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ARTC is a 501C-4 organization

*Dear Members,*

As I compose this message, it is still September. The air is cooling, the leaves are still on the trees and we are still on daylight savings time. By the time you read this much will have changed in the environment.

However, among all these changes, ARTC remains steadfast in its objectives: to protect our pensions and protect our medical benefits.

This is an election year and our Legislative and PAC committees have endeavored to bring our concerns as retired teachers to the candidates through questionnaires. Our luncheon was an opportunity to hear the candidates for governor and learn their perspective on the concerns of retired teachers. There was a question-and-answer period following their presentations, whereby you could ask for more specific information. Locally, you may have reached out to the legislative candidate in your district. It is most important for everyone to be an informed voter, who in turn informs candidates of the needs and concerns of retired teachers.

Educating our legislators is a primary objective in any election. It is always an uphill battle to maintain what we have pertaining to our pensions and medical benefits. That said, may I wish you happy holidays and good health.

**Sincerely, Carol L. Noble President**

## Insurance Committee News

The ARTC Insurance committee continues to receive emails and calls from our retired teacher members regarding issues of concern with their TRB/UHC healthcare plans. Tammy and the Insurance committee respond to these members, helping to provide information on how to get assistance with their situations.

A source of frustration for those on the Supplement plan has been the UnitedHealthcare Evidence of Benefit statement which lumps together the Medicare Part B deductible of \$233, along with the \$2,000 “out-of-pocket” maximum. These are two distinctly different items. You are only responsible, up-front, for the once-a-year, \$233 Medicare Part B deductible. After that, Medicare and UnitedHealthcare pay the Medicare adjusted amount of the claim less copays and co-insurances. On the other hand, if you have accumulated \$2,000 “out-of-pocket” payments from copays and co-insurances, UHC then generally pays all the remaining Medicare assigned costs, including copays and co-insurance.

Those who have called UnitedHealthcare have at times received misinformation from the UHC representatives. We have been finding that UHC representatives are not fully informed on how these plans work and have been known to give out faulty information.

We are suggesting those on Original Medicare with the Supplement create a Medicare Account on the medicare.gov website (<https://www.medicare.gov>). It’s as easy as 1- 2- 3. Once you have set up an account, you will be able to see what Medicare has paid in “real time” as soon as your provider submits a claim to Medicare. You will also see if you have met your yearly Medicare deductible of \$233. Do not pay any bills until you review your Medicare statement and a fully accounted statement from your provider. The provider statement usually shows what Medicare paid, what adjustments were made, what UnitedHealthcare insurance paid and what you owe. This could take a couple of months of provider bills.

**Insurance News Continued on page 2**

## Insurance Continued

Another frustrating issue, this time, only for those on the Advantage plan is UHC “networks”, which occurs when an Advantage plan enrollee provider does not accept the Advantage plan. One member described a situation where her long-time provider agreed to the UHC contract but when the provider found out that UHC paid them less than the Medicare approved rate the provider refused to accept the UnitedHealthcare plan. The Advantage contract indicates that providers can come or go at any time during the year. Those on the Supplement can see any provider that accepts Medicare anywhere in the country. Most providers and hospital systems accept Medicare assignment. There are no insurance company “networks” on the Supplement.

An additional problem with the Advantage plan is the issue of prior authorization of days in a Skilled Nursing Facility (SNF). The marketing materials say the member is allowed 100 days in a SNF, however, each day has the caveat of a prior authorization. One member reported that her husband, who can no longer be cared for at home, was being sent home from a Skilled Nursing Facility despite her appeals and the supporting pleas of their doctor and the facility. They have appealed but were denied and so they must appeal again. Even though UHC provides for transportation and some meals sent in, this is no substitute for 24-hour skilled nursing care. This creates a critical problem for the patient and has often led to a return to the hospital. Few have the energy to fight for needed care.

Finally, the new drug plans through UHC continue to frustrate many of our members. Members have reported higher costs and rejections for drugs that members have been taking successfully for years. The reason being given by UHC is that the drug is a risk for individuals who are over 65. This is a case where the insurance company is stepping in to override the doctor’s better judgment, so be ready to appeal if necessary. Members have received notice that there may be changes to the drug formulary for 2023. We recommend that you check your prescriptions against the new drug formulary for your plan.

**Jane Wilson and Walt Ciplinski, Co-chairs**



### Bristol Affiliate



The Bristol affiliate in May presented at their Annual/Scholarship dinner two \$2,000 scholarships. They went to Eva Leblanc of Bristol Eastern and Tyler D’Agostino of Bristol Central. At our Welcome Back breakfast a raffle was held for a new teacher. Olivia Stanley is a Physical Science and Chemistry teacher at Bristol Eastern and will be presented a check for \$111 to help her in her first year of teaching.

