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ARTC is a 501C-4 organization

Dear Members,

As President of ARTC, I want to take this opportunity to reaffirm the focus and mission of our organization. From its founding, ARTC has remained dedicated to one central purpose; protecting the pensions and healthcare of Connecticut's retired teachers. These benefits are the foundation of retirement and security, earned through years of service in the classroom, and they must never be taken for granted.

We pursue this mission through nonpartisan efforts. The issues that affect our members--retirement income, access to healthcare, and financial stability—are not political issues; they are matters of fairness and dignity. By remaining nonpartisan, ARTC is able to work effectively with legislators and leaders of every background, ensuring that the voice of teachers is heard and respected at the decision-making table.

Our advocacy is ongoing and vigilant. We carefully monitor legislative activity, meet directly with policymakers, and provide timely updates to our members. In this way, we stand ready to defend against any threats to our pensions and healthcare, while also supporting measures that strengthen and protect them. Every success we achieve is made possible by the strong commitment and active involvement of our membership.

Looking ahead, we know that challenges will continue to emerge. But ARTC is prepared to meet those challenges with determination and unity. Together, we represent a powerful community of retired educators—professionals who devoted their lives to teaching and who now stand together to safeguard the promises made to us.

I thank you for your continued support, your involvement, and your trust in ARTC. It is through membership and engagement that our organization remains strong and effective. With appreciation and best wishes,

Carol L. Noble, ARTC President

TRB Meeting Schedule



November 12, 2025 @ 3:00 pm
February 4, 2026 @ 3:00 pm
March 11, 2026 @ 3:00 pm
April 15, 2026 @ 3:00 pm

We encourage everyone to attend. Get involved, you can share public comments at the end of the meeting.

**To join the Zoom meeting virtually, you can [click here](#) or use the QR code.
To join by phone, dial: (301) 715-8592 passcode: 915563**

Legislative Committee

The ARTC Legislative Committee's first meeting following the summer break was held in September. Members were reminded that the 2026 Legislative Session is short because we will be entering the second year of the biennium budget as of July 1, 2026. The Legislature and Governor will be merely making revisions or adjustments to the biennium budget established in 2025.

The following ARTC legislative goals for the 2026 Legislature Session are:

1. Maintaining the 1/3 promised subsidy from the State to our Insurance Account. [Because the account is "healthy", the subsidy was reduced to 1/4 for the 2025-2026 fiscal year.]
2. Applying a proportionately equal 1/3 subsidy from the State toward the cost of the Medicare Supplement Plan. This is a fairness issue. [Presently, the subsidy is based solely on the cost of the TRB Advantage Plan which results in a much less proportionate cost reduction for those choosing the Supplement Plan.]
3. Making a more democratic TRB election process by having active teachers vote solely for their TRB teacher members and retired teachers vote solely for all four of the TRB retired teacher members.
4. Initiating a 100% State tax exemption with no income limit on teacher pensions. While we continue to advocate for our goals, we are aware that the volatility of the Federal Government's aid to states and the Federal Government's shut down will affect our state. We will be following our state's response and how it will try to mitigate. The Governor and the Legislature are considering a special session sometime in October.

The Governor and Treasurer are presently considering using State pension funds to assist with the purchase of the Connecticut Sun WNBA team to keep the team in Connecticut. We have been advised that this will be resolved within the next few weeks. The Treasurer will make the final decision. We are following this and have many facts to consider such as: the amount of the pension fund to be invested, the pension investments have done well in recent years, the unions with contracts with the state oppose this investment, and, finally the question, is this a good move for Connecticut?

Some members have inquired about our present COLA, which was established by Public Act **No. 07-186, AN ACT CONCERNING THE ADEQUATE FUNDING OF THE TEACHERS' RETIREMENT SYSTEM**, Jan. 2007. Two factors that play into determining our COLA are the annual Social Security COLA and the assumed annual rate of return for pension investments. Also, parameters are in place that effect a member's pension COLA. The Legislature lowered the rate of return for the investments from 8.5% to 6.9% in 2019 which was a positive influence on our COLA. As of this year's writing, the TRB has not determined the COLA for 2026.

We count on all ARTC members to achieve our goals and thank all those who consistently work for the benefit of all retired teachers.

Sandra Bove and Cathy D'Agostino, Co-Chairs



Have you moved or changed your email address recently?

It's very important to notify ARTC and other organizations of your address change.



