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ARTC MATTERS

Greetings:

In November we will be electing the next Governor. I would urge all members to pay close attention to the candidates' position with regard to our pensions and health care. Since pensions and health care are a huge part of the budget, they are constantly in the crosshairs. Currently there is a study group whose purpose is to analyze and make recommendations regarding our pensions. Of course, switching to some type of defined contribution plan similar to a 401k may be proposed. Other approaches may include some type of buyout.

In any event, all teachers and administrators under our current retirement system must be ready to react to any negative changes to our retirement system. This can be accomplished by contacting your respective representatives in Hartford. Direct contact with your representative has a huge impact. Silence only creates the illusion that we feel all is well.

Through email and our website, ARTC can supply you with talking points on the issues.

Ed Messina, ARTC president



BE AN INFORMED VOTER

The outcome of the November elections could steer the future of Connecticut teacher retirement benefits. All teachers and retired teachers should vote for the candidate who understands and will support the Connecticut Teacher Retirement System.

teachers a specific benefit for life beginning at retirement. [In contrast, a **defined contribution plan** is similar to an IRA and is dependent on the fluctuation of the stock market and is not guaranteed for life.]

QUESTIONS FOR CANDIDATES

- Do you support maintaining the teachers defined benefit pension plan? (See facts 1 & 2)
- Do you foresee a need to increase active teacher contributions to the retirement fund? If so, will the increase be used to reduce the unfunded liability? (See fact 3)
- Will you support contributing the promised 1/3 contribution to the Teacher's Health Fund?(See fact 4)
- Will you support the implementation of the 50% tax exclusion bill in the next biennium budget? (See fact 5)

FACTS

1. The CT Teacher Retirement System is a **defined benefit pension**. In this plan, the State promises to pay the retired

2. The State has established a Commission on Pension Sustainability to study the feasibility of placing state capital assets in a trust and for the sole benefit of the state pension system. Ben Barnes, Secretary of the Office of Policy and Management, in addition to looking at means to increase the State's funding of the Teachers Pension System, has cautioned commission members that the State needs to control retirement benefits. Any changes to the defined benefit

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Save the Date

FALL LUNCHEON- OCT 23RD

SPRING LUNCHEON- MAY 14, 2019

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continued from front page pension will significantly impact new hires as well as future retirees.

3. Teachers now contribute 7% of their income to the retirement fund. This 1% increase in teachers' contributions to the fund is being used to reduce the State's contributions to the fund, not to increase overall funding of the pension or to reduce the 13 billion dollar unfunded liability.

4. Because the State has short funded its 1/3 contribution to the Health Fund by well over \$190 million over past years, the TRB was forced into a Medicare Advantage Plan. Retired teachers pay all their Medicare premiums and the bulk of their supplemental costs. The intent of the Health Insurance Fund that teachers contributed to

all their working years was to help defray these costs. We are being told the fund, your money, is fast becoming insolvent.

5. The State postponed the 50% income tax exclusion bill for retired teachers. Because teachers do not have Social Security and their pension is considered a "government" pension, this is a fairness issue. There is also an economic issue since 26% of retired teachers (about 9000) have chosen to leave the state upon retirement. This is a drain on the State's economy

Retired Teachers do not have a union. We do not have a contract with the State. We rely on the Legislature to hear our voices and to keep the State's promises.

Sandra Bove and Cathy D'Agostino, Leg. chairs

INSURANCE



At a recent meeting of the Teachers' Retirement Board, Insurance Consultant Dr. Joe Fields shared some details about the health insurance plans currently offered by the Board. Presently there are 22,600 retired teachers in the Anthem Plan with 8,000

enrolled in the Stirling Plan.

Dr. Fields noted that the Anthem Plan would no longer have a network designation for physicians and medical services. Instead a "passive network" would include any physician or facility that accepted Medicare.

On September 27, 2018 the Teachers' Retirement Board announced that the cost of the Anthem Plan would be reduced from \$134 to \$130 per member per month. The Stirling Plan would decrease from \$259 to \$238 per member per month.

