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ARTC is a 501C-4 organization



*Dear Members,*

Happy spring to everyone! How fortunate we were to have had a mild winter. It brought peace of mind and calmness to our lives by not having to grapple with the snow, ice and frigid temperatures.

The business of ARTC this year involved an election to the TRB. Several candidates from the retired teachers made a very good showing of interest to run for a seat on the board. Representation on the TRB should be a balance of active and retired teachers. The retired teacher brings the real-life experiences necessary for decision-making. This would help to maintain and improve actions taken to support your pension and healthcare benefits. HB6489 has gone to the Appropriations Committee. A decision will be forthcoming soon.

Each group, active and retired teachers, has a vested interest in the TRB’s performance. Lastly, the active teachers’ numbers are almost 2 to 1 of retired teachers’ voting. This imbalance can only be corrected with separate elections for active and retired teachers. Democratically speaking, what chance do you, the retired teacher, have in a scenario such as this?

Your involvement is simple. Write or email your district legislative representative to express your concerns. ARTC has provided examples in emails to help you respond. For representatives addresses, go to [cga.ct.gov](http://cga.ct.gov) and scroll down to Legislators. Thank you for your assistance. Remember, it’s all about the numbers.

Sincerely, Carol L. Noble, President



**ARTC Advocating  
for repeal of WEP/GPO**



ARTC continues to play an active role on the National Task Force for **full repeal of WEP/GPO** (Windfall Elimination Provision/Government Pension Offset). These represent the penalties that reduce or eliminate social security benefits for retired teachers and others who would be eligible.

The National Task Force is focused on HR 82 and its companion Bill in the Senate S597. These Bills call for full repeal of WEP/GPO.

As of April, HR 82 had 207 co-sponsors including Joe Courtney, our 2nd District Congressman. The companion bill in the Senate S597 is co-sponsored by Senators Blumenthal and Murphy and includes 35 additional senators. We ask that you contact these individuals to thank them for sponsoring this legislation. In addition, 1st District Representative John Larson recently introduced “Social Security 2100”, a comprehensive reform bill which includes increased funding and full repeal for WEP/GPO. We will be monitoring the progress of this Bill as well.

More information can be obtained from the WEP/GPO Facebook page, [ssfairness.org](http://ssfairness.org), and ARTC’s webpage [www.artct.org](http://www.artct.org).

**Tom Singleton, WEP/GPO Chair**

*Have you moved or changed your email address recently?*

*It is very important to notify ARTC and other organizations of your address change.*

## Naugatuck Retired Teachers

In December the Naugatuck Retired Teachers held a beautiful buffet luncheon at Jesse Camille's Restaurant in Naugatuck. The attendees generously donated food and money to the Ecumenical Food Bank. In March our luncheon was well attended and we brainstormed ways to increase our attendance at our quarterly luncheons with guest speakers such as authors, estate planners, AMBA, and others. Our next luncheon will be held in June.

**Debbie DeRienz, President**

## Bristol Retired Teachers

Recently the Bristol Area Retired Teachers (BART) attended their Spring event by exploring at the Bristol Historical Society the Military Museum, The General Store and the Business and Industry Room. We were very impressed despite knowing a great deal of our city we learned many more new things. Bristol has always been proud of the many veterans that have come from our city. If you ever have an opportunity to walk the Memorial Boulevard you will see many statues honoring our soldiers from the Revolutionary War to the present day. The Military Museum is always rotating its collection through the room it occupies. The General Store has items going back to 1700 and the Business and Industry Room highlights our contributions to the clock and spring manufacturers. Jack Denehy founded the Military Museum and Carol Denehy has continued since his passing. Mike Thomas is presently the President and all three of them are retired teachers.

**Charlene Berube, President**



## Manchester Affiliate

### Happy Spring from Retired Teachers Association of Manchester!

April 4, Tuesday we met at Georgina's for brunch where a member of the CT state Attorney General's office presented over the phone, a program about Scamming Seniors, an immediate problem for many of us. It was well received. We held a raffle to add to \$\$ which

we collect during the year to donate to the Manchester Scholarship Foundation (ceremony in June) which aids in paying a future teacher's expenses in college. We sell gently used books to raise money for our schools' library book collection.

Tuesday May 23, we are inviting the retiring teachers of Manchester to enjoy a meal and celebrate their years of service to the children of our town. We can't thank them enough for all they do for our retired teachers. A thank you luncheon is just a small token of our appreciation.

Membership is open to any retired teacher and if you need a home where you can enjoy programs 3x a year, brunch 3x a year and a luncheon where you will meet new friends, or old, please consider letting President Ginny Schneider vschneid@comcast.net know. Information about us, and news for retirees of CT can be found on facebook under Manchester Retired Teachers Association.