New London County Affiliate

The New London County Affiliate (NLCRTA) continues to meet five times a year for a business meeting, a buffet lunch, and a speaker at Prime 82 in Norwich. Meetings take place on the third Tuesday of September, November, December, April, and June. We have a scholarship raffle that benefits 2-3 students who aspire to become teachers. Our Outreach Fund contributions benefit local non-profit organizations: Reason to Ride, Safe Futures, Food Banks, Salvation Army, and TVCCA Toy Drive. All donations to the raffle and Outreach are OPTIONAL.

At the September 16, 2025, we hosted Larry Erhart, a CT resident and world traveler, who presented a Panoramic Journey of US and Canadian National Parks. On November 18, 2025, we will host speakers from Safe Futures, Sheila Horvitz and Nick Swider, who will present a program about Elder Abuse. December 16, 2025 will be a holiday program from our president Tom Jeffers. April 21, 2026 will feature Norwich Lawyer Richard Rothstein (aka Mr. Magic). The June 16, 2026 meeting will honor 250 years of American Democracy with a local historian/author who will discuss CT heros of the American Revolution.

Please like us on [Facebook at New London County Retired Teachers Association](#) (or scan QR code below). Contact Tom Jeffers, President at 860-334-8935 or addtheuke1742@gmail.com for further information.



Kerry O'Keefe, Program Chair

Manchester Affiliate



Happy Fall! We welcome you to join our retirees and friends for the Manchester affiliate 2025-2026 season (4 meetings). We launched with an October 14 brunch; our own Juan Sanchez, retired Manchester outdoor environmentalist and science educator, spoke about Victorian Scientists. Along with a program and quick business meeting, we hold altruistic raffles to raise \$\$ for the Manchester Scholarship Foundation; \$\$ from used books sales go to Manchester 's schools library project. At the next brunch on Tuesday November 18, Ahn Don Le who is a refugee from Vietnam will be talking about escaping Vietnam to China via boat and how she has built her life since.



We look forward to members and guests to join us. If you are interested in joining the Retired Teachers of Manchester Association, we welcome you. Please contact Ginny Schneider, President (vschneid@comcast.net) and mention RTAM on the subject line of the email. To view updates that affect you as a retired teacher or to enjoy quotes and articles of interest, you can log onto our Facebook site: <https://www.facebook.com/groups/591412248374014> (or scan QR code to the left)

Ginny Schneider, President

Bristol Affiliate

Recently the Bristol Affiliate had their Welcome Back Luncheon. A raffle was held to be given to a first year teacher in the district. In the picture from left to right is Charlene Berube, President of Bristol Area Retired Teachers, Emily Morrissey, special education teacher and the recipient of \$107, Liz Phelan, treasurer of BART and Michael Higgins, Principal of Bristol Eastern High School.

Charlene Berube, President



Glenn Moon Scholarship

Thank you so very much for your generosity! Because of you, the Glenn Moon Scholarship Committee can offer assistance to deserving and quite special Connecticut seniors in high school. The students can be attending any high school in Connecticut and going to any college in the country. These applicants must be interested in teaching as a profession.

Our 2025 recipients of \$2,000 are Zachary Peterson, from New Fairfield High in New Fairfield, attending Sacred Heart University and studying History for Secondary Education; Abigail Jones, from Valley Regional High in Ivoryton, attending Connecticut College and studying Math for Secondary Education; Emily Wight, from Newtown High in Sandy Hook, attending Western Connecticut State University, where she is studying Elementary education. The Terry Barton scholarship winner of a recurring \$2,000 for each year of college is Olivia Bywater from Conard High in West Hartford, who is attending the University of Connecticut and majoring in Elementary education.

Along with these winners, we support other winners of the recurring \$2,000 a year. Ashley Ho won in 2022 (University of Connecticut, Elementary education). Abbe Radigan won in 2023 (Providence College, Special Ed and Early Elementary education), and Paige Gutheil won in 2024 (Sacred Heart University, History in Secondary education).

As you see, you are helping to support a lot of students every year. We are privileged to be able to offer these wonderful students some help on their journey to becoming teachers!

If you know a possible candidate for this scholarship, please ask her/him to check out the application on the ARTC website (Glenn Moon Scholarship tab) after January 2026, when it will be updated.

