminder of the lasting, multigenerational connections formed throughout a career in the public school system. When those roots extend to new contexts (such as a local candidate forum) they have the power to enrich and humanize our civic discourse.

Technology today provides incredible tools and platforms for connection, but there's something special about meeting face-to-face. MARSP encourages members to get involved in their community, not just to stay informed, but to enjoy the (re)connections that come with it. Afterall, Facebook "likes" don't compare to a heartfelt hug from a former student, you can't taste a cupcake through email (yet), and this written recap does not do Washtenaw's forum justice!

Connect with your local chapter!
www.marsp.org/community



Catherine Alter and State Rep. Morgan Foreman reunite at Washtenaw Chapter's candidate forum on September 20.



MPSERS Healthcare and Public Act 127

Governor signs House Bill 5803 into law

On Oct. 3, 2024, the Governor signed House Bill 5803, now Public Act 127 of 2024, to support the FY2025 state budget. This legislation amends the MPSERS Act to direct excess funds from MPSERS healthcare (Other Post-Employment Benefits or OPEB) towards school operations. It also permanently lowers the payroll rate districts must contribute to MPSERS.

Future security for MPSERS Healthcare funding

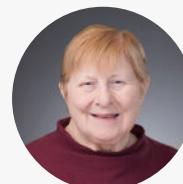
As of the 2023 valuation, MPSERS healthcare funding stood at 126%. Recent estimates now place it closer to 140%, well above fully funded. We celebrate reaching full funding for MPSERS healthcare and look forward to continuing the work to achieve the same for the pension fund.

MARSP's top priority is protecting the current and future standing of MPSERS pension and healthcare

funds. MARSP confirmed there are procedures to ensure the healthcare fund remains at or above 100% in the future. In the event of any new MPSERS healthcare or pension debt, the state will promptly address it through the School Aid Fund.

Your support powers MARSP's budget oversight each year

Once again, MARSP's presence in Lansing safeguarded retiree interests during this year's budget process. As we prepare for the coming year, your continued support enables us to monitor legislative developments and influence policy decisions. THANK YOU for partnering with MARSP to protect the rights of Michigan's current and future public school retirees!



*Georgia Sharp & Chuck Abshagen
Legislative Committee Co-chairs*



I Scream, You Scream, We All Scream for Good, Affordable Healthcare Coverage



The Bottom Line

By Hess Bates, MARSP Treasurer
hessbates@att.net

"Uh oh...there's Sharon," I whispered to my wife, Speedy, as we made our way down the cereal aisle at Kroger. "And she's standing right by the shredded wheat!"

Sharon is an old "friend" I guess, though nemesis is probably the more appropriate word. She too is a retired teacher, but one who has resisted the repeated attempts that Speedy and I have made to bring her into the MARSP fold.

Crash!! Feigning innocence as I perused the shelves, I piloted our shopping cart into hers. "Oh, Sharon! I'm sorry, I didn't see ya there," as we stood, Sharon, Speedy, and I, in the otherwise empty aisle.

"How's things?" I asked with a cleverly disguised lack of sincerity. "Just great, Hess. How's MARSP?" she snarked back. "Fixed the retirement system's healthcare coverage yet?" This has always been Sharon's beef; she won't join MARSP because she complains that the MPSERS healthcare program is not as good as the MESSA coverage she had when she was teaching.

Speedy (who gets along with almost everyone...even me, sometimes), has tired of Sharon's schtick and steamed into the fray. "MARSP is just fine, thanks. Still working hard to protect benefits for *all* of us!"

With storm clouds gathering I switched to diplomatic mode. "You know, Sharon, what we have through MPSERS isn't perfect, but we've made huge strides. Back in 2017, MARSP was instrumental in stopping legislation that almost gutted the defined benefit pension and healthcare programs. If that had passed, the whole system would've changed drastically, and for the worse. Thanks to the collective efforts of retirees like us, we protected the core of what so many depend on."

Sharon shrugged, "It doesn't matter anyway— I'm on Bob's insurance now." Bob is Sharon's smooth, auto-exec husband, whose Rolex shine would allow reading newsprint on a dark night.

"I'm glad you have options; not everyone does," I pointed out. "My neighbor, for instance, retired from Borg-Warner and has struggled to find decent coverage. He's seeing policies offered with \$15,000 to \$20,000 out-of-pocket maximums, amounts that make such policies pay only for catastrophic costs. MPSERS retirees are in a much better position. Our coverage has much lower out-of-pocket limits, which helps with routine medical visits and protects us from financial ruin when serious health issues arise."

I continued, "Plus, and this is really important, with so many enrolled in MPSERS plans, retirees enjoy significant discounts on medical costs. My doctors billed BC/BS Medicare Advantage \$12,148 in 2023, but thanks to the negotiated rates through MPSERS, I only had to pay \$1,148. Those bills would've been overwhelming were it not for the coverage and discounts that MPSERS provides. Compared to someone like my neighbor, MPSERS's group coverages save retirees thousands of dollars on medical bills each year."

Statement Date: December 2023

HESTON BATES III

Member ID: XXXX

TOTALS for medical and hospital claims	Amount providers have billed the plan	Total cost (amount the plan has approved)	Plan's share	Your share
Totals for 2023 (all claims processed through December 31, 2023)	\$12,147.79	\$4,193.05	\$3,044.85	\$1,148.20



Michigan Association of
Retired School Personnel
Protecting your future

MEMBER INSURANCE UPDATE

DECEMBER 10, 2024, 2:00PM



I could see the wheels turning in Sharon's eyes. Speedy saw this too and jumped in: "And MARSP understands that effective advocacy means challenging the status quo. With many MPSERS retirees relying on modest pensions and Social Security incomes, MARSP pursues every opportunity to lower healthcare costs and improve benefits."

