



President's Message	Page 1
AMBA	Page 2
Glenn Moon	Page 3
Our Affiliates	Page 4
Legislative Committee ...	Page 5

ARTC is a 501C-4 organization

Dear Members,

A new year has begun and we are approaching spring. **HALLELUJAH!** In Modern English, this word frequently was spoken to express happiness that a thing waited for has happened. And so: "The Spring has sprung, the grass has riz; I wonder where the birdies is?" by Anon. Forgive my poetic musing but the light at the end of the tunnel is shining through. First, we had Covid-19 and then United Healthcare came along. Although ARTC could only encourage our members to stay safe through the Covid time, we have been hard at work addressing the many concerns of the new health plan contracted with United Healthcare. We hope that as the year progresses, the many problems facing our members will be resolved. ARTC has worked closely with the Teacher's Retirement Board to address these concerns and hopefully resolved them to our members' satisfaction.

Lastly, as you prepare your tax returns, let's focus our attention on the 50% tax exclusion recently passed. ARTC worked for several years to finally achieve this momentous exemption on your yearly income from the State. ARTC is happy that all our hard work resulted in a 50% tax exclusion for all retired teachers. Please continue to support the ARTC with your membership. Our sole purpose is to protect your pension and medical benefits. Happy Spring,

Carol Noble, President



Membership Committee

Are your dues up-to-date? The ARTC membership year runs from July 1st to June 30th. Members who have not paid their dues for the last two years will be dropped from the membership list. We encourage you to bring your membership up to date. As a result, you will no longer receive the information that ARTC makes available through its emails and newsletters and will not be able to take advantage of member benefits that are available through the Association Member Benefits Advisors (AMBA).

For several years, AMBA has made its travel insurance available to ARTC members. Reports from ARTC members using the travel insurance have been positive - AMBA has delivered what it promised. Currently AMBA is offering vision and dental coverage to ARTC members. Other benefits are described on ARTC's website, www.artct.org.

To be sure that members are receiving current information from ARTC, the Membership Committee is updating membership information and transferring that information to a more advanced database. With more than 8,000 retired teachers in its database, it's important that changes in contact information be reported to the ARTC office. You may mail your updated contact information to 68 Loomis Street, Manchester, CT 06042, or email artct@artct.org, call the ARTC office at 860-649-9457 or you may renew your membership on ARTC's website www.artct.org.

Membership Committee Chair Barbara Kmetz

SAVE THE DATES
Join us for our Spring ARTC Luncheon and Business meeting at the Aqua Turf Club on Tuesday, May 17, 2022.
Fall Luncheon Tuesday, October 18, 2022.

New Dental and Vision Plan Options Available to ARTC Members from AMBA

For a number of years, ARTC has worked with benefits provider, Association Member Benefits Advisors (AMBA). In the past, AMBA has offered its Travel Insurance and Long Term Care Insurance and is now pleased to announce that it has developed Dental and Vision Plans exclusively for ARTC members. The Dental and Vision plans that AMBA has designed for ARTC members are optional. ARTC Information about these optional plans will be mailed to all ARTC members and potential members later this month. The Dental Plans are underwritten by Ameritas, one of the country's largest dental insurers with an extensive network of participating providers in Connecticut. The Plans were designed to give ARTC members more timely and cost-effective alternatives to the plans they have available to them from either the school districts or the Teachers Retirement Board (TRB).

A major feature of the Dental Plans developed by AMBA for ARTC members is that there are no waiting periods, so members can obtain coverage for the services they need when they need them. Also, there are two options to choose from:

- a Platinum level which offers ARTC members higher benefit maximums for about the same premium cost as the TRB dental plan.
- a Gold level which offers ARTC members with fewer dental needs the lower benefit plan and save over \$150 per year.

The Vision Plan developed for ARTC members by AMBA is underwritten by VSP, which also has an extensive network of participating providers in Connecticut and is one of the nation's largest insurers for vision benefits. Vision benefits are now included with the TRB Medicare Advantage or Supplement Plans for no additional premium cost, but the benefits are limited. The optional VSP plan being offered to ARTC members by AMBA gives members the ability to secure additional vision benefits for less than \$12 per month.

The Dental and Vision Plans that AMBA has designed for ARTC members are optional. Members should carefully review the plan information sent to them, consult with their dentists or vision care providers to determine whether the providers participate in the Ameritas or VSP networks, and compare the benefits and costs with whatever plans the members have currently. While both plans for ARTC will pay benefits for any dentist or vision provider, the value is greatest when the providers are participating in the carriers' networks.



