

THE OFFICIAL PUBLICATION OF THE MICHIGAN ASSOCIATION OF RETIRED SCHOOL PERSONNEL

VANGUARD

VOLUME 75, ISSUE 3

Prioritizing Mental Health in Retirement

Q&A with President Don Johnson
p. 4-5

2026 MPSERS HEALTH PLAN UPDATES
p. 12-13





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

VANGUARD

Publisher

Royce C. Humm

Editor

Chelsea Tanis

MARSP Officers

Don O. Johnson, President

Hess Bates, Vice President

Sue Jakubiak, Past President

Speedy Bates, Secretary

Paul Lerg, Treasurer

Royce C. Humm, Executive Director

MARSP Mailing Address

PO BOX 23214
Lansing, MI
48909-3214

Office Hours

Monday - Friday
7:30 a.m. - 11:30 a.m.
12:00 p.m. - 4:00 p.m.

Phone

1-888-960-4022
517-337-1757

Email

staff@marsp.org



Website

www.marsp.org



Facebook

www.facebook.com
/miMARSP

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.

IS YOUR CONTACT INFORMATION UP TO DATE?



Staying informed and connected is one of the biggest benefits of MARSP membership. We work hard to keep you up-to-date through our *VANGUARD* magazine, the *VISION* e-newsletter, special email updates, or even social media.

The easiest way to stay connected is to keep your contact information and communication preferences current. You can update them anytime through your online member profile or by contacting the MARSP office: staff@marsp.org, 1-888-960-4022.

If you find a MARSP email in your spam folder, mark it as "Not Spam" and consider adding MARSP email (staff@marsp.org) to your contacts.



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

LEGISLATIVE UPDATE



- Several smaller line items were removed compared to previous years, reflecting a structural shift and slimming down of “categorical” project funding.
- MARSP will continue reviewing budget details as more information becomes available.

2026 State Budget: What It Means for Public School Retirees

Key Takeaways

- **Retiree Benefits Remain Stable:** Funding for MPSERS was consistent with previous years, and the state continues progress toward paying off pension debt by 2038.
- **Active Employees See Increased Take-Home Pay:** Active public school employees with MPSERS premium subsidy healthcare no longer pay a 3% contribution toward future retiree healthcare.
- **MARSP Encourages Retiree Engagement:** Maintaining relationships with state legislators helps ensure your voice is heard on issues affecting public school retirees.

Retiree Benefits

- Funding for pensions and retiree healthcare remains consistent with previous years. The state continues to make progress toward paying off pension debt by 2038.

Active Employee Contributions

- Active public school employees in MPSERS with the premium subsidy healthcare benefit are no longer required to directly pay a 3% contribution out of their salary toward future retiree healthcare, increasing take-home pay as part of a deal reached last year.
- To help cover those costs, the budget includes \$147.3 million (Section 27I) to support the required retiree healthcare payments from school districts. We are still waiting for clarification on how this funding will be applied.

System Stability

- The funding structure continues to support MPSERS obligations.
- MARSP will continue monitoring to ensure districts’ ability to meet contributions is maintained.

Governor Signs State Budget

After weeks of stalled negotiations, the Governor signed the FY 2026 state budget on October 7, 2025. The plan includes \$51.8 billion in General Fund spending (HB 4706), and totals about \$80 billion total when school aid and higher education are added (slightly smaller than last year’s \$82 billion budget). It also includes significant cuts to state departments and significant increases to road funding.

The \$21.3 billion School Aid budget (SB 166) passed the Senate by a vote of 31 - 5, and passed the House by a vote of 104 - 5.

Impacts to MPSERS Funding

Changes to School District Funding

- The new School Aid budget makes a handful of changes to how school districts are funded for their MPSERS contributions. While these changes are somewhat complex, they do not include major adjustments like those enacted last year that directly affected OPEB (MPSERS healthcare) funding.

Your Engagement Makes a Difference

Reaching out to your elected officials—through a quick call, email, or short visit—helps remind them that MARSP members are informed and engaged. It’s also worthwhile to make contact just to get to know them better and build a trusted relationship, rather than waiting until there’s a specific issue to discuss. That way, when important matters affecting public school retirees arise, they’ll already know who you are.

Find your state senator and representative:

www.marsp.org/advocacy.



Due to VANGUARD’s publishing schedule, some information may no longer be current at the time you read it. For the latest updates, visit www.marsp.org/news.

Please note that some content is exclusive to members and may require you to log in for access.

Prioritizing Mental Health in Retirement

Q&A with President Don Johnson



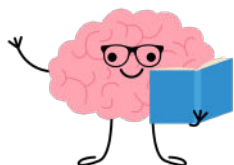
My mindset also matters: I avoid blaming others for difficulties, focus on what I can control, and draw on lifelong values — respect, cooperation, generosity, and helping others in times of need.

Retirement can be a big transition — how did you experience that shift, and what role did mental well-being play?



MARSP President Don Johnson shares how maintaining routines, relationships, and a sense of purpose can support mental well-being and make life in retirement more fulfilling.

What first sparked your interest in mental health, and how has it influenced your life and career?



I first became aware of mental health through my late wife, Sue, when she was working on a college report called “Mental Health in the Classroom.” As someone focused on physical

education, it opened my eyes to the importance of understanding and supporting emotional and mental well-being alongside physical health.

That early lesson stayed with me throughout my teaching career and later shaped my 27 years of service on local and state Mental Health Boards, helping people with mental illness, developmental disabilities, and substance use disorders. Supporting others strengthens communities — and enriches your own life.

What habits or routines have helped you stay resilient over the years?

Routines and habits keep me grounded. I rise early, eat well, take daily vitamins, and keep up with yearly medical, dental, and eye exams.



I maintain family traditions, take vacations to visit loved ones, and enjoy traveling to different countries.

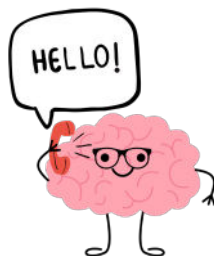
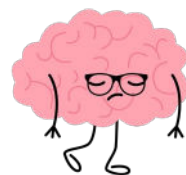


The shift from structured work life to retirement can be disorienting.