I nodded thinking of MARSP's founding members back in 1951. At the time, both private companies and public employers refused to offer affordable healthcare coverage to older Americans. "Bob"-less, those retirees banded together and reshaped the national conversation on aging and retirement. *The Bottom Line* for MARSP's founders remains unchanged for us today. I turned my attention back to Sharon...

"We need retirees like us coming together to ensure we all get the benefits we deserve – now and in the future. MARSP is our best tool for influencing MPSERS, and every new member makes MARSP more effective."



Sharon glanced at her watch. "I'll think about it, but now I've got to run – Bob's waiting." She quickly steered off, her parting words leaving us with at least a faint glimmer of hope.

As Speedy and I continued our trip through the store we entertained the thought of gifting Sharon a MARSP membership.

"Maybe she'll finally come around," Speedy said as we turned down the frozen food aisle.

"One can dream," I replied, casually sliding three containers of double fudge, chocolate chip Breyers into the cart and tucking them beneath the baby carrots and broccoli.

Speedy smirked and reached in after me. "One sure can."



Scan the QR code or visit
www.marsp.org/events/insurance-meeting-virtual
to register online.



This online event is exclusively
for MARSP members.



Insurance representatives will
discuss the 2025 changes to
MPSERS coverage and answer
questions as time allows.

1-888-960-4022

STAFF@MARSP.ORG

Enrichment Through Exploration



MARSP Traveler: Bill Richardson

Name: Bill Richardson

Age: 84

Years in public education: 33

Role in public education: English teacher,
Pontiac Central High School; Oakland University

Joining MARSP: Bill joined MARSP based on recommendations from his trusted union representatives.

Travel experience: Bill's passion for travel began with a transformative experience in 1988, when he joined Oakland University's Summer English Language Institute in Guizhou Province, China. *"I'd never been abroad before – what an experience that was! There can be a lot of uncertainty when traveling abroad, but I went with three awesome and well-traveled colleagues, and they were a big help."*

For the next 27 years, Bill continued to work with the program, making regular trips to China. In retirement, he explored the world with his brother and a close friend. After his travel companions passed and his trusted travel agency was sold, Bill took a hiatus from travel. However, MARSP provided an opportunity to rekindle his passion for exploration, and he hasn't looked back.

Traveling with MARSP: Bill chooses the MARSP Travel Program for the well-organized itineraries, professional guides, and camaraderie of fellow MARSP members. To date, he's toured the National Parks of the U.S., Alaska, and Hawaii with MARSP. He's visiting Iceland in November 2024 – his fourth journey and first international trip with MARSP!

Travel style: Bill prefers a balance of activity and leisure when he travels. He appreciates that MARSP's tours offer a mix of guided excursions and free time to follow his curiosities – or take a nap!

Group travel: Bill enjoys group travel, especially with MARSP, for the shared experiences that give way to last-

ing friendships. *"People tend to be more open and social on vacation because they're away from everything they know and all their responsibilities. For the most part, it's all new. And that lends itself to more openness and more 'wow' moments. I can always turn to someone and share in the beauty of what's out there."* Bill also finds that having trusted travel companions helps ease stress in unfamiliar places or situations.

"There are times that I take things in and miss the photo. That's just the way it is. You're not going to get it all. The question is: What are you going to get?"

Travel philosophy: Bill views every journey as a way to broaden his understanding of the world and gain new perspectives. He sees travel as a gateway to continued personal growth and discovery. *"Open up, have fun, and expect the unexpected -- perhaps even discomfort. If you try to control too much, you'll end up disappointed. With MARSP, you've always got a group of people to help you navigate and make the most of the experience."*

Incorporating hobbies and interests into travel: Bill finds his passion for photography adds another dimension of appreciation to travel. He tries to be intentional and likes to observe his surroundings before snapping any photos. *"With phones, everyone is a photographer. I see people get off the tour bus and immediately take photos. My advice: when you go off somewhere, capture the scene with your eyes first. Take it all in. See what's around you and decide what you really want to remember. There are times that I take things in and miss the photo. That's just the way it is. You're not going to get it all. The question is: What are you going to get?"*



Photos by Bill (Alaska left, Hawaii middle)
Photo of Bill (below)

Looking ahead: Bill has long dreamed of visiting Iceland and he'll finally do so with MARSP this November. He is excited to photograph the breathtaking waterfalls and stunning natural landscapes.

He hopes to one day visit Patagonia and Antarctica.



Find your next "wow" moment with the MARSP Travel Program



America's Cowboy Country

Booking #: 1230468

Travel dates: May 15-22, 2025

Activity level 2: You like a balanced approach to travel

Travel style: History and nature lovers, this one's for you! Experience the beauty of the American West with its wide-open landscapes, unique wildlife, and rich cultural heritage.

Tour highlights: Badlands National Park, Wall Drug, Custer State Park, Crazy Horse Memorial, Mount Rushmore, Deadwood, Buffalo Bill Center of the West, Yellowstone National Park, Old Faithful, Grand Teton National Park



Canadian Rockies by Train

Booking #: 1284044

Travel dates: July 20 - 28, 2025

Activity level 2: You like a balanced approach to travel

Travel style: Perfect for those who enjoy the charm of train travel and want to experience majestic landscapes in comfort.