This Fall 2025 Scholarship 50/50 Raffle today is one of the ways the Glenn Moon Scholarship is supported by wonderful retired teachers like you and your guests. 50% goes to support Glenn Moon Scholarships, while the other 50% is split between the raffle winners. The number of scholarships each year is determined by how much money has been donated. The Glenn Moon Scholarship is funded by the Spring and Fall raffles, and donations from generous ARTC affiliates, and wonderful retired teachers. We thank you all. Your donation can honor a loved one or an educator you would like to be remembered. Please consider giving to this worthwhile scholarship by sending a check made out to the Glenn Moon Scholarship Fund to our treasurer:

Brad Hayward,
148 Lewis Road,
Bristol, CT 06010



Ginny Schneider and Judy Morganroth, Co-Chairs



AMBA



Insurance Committee

Open Enrollment: What Retired Teachers Need to Know about TRB health insurance

Change often brings questions—and that’s okay. Many of you have asked, “*What does this mean for me?*” and “*How will I be affected?*” The ARTC Insurance Committee, along with Executive Director Tammy Gowash, have been working hard to get answers. We’ve reviewed plan materials as they become available, contacted the Teachers’ Retirement Board (TRB) for clarification, and shared updates with our members.

There’s often confusion between TRB and ARTC. Here’s the difference. TRB (**Teachers’ Retirement Board**) is a **state agency**. They choose and sponsor your retirement health insurance plans. ARTC (**Association of Retired Teachers of CT**) is an **independent organization**. We advocate for improvements to your retirement-benefits but do not choose insurance plans.

While TRB insurance carriers are changing in 2026, your plan structure, benefits, and copays will essentially remain the same according to TRB. You’ll continue to receive the coverage you’re used to—just through a new company.

Open Enrollment is your annual opportunity to **enroll in or change** your TRB-sponsored Medicare health plan. When is it? October 6 – November 21, 2025 (six weeks). This is the only time of year to change your coverage. You can switch between: an **Aetna Advantage Plan** (Medicare Advantage) or **The Hartford Supplement Plan** (Traditional Medicare Supplement). Both plans have coverages for medical, prescription, vision, and hearing. Dental coverage is a separate and additional premium. If you’re happy with your current type of plan, **you’ll be automatically re-enrolled** in the same type of plan—but with the new carrier. We encourage you to attend one of the many sessions in person or virtually to hear more about the plans and to get your questions answered! The sessions run from Oct 15 - Nov 7. Be sure to read insurance materials mailed to you by TRB and check out the TRB website as well.

The new plans will begin, January 1, 2026. At that point, you’ll no longer be with UnitedHealthcare. **Your new plan will be either with Aetna or The Hartford.**

Need help? ARTC is here to guide you—but remember, plan offerings and features are handled by TRB. Stay informed. Read your materials carefully and make the best choice of comprehensive coverage tailored to your needs! Keep in mind that you are making a choice for the future year not the past year.

Walt Ciplinski and Jane Wilson, Co-Chairs

Graff Public Solutions – Lobbyist

The Legislature and Governor are considering holding a special session in the fall to deal with key issues like a revised affordable housing bill (vetoed by Gov. Lamont in June), federal funding gaps, potential federal cuts or policy changes, and protections for immigrants. There is no agreement yet on housing bill language that both the Legislature and Governor can live with, and with the new federal fiscal year beginning on October 1, many budget questions remain unanswered. The special session target date had been mid-late October but if they don’t reach agreement on solutions to address these issues soon, special session could be delayed to later in the year or not materialize at all.

James Albis, Lobbyist

ARTC-PAC News

The members of the ARTC Political Action Committee would like to extend our thanks and genuine appreciation to all the generous ARTC members who have responded to our request for donations to support our efforts. The PAC mission is to influence decisions of Connecticut state government in order to protect retired teachers’ rights and benefits.

Mary Hendrickson, Co-Chair

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

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VISIT US AT WWW.ARTCT.ORG

Membership Committee

The membership of ARTC is now over 5,000. While that is a move in the right direction it is not enough. Membership committee members will continue to make phone calls to people who have been members but have not renewed. Those former members will receive email reminders and eventually do not get mail information from ARTC. In January there will be another major mailing to non-member retired teachers. All of these actions have contributed to the increase in membership.

Something new that will be sent to all affiliate Presidents to use at their meetings is a power point with seven reasons why a Connecticut retired teacher should be an ARTC member. The power point is in a video with voice over, which makes it easy to use. The goal is to get more members from within the affiliate organizations, by reminding them that their healthcare and pensions are controlled by the state legislature. Therefore, it is important that ARTC have a powerful voice which lawmakers in Hartford will listen to in order to protect these earned benefits. The way to have that powerful voice is by enlarging the ARTC's membership.



*Hello
Autumn*