Retirement brought both challenges and opportunities. I stayed engaged by running my own insurance agency, partnering with a friend on a handyman business, remaining active in mental health organizations, and traveling as often as I can. Caring for my mental health — through routines, social connection, and staying purposeful — made the transition smoother and more fulfilling.

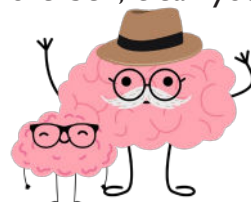
What do you see as some of the biggest challenges to mental health for retirees today?

Loss of routine, loneliness, age-related health issues — these are just a few of the challenges we face in retirement. Staying mentally and physically active, seeking help when needed, and keeping a positive outlook are all key to overcoming these challenges.



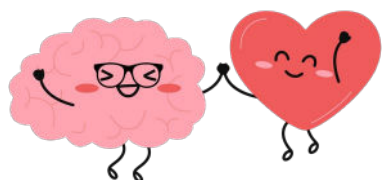
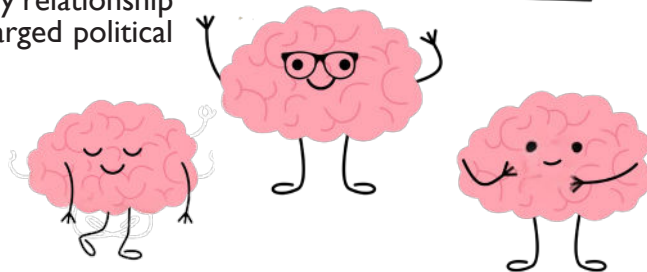
Plan healthy activities for your week, volunteer whenever you can, and stay in touch with friends and family. I personally get more out of a phone call than a text or email.

And practice positivity. My grandfather, born in 1882, told me as a kid: “Don, before bed, clear your mind and think of what makes you happy, and you’ll wake up happy.” I still practice this today — it helps me start each day on the right note. Try it tonight!



What connection do you see between mental health and how we communicate or advocate for ourselves and others?

Our mental health shapes how we interact with others. Every relationship experiences tension now and again, and in today's supercharged political climate, it can feel especially hard to manage that tension. Staying engaged with family, friends, neighbors, and cause-driven organizations like MARSP helps us build resilience. We get to practice patience, empathy, adaptability, and creative problem-solving — skills that strengthen our ability to communicate clearly, advocate effectively, and lead by example during stressful or uncertain times.



What's your best advice for fellow retirees to stay mentally healthy and resilient?

Each day is a gift, so make it a good one! Stay active, maintain routines, invest in relationships, and take care of both your mental and physical health. Volunteer, participate in meaningful causes, and hold onto your values. Life will continue to present challenges, but with focus, purpose, connection, and resilience, you can thrive.

Seven Habits for a Happier, Healthier Mind

Drawing on insights from psychological research and experts on well-being, these strategies can help improve your mental health and happiness.

1. Defy your “social prediction error.”

We often underestimate how much joy social interactions bring. They rarely feel as awkward or tiring as we imagine—and they reliably boost mood and belonging. *Try this: Say hello, ask for help, give a compliment, or reach out to a friend. The next time you're tempted to skip a social event, commit to at least 30 minutes.*

2. Make time to play.

Adults often cut play from their lives, but unstructured, joyful activities with no productivity goal reset your brain in ways nothing else can. *Try this: Doodle, dance, play a game, build a snowman, or improvise on an instrument just for fun.*

3. End your day on a high note.

According to the peak-end rule, your brain remembers experiences by their most intense moment and their ending, not evenly throughout. *Try this: Follow Don's grandpa's advice and close your day with something positive. Listen to a favorite song, go for a short walk, or enjoy a few deep breaths—to reshape how you remember it.*

4. Earn your dopamine.

Dopamine feels most satisfying when it comes from effort, not just from the reward itself. Quick hits from social media scrolling or junk food can train your brain to expect rewards without effort, which are less satisfying. *Try this: Before seeking a dopamine boost, ask, “Have I earned this?”*

5. Hedonic adaptation works both ways.

Achievements lose their thrill quickly, but pain fades too. *Try this: Pause to savor good moments before they blend into the background. When life gets hard, remind yourself it's temporary—you will adjust.*

6. Start a “delight” practice.

Training your brain to notice joy in real time strengthens overall well-being. *Try this: Each day, note at least one small delight—the smell of coffee, autumn leaves, a favorite song. The more you notice, the more you'll find.*

7. Protect your time and attention.

Constant busyness and screen time crowd out rest and real connection—two essentials for happiness. *Try this: Block off time for stillness, movement, or connection without your phone nearby. Even a few mindful minutes can reset your mood.*

Breaks & Breakthroughs

How travel renews the mind and enriches life back home

Henri Poincaré, a French mathematician and philosopher, spent his life trying to untangle some of the most complex problems in mathematics. In the 1880s, he had been struggling to make sense of Fuchsian functions — a problem that eluded every attempt at concentrated thought.



So he set aside his work and joined a geological excursion through the French countryside with the School of Mines. Days of walking, fresh air, and unhurried conversation put his mind at ease. It was then, far from the world of equations and proofs, that he made his breakthrough.

Poincaré later recalled:

"The incidents of the travel made me forget my mathematical work. Having reached Coutances, we entered an omnibus, and at the moment I put my foot on the step, the idea came to me, without anything in my former thoughts paving the way for it, that the transformations I had been studying were identical with those of non-Euclidean geometry. I did not verify the idea; I went on with a conversation already begun, but I felt a perfect certainty. On my return to Caen, I verified the result at my leisure."

Sometimes, the most important discoveries come not when we are buried in our work, but when we step away from it. That break allows the subconscious mind the space it needs to quietly make connections that the conscious mind couldn't.

The MARSP Travel Program offers a chance to step out of your everyday routine, refresh your mind, and gain a new perspective. Whether soaking in the bright lights and energy of New York City or strolling through the serene villages of the French countryside, travel creates moments of discovery — the kind that stays with you long after you've returned home.