Tour highlights: British Columbia, Vancouver, Alberta, Jasper, Maligne Lake, Lake Louise, Banff, Calgary



Exploring Britain & Ireland

Booking #: 1230532

Travel dates: September 6-20, 2025

Activity level 3: You're an on-the-go traveler

Travel style: If you have a soft spot for old-world charm, this tour was designed with you in mind. Explore centuries-old castles, sample traditional Welsh cuisine, and experience an evening of Irish music and dance. This tour offers a mix of lively cities and quiet countryside.

Tour highlights: Edinburgh, York, London, Bath, Wales, Cardiff Castle, Wales, Waterford, Blarney Castle, Killarney, Ring of Kerry, Dublin



Greece Island Hopper

Booking #: 1230465

Travel dates: September 24-October 4, 2025

Activity level 3: You're an on-the-go traveler

Travel style: Looking for a relaxing, sun-filled getaway with a taste of ancient history? Greece is calling! From iconic island views to legendary ruins, this trip is ideal for those who crave warm weather and seaside bliss.

Tour highlights: Athens, the Temple of Zeus, the Olympic Stadium, the Parthenon, Mykonos, Akrotiri, Oia, Santorini

Learn more & book:

- Call MARSP's travel partner, Collette Travel, at 1-800-581-8942 and refer to the tour's booking number.

- Scan the QR codes to the left to access individual trip information

- Visit www.marsp.org/travel or scan the QR code to the right to check out all of MARSP's upcoming tours.



Membership is the ticket!

While the Travel Program is exclusively for members, a MARSP membership is for ANYONE. **Membership is your ticket to...**

- THE PLACES:** MARSP tours are designed with member input.
- THE PROFESSIONALS:** MARSP's partner, Collette Travel, takes care of the details so you can fully enjoy the travel experience!
- THE PEOPLE:** Some say MARSP members make the best travel companions. We tend to agree!
- THE PEACE OF MIND:** From the moment you register to your arrival back home, MARSP is here to ensure you have a secure, stress-free, and enriching experience. Collette Travel's cancellation waiver also offers a full cash refund for the price of the tour right up to the day before departure (minus the small cost of the waiver).
- THE PURPOSE:** Best of all, membership helps protect the retirement system for current and future public school retirees.

Call 1-888-960-4022 or return the form on p. 19 to join MARSP!

Updates to MPSERS Health Plan Coverage for 2025

All changes are effective on January 1, 2025.

Understanding your coverage helps you take full advantage of available services and helps MARSP tailor advocacy efforts to address your concerns. There are many ways for public school retirees to learn about changes to MPSERS healthcare plans in 2025.

Medicare Members

Medical: Blue Cross Blue Shield of Michigan 800-422-9146 BCBSM.com/MPSERS	The annual deductible will be applied before coinsurance. The emergency room copay will increase to \$140 per visit. The copay will continue to be waived if admitted to the hospital within 72 hours.
Prescription: Optum Rx 855-577-6517 OptumRx.com/Enroll/MPSER	The full amount members pay for non-preferred medications will apply toward the \$1,750 out-of-pocket maximum.

Non-Medicare Members

Medical: Blue Cross Blue Shield of Michigan 800-422-9146 BCBSM.com/MPSERS	The annual deductible will be applied before coinsurance. The emergency room copay will increase to \$140 per visit. The copay applies after the annual deductible and coinsurance maximum are met for the year. Until then, the deductible and 10% coinsurance apply. The copay will be waived if admitted to the hospital within 72 hours.
Prescription: Optum Rx 855-577-6517 OptumRx.com/Enroll/MPSER	A copay card solution will be implemented for copay cards used on medications dispensed through Optum Rx Home Delivery. To more accurately reflect true out-of-pocket costs, members will receive credit toward their out-of-pocket maximum for the amount of a drug cost actually paid out of pocket.

Prescription drug update: The patents on some brand-name drugs have expired or are set to expire, which means members will be able to save by using the generic equivalents. Your pharmacist will automatically dispense the generic on new or refilled prescriptions for these drugs:

Brand name	Generic name	Indication/use	Generic availability
Sustol	Granisetron	Chemotherapy nausea	September 2024
Promacta	Eltrombopag	Thrombocytopenia	December 2024
Corlanor	Ivabradine	Heart failure	January 2025
Halaven	Eribulin	Breast cancer	January 2025
Namzaric	Memantine/Donepezil	Alzheimer's dementia	January 2025
Xarelto	Rivaroxaban	Stroke/blood clot prevention	March 2025
Jynarque	Tolvaptan	Polycystic kidney disease	April 2025