**BENEFITS
STILL FIT?**

CONSIDER ADDITIONAL INSURANCE COVERAGE

As your life changes, consider some of these benefits and discounts from **ARTC & AMBA**:

- Long Term Care Insurance
- Medical Air Services Association (MASA)
- Final Expenses Whole Life & Guaranteed Acceptance Life Insurance

Learn More: **1-877-556-4582**

myambabenefits.info/artc

ARTC - Association of Retired Teachers of Connecticut



Glenn Moon Scholarship Committee

'Tis the season for gathering materials to apply to college. Our committee has sent 195 Connecticut high school guidance departments the announcement about the \$2000 renewable four-year scholarship for future educators; and a \$2000 award for a freshman also working towards a diploma involved with education. Application deadline: March 3, 2022. If you know someone who fits the description of applicants, go to artct.org. The banner at the top lists the Glenn Moon Scholarship and then follow directions. We have a diligent group of members that will be reading and evaluating the applications for these scholarships that ARTC offers.

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

GLENN MOON SCHOLARSHIP DONATION

Name of Donor _____ Date of Donation _____

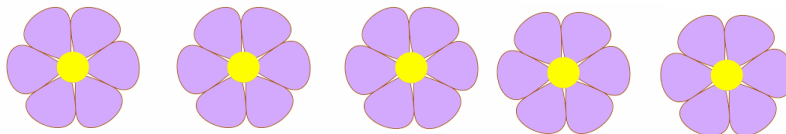
Address of Donor:

Given in honor or in memory of an educator – Please add the name & town of the educator.

Please make the check out to Glenn Moon Scholarship Fund, Inc. and mail it to our Treasurer:

BRADLEY HAYWARD, 148 LEWIS ROAD, BRISTOL, CT 06010

Ginny Schneider, Chair



Lobbyist Report

The 2022 Legislative session gaveled in on February 9th, 2022, with the COVID epidemic still casting a shadow over all of the activities and functions that normally take place at the Capitol. The current plan is to open up the building to more public engagement in March and April however if COVID cases were to surge again, this would very likely lead to a delay in opening the building fully to the public. In addition, it is likely that optional events like public receptions and lobby days will continue to be restricted.

On a brighter note, the budget picture remains positive for the state. This was reflected in the Governor's budget proposal which included tax cuts and sustained spending on government programs. A stable economy with strong tax revenues coming to the state remains ARTC's best friend when it comes to protecting our recently enacted income tax exclusion on teacher pensions and the state being able to fully fund the teacher pension account. Stay tuned for more updates as the legislative session progresses before winding down in early May.

Lobbyist Kevin Graff 3

Southern Fairfield Affiliate

Connecticut Legislature One of the Connecticut Senators from our area, Will Haskell, has announced he will not seek reelection for a third term. You may recall that he attended two of our meetings and took an interest in our concerns. He represents the 26th District, which includes Bethel, New Canaan, Redding, Ridgefield, Weston, Wilton, and Westport. He plans to attend law school and is the author of the newly published book *100,000 First Bosses: My Unlikely Path as a 22-Year-Old Lawmaker: One of America's Youngest State Senators*. The 100,000 bosses refers to the population of a Connecticut Senate district, approximately 100,000. Perhaps this is not the last we will hear of him.

Naugatuck Affiliate



The Naugatuck Retired Teachers plan four luncheons a year. In September they had a beautifully touching Memorial Service and brunch. To start the holiday season they had a wonderful luncheon in December at Jesse Camille's. The retirees generously donated food and money to the Naugatuck Ecumenical Food bank. The next NRT luncheons are planned for March 24th and June 8th.

Respectfully submitted, **Deborah DeRienz, NRT President**

Northern Fairfield County Retired Teachers Association

Here is all the news from NFCRTA. Actually, we do have news. We have reached out to our membership telling them that we have not forgotten them and hope they have not forgotten about us and ARTC. It seems that meeting in public is now something we can feel comfortable about.

Therefore, we are planning a Spring Luncheon on May 3rd. YES! People meeting people and connecting again. If my memory is correct, we actually enjoyed each other.

Our Executive Board is in need of a Membership chair, so I guess that will be our first task. We really hope to bring in teachers who have recently retired and acknowledge how difficult their past years have been.

Looking forward to the ARTC Luncheon. Always a great time.