Experience the French Countryside in France Magnifique (May 2026)

From bustling Paris streets to the serene gardens that inspired Monet, *France Magnifique* brings the best of France to life. Explore charming towns and historic landmarks while savoring the culture, cuisine, and atmosphere that make this country a must-visit destination.

Step inside the private apartments of King Louis XIV at Versailles, and spend two nights at the 15th-century Château de Beauvois for a taste of royal life. Visit the D-Day landing sites and reflect at the Normandy American Cemetery. Enjoy a winery tour, cruise the Seine River, and dine at the Eiffel Tower.



This tour is the prefect way to see France beyond the usual highlights!

TRAVEL DATES

May 14 – 25, 2026

ACTIVITY LEVEL 3

You're an on-the-go traveler.

HIGHLIGHTS

- Palace of Versailles
- Giverny
- Normandy
- Winery tour

- 2-night château stay
- Paris
- Seine River cruise
- Eiffel Tower dinner



LEARN MORE:
WWW.MARSP.ORG/TRAVEL/FRANCE-2026



QUESTIONS? Call Collette Travel at +1 (800) 581-8942 and refer to booking #1355536

J U L Y 2 0 2 6



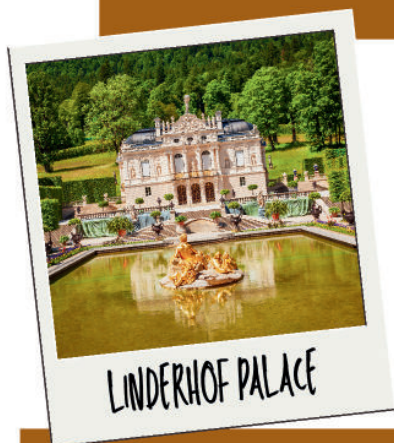
DISCOVER SWITZERLAND, AUSTRIA, & BAVARIA

Travel Dates: July 22 – 31, 2026

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

Tour Highlights

- Bern
- Alphorn maker
- Yodeling demonstration
- Lucerne
- Austrian Alps
- Salzburg
- Mirabell Gardens
- Bavaria
- Linderhof Palace



"Traveling with MARSP is like traveling with family."

Mary W.
Roaming Coastal Maine, 2022



"Traveling with MARSP members is so much fun. I did not know a single soul when I signed up for the trip to Hawaii, and now I have a lot of new friends!"

Donna C.
Hawaiian Adventure, 2024



**SEATS HELD FOR
MARSP MEMBERS UNTIL
JANUARY 23, 2026.**

[WWW.MARSP.ORG/TRAVEL
/SWITZERLAND-2026](http://WWW.MARSP.ORG/TRAVEL/SWITZERLAND-2026)





LEADER SPOTLIGHT

Every organization depends on people who bring the talent and energy needed to carry out its mission and achieve its goals. At MARSP, those people are our volunteer leaders – members who step up at the state and local levels to keep public school retirees connected and protected.

We caught up with one of those extraordinary leaders, Speedy Bates (MARSP Board Secretary), to learn more about her MARSP journey, her experiences in retirement, and a few fun facts along the way!

Meet Speedy Bates, MARSP Board Secretary



If a theme song played every time you entered a room, what would it be?

Roll Me Away by Bob Seger

How did you first learn about MARSP, and what made you decide to join?

I received a letter from a former teacher in the Troy School District encouraging me to join. It seemed like the correct and responsible thing to do.

What inspired you to take an active leadership role with MARSP, beyond membership?

I had already been a secretary for all of my working career and the previous secretary for MARSP needed to step down. I figured it was a position which I could handle so I volunteered.

What is one piece of advice you'd give to someone who's about to retire?

Look forward to retirement and enjoy having time to do the things you have wanted to do. But, do not just sit in a chair watching TV or playing on your computer. Have a plan to do things to help keep you engaged mentally and physically. You have worked hard to get to this point. Don't just let the days go by accomplishing nothing. A terrible waste of time.

What snack or treat will you always say yes to?

A fresh, crisp, juicy Honeycrisp Apple.

What is something you've come to enjoy in retirement that you didn't have time for while working?

I joined the Meadow Brook Theatre Guild about 5 months before retiring. It was something I had always wanted to be part of. It took about a year before I became secretary, a position I held for a few years then I jumped into the role of Treasurer which I am now finishing my 8th year and heading into my 9th. I have enjoyed every minute. So glad I have had a chance to make so many new friends and meet some really wonderful actors, actresses and important people in the world of Theatre.

Thank you, Speedy, for your commitment to making a difference in the lives of Michigan's public school retirees.



Before You Sign a Petition A MARSP Checklist



Not every petition you encounter is what it seems at first glance. Some may align with your values, while others—on closer inspection—might not. With several groups collecting signatures ahead of the 2026 elections, it's important to pause and consider a few key points when approached by a petitioner.



Who initiated the petition?

Is it an individual or group you already know and trust? If not, try looking it up online or check with trusted sources. When searching online, put the petitioner's name in quotation marks (i.e., "Jane Doe"), along with language to help narrow the search, such as the name of their organization.



How is it presented?

Don't take facts or figures at their word, especially if they seem false or exaggerated. Use reliable, nonpartisan news sources to fact-check.



Read the fine print.

You need to understand the petition's specific ask before signing your name to a petition. If you don't read everything, you could be signing something that does not represent your views. Petitions usually have a summary paragraph at the top, but there may be supplemental pages with clarifying information.



Every petition will have a positive spin. That doesn't make it positive.

A petition is unlikely to be successful if it sounds negative, so the creators will give it a positive spin. They'll use words you care about, even if the sought-for outcomes don't align with your values. For example, you may support education. A petitioner will make it sound like the petition is good for education, but if you learn more about it, you may disagree with their actions.



Petitioners can lie.

The person asking you to sign the petition can bend, distort, or withhold information about the outcomes of the petition. Their goal is to gain signatures. In some cases, they are compensated based on the number of signatures they collect.



You can say no.

You might feel pressured to sign if approached by a petitioner in person. They might be saying positive things about a topic you care about. If you're uncertain, tell them you'd like to do independent research before you sign a petition. If you find out later that you support the initiative, you can always reach out again. If a petitioner pressures you, consider it a red flag.