HMO Plan Updates

<p>Blue Cross Network HMO 800-450-3680 (Medicare) 800-662-6667 (non-Medicare) BCBSM.com/MPERS</p>	<p>Medicare The deductible will decrease to \$400 per person and \$800 per family. The medical annual coinsurance maximum will decrease to \$600 per person and \$1,200 per family.</p> <p>Non-Medicare The following cost increases will apply to the prescription drug benefit:</p> <table border="0"><tr><td style="vertical-align: top;"><p>Preferred pharmacy</p><ul style="list-style-type: none">• Generic: \$9 copay• Preferred brand: \$55 copay• Non-preferred brand: \$85 copay<p>Mail order</p><ul style="list-style-type: none">• Generic: \$0 copay• Non-generic: 32 to 90 day supply for two copays.</td><td style="vertical-align: top;"><p>Standard pharmacy</p><ul style="list-style-type: none">• Generic: \$15 copay• Preferred brand: \$60 copay• Non-preferred brand: \$90 copay<p>Specialty</p><ul style="list-style-type: none">• 20% coinsurance, with \$120 maximum per prescription</td></tr></table>	<p>Preferred pharmacy</p> <ul style="list-style-type: none">• Generic: \$9 copay• Preferred brand: \$55 copay• Non-preferred brand: \$85 copay <p>Mail order</p> <ul style="list-style-type: none">• Generic: \$0 copay• Non-generic: 32 to 90 day supply for two copays.	<p>Standard pharmacy</p> <ul style="list-style-type: none">• Generic: \$15 copay• Preferred brand: \$60 copay• Non-preferred brand: \$90 copay <p>Specialty</p> <ul style="list-style-type: none">• 20% coinsurance, with \$120 maximum per prescription
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<p>Priority Health HMO 844-403-0847 PriorityHealth.com/MPERS</p>	<p>Medicare The deductible for in-network services will increase to \$650 per person. The medical out-of-pocket maximum for in-network services will increase to \$2,900 per person.</p> <p>The deductible will apply before the benefit for the following services:</p> <ul style="list-style-type: none">• Medical benefit (Medicare Part B) drugs received from the pharmacy or provider's office• Renal dialysis <p>Non-Medicare</p> <ul style="list-style-type: none">• No changes		
<p>Health Alliance Plan HMO 800-801-1770 (Medicare) 800-422-4641 (non-Medicare) HAP.org/MPERS</p>	<p>New insurance carrier starting January 1, 2025 Health Alliance Plan will be offering new plans for non-Medicare and Medicare in certain Michigan counties.</p>		

Dental	
<p>Delta Dental 800-345-9756 deltadentalmi.com/mpsers</p>	<p><i>Interim caries arresting medicament</i>, a non-restorative medication to temporarily stop tooth decay, will be a covered benefit. It is also used as an alternative to traditional fillings for patients with behavioral or cognitive disabilities or for tooth sensitivity.</p>
Vision	
<p>EyeMed 866-248-2028 eyemed.com/mpsers</p>	<p>No changes for 2025. For questions about your vision benefits, contact EyeMed Vision Care.</p>
Hearing	
<p>TruHearing 855-205-6305 truhearing.com/mpsers</p>	<p>No changes for 2025. Your routine hearing care benefit is brought to you through an arrangement between Blue Cross and TruHearing. Routine hearing care services and hearing aids are only covered when you call TruHearing and follow instructions.</p>

On-Demand MPSERS Insurance Seminars

These are pre-recorded online presentations. Pause, rewind, or replay sections to better understand the material. **Visit p. 7 for information on MARSP's LIVE Member Insurance Update on December 10, 2024.**



From the Office of Retirement Services (ORS)

Available Oct. 8 - Dec. 20, 2024

ORS works with the health insurance carriers to provide educational materials to inform you of annual plan updates, help you understand how your plan works, and explain the many resources available to you. ORS encourages you to set aside time to visit the online seminar and learn more about your 2025 healthcare plan:



[www.MPSERS
HealthSeminars.
com](https://www.MPSERSHealthSeminars.com)

From Priority Health: Prospective Members

This session covers:

1. How the right HMO plan can give you the flexibility to travel without worrying about your healthcare coverage
2. The latest coverage options for 2025 so you can make the best choice for your health needs
3. How our extra benefits and tools can save you money and make managing your health easy.



[https://www.
priorityhealth.
com/peaceofmind](https://www.priorityhealth.com/peaceofmind)

From Priority Health: Current Members

This session covers:

1. New benefits and plan changes coming in 2025
2. How to use travel coverage
3. Ways to save money on prescriptions and services
4. How to access virtual care
5. The ins-and-outs of your plan, including commonly used terms and tips to get the most from your benefits



[https://www.
priorityhealth.
com/mpsers2025](https://www.priorityhealth.com/mpsers2025)



NEED AN AMBULANCE?

YOU'LL NEED ANOTHER WHEN YOU SEE THE BILL.

Ambulances and airlifts aren't always covered by Medicare. **One trip can cost \$50,000 or more.** With Medical Air Services Association (MASA), you'll get best-in-class emergency transportation 24/7 from home or anywhere in the world. No premiums, deductibles or other hassles.

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ambamedtransport.com/marsp





PREPARING AN E.R. TO-GO BAG

Why it's important and how to get started.

Emergencies can happen anytime and without warning. When unexpected health issues arise, many people find themselves scrambling to gather important items they may need for a trip to the hospital. Preparing an Emergency Room To-Go Bag is a small step that offers major relief in urgent situations.

Why Prepare an ER To-Go Bag?

Readiness for unplanned events: Every second counts in a health emergency. Preparing a bag of essential items ahead of time gets you that much closer to medical attention.

Reduced stress: Decisions and organization are harder in high-pressure situations. By considering your needs and preparing an ER bag in advance, you eliminate last-minute decisions and are better equipped to communicate with medical professionals.

Improved comfort and care: Hospital visits can be lengthy. Having your essentials at hand—like medications, important documents, and personal comfort items—can enhance your overall experience.

What to Include in Your ER To-Go Bag

When preparing an ER to-go bag, include items that meet your basic needs and support communication with healthcare providers. Here's a checklist of essential items:

- Medical information:** Include a current list of your medications, allergies, medical history, and emergency contacts. Make sure this list is easily accessible.
- Personal identification and insurance cards:** Keep copies of your photo ID and health insurance information in the bag.
- Legal documents:** Advance directives, such as a living will or durable power of attorney for health care.
- Medication:** Pack a few days' supply of your essential medications, along with a list of dosages and schedules.
- Comfort items:** Hospital visits can involve a lot of waiting. Include a small blanket, socks, and anything that brings you comfort, like a favorite book or puzzle.

Snacks and water: Depending on the nature of your emergency, you may need a snack while waiting for care or test results. Pack easy-to-eat snacks and a water bottle.