**Charlene Berube, President**

### West Hartford Affiliate

The WHREA is very active and involved with ARTC. As an affiliate, we have members on the legislative, insurance and PAC committees, the WEP/GPO subcommittee, the membership committee, and the Executive Board. Our association offered a summer school scholarship to a needy student in honor of our retiring superintendent; two high school scholarships were awarded to Ava Jarvis, Conard, and Ashley Ho, Hall through our Reach to Teach Award. As an Executive Board, we meet three times a year; and celebrate our colleagues with luncheons in the spring and winter. As of today, we are 393 members strong! We welcome all teachers who taught in West Hartford or live in West Hartford and taught in other towns in Connecticut. Stay connected!

**Carol Chase, President** 2



## Manchester Affiliate

The Manchester affiliate 2022-2023 season (which comprises of 4 meetings) has launched with an October 4 brunch - speaker Ted Wright from the CT State Treasurer's office spoke about teacher pensions. Altruistic raffles raised fund\$ for the Manchester Scholarship Foundation and monie\$ from used books sales are going to support another project. At our next brunch on November 15, retired teacher Pat Loftus, EMT, will discuss "Are you ready for ANY Emergency?" She will offer ideas on what to store, and how to prepare for hurricanes, power outages, and other emergencies. We look forward to members and guests joining us.

If you are interested in joining the Retired Teachers of Manchester Association, because you are not with any affiliate, we welcome you. Please contact Ginny Schneider, President, by email at: [vschneid@comcast.net](mailto:vschneid@comcast.net). To view updates that affect you as a retired teacher or just to enjoy quotes and articles of interest, please log onto our Facebook site: <https://www.facebook.com/groups/591412248374014>

**Ginny Schneider, Chair**



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## Naugatuck Affiliate

The Naugatuck Retired Teachers group (NRT) held its first luncheon for the September 2022-August 2023 year on Thursday, September 29th and was very well attended. This luncheon recognized deceased teachers from Sept. 2021-August 2022, loved ones of active retired teachers, and deceased teachers not recognized in previous years. Rose-Ann Chrzanowski presented a beautiful reading and prayer for this occasion. Also at our luncheon, Sharon Rotatori was voted in as our Vice-President/Secretary. Our next luncheon meeting will be held on Thursday, December 8th.

**Debbie DeRienz, President**

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## Windham - Tolland Affiliate

Tom Singleton, past ARTC President, reported at a recent WTRTA Executive Committee meeting that ARTC is in the process of adopting a resolution supporting the repeal of WEP/GPO (Windfall Elimination Provision/ Government Pension Offset). Members have been asked to sign a petition advocating for the repeal by going to [SSFAIRNESS.ORG](http://SSFAIRNESS.ORG). Brief comments about how WEP/GPO adversely affect your retirement are also welcome. All Connecticut U.S. House Reps are in favor as well as both Connecticut U.S. Senators.

Senatorial candidates from Districts 29 and 35 have been contacted by WTRTA and given questions concerning issues relating to retired teachers. They are Lisa Thomas (D), Jeff Gordon (R), Suzanne Witkowski (R) and Senator Mae Flexer (D). Responses will be shared.

WTRTA, in an effort to recruit newly retiring teachers, is in the process of contacting W-T area superintendents for permission to provide information about ARTC and WTRTA to those who will retire in 2023.

Windham - Tolland Executive Committee

**Kerry King, Secretary 3**

## LEGISLATIVE COMMITTEE

Although 2022 was a short Legislative session, the ARTC Legislative Committee worked to ensure that the following retired teacher issues were addressed:

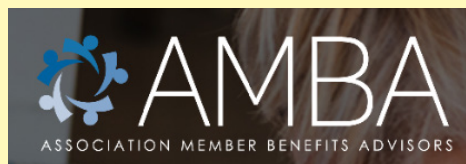
- We submitted testimony advocating that the Governor's budget included increasing the State contribution to the Teachers' Pension Fund. Because of the \$3 Billion Rainy Day Fund, the largest in fund history in CT, the Governor allocated a \$900 million contribution to the Teachers Retirement Pension Fund in addition to the required annual amount. It is our understanding that this combined contribution was the largest contribution to our teacher fund.
- We advocated for and were able to maintain the promised 50% tax exclusion on your 2021 tax returns. This is a huge saving for retired teachers.
- We submitted testimony and successfully obtained the increase in subsidy for those who do not qualify for Medicare and purchase their health insurance from their former school district.

Presently, we secured a commitment from Governor Ned Lamont and gubernatorial candidate Bob Stefanowski to speak at the ARTC fall luncheon and to answer questions concerning our defined benefit pension and health insurance plans. We are seeking assurances that each will commit to maintain our defined benefit pension (not a hybrid or an IRS), increase the tax exemption on our pension, and ensure an equitable insurance choice and an equitable one-third premium subsidy for both the Medicare Advantage Plan and the Original Medicare Supplement.