What does your gut say?

Pay attention to your instincts. If something feels off, it's probably off — don't sign it.



Michigan Association of
Retired School Personnel
Protecting your future

Find more MARSP resources at
www.marsp.org/advocacy





Retirement health benefits that **prioritize you**

WE LISTEN.

Priority Health is ranked #1 in customer service in Newsweek's America's Best Customer Service list 2025 in the health insurance category.¹

OFFERING AN EXTENSIVE NETWORK.

The Priority Health Medicare network includes 9 out of 10 primary care providers in Michigan.³

MISSING YOUR GYM MEMBERSHIP?

Get active your way with a large network of gyms, fitness studios and classes. Find your gym, join online or on-demand.²

Non-Medicare members: Learn more at **priorityhealth.com/activeandfit**.
Medicare members: Learn more at **YourOnePass.com**.



For more on our Medicare and non-Medicare plan offerings, go to **priorityhealth.com/mpsers25**.

¹Based on an independent survey of U.S. customers who have either made purchases, used services, or gathered information about products or services in the past three years. ²One Pass is a voluntary program. The One Pass program varies by plan/area. Information provided is not medical advice. Consult a health care professional before beginning any exercise program. ³Excludes providers in Michigan's Upper Peninsula; based on CMS National Downloadable File of Physicians, Sept. 2023 and Priority Health provider database. Priority Health has HMO-POS and PPO plans with a Medicare contract. Enrollment in Priority Health Medicare depends on contract renewal. H2320_NCMS400040022503D_M 1282025 ©2025 Priority Health PH_30680-15.0 01/25



MARSP doesn't just protect your retirement benefits—we work to improve them.

With a seat on the MPSERS Board and ongoing lobbying efforts in Lansing, MARSP works every day to protect and enhance your retirement. By understanding your coverage and sharing your experiences with us, you give MARSP the insight to advocate for the issues that matter most to you.

When to contact MARSP:

- General questions about MPSERS retirement plans or health insurance.
- Help determining the right contact for specific questions about your retirement plan or health insurance coverage.
- Guidance on changes to your insurance benefits.



MICHIGAN OFFICE OF RETIREMENT SERVICES
Big Plans. Small Steps.

The Office of Retirement Services (ORS) administers retirement programs for public school employees.

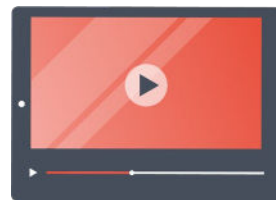
PO Box 30171
Lansing, MI 48909

517-284-4400 or 800-381-5111
www.michigan.gov/orsschools

Office of Retirement Services (ORS)

When to contact ORS:

- Enrollment questions
- Eligibility questions
- Monthly premium payments
- Change of carrier
- Add/remove spouse or dependent



Health Insurance Seminars from ORS Available On-Demand

Available Oct. 14 - Dec. 19, 2025

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 2026 healthcare plan.

www.MPSERSHealthSeminars.com

These are pre-recorded online presentations. Pause, rewind, or replay sections to better understand the material.



Public School Retiree Health Insurance Contacts

Blue Cross Blue Shield of Michigan

800-422-9146 (in state)
BCBSM.com/MPSERS

PPO Providers (out-of-state)
800-810-2583

Anti-Fraud Hotline
800-482-3787

Nurse Hotline (24/7)
800-775-2583

Grievance and Appeals Dept.
866-309-1719

Health Alliance Plan (HAP) HMO

800-801-1770 (Medicare)
800-422-4641 (non-Medicare)
HAP.org/MPSERS

Priority Health HMO

844-403-0847
PriorityHealth.com/MPSERS

Blue Care Network (BCN) HMO *Ending MPSERS contract*

Medicare: 877-396-2025
Non-Medicare: 800-662-6667
www.bcbsm.com/MPSERS

Optum Rx

855-577-6517
OptumRx.com/Enroll/MPSER

Delta Dental

800-345-9756
deltadentalmi.com/mpsers

EyeMed

866-248-2028
eyemed.com/mpsers

TruHearing

855-205-6305
truhearing.com/mpsers

When to contact your insurance carrier:

- Request ID cards
- Claims for services
- Billings for services
- Copays
- Covered procedures
- Deductibles
- Plan benefits
- Services
- Yearly plan changes
- In-network vs. out-of-network providers

2026 Updates to MPSERS Health Insurance Plans

All changes are effective on January 1, 2026.

MEDICAL: Blue Cross Blue Shield PPO

Medicare

1. Your emergency room copayment will be \$150 per visit. The copayment is waived if you're admitted to the hospital within 72 hours.
2. Refraction tests received with a medical eye exam will be covered. You'll pay the annual deductible and 10% coinsurance until your coinsurance maximum is met. This is different from a routine eye exam. Routine eye exams and routine refraction tests will continue to be covered by your retirement system vision plan.

Your retirement system medical plan annual deductible, coinsurance/copay maximum and out-of-pocket maximum amounts will remain the same in 2026.

Non-Medicare

1. Your emergency room copayment will be \$150 per visit. If you haven't met your deductible yet, you'll pay the deductible plus 10% of the remaining cost. The copayment is waived if you're admitted to the hospital within 72 hours.
2. These preventive services will be covered at no additional cost to you in-network:

- Abdominal aortic aneurysm screening
- Alcohol misuse screening
- Annual wellness visit
- Bone mass measurement
- Cardiovascular disease risk reduction visit
- Depression screening
- Diabetes screening
- Digital rectal exam
- Flexible sigmoidoscopy screening
- Hepatitis B screening
- HIV screening
- HPV screening when received with a Pap test
- Lung cancer screening with low dose computed tomography
- Obesity screening
- Sexually transmitted infection screenings and counseling
- Tobacco-use cessation counseling

3. Refraction tests received with a medical eye exam will be covered by your retirement system medical plan. When you receive the service from a PPO network provider, you'll pay the annual deductible and 10% coinsurance until your coinsurance maximum is met. This is different from a routine eye exam. Routine eye exams and routine refraction tests will continue to be covered by your retirement system vision plan.