Chargers for electronics: Don't forget phone and device chargers. Staying in touch with family members or accessing medical information online might be necessary.

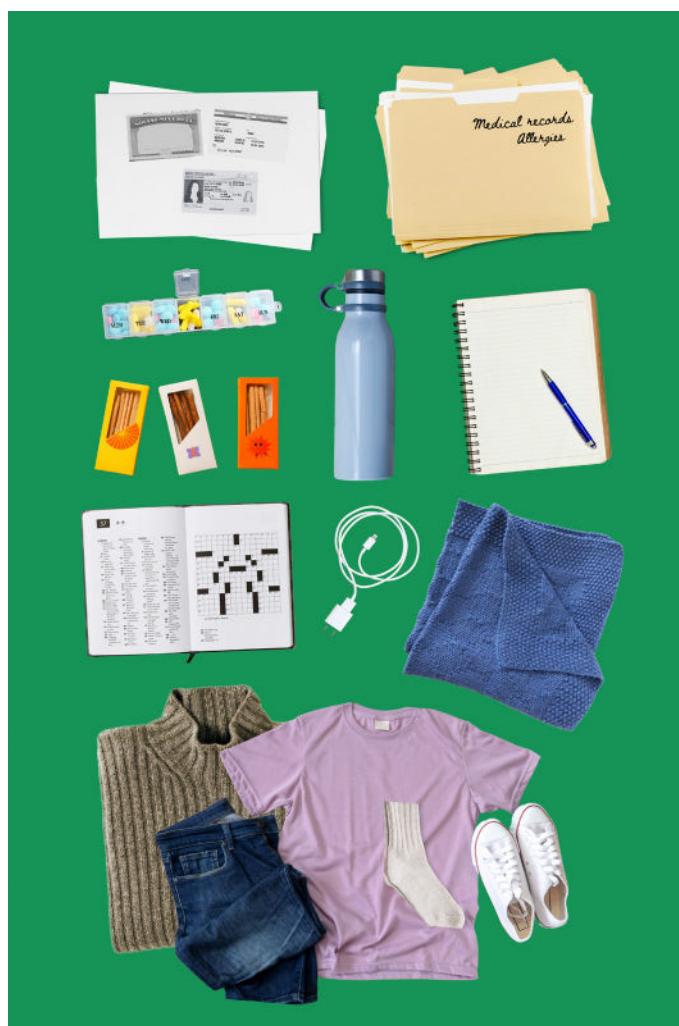
Spare clothing and toiletries: Include a change of clothes, travel-sized toiletries, and personal hygiene products.

Notebook and pen: Use these to jot down questions, information, and instructions from medical professionals.

Keeping Your Bag Ready

Regular Updates: Review and refresh your bag every few months.

Easy Access: Store your bag in a designated spot where you can easily grab it, like near your front door or in a coat closet.



IN REMEMBRANCE

July 1 - September 30, 2024

Michigan

Shubert, Eloise (Alpena)
Skiba, Joy (Alpena)
Szymanski, Karen (Alpena)
Laux, Jack (Atlantic Mine)
Schellig, Sue (Auburn Hills)
Sheren, Jean (Auburn Hills)
Lavalley, Daniel (Battle Creek)
D'Agostino, Henry (Benton Harbor)
Dings, Nancy (Benton Harbor)
Etue, Rosemary (Berkley)
Niemi, Alvin (Bessemer)
Haynes, Fredrick (Beulah)
Gavras, Evangeline (Bloomfield Hills)
Gibes, Joann (Boyne Falls)
Williams, Helen (Bronson)
Morris, Dorothy (Buchanan)
Writer, Gerald (Buchanan)
Horrocks, Janet (Cheboygan)
Kuechle, Virginia (Clarkston)
Furney, Duane (Coldwater)
Loviska, Larry (Coldwater)
Robinson, Janice (Coldwater)
Worden, Roberta (Coldwater)
Dunlop, Marjorie (Coloma)
Gora, Maria (Davison)
Cloney, Patrick (Dearborn)
Gianfriddo, Susan (Dearborn Hgts)
Eddy, Ruth (Durand)
Dudley, Robert (East Grand Rapids)
West, George (Eastpointe)
Noyes, James (Eaton Rapids)
Ryor, Darlene (Farmington Hills)
Lander, Myrtle (Fort Gratiot)
Manska, Joyce (Fort Gratiot)
Hildner, Donna Mae (Frankenmuth)
Roesler, Robert (Frankenmuth)
Berg, Virginia (Gladwin)
Heath, Karolatta (Grand Blanc)
Anderson, Kathleen (Grand Rapids)
Clancy, Nancy (Grand Rapids)

Haney, Dean (Grand Rapids)
Major, Janice (Grand Rapids)
McKenna, Aileen (Grand Rapids)
Kiel, Virginia (Grandville)
Stoll, Richard (Hartford)
Dunn, Elizabeth (Highland)
Wilcox, Bonnie (Holland)
Polkinghorne, William (Houghton)
Mooradian, Tom (Hubbard Lake)
Lindahl, Eleanor (Iron River)
Davis, Barbara (Kalamazoo)
Eiseman, Ruth (Kalamazoo)
Hamill, Doris (Kalamazoo)
Jacobson, Theresa (Kalamazoo)
Lambert, Millie (Kalamazoo)
Lander, Joyce (Kalamazoo)
Lynch, Joann (Kalamazoo)
Sherman, Robert (Kalamazoo)
Davidson, Bernice (Lakeport)
Maki, Sharon (Lanse)
Eckersley, Bonnie (Lapeer)
Hilgendorf, James (Lewiston)
Coller, R Dale (Livonia)
Collins, Daniel (Livonia)
Cain, Margaret (Manistique)
Slingsby, Rex (Manistique)
Boettcher, Jacqueline (Midland)
Rydahl, Lois (Mount Pleasant)
Fleck, Dianne (Munising)
Kime, Denton (Niles)
Larue, Patricia (Northville)
Mitcham, Harry (Northville)
Boynton, Alyce (Novi)
Ryan, Lois (Novi)
Luks, Rita (Perry)
Anderson, Joan (Plymouth)
Page, Edwin (Plymouth)
Bachus, Orval (Port Huron)
Seely, Nora Lee (Port Huron)
Torrey, Daniel (Port Huron)
Elliott-Byers, Betty (Portage)
Peters, Kenneth (Remus)
Sornberger, Pamela (Rockford)

