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ARTC MATTERS

Greetings:

On Jan. 23rd, I met with a group of retired teachers from Farmington Valley. Representative John Hampton from the 16th District has prepared a bill, HB6776, in which the state of CT would agree to fully fund teachers' pensions at recommended levels.

Since we do not have a union as we did when we were active teachers, it is critical that we constantly keep our concerns in the forefront at the Capitol. Without these efforts who knows what may happen?

Other states have run into serious trouble with their pensions. Some are changing the entire structure of their pension system, such as a defined contribution plan changing from a defined benefit plan.



It should be obvious that apathy is the enemy. *continued on page 3*

NEW LEGISLATORS NEED TO BE TAUGHT

We agreed to meet on January 16th, but really - 7:30 in the morning? When I retired I had vowed that I would not get up until after the high school bus passed my house on its way to school. This meeting would have me out of the house driving to our meeting point by 7:00! Why would anyone voluntarily join commuters driving to Hartford on a cold and windy winter morning?

ARTC's Meet and Greet brought us to the Capitol to represent the interests of retired teachers to the newly-elected Connecticut legislators. We are teachers and those new legislators needed to be taught! Most legislators consider retired teachers to be a part of the State Employee Bargaining Agent Coalition - we're not! Most legislators think that retired teachers bargain for their benefits - we don't. Most legislators have no idea that retired teachers are not covered under Social Security and that any benefits earned in other careers are reduced to a fraction of what was earned. Someone had to tell them! On January 16th, ARTC was that someone.

Our lobbyist, Kevin Graff, lured new legislators to the private dining room off



the Capitol cafeteria with the promise of free coffee and breakfast goodies, including apples from the teachers. We greeted the legislators warmly, pressing our fact sheets into their hands. We chatted and very simply asked that they consider keeping the agreements that had been made regarding our pensions, health insurance and the partial exemption of our pensions from the State Income Tax - promises that had been made but not fulfilled. We answered questions, posed for pictures with legislators and reminded them that we'd be back on Lobby Day.

More than 35 legislators signed our guest book. Not all were new. Some re-elected legislators stopped in to say hello; Lieutenant Governor Susan Bysiewicz and Comptroller Kevin Lembo were among the experi*continued on page 3*

Save the Date

LOBBY DAY-TUESDAY APRIL 30TH 10:00 AM

SPRING LUNCHEON-TUESDAY MAY 14TH AT 9:00 AM

VISIT WWW.ARTCT.ORG FOR MORE DETAILS

The majority of candidates endorsed by the PAC committee were elected to office. The new Legislature consists of 23 Democrats and 13 Republicans in the Senate. There are 92 Democrats and 59 Republicans in the House.

At the very successful “Meet and Greet” at the Legislative Office Building in January, we informed legislators of our issues; the consistent underfunding of the teachers’ Health Insurance Premium Account (HIPA) and the linking of teacher pensions to those of state employees.

Legislators need to understand that teachers receive no Social Security benefits for their teaching work, nor do they receive matching 401k funds. Benefits resulting from work outside the teaching profession are radically reduced. SS survivorship benefits are usually disallowed.

The 35 or more legislators attending our Meet and Greet seemed to appreciate having some of these issues explained. Many thought we were covered by the State Employees’ Pension System, confusing retired teachers with state employees.

Neil Foster, PAC Chair

NEW SESSION - NEW LEGISLATORS

The CT Legislature began its 2019 session on January 9. The following Wednesday, our Legislative/Insurance Committee along with ARTC PAC and the Executive Committee welcomed legislators at an ARTC Meet & Greet breakfast at the LOB. This event was held to inform new legislators of our concerns for sustainability of our pension and health funds. We were delighted to speak one-on-one with many newly elected legislators. We enjoyed greeting Lt. Governor Susan Bysiewicz, as well as Comptroller Kevin Lembo and some of our returning legislators.

As you may know, the Legislature is grappling with ways to fund the Teachers’ pension. A Pension Sustainability Commission was established to investigate if state assets could be transferred to the pension. A bi-partisan idea discussed by legislators as well as Ned Lamont is a transfer of lottery assets to the pension. As of this writing, the Commission has not presented its recommendations, nor has Governor Lamont’s budget been presented.

Another key legislative focus for our committee is the dire condition of our Health Fund. The TRB insurance consultant, Dr. Joe Fields, has warned that the Fund will be insolvent if the Legislature does not make its promised one-third



contribution to the Fund. As you know, the Legislature has not been meeting this obligation. Presently, active and retired teachers are paying the bulk of insurance costs for retirees.

Legislators at the Meet & Greet were given a copy of our Fact Sheet and Op-Ed featured in the CT Mirror. Both documents outline all the reasons and facts that support our advocacy and indicate our desire to work with the Legislature to protect our pension and health funds.