"Education is the passport to the future, for tomorrow belongs to those who prepare for it today." Malcolm X

**Ginny Schneider, President**

### TRB Meetings Schedule

- May 10, 2023 @3:00pm
- June 21, 2023 @3:00pm
- September 6, 2023 @3:00pm
- October 11, 2023 @ 3:00pm
- November 8, 2023 @3:00pm

To join the Zoom meeting, [click on this link](#), scroll to virtual. To join by phone dial: (301) 715-8592 passcode: 915563 We encourage everyone to attend. Get involved, you can share public comments at the end of the meeting.

## 2023 Connecticut General Assembly Update

The Connecticut General Assembly's 2023 session is certainly in full swing. Most committees have reached their deadlines for reporting bills to the House and Senate floors, except the budget and tax committees. General Assembly sessions are five months in odd years, three months in even ones.

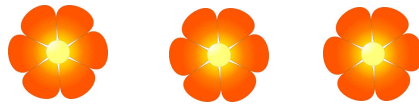
There were lots of complicated and contentious bills that were passed by committee, including ones on wage and workplace standards, energy regulation, gun control, affordable housing, climate change, and recycling.

There were a few conditional committee approvals, more like keeping them alive for further polishing, negotiating, or revisions. In general, what happens now is screening, which determines whether the committees' output has the broader support necessary for a floor vote as well as its policy and political implications.

The pace will speed up as more bills ripen, vetted by committees and the non-partisan offices of Fiscal Analysis and Legislative Research. Aside from the nonpartisan analysts, there's also a political analysis, a less formal screening by legislative leaders to see how much support a bill has in their caucus and the risks and benefits of voting on it.

The constitutional adjournment deadline is midnight June 7.

**Lobbyist- Graff Public Solutions**



### News from PAC

Members of the Political Action Committee and the Legislative Committee hosted a Meet & Greet for Connecticut Legislators on Wednesday, March 1, 2023. It was the first in-person meeting since 2019 due to the pandemic necessitating closure of the Legislative Office Building. Connecting via Zoom these past three years has been vital but speaking to one another in person at this event was warmly welcomed by all attendees.

Another major accomplishment was hosting the "Conversation with the TRB Candidates" Webinar on February 2nd. All six candidates running for a retired seat opening on the TRB were invited to respond to questions based on issues of greatest concern expressed by retired educators. Active and retired teachers from all over Connecticut were allowed to hear the candidate responses on these issues so they could make an informed decision before casting their ballot.

Following the success of this webinar, an informational webinar was held on April 17 featuring HB 6489 An Act Concerning Retiree Members of the Teachers Retirement Board. ARTC has been advocating for a fair representation of retired teachers on the TRB for many years. This was another means of sharing timely information with retired teachers so that they can speak with their own representative and senator to support this important bill.

Join the PAC - our mission is to influence decisions of Connecticut state government in order to protect retired teachers rights and benefits.

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

## Insurance Committee

Summer is arriving soon and retired teachers are great ones for having the “travel bug.” They sometimes leave the country for months at a time while they explore the world. So, if you are going on an extended vacation and do not have prescription refills available to get you through, you may need what is called a “vacation override.” A vacation override is a request to have a prescription filled early.

The rules here require you to plan carefully. Count out your medications to be sure that you have enough to cover you while you will be away, particularly if you are going out of the country. If you don't have enough of a medication, call your pharmacy to make sure that you have refills available. If you do not, call the UHC number on the back of your prescription card to request a “vacation override”. According to an Optum RX representative I spoke to, you are allowed only one “vacation override” per medication, per year. So, it is important that any medications that you will need during the time you are away be submitted as a “vacation override” all at the same time. According to the Optum “Help Desk”, you can only schedule an override within 10 days of leaving on your trip AND you are only allowed to pick up the medication on the same day the override is scheduled. Check with United Healthcare if you have any other questions.

Though we are two years into our United Healthcare plans there are still some UHC customer service representatives who are unfamiliar with our TRB Insurance. One member reported to us that on a recent call with a UHC customer service rep., she was told that despite the fact she had met her Medicare deductible of \$226 she still had “not met her \$200 UHC annual deductible”. This is not correct. On the Supplement plan, there is no United Healthcare annual deductible. You only have an annual Medicare deductible of \$226. The Evidence of Benefit (EOB) statements sent by United Healthcare adds to the confusion because of the layout and unclear headings within those statements. We continue to advise our members who are on the Supplement (Original Medicare) to wait to pay the bills until you check your statement from Medicare and cross-reference that with the bill from your doctor and the United statement. Generally, you will only be paying a \$10 co-pay for doctor visits; \$0 co-pay for preventive care.

Additionally, for either plan, any time that you make a call to a UHC customer representative we recommend that you write down the date and time of the call and to whom you spoke. That way if any follow-up is needed or you have been given incorrect information, the recorded call can be traced back for reference and clarification.