Kelly, Mary (Romulus)
Finger, Donald (Saginaw)
Pelkey, Theano (Saginaw)
Plaugher, Lowell (Saginaw)
Ryan, Jane (Saginaw)
Nielsen, Nora (St Joseph)
Frederiksen, Victoria (Stephenson)
Petee, Edward (Tecumseh)
Flath, Kenneth (Traverse City)
Haywood, Betty (Traverse City)
Kemper, Ruth (West Bloomfield)
McPartlin, James (Westland)
McLaughlin, Helen (Williamston)
Vass, John (Woodhaven)

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Farmer, Marguerite (San Diego)
Todd, Richard (San Diego)

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Nelson, Timothy (Peyton)
Robbins, Suzanne (Centennial)

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Comtois, David (St Augustine)
Kemper, Ruth (Summerfield)
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Ortale, Marilyn (Atlanta)

Illinois

Dowd, Margaret (Chicago)

Ohio

Peterson-Sargent, Donna (McDonald)

South Carolina

Wilson, Carol (Indian Land)

Tennessee

Snell, Richard (Kingston Springs)

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June 1 - August 31, 2024

Contributions to MARSP include donations to the General Fund.

From Members

Arlene Akker (Muskegon)
Richard Ayling (Grand Traverse)
Sonya Bigelow (Mecosta-Canadian Lakes)
Marianne Boyak (Macomb North)
Robin Campbell (Berrien)
Joan Chura (Macomb North, Tri-County)
Leela Dillard (MARSP)
Gerald Dipaola (Oakland North)
Herman Haller (Ingham - Greater Lansing)
Linda Hasen (Kalamazoo)
Geneva Johnson (Wayne Metro)
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Antoinette Labond (Wayne NW)
Mary Letts (Marquette)
Sam Maisano (Saginaw)
Margaret Meade (Wayne NW)
Margaret Mendus (MARSP)
Theodore Metiva (Saginaw)
Danny Miller (Clinton-Shiawassee)
Gunder Myran (Mecosta-Canadian

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Jacqueline Piechowski (Lapeer)
Eleanor Rauner (Berrien)
Joan Robyn (MARSP)
Sandy Stover (MARSP)
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Perla Tolentino (Berrien)
Donna Vanderstelt (Muskegon)
Karen Walker (Ingham - Greater Lansing)
Kathryn Wilson (Branch)
Geraldine Wise (St Clair)

From Members - In Memory of

Marilyn Lee
In memory of John Lee
Sylvia Patchin
In memory of George Hervey
Paul Schaefer
In memory of Kae Schaefer
Jerry Waldrop

In memory of Carol Waldrop

From Members - In Honor of

Wanda Reuvers
In honor of Katherine Daggy

From Chapters in Memory of

Saginaw

In memory of Sharon Barber,
May Baxter, John Chapin,
Benjamin Donaghly, Betty
Donaghly, Joan Douglas, Harold
Ellsworth, Kay Frahm, Gerry
Garcia, Vivian Howe, Arthur
Lauer, Bernard Maxwell, Arthur
Meyer Jr., Geraldine Neal, Bette
Peterson, Lowell Plaugher, Hazel
Prueter, Robert Roesler, Joanne
Seelye, Kenneth Tarrant and
Ruth Kemper

Grand Traverse

In memory of Kenneth Flath

MARSP FOUNDATION CONTRIBUTIONS

June 1 - August 31, 2024

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

Guri Edoff (Macomb North)
Kristin Green (MARSP)
Bernice Herm (Wayne Metro)
Mary Letts (Marquette)
Sam Maisano (Saginaw)
Kathryn Wilson (Branch)
Patricia Winter (Oakland North)
Gayl Woityra (MARSP)
Evelyn Burgess (Ingham - Greater Lansing)
Carol Gerlach (Wayne NW)
Elaine Hickey (Macomb East)
Ben Howard (Wayne Metro)
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Sam Maisano (Saginaw)
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Mike Haverdink (Allegan)
Dona Horton Myers (Wayne Detroit)
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Paula Sporn (Emmet)
William Stouffer (Kent)
Robert Sutter (Wayne NW)
Linda Tuomaala (Oakland Suburban)
Robert VanSickle (Bay Area)

From Chapters

Allegan

From Members in Memory of

Linda Hawley
In memory of Doreen Binder
Roberta Hall
In memory of Donald D. Hall
Frank Rekasi
In memory of Lee Rumohr

From Members in Honor of

Theresa Green

In honor of Bob Kucera's 80th
birthday

From Chapters in Memory of

Clinton-Shiawassee

In memory of deceased
members

Berrien

In memory of Carolyn Kaiser
Stacik, Milton Richter, Earl
Knuth, Elaine Carlson, Mary
Anne Claywell, Joan Fox and
Margaret Medus

Leelanau

In memory of Esther Crocker

From Chapters in Honor Of

Leelanau

In honor of Leelanau Chapter
Officers and Committee Chairs

Endowment Fund

From Members

Darrell Bratt (Oakland-Farmington)
David Erdmans (Kent)
Carol Gerlach (Wayne Northwest)
Barbara Germida (Oceana)
Mary Letts (Marquette)
Sam Maisano (Saginaw)
Gunder Myran (Mecosta-Canadian
Lakes)

From Members in Memory of

Judith Ebner

In memory of Judy Avitts

DID YOU KNOW?