The Legislative Committee has a newly formed Social Security Subcommittee under the leadership of former ARTC President Tom Singleton along with Executive Director Tammy Gowash. They have joined the National WEP/GPO Repeal Task Force to gain support for the repeal of the WEP/GPO. They have obtained signatures from Connecticut retired teachers to support repeal legislation. The subcommittee also composed an ARTC Resolution (approved by the Executive Committee) in support of the WEP/GPO repeal. Presently, they are working to develop a media presentation to inform both active and newly retired teachers about WEP/GPO.

In the Legislative session beginning January 4th, we will continue to advocate for an increase in the state tax exclusion on our pension and an equitable state subsidy for the Original Medicare supplement. In addition, we support the inclusion of the Comptroller as a member of the TRB as well as an additional elected retired teacher to the Board. We implore you to actively engage in supporting these issues and all proposals that affect your retirement benefits. Remember to vote this November. Vote for candidates who support retired teachers!

**Cathy D'Agostino and Sandra Bove, Co-chairs**



We want to solve any confusion about mailings from AMBA. AMBA is an organization that ARTC has partnered with for over 20 years. You have received several mailings which are signed by Carol Noble, the President of ARTC as part of the agreement. Some of the mailings may be useful to you and some may not. The AMBA dental and vision is generally not for people on the TRB insurance. It is generally for the retired teachers who are on municipal or other plans.

## Coming Soon Membership Committee

“I just forgot!” is the response of many ARTC members when reminded that their dues are in arrears. It’s easy to forget. With busy lives, stacks of mail and the best of intentions, that reminder gets put aside until later. Since most of our members have provided their email addresses, reminders are easily emailed - cost free and almost instantaneous. However, printing and mailing reminders to members without email addresses is costly and time-consuming.

The Membership Committee has come up with a solution. There will be a reminder in the email or on the address label of your next emailed/mailed ARTC newsletter – your expiration date will be a reminder, just like the expiration reminder on the label of your favorite magazine subscription.

Special Note: Please remember to keep your email address up to date by sending any changes to the ARTC office at [artct@artct.org](mailto:artct@artct.org)

Barbara Kmetz and Mimi Hosetter Co-chairs

## GLENN MOON SCHOLARSHIP FUND



We are proud of our Glenn Moon Scholarship winners! They have many accomplishments as high school students, college students and alums. At this past Spring luncheon, the membership had the opportunity to meet and hear from the 2020, 2021, and 2022 recipients. These delightful young people gave short anecdotes about their journeys and thanked our organization for the monetary assistance we have provided through your generous support. Our primary speaker, Sam Caramante, 3 years into

teaching, spoke to these young people giving compelling advice. Recently another former winner of the renewable Glenn Moon Scholarship, Katie Vandrilla, 31, was in the news. A chemistry teacher at Middletown High School, Katie has written 2 children’s books and donated all the proceeds to Make a Wish Foundation. The organization grants wishes to seriously ill children; Katie had been one. Her request was to meet Johnny Depp, who has now penned the forward for her book. Read about it here: (<https://www.courant.com/news/connecticut/hc-news-berlin-johnny-depp-make-a-wish-20220812-e3zzwua2wjeati3cwyw6qbxwea-story.html>) THANK YOU for helping to fund these scholarships as most of the support comes from donations by generous ARTC members. All contributions will help us continue to help future educators fulfill their dreams. You can donate using the form below



Ginny Schneider Chair, Glenn Moon Scholarship Committee

### GLENN MOON SCHOLARSHIP DONATION

Name of Donor \_\_\_\_\_

Date of donation \_\_\_\_\_

Address of Donor \_\_\_\_\_

Given in honor / memory of an educator? Please add the name & town of the educator.

Please write your check to Glenn Moon Scholarship Fund, Inc.  
And mail it to our Treasurer:  
BRADLEY HAYWARD, 148 LEWIS ROAD, BRISTOL, CT 06010

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

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## VISIT US AT [WWW.ARTCT.ORG](http://WWW.ARTCT.ORG)

### ARTC-PAC Political Action Committee

The retired teachers who serve on this committee have endorsed candidates running for election in November 2022. We were pleased with a very high response rate to our legislative survey of 73%. We encourage all members to consult the [www.artct.org](http://www.artct.org) website to see the list of names and then actively support those candidates.

Our survey requested support for retired teachers to retain traditional Medicare as a Supplement to our TRB health insurance as well as applying the 1/3 state subsidy to the Supplement to make it a more affordable option for you.

The 50% state tax exclusion for our pension was won through ARTC lobbying efforts and went into effect in 2022 for your tax year of 2021. We are requesting their support for ARTC efforts to obtain a 100% state tax exclusion on our pension as well as their continuing support of a defined pension plan for teachers.

This committee will work with the Legislative Committee to sponsor a Meet & Greet for the newly-elected legislators in early 2023. We will also hope to host our Annual Lobby Day in the spring at the Capitol for you to personally visit with legislators. All events are subject to the re-opening status at the Legislative Office Building.

**PAC meets monthly via zoom and new members are always welcome. Please join us!**

**Mary Hendrickson and Marie Petitti Co-chairs**