ARTC is continuing to get calls from members who say that their providers will not accept the UHC Advantage plan. These members are mostly those whose residence is out-of-state but some are in-state members who seek care from doctors or hospitals in states nearby, such as New York or Massachusetts.

As always become familiar with your plan's specific benefit provisions and insist on the correct application of those provisions. If something doesn't sound right, call UHC back and ask to speak to a supervisor.



### AMBA Is Here for Your Benefit

Since 1981, Association Member Benefits Advisors (AMBA) has provided supplemental coverage for active and retired educators and public employees nationwide. It's good to know that your association has partnered with AMBA to give you a full menu of benefits such as long-term care, cancer, heart & stroke coverage, medical air and ground transportation coverage, tax deferred asset protection, life insurance, as well as special discounts on travel, dining, electronics and more. There's no obligation, so why not see what benefits and discounts are available to you? **To learn more, call Matt Surgento at 617-807-0770 or [www.amba-review.com/ARTC](http://www.amba-review.com/ARTC)**



# Glenn Moon Scholarship Fund

We have a diligent group of members that have been reading and evaluating the applications for the 2023 Glenn Moon Scholarships that ARTC offers. With the generous donations of many retired teachers of Connecticut, and donations from those with relatives that have taught, we can offer this year a \$2000 renewable four-year scholarship for a future educator; and two \$2000 awards for freshman year for those studying in the education field.

Our committee has sent over 200 Connecticut high school guidance departments the announcement of this scholarship. We are in the process of awarding these young people that have applied one of the 3 awards. The winners will be announced at the May luncheon.

We will host a former winner, Travis Berry, who is now a teacher at Rockville High School in the math department. He will share with us a few words about his journey. (It must have been very different from our schooling since there were years of COVID involved.)

If you are interested in making a contribution to the Glenn Moon Scholarship, to assist future educators fulfill their dream, you can donate using the form below. And thank you.

## 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.

\_\_\_\_\_

**Write the check to the Glenn Moon Scholarship Fund, & mail the check to our Treasurer:  
BRADLEY HAYWARD, 148 LEWIS ROAD, BRISTOL, CT 06010**

### Membership Committee

The Membership Committee maintains as its primary objective to recruit and retain members in ARTC. Recently this mission has been aided by continuing updating of the organization's database. Former members have been contacted and, as a result, have renewed their lapsed memberships. Two changes have been made to the way dues are collected, which should make paying dues simpler. New or renewing members can renew online, through the ARTCT.org website using a credit card. At the same time, members can choose to auto renew. If this choice is selected a notification will be sent, via email, that membership has been renewed. This will simplify the renewal process. Another source of new members has resulted from the survey that went to all who registered for the WEB/GPO webinar. Those who indicated in the survey that they wanted to know more about ARTC have been contacted and new members have resulted from this effort. A new benefit of membership is ARTC's association with AMBA. This association allows ARTC members access to Passport, which provides members with discounts in travel, restaurants, insurance and retail purchases.

**Barbara Kmetz and Mimi Hostetter, Co-chairs**



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

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



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

### **Legislative Committee**

The legislature is presently in session and it is difficult to give a definitive report currently. With the help of many retired teachers, we are still hopeful for proposed House Bill 6489, AN ACT CONCERNING RETIREE MEMBERS OF THE TEACHERS' RETIREMENT BOARD, however, we have a way to go before we reach approval. Since the Teachers Retirement Board (TRB) manages our retirement system along with negotiating our insurance plans, this Bill is important as it addresses fair representation of retired teachers on the TRB. HB 6489 proposes an increase of retiree representatives from two to four on the TRB. This would give retirees fair representation on the Board. The facts that retired teachers contributed to their pension and insurance funds all their teaching years along with the ever-increasing number of retirees are reasons why the voice of retirees should be the same as that of active teachers on the Board. This Bill is also advocating for the following voting change: Retirees nominate and vote for their candidates and active teachers nominate and vote for their respective candidates for the Board. Presently, active and retired teachers vote for the four active and two retired teacher representatives. ARTC maintains that only when you become retired do you realize and experience the health and financial issues faced by the elderly. The same holds true for active teachers who face the ever challenging, changing and stressful situations facing the education profession today. This is not discriminating against either group but is advocating for representation that is better aligned to retired and active teachers' concerns respectively. The Appropriations Committee held a hearing on HB 6489 in March and because many ARTC members e-mailed the members of the Appropriations Committee asking for their support, the bill remained alive. We will continue to need your support to move this bill to a positive vote in the Legislature. **Because Legislators listen to their constituents, please send an e-mail to your Senator and to your Representative asking them to support HB 6489.**

A special thanks to all who took time to support ARTC's plea for fair representation on the Teachers Retirement Board. Now we need all of you to support HB6489 and do what is needed to bring it to the finish line!

**Sandra Bove and Cathy D'Agostino, ARTC Legislative Co-Chairs**