Donations to the
MARSP Foundation may
be tax deductible.

THANKFUL for YOU!

VOLUNTARY BENEFIT DEFENSE FUND (VBDF) CONTRIBUTIONS

June 1 - August 31, 2024

The MARSP Board of Directors expresses SINCERE thanks to the members and chapters listed here for their contributions to the MARSP VBDF. The fund will be used to initiate and 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.

From Members

Joyce Benvenuto (Ingham - Greater
Lansing)
Thomas Borchers (Roscommon)
Barry Carlson (Bay Area)
James Crawford (Clare, Clinton-
Shiawassee, Genesee West)
Richard Doneth (Isabella)
Guri Edoff (Macomb North)
Kenneth Faltyn (MARSP)
Carol Garvelink (Allegan)
Carol Gerlach (Wayne NW)
Kristin Green (MARSP)
Cynthia Haley (Oakland North)
Catherine Hansen (Branch)
Patricia Jacobs (Osceola)
Beverly Kittrell-Prude (Wayne
Detroit)
Walter Kwik (Washtenaw)
Mary Letts (Marquette)
Donna Lick (Isabella)
Sam Maisano (Saginaw)
Tony Martinez (Oakland Suburban)
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Charlene McGunn (Macomb North,
Oakland North)
Janis Morrison (MARSP)
Cynthia Mosley (Oakland Suburban)
Cheri Oczepek (Saginaw)
Paul Suomi (Marquette)
Jara Sutton (Calhoun)
Richard Sutton (Calhoun)
Robert Tober (Berrien)
Karen VanKoevering (Kent)
Sandra Winer (Wayne Northwest)
Patricia Yakubison (Oakland
Suburban)

From Chapters

Clinton-Shiawassee
Delta
Ionia
Kalamazoo
Kent
Newaygo
Ogemaw
Saginaw
St Joseph
Tuscola
Wayne Downriver

From Members in Memory of

Barbara Connelly

In memory of Tim Danie

Ines DeJesus

In memory of Rafael Rodriguez

Verna Holley

In memory of Dr. Eva Evans

Christina Johnson

In memory of Ralph Johnson

Linda Pride

In memory of Troja VanBuren

Perla Tolentino

In memory of Dr. Gladys

Peapples Burks

Patricia Welder

In memory of George Welder

From Chapters in Memory of

Washtenaw

In memory of Linda Carter



This giving season, you can help grow our impact in the lives of public school retirees and employees with a gift to MARSP or the Foundation.

Even small contributions make a big difference. Thank you for supporting our work!



DonorsChoose

June 1 - August 31, 2024

From Members

Arlene Akker (Muskegon)
 Evelyn Burgess (Ingham - Greater Lansing)
 Nancy Cunningham (Charlevoix)
 Virginia Dean (Wayne NW)
 Marjorie Deppong (Clinton-Shiawassee)
 Donna Drake (Mecosta-Canadian Lakes)
 Dorothy Engelman (Ingham - Greater Lansing)
 Carol Gerlach (Wayne NW)
 Lorraine James (Mecosta-Canadian Lakes)
 Harry Kohn (Van Buren)
 David Kubel (MARSP)
 Mary Letts (Marquette)
 Sam Maisano (Saginaw)
 Lila McMechan (Wayne Detroit)
 Susan Mikosz (Macomb North)
 Patricia Paveglia (Wexford-Missaukee)
 Clarice Peters (Crawford-Oscoda)
 Rose Sickle (Grand Traverse)
 Paul Suomi (Marquette)
 Robert Sutter (Wayne NW)
 Carol Swingle (Menominee)
 Marion VanLoo (MARSP)
 Debra Warwick (Kent)
 Theresa Weiss (Osceola)
 Lila Westenberg (MARSP)
 Elhora Williams (Wayne Detroit)
 Kathryn Wilson (Branch)

From Members in Memory of

Audrey Moran-Brinkley
 In memory of Gwen McCree

From Chapters

Osceola
 Chippewa-Mackinac
 Clare
 Presque Isle

FALL 2024

MAKE A CONTRIBUTION

Return to: MARSP, PO Box 23214, Lansing, MI 48909

Questions? Call us at 1-888-960-4022



FOUNDATION FUNDS

Scholarship Fund to support the professional development of current public school employees.

Foundation General Fund to support the Foundation's mission.

Richard & Margaret Smith Fund to assist members with financial needs

Endowment Fund interest is only used to support Foundation programs.

In Honor or In Memory of:

Chapter (if applicable):

Contribution amount: \$ _____

Make check payable to:
MARSP Foundation Inc.

MARSP FUNDS

Voluntary Benefit Defense Fund (VDBF) for the legal defense of retiree pensions and healthcare.

MARSP General Fund to help meet expenses for the current budget year.

NEW DonorsChoose Fund to support classroom projects in public schools.

In Honor or In Memory of:

Chapter (if applicable):

Contribution amount: \$ _____

Make check payable to:
MARSP

Name _____

Address _____

City _____

State _____

Zip _____

Phone _____

Email _____

Payment method: Please do not combine with dues payment.