Rona Rothhouse, President

Manchester Affiliate

RTAM is planning for our next spring luncheon meeting April 12, 2022 with a program at Georgina's Restaurant in Bolton; May 24, 2022 we will welcome the retiring teachers for this school year. We continue raising money for the Manchester Scholarship Foundation during our in-person raffles. The scholarship goes to a post high school "teacher-in-training." For more information about us, joining our group, or our meetings please contact **President Ginny Schneider** (vschneid@comcast.net)

PAC News

The Legislature is meeting in a short session this year, February 9 - May 4, 2022. Due to the virus, legislative leaders have planned for a gradual reopening of the Capitol. As a result, we could not schedule our annual Lobby Day. However, we continue to coordinate with our Legislative Committee on all matters pertaining to retired teachers. Since this is an election year, PAC will contact all candidates seeking election and share its endorsements this fall. We welcome new members to join PAC and help with this effort. It's a great way to get involved.

PAC Co-Chairs Mary Hendrickson and Marie Petitti 4

Members, we want you to understand the difference.

Acronym letters or abbreviations can be confusing when they stand as a shortened form of a name. We have found this to be particularly true in these past few months at Association of Retired Teachers of Connecticut (ARTC)! ARTC is a retired teacher organization that solely represents and advocates for preserving benefits - pension and healthcare for Connecticut's retired teachers. You can become a member for \$50 a year or \$500 Life, and participate in luncheons with guest speakers, become a member of an affiliate, receive informative emails and newsletters.

Many retirees who have called us or emailed us are confusing ARTC with the Teachers' Retirement Board (TRB). The TRB is a state agency that administers and controls the Teachers Retirement System. TRB oversees and manages benefits for Connecticut's retired teachers. They are the Board that approved the selection of UnitedHealthcare Plans and premium costs for retired teachers for this new contract.

ARTC has insurance, legislative and membership committees, made up of retired teachers who do their homework in order to find answers to your questions and support you as a retired teacher. ARTC provides this information as an educational service to our members and as a starting point.

Please, with this notice, understand the difference between the organizations.

Important Contact information for you to remember.

TRB

Insurance phone: 959-867-6380 email: Healthinsurance.TRB@ct.gov

Benefits phone: 959-867-6377 email: TRB.Benefits@ct.gov

ARTC phone: 860-649-9457 email: artct@artct.org

Legislative Committee

The 2022 Legislative Session opened on February 9. The Governor presented his State of the State address and in it he called attention to the State's monetary support of State Pensions, paying down the debt and keeping pension promises. Because of the State's financial strength this year, legislators will be looking at taxpayer benefits.

ARTC Legislative Committee continues to meet virtually each month. We have been actively communicating with State Agencies to address retired teacher concerns surrounding the new health insurance plans. We continue to keep members informed and to seek their advocacy in moving our agenda forward.

The following are the Committee's priorities at this time:

Working for an appointment of an additional retired teacher to the TRB.

Supporting a monetary increase in the State's health insurance subsidy for retirees who are not eligible for Medicare.

Formulating a committee to address Social Security Reform.

Encouraging our members to contact NRTA and AARP to seek their support for the repeal of GPO/WEP.

Our committee will continue to keep you informed. Because this is a short Legislative session, we encourage your active and continued support in achieving these goals for the benefit of all retired teachers.

INSURANCE SUPPLEMENT

Retired teachers who are over 65 years of age and do not qualify for Medicare receive \$220 per month and retired teachers who have not reached age 65 receive \$110 per month toward their health insurance coverage through the school district where they last taught.

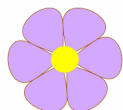
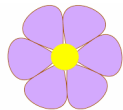
Since 1946, ARTC has been a retiree organization exclusively representing CT Retired Teachers.

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

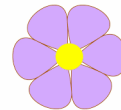
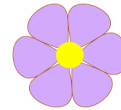


Pre-Sorted
First Class
U.S. Postage
PAID
Waterbury, CT
Permit #118

VISIT US AT WWW.ARTCT.ORG



Hello Spring



Insurance Committee

Can You Hear Me Now ? Information about the hearing coverage benefit through UHC.

Many of our retired teacher members have relied on Costco for their hearing aid devices in the past. You may visit any provider for a routine hearing exam, but with TRB's new plans through UnitedHealthcare, any member needing hearing aid device coverage, is required to utilize a **UnitedHealthcare Hearing Network** provider only. Beginning January 1, 2022, all hearing aid devices must be obtained through the UnitedHealthcare Hearing Network for both the Advantage and the Supplement plans. You can access a listing of providers and services at www.uhchearing.com/TRB. If you type in your zip code, a list of UHC hearing network providers in your area will be listed. Or you can call **866-445-2071** for help with finding a provider. Or you can call the number on the back of your card and a UHC representative can direct you. The hearing benefit for hearing devices under the Advantage plan covers up to \$1,500 every three years, while the hearing device benefit for the Senior Supplement plan covers up to \$5,000 every two years.