4. Services at an out-of-network outpatient mental health and substance use disorder facility will be covered. Until your deductible and coinsurance maximum are met for the year, you'll pay the annual deductible and 30% coinsurance for services. Once the annual coinsurance maximum is met, you'll pay a 20% coinsurance out-of-network fee per visit.

Your retirement system medical plan annual deductible and coinsurance maximum amounts will remain the same in 2026.



MEDICAL: Blue Care Network (BCN) HMO - **UNAVAILABLE AFTER JANUARY 1, 2026**

Blue Care Network (BCN) will end its insurance contract with the Michigan Public School Employees' Retirement System (MPSERS) on December 31, 2025, and will not be available on or after January 1, 2026.

Enrollees in BCN began receiving letters explaining their healthcare insurance options and instructions on how to enroll in another plan in October. New insurance enrollment requests will need to be submitted to ORS by November 30, 2025 to be in place for January 1, 2026.

This can be done using **MiLogin** and **miAccount**, or by visiting **Michigan.gov/ORSSchools/Publications** and downloading, completing, and submitting the *Insurance Enrollment/Change Request (R0452C)* form by mailing it to ORS.



MEDICAL: Health Alliance Plan (HAP) HMO



Medicare

The following counties will be added to the service area:

- Charlevoix
- Ionia
- Kalkaska
- Lake
- Manistee
- Otsego
- Wexford

Non-Medicare

1. The following counties will be added to the service area:

- Antrim
- Charlevoix
- Crawford
- Grand Traverse
- Kalkaska
- Leelanau
- Manistee
- Missaukee
- Otsego
- Roscommon

2. The coinsurance for durable medical equipment will be increased to 20%.

3. The deductible will be increased to \$650 per individual.

4. The copays for some prescription drugs will be increased:

- The copay for preferred generics received at a preferred pharmacy will increase to \$8.
- The copay for preferred generics received at a standard pharmacy will increase to \$12.

5. Prescription drug out-of-pocket maximum will be removed.

MEDICAL: Priority Health HMO



Medicare

No changes for 2026.

Non-Medicare

In-network benefits:

1. The deductible will be reduced to \$500 individual / \$1,000 family
2. The medical coinsurance maximum will be reduced to \$3,000 individual / \$6,000 family.

Out-of-network benefits:

1. The deductible will be reduced to \$1,000 individual / \$2,000 family.
2. The medical coinsurance maximum will be decreased to \$6,000 individual / \$12,000 family.

DENTAL: Delta Dental



1. Special healthcare needs benefit will be added to allow for additional cleanings, visits and/or treatment modifications for members (children and adults) with a qualifying special healthcare need.

2. Evidence-based benefits will be added to allow additional cleanings and/or fluoride for members with specific at-risk health conditions.

3. Two additional cleanings will be allowed for members with documented periodontal disease.

4. Esthetic restorations such as porcelain and porcelain fused-to-metal will be allowed on posterior teeth.

5. Overdentures will be allowed. This change also allows for services on remaining teeth when overdentures are used.

VISION: EyeMed



No changes for 2026.

HEARING: TruHearing



No changes for 2026.

PRESCRIPTION: Optum RX



Medicare

No changes for 2026.

Non-Medicare

No changes for 2026.

IN REMEMBRANCE

June 1 - August 31, 2025



Michigan

Abbott, Leona (Riverview)
Balwinski, James (Rochester Hills)
Basso, Gertrude (Allen Park)
Behnke, Jean (Hamilton)
Bellezza-Dziurda, Jane (Huntington Woods)
Beloskur, Oren (Rapid City)
Bercaw, Elizabeth (Harrison Twp)
Beuker, Ronald (Grand Rapids)
Blackwell, Melvin (Tekonsha)
Blythe, Helen (Hudsonville)
Boughner, Bruce (Ypsilanti)
Bridges, Dianne (Grosse Ile)
Brisky, Mary (Kalamazoo)
Brown-Davis, Ora (Detroit)
Butman, Ivon (Menominee)
Caleal, Daniel (W Bloomfield)
Callow, James (Livonia)
Campau, Ronald (Livonia)
Cashen, Karen (Dewitt)
Claar, Thomas (Bad Axe)
Clark, Frederick (Hemlock)
Clarke, Robert (Midland)
Cline, Howard (Capac)
Conley, Marjory (Grosse Ile)
Cooley-Sanborn, Suzette (Acme)
Demey, Elsie (Blissfield)
Dudek, Sandra (Gibraltar)
Evans, Keith (Traverse City)
Fitchko, Frank (Kalamazoo)
Forster, Peter (Macomb)
Giglio, Vera (Grosse Pte Shores)
Gilchrist, Gordon (Clare)
Goodell, Victoria (Saginaw)
Gunderson, Sally (Kalamazoo)
Hall, Martha (Muskegon)
Heinig, Edward (Kalamazoo)
Herbstreit, John (Grand Ledge)
Hobart, Frederick (Coldwater)
Holland, Margery (Detroit)
Holt, Elaine (Benton Harbor)
Hosler, Jacqueline (Swartz Creek)
Hosmer, James (Wyandotte)
Houck, Lance (Coldwater)
Howe, Lenore (Atlanta)
Hunt, Phyllis (West Bloomfield)
Iliff, Debra (Watervliet)
Jesse, Marilyn (Norton Shores)
Johnson, Grace (Muskegon)
Jones, Raymond (Carrollton)
Kallio, Carl (Iron River)
Kinkema, Edward (Grand Haven)
Kinkema, Lynne (Grand Haven)
Kittle, Gladys (Grand Rapids)