Check (# _____)

Card Visa Mastercard Discover American Express

Card Number _____

Exp. Date _____

CVV# _____

Name as it appears on card _____

Cardholder signature _____

Date _____

Refer a Friend to MARSP!

Monthly gift cards and a Grand Hotel getaway!

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 the Grand Hotel on Mackinac Island.

Congratulations, winners!

MARSP members referred 46 new or former members from July 1, 2024 - September 30, 2024!

The 46 referrals are associated with the following chapters: Alpena, Berrien, Branch, Chippewa-Mackinac, Clare, Delta, Emmet, Ingham - Greater Lansing, Kalamazoo, Kent, Macomb East, Oakland Suburban, Oceana, Roscommon, St Clair, St Joseph, Tuscola, Wayne Downriver, Wayne Northwest

The \$25 Visa® gift card referral winners:

Carol Chidester for referring Fred Chidester (Roscommon), Perry Maynard for referring Deborah Maynard, and Lee Boslooper-Mather for referring Stephen Bondareff (Wayne Downriver).

Chapter Dues 2024-2025**Michigan**

Alger - \$10
Allegan - \$5
Alpena - \$10
Baraga - \$5
Barry - \$7
Bay, Northern
 Bay Arenac - \$10
Bay Area - \$10
Berrien - \$9
Branch - \$5
Calhoun - \$6
Charlevoix - \$5

Cheboygan - \$5
Chippewa-Mackinac - \$5
Clare - \$5
Clinton/Shiawassee - \$5
Crawford-Oscoda - \$5
Delta - \$5
Dickinson - \$5
Eaton - \$7
Emmet - \$10
Genesee - \$9
Genesee South East - \$7
Genesee West - \$9
Gladwin - \$5

Gogebic - \$10
Grand Traverse - \$10
Hillsdale - \$5
Houghton-Keweenaw - \$5
Huron - \$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
Muskegon - \$15
Newaygo - \$7
Oakland North - \$5
Oakland Suburban - \$6
Oakland-Farmington - \$5
Oceana - \$10

Ogemaw - \$6
Ontonagon - \$5
Osceola - \$5
Otsego - \$10
Ottawa - \$10
Presque Isle - \$10
Roscommon - \$10
Saginaw - \$7
Schoolcraft - \$7
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

Colorado

Colorado Chapter - \$10

Florida

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



MEMBERSHIP FORM

FOR NEW & RENEWING MEMBERS

Return form and payment to: MARSP, PO Box 23214, Lansing, MI 48909

Questions? Call us at 1-888-960-4022

Name _____

Address _____

City _____ State _____ Zip _____

Phone _____

Email _____

Your education system/school district _____

Position at retirement _____

I was referred by: _____

I'm interested in receiving information about the Travel Program

Spouse/Beneficiary Membership

As a member, your spouse or beneficiary increases MARSP's influence and effectiveness in shaping policies that protect your interests. Enroll your spouse today!

I am including \$40 for state MARSP membership.

I am including \$ _____ as chapter dues.

Name of spouse/beneficiary _____

Email (spouses may not share an email) _____

Birthdate _____

FALL 2024

Membership Type

Membership Type	Qty	Price	Total
MARSP annual membership		\$40	
MARSP lifetime membership		\$800	
MARSP chapter membership			
Chapter name: _____			
Spouse/beneficiary annual membership		\$40	
Spouse/beneficiary chapter membership			
Chapter name: _____			

Make a contribution to MARSP:

Voluntary Benefit
Defense Fund for the legal
defense of retiree benefits.

In Honor or In Memory of: _____

MARSP General Fund to
help meet expenses for the
current budget year.

Chapter: _____

[NEW](#) DonorsChoose Fund
to support classroom projects
in Michigan's public schools.

Contribution amount: \$ _____

Payment options:

Grand Total: \$ _____

Check (# _____)

Card _____ Visa _____ Mastercard _____ Discover _____ AMEX

Automatic Renewal: I authorize MARSP to automatically renew my state
and chapter membership the first week of March each year using the credit
card information below. Email address required.

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Amount _____ Date _____

Cardholder signature _____

**Overpayment will be considered donation*



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Dear Member,

Each year, MARSP's loyal members look forward to the fall issue of VANGUARD, which covers updates to MPERS health insurance plans for the coming year. You'll find a breakdown of these changes (effective January 1, 2025) on p. 14. To learn about the changes directly from MPERS insurance representatives, I invite you to attend MARSP's virtual Member Insurance Update on December 10, 2024 (more info on p. 7). Understanding your coverage is key to making the most of your benefits—and it helps shape MARSP's advocacy efforts to better serve you!

Also on p. 7, you'll find a powerful story from our Treasurer, Hess Bates, about the important role MARSP members play in securing affordable health insurance for ALL public school retirees.

On p. 18, we celebrate those who joined or renewed between July and September, 2024 (46 total!). I want to echo Membership Committee Chair, Les Nixon, in asking you to help us continue growing MARSP's membership in 2025. Share MARSP's impact, opportunities, and resources with your active and retired public school network. Enroll your MPERS beneficiary as a member!

As we enter a season of giving and reflection, please also consider donating to one of MARSP or the Foundation's funds in honor of a fellow public school employee or retiree who inspires you.

Until next year, thank you for being part of the MARSP community and for supporting dignity in retirement for public school employees!



Sincerely,

Sue Jakubiak
MARSP President

P.S. If you find this issue helpful, share it with your friends and encourage them to join MARSP to receive their own copies of VANGUARD, published four times a year.