

## TRB Medicare Health Insurance

To be enrolled in any TRB health insurance plan, a retiree must be Medicare eligible. In 2005, it was agreed that retirees would pay one-third the cost of their Medicare Supplement health insurance premiums, with the State and the teachers' Health Insurance Account each contributing one-third of the medical and drug coverages (base plan). The Medicare Supplement plan was the only one offered by TRB and served all retired teachers well for over 15 years. In 2018, a low-cost Advantage plan was introduced and designated as the new "base plan." As a result, retired teachers on both 2023 TRB plans receive the same, sharply reduced, \$33/month state subsidy. The former Medicare Supplement became the "buy up" plan but at a much higher cost. The vast cost disparity is because the same lower subsidy for the Advantage plan was given to the higher cost Medicare Supplement plan instead of its full one-third subsidy. Because of this pricing disparity, many retirees with limited income regretfully have had to leave the Original Medicare Supplement with all its federal guarantees and move to the cheaper Advantage plan. As more and more retired teachers discover what happened, their feelings of unfairness and lack of equity are growing. Retired Teachers pay the vast majority of their own retirement health insurance and so deserve the preservation of the traditional Medicare choice at an affordable cost. **ARTC supports legislation to reduce the disproportionately high pricing of the Supplement plan.**



## Municipal Health Insurance Subsidies

In 2022, ARTC advocated for legislation which successfully doubled the subsidies to Municipal Health Insurance enrollees. As a result, when teachers first retire and are not yet 65, they may stay on their town plan and get a monthly subsidy of \$220/month for their health insurance. Once they are 65 and are Medicare eligible, they may go on the TRB Medicare plans. There are some retired teachers who are 65+ who never earned enough quarters to qualify for Medicare and therefore may remain on their town plan getting a subsidy of \$440/month.

## Pension Update

The Teachers' Retirement Fund (TRF) **is underfunded by \$7.1 billion** caused mostly by inadequate State contributions from 1939 through 2008. The State addressed the problem by borrowing a \$2 billion bond, establishing a Special Capital Reserve Fund and increasing active teacher contributions to the Fund. Due to an influx of money, a budget surplus and advocacy efforts of ARTC, the Treasurer contributed \$903.6 million to the TRF in the 2021-2022 budget. **ARTC also advocated for the 50% CT State Tax exclusion on pension income, and continues to advocate for 100% tax exclusions.**

## WEP/GPO

CT teachers are not part of the Social Security System. However, some teachers earned credits in other positions or receive spousal benefits. The Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) have eliminated or sharply reduced these federal benefits. **ARTC continues to advocate on the national level for the repeal of the GPO and WEP.** Contact ARTC to join our efforts.

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

68 Loomis St  
Manchester, CT 06042  
(860) 649-9457  
www.artct.org



**Here's what you need to know about the**

**Association of Retired Teachers of Connecticut, Inc.**

**- an organization dedicated to supporting the pension and health insurance benefits of retired teachers-**

ARTC, Inc. 68 Loomis Street  
Manchester, CT 06042



• www.artct.org  
• (860) 649-9457

## Membership Application

Membership year: Rolling

Annual Dues- \$50.00

Life Membership- \$500.00



Mail form and check (payable to ARTC) to:

**ARTC**  
**68 Loomis Street Manchester, CT 06042**

You can also join online at [www.artct.org](http://www.artct.org) under the membership tab.

Name: \_\_\_\_\_

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

City: \_\_\_\_\_

State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

E-mail: \_\_\_\_\_

Phone: \_\_\_\_\_

Year Retired: \_\_\_\_\_

School District: \_\_\_\_\_

Amount of Check: \_\_\_\_\_

**Thank you for Joining!**

## Meet ARTC

Since 1946 the Association of Retired Teachers of Connecticut has worked to secure and protect the pension and health insurance benefits of retired teachers. Its membership is more than 6,000 with 13 affiliate chapters throughout the state. Primary concerns center on the financial security of our pension and health insurance benefits. To carry out its purpose, the Association's focus is on:

- Maintaining the pension system and preserving its COLA.
- Eliminating the state income tax on retired teachers' pensions.
- Securing the State's promised one-third contribution to our health insurance premium account (HIPA).
- Advocated for fair and equal representation on the TRB. HB6489 got 2 more retired teachers on the TRB.
- Active in the Government Pension Offset and Windfall Elimination Provision(GPO/WEP) repeal.
- Retirees are encouraged to attend monthly TRB virtual meetings.



## Advocacy

Active teachers are represented by a union that bargained with school systems for wages, benefits and working conditons. **There is no union that represents retired teachers. There is no collective bargaining.** ARTC continues to monitor the actions of the TRB and to speak on behalf of the retired teachers.

## Meetings

Spring and fall meetings of the membership bring a variety of speakers to the ARTC luncheon meetings. Past meetings have featured members of the State administration and candidates for State health insurance providers.

Question and answer sessions allow a more in-depth response to issues raised in the biennial legislative session. ARTC hosts a Meet and Greet for newly elected State legislators. Meeting with these new legislators at an informal breakfast session provides an opportunity to present and explain issues important to retired teachers. In the spring, ARTC joins with other organizations to sponsor **Connecticut Retired Teachers Lobby Day at the Capital in Hartford. Retired teachers are updated on legislative issues and have the opportunity to meet with their elected representatives and inform them of issues that are of concern to retired teachers.**

## Committees

- Health Insurance Committee
- Legislative Committee
- Membership Committee
- Glenn Moon Scholarship
- PAC Political Action Committee