Kukla, Patricia (Oxford)
Langlois, Betty (Alma)
Laporte, Ronald (Washington)
Larson, Gordon (Novi)
Lasalle, Marcile (Marcy) (Flushing)
Lemon, Judy (Galesburg)
Lippe, Emmett (Williamston)
Lohraff, Jacqueline (Berrien Springs)
Marquardt, Edward (Mt Pleasant)
Mcclain, James (Southgate)
Mcintyre, Susan (Saginaw)
Mckenna, Robert (Van Buren Twp)
Merkling, Lori (Carney)
Merrihew, Ardis (Mount Pleasant)
Miller, Pamela (Canadian Lakes)
Moline, Ruth (Westland)
Morehouse, Elmer (Rochester Hills)
Mork, M Kathryn (Muskegon)
Morrison, Bernice (Mt Pleasant)
Morton, Mary (Portage)
Mulder, James (Berrien Springs)
Myers, Donald (St Joseph)
Newman, Nancy (Gladwin)
Nixon, Mark (Eaton Rapids)
Odykirk, Wanda (Mt. Pleasant)
Olson, Thomas (Shepherd)
Parr, Donna (Mt Pleasant)
Pasch, Elizabeth (Mt. Pleasant)
Petroski, Gwen (Grand Rapids)
Quick, Alan (Mt Pleasant)
Roberts, Patricia (Port Huron)
Rubley, Marian (Coldwater)
Rummer, Claude (Fennville)
Rurka, Constance (Coldwater)
Sanders, Roger (Tekonsha)
Schankin, Charles (Petersburg)
Short, Rosemary (Lake Linden)
Shumaker, Judy (Plainwell)
Smart, Irene (Sault Sainte Marie)
Smith, Patricia (Saint Joseph)
Smoger, Andrew (Lake Orion)
Snider, Phyllis (Pigeon)
Sobotka, Marjorie (Sterling Hts)
Sowle, Ruth Anne (Mt. Pleasant)
Stadt, Danford (Grandville)
Starr, Albert (Midland)
Steyer, John (Beaverton)
Straub, Darol (Ann Arbor)
Streeter, Jane (Kalamazoo)
Theunissen, Dorothy (Mt Pleasant)
Theunissen, William (Mt Pleasant)

Thomas, Jerry (Southgate)
Turner, James (Southfield)
Vanas, Carol (Muskegon)
Vanas, Vivian (Rosebush)
Wagonlander, Dorothy (Traverse City)
Wavrek, Diane (Novi)
Welsh, Judith (Mt Pleasant)
Westerfield, Betty (West Bloomfield)
Whiting, Diane (Gladwin)
Wilt, Larry (Owosso)
Wolfe, Cecelia (Flushing)
Ziegler-Smith, Cindy (Mt Pleasant)

Alabama

Barrows, David (Eufaula)

Arizona

Campbell, Mary (Benson)
Szalay, Carol (Sun City West)

Colorado

Kranz, Mary Jo (Aurora)

Florida

DeVries, Beverly (Venice)
Moroney, Jessie (The Villages)
Shears, Diana (Ocklawaha)

Illinois

Russell, Rosemary (Wheaton)

North Carolina

Measel, Frances (Hendersonville)

Ohio

Whitmore, Bertha (Pickerington)

Wisconsin

Burgess, Ellen (Green Bay)

CONTRIBUTIONS TO MARSP

June 1 - August 31, 2025

Contributions to MARSP include donations to the General Fund.

From Members

Margaret Albert (Otsego)
John A. Baublitz (Washtenaw)
Mary Beaudoin (Wayne Northwest)
Bernadine L. Bennett (Oakland North)
Helen L. Blythe
McAnn Bradford
Nancy A. Bratt (Oakland-Farmington)
Helen Bulling (Ionia)
Joanne P. Carlin (Berrien)
Elizabeth L. Chamless
Joanne S. Colligan (Wayne Metro)
Robert J. Fontichiaro (Oakland Suburban, Oakland-Farmington)
Debra J. Fudala (Delta)
Sue A. Geldon (Gogebic)
Lea C. Gonzales-Bier
Karen Hamman
Hortense Harvey (Wayne Detroit)
Ruth M. Helwig (Isabella)
Ardith K. Hodson (Cheboygan)
Shirley Kelly (Wayne Detroit)
Kathryn A. Kesti-Shepherd (Crawford-Oscoda)
Nita B. Larpenteur (Oakland North)
Heather Lehman-Genson
Edward G. Maurer (Wayne Metro)
Toni Maurer (Wayne Metro)
Gloria A. McGarvey
Deanna K. Morin (Ontonagon)
Gloria A. Owaski
Juanita Powell (Oakland Suburban)
Linda R. Robinson (Clare)
Kathleen M. Rozanski (Macomb East, Macomb North)
Marian Rubley
Deborah Schakel
Toni L. Shoemaker
John C. Sholander (Oakland Suburban)
Deborah I. Stewart
Mary J. Stolze (Dickinson)
Bertha M. Stough (Clare)
Robert J. Sutter (Wayne Northwest)
Lovie D. Thornton
Rose Van Wagner (Baraga)
Pamela G. Voss-Page (Oakland Suburban)
Patricia Welder (Van Buren)

From Members - In Memory of

Earl W. Bever in memory of
Larry Dykstra
Craig A. Bishop in memory of
Jerry Inman

From Chapters in Memory of

Grand Traverse memory of
Suzette Cooley-Sanborn
Saginaw in memory of David Fiant,
Catherine Spyker, Raymond
Jones, Mary Weaver, Charles
Swarthout, Robert Ahrens,
Victoria Goodell, Robert
Wainwright, Wendell Turner,
Max Zittel and Margot Knell

MARSP FOUNDATION CONTRIBUTIONS

June 1 - August 31, 2025

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 to the Foundation may be tax deductible.*

From Members

Lisa M. Almeranti (Wayne Detroit)
Nancy R. Fette
Barbara M. McArthur (Oakland North)
Lila A. Mcmechan (Wayne Detroit)
Arlene M. Pyke (Van Buren)
Gerald S. Sawatzki (Berrien)
Dallas Shoesmith (Calhoun)
John C. Sholander (Oakland Suburban)
Tammy J. Spangler-Timm (Wayne Metro, Wayne Northwest)
Rochelle Swanson (Kent)
Coni Towersey
Patricia A. Winter (Oakland North)
Mary Bird (Kalamazoo)
Sharon Chidester
Diane Demilio (Marquette)
Linda D. Grindem (Oakland Suburban)
Diane J. Kaminski (Wayne Downriver)
Elizabeth Rancour (Clinton-Shiawassee)
John C. Sholander (Oakland Suburban)
Terrill M. Whitney (Clinton-Shiawassee, Saginaw)
Sharon Chidester
Carl Childress (Oakland Suburban)
Maury Cohen (Charlevoix)
David B. Erdmans (Kent)
Robert J. Fontichiaro (Oakland Suburban, Oakland-Farmington)
Karen Fridsma
Charlene K. Haapapuro (Cheboygan)
Jane I. Kaukola (Delta)