There is one very important change to the prescription drug coverage – the maximum "out of pocket" expense for prescription drugs will increase from the current \$1,400 to \$3,500. The Board projects that this new maximum will apply to 1% of retired teachers. This change applies to cover-

age under both the Anthem and Stirling Plans.

There will be an open enrollment period for the 2019 plan from October 15th through November 9th, 2018, during which time members may switch plans. The TRB expects to provide at least one information session in each county where the two plans will be described. Plan details are available at the TRB website - www.ct.gov/trb/lib/trb/forms/healthinsurance/HI_PREM2019.pdf

In response to your concerns about the lack of communication with TRB members, the TRB will increase its use of technology – using the TRB website, emails and a TRB Facebook account. Recognizing the difficulty that retirees have described in reaching the TRB by phone, the TRB has requested permission to hire two additional staff members.

Despite the cost-saving measures adopted by the TRB, the Health Insurance Premium Account needs an injection of funds from our legislators; otherwise it will continue to face insolvency.

With the November 6th election of a new State administration and legislature, it is essential that you make your concerns and needs clear to those who represent you in Hartford.

Rick and Louise Follman, Insurance Co-Chairs

ARTC-PAC

Over the summer, ARTC PAC developed a survey and sent it to all the candidates for state offices. The returns are coming in and we are reviewing them in preparation to endorsing those candidates we feel will help protect retired teachers pensions and our health insurance fund.

This is a very important election year with what has been happening in our state. The threats to our health insurance fund and pensions are real and teachers in general need to be concerned about the outcome of this election. Make sure you know who and what you are voting for and then make sure you vote.

If you feel strongly about a candidate, work for them, but let them know you are an ARTC member. If you want to financially support a candidate, on your check in the memo spot indicate you are an ARTC member. It is important that elected officials know that ARTC will support and vote for candidates that support us. In you are interested in becoming involved with PAC, please contact Bradley Hayward at Bradh51@comcast.net

Bradley Hayward, Co-chair ARTC PAC,

ARTC FALL LUNCHEON 2018

ARTC is preparing for our annual fall luncheon on Oct 23rd at the beautiful Aqua Turf Club. We have an eventful day planned and are looking forward to seeing everyone again. In this important election year, ARTC has invited the Democratic and Republican gubernatorial candidates to speak at our luncheon. ARTC is pleased to announce that Ned Lamont, the Democratic gubernatorial candidate, has accepted but, to date, Bob Stefanowski the Republican gubernatorial candidate has yet to accept our invitation.

What the next Governor thinks and does will impact our pension and health insurance. Presently our Health Insurance Fund is projected to be insolvent in the near future unless the State makes its annual promised contributions. Come hear the candidates' views on these important issues.

Also on the program, Helen Sullivan, the newly appointed

Administrator of the Teachers' Retirement System, will be introduced. Come meet Helen as she briefly defines her role in working with the Teachers' Retirement Board (TRB) to administer our pension and health insurance plans.

The registration form is on the backside. Please cut out or download at artct.org.



Patty McDonnell, Membership Co-Chair and Media/Communications

Since 1946, ARTC has been a retiree organization exclusively representing CT Retired Teachers.

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Fall Luncheon Registration

Please circle your meal choice

Meals also include a continental breakfast, pasta, salad, potato and dessert. Tax and tip included.

NY Strip Sirloin- \$36
(with beef demi glaze w/Madeira wine)

Roast Turkey-\$36
(with stuffing)

Pan Seared Salmon -\$36
(with honey mustard/ginger glaze)

NAME _____

ADDRESS _____

PHONE _____

EMAIL _____

Please make your check payable to " ARTC Program Fund"

One registration form per person.
Additional forms available at
ARTCT.ORG

Mail to: ARTC Program Fund,
68 Loomis St, Manchester, CT 06042-1911
No later than
Oct 22, 2018