As always, we count on you to meet, write or call your legislators and share your personal concerns for your pension and health insurance. Give them a copy of these documents that have been emailed to you. Legislators have many pressing issues. We rely on you to keep our concerns in the forefront of their minds.

*Cathy D’Agostino and Sandra Bove,
Legislative Co-chairs*

FROM OUR LOBBYIST



The 2019 legislative session kicked off in early January. This will be a five month legislative session ending in early June. There are many new legislators as a result of turnover from the elections of 2018.

This means increased importance in educating these new legislators as to the issues affecting retired teachers.

For the first several weeks of the legislative session, we are tracking the various legislative proposals introduced by individual legislators. Our advocacy will include directly lobbying legislators and testifying at the relevant public hearings.

ARTC’s major legislative priorities, most

notably the funding of our pension and health funds, will be dealt with during the state budget process. The process will begin when Governor Lamont makes his budget proposal on February 20. The Legislature will then respond with an alternative budget, and both branches of government will proceed to negotiate the final product.

As always, it is very important that rank-and-file members of ARTC use grassroots pressure to advocate with your local legislators for our cause. Participating in the annual Lobby Day at the Capitol and responding to action alerts by ARTC’s President and Legislative chairs are critical to our success.

Kevin Graff, ARTC Lobbyist

INSURANCE- HONOR YOUR PROMISE

With the advent of the New Year, medical deductibles are renewed for the following; Anthem-Medical Advantage (MA), Sterling Benefits-Medical Supplement (MS), Express Scripts and Cigna Dental. Those retired teachers and spouses with Sterling Benefits should be aware of the Cost Sharing aspect for medical claims, particularly retired teachers that are involved medically with Medicare B covered drugs. This is the first month of the MS program.

Presently, there are 23,300 participants in the Anthem-MA program. Sterling Benefits-MS has registered 6700 members. Approximately 4700 retired teachers covered by their school districts' insurance plan, and not under Medicare, receive a subsidy of a \$110 per month. The subsidy has not been raised since 1995. However, upon reaching the age of 65, you can apply to the Teachers' Retirement Board (TRB) to double the subsidy.

The state of Connecticut has defaulted full payment to the Retired Teachers Health Fund for eight of the past nine years, leaving a deficit of 200 million dollars! The state's failure during past years is monumental, consequently we are at a

major crossroads for the 2020-2021 biennial budget. As a result, the TRB was forced to change the Medicare program, thus the privatization of the Medicare and Medicare Supplement.



Retired teachers voice the same concerns every two years. They are indignant, tired and disillusioned to enter another budget cycle with the idea of **collective begging!** ENOUGH IS ENOUGH!

You earned your benefits. Now it is time to step up. Insist that the Governor and legislators honor their promise. They must agree to contribute the entire amount of one-third payment into the Health Insurance Premium Account (HIPA)!

Rick and Louise Follman, Insurance Co-chairs

LOOK OUT! LOBBY DAY IS COMING!



On January 14, the Lobby Day committee met to confirm the date for our annual event.

April 30th is the date. Come and bring a friend.

Several changes had to be made because of new rulings at the Capitol. Most of the day will take place in the Capitol building in the Old Appropriations Room.

Only your appointments with your legislators will take place in the Legislative Office Building (LOB).

CEA-R and AFTR will again be joining ARTC. The time is the same 10:00 am -2:00pm. The box lunch was so successful, that we decided to repeat it. **SAVE THE DATE!** Join us for an inspiring day!

Patty McDonnell, Lobby Day committee

President's message continued

Without your support we would face a possible disaster- yet there are thousands of retired teachers who do not belong to any retired teachers' organization. Usually these are the people who complain the loudest when things don't go their way.

That being said, I would like to thank all of you who understand what is at stake and are willing to join in the fight.

Ed Messina, ARTC President

New Legislators Need To Be Taught continued

enced faces. After about an hour, the PA system announced that committee meetings were beginning and legislators left for their assignments. They scattered; we packed up our signs and pamphlets and headed home – all in all a very successful day for ARTC.

Our next chance to tell the story of retired teachers will be on April 30 on Lobby Day. We'd really like to have you join us. One hint – the Capitol Police are very serious about their jobs. They actually check to see whether cars parked in the handicapped spaces in the garage have valid permits. Expired permits are confiscated. No names – just a hint.

Barbara Kmetz, Membership Co-chair

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

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ATTENTION ARTC MEMBERS:

Most of the funding for this scholarship comes from donations by generous ARTC members. All contributions will help us continue to help future educators fulfill their dream. You can donate using your ARTC membership form or by check using the form below.

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