Rita N. Moriarty
(Oakland-Farmington)
Maggie Noone (Washtenaw)
Mildred J. Norman
(Wayne Northwest)
Carole C. Redwine (Kent)
Mary K. Ross (Wayne Metro)
John C. Sholander
(Oakland Suburban)
June F. Smith (Wayne Detroit)
Colleen Stinson
Cynthia K. Warren
Danny E. White (Macomb East)

From Chapters

Delta

From Members in Memory of

William N. Stouffer in memory of
Neil and Ruth Quint
Irene M. Baker in memory of
Gene LaLonde
Janis L. Book in memory of
Ann Anderson
Ronald S. Glencer in memory of
Daniel Glencer

From Members in Honor of

Susan Atwood in honor of the
Clare Chapter

From Chapters in Memory of

Kalamazoo in memory of Bonnie
Carpenter
Chippewa-Mackinac in memory of
Sally Wiles & Irene Smart
Kalamazoo in memory of Ron DeVries
Clinton-Shiawassee Chapter in
memory of deceased members
Berrien in memory of Donna Beebe,
Joan Patterson Miller, Virginia
Ardis Skibbe and Elaine Holt
Wayne Downriver in memory of Jim
Conley, Marge Conley, Dianne
Bridges and James Hosmer
Leelanau in memory of
Bonnie Carpenter

Foundation Endowment Fund

From Members

Sharon Chidester
David B. Erdmans (Kent)
John C. Sholander (Oakland Suburban)
Tammy J. Spangler-Timm (Wayne Metro, Wayne Northwest)
Kristin White (Lapeer)

From Chapters in Memory of

Genesee West in memory of
Marcile LaSalle & Jacqueline Hosler

DonorsChoose

June 1 - August 31, 2025

The DonorsChoose Fund was set up in 2024 for members to participate in MARSP and the Foundation's annual commitment to funding classroom projects through DonorsChoose. As the most trusted crowdfunding platform for teachers, donors, and district administrators alike, DonorsChoose vets each request, ships the funded resources directly to the classroom, and provides thank yous and reporting to donors and school leaders.

From Members

Beth A. Alberti (Macomb North)
Mary Beaudoin (Wayne Northwest)
Mary Bird (Kalamazoo)
Sharon Chidester
Kathleen S. Cunningham
(Wayne Metro)
Don P. Elliott (Ogemaw)
Mary E. Engel (Allegan)
Robert J. Fontichiaro (Oakland
Suburban, Oakland-Farmington)
Marilyn Latterman (Eaton)

Barbara M. McArthur
(Oakland North)
Alice W. Murphy (Hillsdale)
Sharon Oniga
Marilyn M. Robinson (Washtenaw)
John C. Sholander
(Oakland Suburban)
Tammy J. Spangler-Timm (Wayne
Metro, Wayne Northwest)
Heather Stommen
Rochelle Swanson (Kent)
Jim M. Szalay

Cynthia K. Warren
Theresa E. Weiss (Osceola)
John H. White (Oakland Suburban)
Kristin White (Lapeer)
Mary S. Wilder (Berrien)

From Chapters

Oakland North
Wayne Metro
Macomb North

From Members in Memory of

Patricia J. Caleal in memory of
Daniel Caleal
Mark D. Grueneberg in memory of
Bonnie Carpenter
Valerie Radee in memory of
Linda Jo Geyer
John And Annette Schilling in
memory of Linda Jo Geyer

VOLUNTARY BENEFIT DEFENSE FUND (VBDF)

June 1 - August 31, 2025

The VBDF fund is used to initiate and participate in legal battles that may be necessary to protect Michigan school retirees' benefits.

The fund has been used to educate legislators; to research and investigate retirement plans in other states; to invest in resources for maintaining an effective grassroots network; and other activities necessary to the protection of school retiree benefits.

From Members

R. Norman N. Andrew (Marquette)
Shirley A. Andrews
Cynthia A. Benson
Joyce J. Benvenuto
(Ingham - Greater Lansing)
Cheryl Cable
Sharon Chidester
Kathleen S. Cunningham
(Wayne Metro)
Clifford E. Denay (Emmet)
Rita J. Doneth (Isabella)
Kenneth S. Faltyn
Sally E. Freeland (Oakland North)
Robert K. Freye (Kalamazoo)
Carol J. Garvelink (Allegan)
Queen T. Hall (Wayne Detroit)
Mark Heifner (Branch)
Vera M. Humphries (Kent)
Charlene L. McGunn
(Oakland North)

Karen D. Michelson (Genesee
South East)
Denise Parsell (Branch)
Frederick K. Roehl
(Wayne Downriver)
Elaine M. Roffey (St Clair-Sanilac)
John C. Sholander
(Oakland Suburban)
Norrie Slater (Ionia)
Robert J. Sutter (Wayne Northwest)
Martha A. Taylor (Wayne Detroit)
Arlene K. Waggoner (Presque Isle)
Cynthia K. Warren
Debra A. Warwick (Kent)
Suzanne K. Youngdahl (Muskegon)

From Chapters

St Joseph
Berrien
Clinton-Shiawassee
Ogemaw

Genesee
Isabella
Crawford-Oscoda
Delta
Wayne Downriver
Ionia
Van Buren
Tuscola

From Members in Memory of

Melinda O. Johnson in memory of
Forest Paul Johnson
Carolyn M. Shubert in memory of
Vickie Ross
Joan M. Wahl in memory of
Sally Wiles
Patricia Welder in memory of
George Welder

From Members in Honor of

Joan M. Wahl in honor of
Robert Wiles

From Chapters in Memory of

Gladwin in memory of John Steyer
and Nancy Newman



How the Smith Fund Supports MARSP Members in Need

In 1996, MARSP's Past President and the Chairman of the Foundation, Richard J. Smith, suggested the Foundation find a way to assist members facing financial crisis. A committee studied his suggestion and recommended that the MARSP Foundation start a fund. They named it the Richard and Margaret Smith Fund to honor the Smith's generosity.