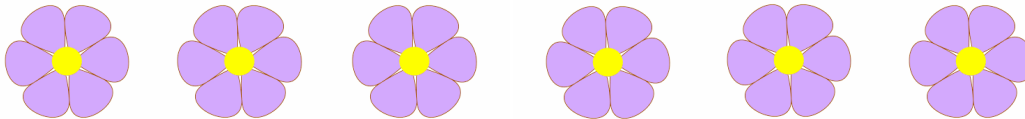
You are required to use the **UnitedHealthcare Hearing Network** to get your hearing aids and if you purchase hearing aids from a non-network provider, you will not be reimbursed. **IMPORTANT!** Costco is **not** in network at this time. Also of note, if you currently have a hearing aid that you purchased while on the Anthem plan and it is in need of service, **UHC will NOT cover or reimburse for service on hearing aids that were NOT purchased through the UHC network.** If you purchased hearing aids while covered under Anthem, you are eligible to receive new hearing aids under UnitedHealthcare through an in Network provider. Your new two-year (Supplement) or three-year (Advantage) benefit period began January 1, 2022.

•See Insert for more information•

Insurance Committee Continued

Frustrations with Prior Authorization

We have received a number of phone calls and emails from our ARTC members who have expressed frustrations with their UHC prescription drug coverage due to the impact of the prior authorization process. Additionally, they have experienced imposed limits and rising cost shares. Some members have been required to switch to a new drug to replace the one that they have been on for years (with Express scripts). Medications that have been recommended by their trusted providers, have been denied, triggering a process of one or more appeals. As one ARTC member explains: “My doctor’s office has tried an appeal, and now United wants another appeal. After many conversations with the nurse at my doctor’s office and asking her to keep pushing, the medication was finally approved.” This is a case where persistence on the part of the patient and the provider’s staff has paid off, but how many have the time and energy to pursue these appeals for these provider prescribed medications. Time will tell.



Retired Teachers’ Health Insurance Premiums

Most teachers are unaware of the fact that they pay the vast majority of their healthcare premiums in retirement. They are under the misconception that the State of Connecticut pays a full 1/3 share of their healthcare [Medicare] premium costs. This chart illustrates a more precise accounting of how retired teachers’ premiums are paid.

The cost of the Medical, Drug, Vision and Hearing for each TRB plan are bundled together in line 1. Line 2 shows the cost of your dental plan, which involves the entire group and is self-funded, therefore, everyone pays the same amount. Line 3 is the sum of those two line items - the premium is deducted from your pension. Line 4 adds in the Medicare Part B premium (which may vary among individuals). Medicare Parts A and Part B are required as a condition to be enrolled in any TRB Medicare health insurance plan. Line 5 shows the total of your “out of pocket” premium costs for your Medicare-based TRB health insurance.

In line 6 and 7 you will see shares that come from the Health Insurance Account that is supported by active teacher contributions and State appropriations. Each of these entities contributes 1/3 of the “base” plan which has been designated as the Advantage plan’s Medical, Rx, vision & hearing only. Note that the percentage that teachers both retired and active combined contribute, makes up over 90% of the premium costs (add lines 5 & 6 together).

Because teachers’ pay for the major portion of their own TRB Medicare insurance premiums, we believe we should have input into the offerings provided, answers to our questions and full transparency about those plans whenever teachers make their plan selection for the coming year.

Retired Teachers' Healthcare Premiums for 2022

* based on the 2022 pricing of the two UnitedHealthcare plans *

	Advantage (PPO) (base plan)	Senior Supplement (Original Medicare)
1	\$30 / mo. (1/3 share of base plan Medical/Rx)	\$269 / mo. (buy-up plan)
2	\$50 / mo.	\$50 / mo.
3	\$80 / mo.	\$319 / mo.
4	\$170.10 / mo. *	\$170.10 / mo. *
5	\$250.10 (80.6%) (out of pocket)	\$489.10 (89.0%) (out of pocket)
6	\$30 / mo. (9.7%) (1/3 share of base plan Medical/Rx) **	\$30 / mo. (5.5%) (1/3 share of base plan Medical/Rx) **
7	\$30 / mo. (1/3 share of base plan Medical/Rx)	\$30 / mo. (1/3 share of base plan Medical/Rx)
8	\$310.10 / mo. <i>including Retired Teacher Premium, Medicare Part B, Active Teacher & State Contrib.</i>	\$549.10 / mo.

Including Retired and Active Teachers' shares, CT teachers pay over 90% of their TRB retirement health insurance premiums. The State pays less than 10%

** Retired teachers paid the active teacher portion during their working years.

* some Medicare Part B premiums may differ from \$170.10. No premium for Medicare Part A