Through the Richard and Margaret Smith Fund, the Foundation partners with local chapters to support MARSP members facing financial hardship. Contributions to the Smith Fund ensure no member has to choose between filling a prescription or paying a utility bill.

Applying for a Smith Fund Grant

Many public school retirees are the first to lend a hand but the last to ask for one. MARSP and the Foundation are rooted in the idea that no one should face challenges alone — and that reaching out for help gives others permission to do the same.

If you or a fellow member need assistance, contact your chapter president or the MARSP office. Chapter presidents may apply for grants of up to \$500 on behalf of individual members to help cover basic living expenses. Applications are accepted year-round and all inquiries and applications are confidential.

MAKE A CONTRIBUTION

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

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



FOUNDATION FUNDS

☐ In Honor of: ☐ In Memory of:

____ 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.

Chapter (if applicable):

Contribution amount: \$ _____

Make check payable to:
MARSP Foundation Inc.

MARSP FUNDS

☐ In Honor of: ☐ In Memory of:

____ 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.

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

Congratulations to Our Winners!



Monthly Referral Drawing Prize: \$25 VISA Gift Card

MARSP members referred 28 new members between July and September 2025!

New referrals are associated with the following chapters: Alpena, Branch, Crawford-Oscoda, Delta, Gladwin, Gogebic, Houghton-Keweenaw, Isabella, Macomb North, Mecosta-Canadian Lakes, Oakland-Farmington, Saginaw, Wayne Detroit, Wayne Northwest

Monthly Referral Drawing Winners: Loretta Wittkopp for referring Sandra Casey (Saginaw), Al DuBois for referring Tammy Wylie, and Lynne Hagman for referring Emily Manschot (Wayne Northwest)

Congratulations, Loretta, Al, and Lynne! And thanks to everyone helping spread the word about MARSP!

Referral tip: Everyone in MPSERS already benefits from MARSP's work. Referring them to join just makes that voice stronger!

Grand Prize Referral Drawing Win a Trip to the Grand Hotel

Every new member adds strength, momentum, and credibility to our work!

Through MARSP, public school retirees have the power to tackle shared challenges. As we move into another year together, we encourage you to share MARSP's mission, resources, and programs with your network. Let others know why you value your membership!

When you refer someone:

- You'll be entered into our monthly referral drawing for a \$25 VISA gift card.
- You'll also be entered into the annual grand prize drawing — a trip for two to the iconic Grand Hotel on Mackinac Island, valued at over \$2,000!



With more than 465,000 people in MPSERS, there's plenty of room - and reason - for MARSP to grow. Help strengthen our voice in 2026, one referral at a time!

CHAPTER DUES 2025-2026

Michigan

Alger - \$10
Allegan - \$5
Alpena - \$10
Baraga - \$5
Barry - \$7
Bay, Northern
Bay Arenac - \$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
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 - \$10
Schoolcraft - \$7
St Clair-Sanilac - \$8
St Joseph - \$10
Tuscola - \$5
Van Buren - \$15
Washtenaw - \$10
Wayne Detroit - \$12
Wayne Downriver - \$10

Wayne Metro - \$5
Wayne Northwest - \$8
Wexford-Missaukee - \$7

Colorado

Colorado Chapter - \$1

Florida

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



MEMBERSHIP FORM

NEW, RENEWING, & RETURNING MEMBERS

Name _____

Education system/school district _____

Position at retirement _____

Address _____

City _____ State _____ Zip _____

Phone _____

Email _____

Communication Preferences

Adjust your communication preferences anytime through your online member profile (www.marsp.org/member-login) or by calling the office.

☐ **Subscribe to Travel Program News:** Be the first to receive updates and registration information for MARSP's Travel Program.

☐ **Receive VANGUARD magazine by email only:** Your membership comes with a mailed subscription to MARSP's quarterly member magazine. Check this box if you would like to stop your mailed subscription and receive VANGUARD by email only. (Limit of one physical issue per household.)

Referral Program

I was referred by: _____
Members who refer a new or returning member are entered into a monthly drawing for a \$25 Visa® gift card and the annual grand prize drawing of a trip for two to the Grand Hotel on Mackinac Island.

☐ **Spouse/Beneficiary Membership**
Enrolling your spouse/beneficiary as a member strengthen MARSP's influence in Lansing and enters you into the Referral Program!

Spouse/Beneficiary Name _____

Email (members may not share an email address) _____

Birthdate: _____

FALL 2025

Return form and payment to: MARSP, PO Box 23214, Lansing, MI 48909
Contact MARSP: 1-888-960-4022 or staff@marsp.org

Membership Selection(s)

Qty Price Total

| | | | |
|--|--|-------|--|
| MARSP annual membership (2025-26) | | \$40 | |
| MARSP lifetime membership | | \$800 | |
| MARSP chapter membership (2025-26) Chapter name: | | | |
| Spouse/beneficiary annual membership (2025-26) | | \$40 | |
| Spouse/beneficiary chapter membership (2025-26) Chapter name: | | | |

Support MARSP Funds

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

☐ In Honor of: ☐ In Memory of:

☐ General Fund to help meet current budget expenses.

Chapter (if applicable):

☐ 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 (email required):** I authorize MARSP to automatically renew my state and chapter membership the first week of March each year using the credit card information below.

Card Number _____ Exp. Date _____ CVV# _____

Name as it appears on card _____

Amount _____ Date _____

Cardholder signature _____

**Overpayment will be considered donation*



Michigan Association of Retired School Personnel
P.O. Box 23214
Lansing, MI 48909-3214
1-888-960-4022
www.marsp.org

PRSRT STD
US Postage
PAID
Lansing, MI
Permit No. 1114

LEGISLATIVE UPDATE



2026 State Budget:
What It Means for Public School Retirees
page 3