



In This Issue

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

ARTC is a 501C-4 organization

**Dear Esteemed Members,**

As we transition into the vibrant season of spring, it gives me immense pleasure to extend my heartfelt gratitude to every one of you for your unwavering dedication and tireless efforts in advancing the cause of retired educators across the state.

I am particularly proud to acknowledge the remarkable work of our legislative, insurance, PAC and membership committees. Your commitment to advocating for the rights and well-being of retired teachers has been truly inspiring. Through your diligent efforts, we have successfully placed two more retired teachers on the State Teachers Retirement Board, ensuring that our voices are heard, and our interests represented at the highest level.

This achievement is a testament to the strength and unity of our association and reinforces our collective resolve to continue striving for positive change and progress in the days ahead. Finally, an election will be held at our next luncheon meeting for the positions on the executive board, namely President, Vice President, Secretary and Treasurer. These roles are pivotal in guiding the direction of our association and ensuring effective communication and organization.

Once again, thank you for your unwavering support and dedication. Wishing you all a joyous and fruitful spring season ahead.

Warm regards, **Carol L. Noble, President, ARTC**

## Membership Committee

The goal of the Membership Committee continues to be to encourage Connecticut’s retired teachers to become members of this organization. With the help of the office staff, we were able to take advantage of the fact that many retired teachers were reminded of our existence in the fall election and a brochure and letter were sent to all who were not members. That effort has resulted in gaining some more members and the information and importance of the WEP/GPO effort also attracts some new members.

Currently the effort is to bring back retired teachers who were members but have not renewed their membership. Over the last two months, the committee members have been phoning non-renewing members in their area to encourage renewal and to find out, if possible, why they didn’t renew. The goal being first, to bring them back into the organization, but also to see if there is something we should be doing that we are not doing to retain membership.

All this having been said, membership is growing slowly, but it is growing and that is the important fact. The effort to increase membership will continue, the more members the organization has the stronger we are, and as such, we are better able to protect our pension, improve health care insurance, and maintain our voice on the Teachers Retirement Board.

**Mimi Hostetter, Membership Chair**

### TRB Meeting Schedule

April 17, 2024 @ 3:00pm	June 12, 2024 @ 3:00pm
May 8, 2024 @ 3:00pm	September 11, 2024 @ 3:00pm
	November 13, 2024 @ 3:00pm

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

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



## Legislative Committee

The 2024 Legislative Session is well underway with bills having been proposed and various committees holding formal Hearings. ARTC has proposed House Bill 5010 **AN ACT CONCERNING A STATE SUBSIDY FOR RETIRED TEACHERS' HEALTH INSURANCE BENEFITS**. As of this writing, our proposed bill has been assigned to the Appropriations Committee and we have not been granted a Hearing which is needed for a bill to be considered for support by Legislators.

Our Legislative Committee continues to educate Legislators about HB 5010 and why ARTC is seeking a fair and equitable one-third state subsidy toward the full cost of the Medicare Supplement Plan. The Advantage plan receives the statutory one-third state subsidy, however, the Supplement plan receives only a one-tenth state subsidy and not the statutory one-third state subsidy toward the plans' full cost.

The Treasurer's Office has reported that our Teachers' Health Fund is "healthy", thus, the fund can support this request. You contributed to your Health Fund all your working years with the promise that it would help with the high cost of health care when you retire. You should have a fair and equitable choice of insurance plans that best fits your health needs now and as they change or increase in time.

ARTC, along with the work of our lobbyist, continues to have a presence in Hartford. With your active support, we were able to add two additional retired teachers elected solely to the TRB by retired teachers during the 2023 Legislative Session. Recently, the Education Committee struck out Section 6 of SB381 which would have changed the election process achieved last year by taking away retired teacher's right to solely vote for their two additional representatives on the Board. Fortunately, thanks to the written and oral testimony of so many retirees, ARTC was successful in getting Section 6 removed. ARTC supports fair democratic representation whereby only retired teachers elect their representatives to the TRB and only active teachers elect their representatives.

ARTC also continues to advocate for a one hundred percent state tax exemption on our pensions. Thus far, the State offers a one hundred percent tax exemption to all citizens, including retired teachers, whose pensions qualify financially. Presently, the 50% State tax exclusion remains for all retired teachers regardless of income.

ARTC advocates for fairness from the State on all retiree issues. It is important that we all maintain communication with our Legislators, and that we are mindful of legislation that may impact our retirement.

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

### Join us for our Spring luncheon at the Aqua Turf in Plantsville, CT.

The luncheon is a fun way to keep up-to-date with what concerns you most and to get together with old friends. We are very excited about our program for this year's Spring Luncheon. It will be held on Tuesday, May 21st, from 9:00am-2:00pm. Our guest speaker will be Senator Julie Kushner. Other luncheon themes will be about WEP/GPO and our Glenn Moon Scholarships. Our raffle will benefit the Glenn Moon Scholarship Fund. If you haven't come before, this is the year to attend. If you are interested in attending use the QR code or [click here](#) for the Brochure.



## Greater Bridgeport Affiliate



GBRTA's major focus for the first few months of 2024 has been to publicize the proposed HR Bill 5010. This bill, if passed, would give CT retired teachers a more equitable out-of-pocket cost for either choice of health care plans offered by the TRB. A call for action was sent through an email blast to all members, as well as being posted on the GBRTA website and will be included in the upcoming GBRTA newsletter that is mailed out to all members. We are looking forward to an April general meeting and luncheon to be held at Tashua Knolls Country Club in Stratford. Cathy Grosshart from The Southwestern CT Agency on Aging will speak on Good Health for Seniors. Our June general meeting and luncheon will be a memorial service remembering our members who have died in the past year. Our last general meeting in December was led by Sheena Graham, past CT Teacher of the Year, and accomplished musician, who led our members in singing and playing instruments. Sheena is one of the many talented retired teachers volunteering their time to help GBRTA fulfill its mission: "To provide educational, cultural, and social activities for retired teachers in the greater Bridgeport area..."

**Mary Ellen Minichello, President**

## West Hartford Affiliate

The West Hartford Retired Educators Association (WHREA) will be having their annual spring business meeting and luncheon on Thursday, May 9th, at the Pond House in Elizabeth Park, West Hartford, CT. We are looking forward to seeing many new retirees, being able to enjoy the delicious food, the beautiful flowers in the park and the glorious spring weather. The WHREA holds three board meetings each year at the West Hartford Town Hall and has two social luncheons, one in December and one in May. We are proud to be affiliated with ARTC and continue to work side-by-side in improving the benefits for Connecticut's retired teachers.

**Carol Chase, President**



**LONG-TERM CARE**

**STAYING HEALTHY TODAY MEANS BEING PREPARED FOR THE FUTURE.**

With Long-term Care coverage from ARTC and AMBA, you can live for today without worrying about tomorrow.

- You select the daily amount
- You select your benefit period
- You select the waiting period
- You select your inflation protection

**1.877.556.4582**

**[myambabenefits.info/artc](http://myambabenefits.info/artc)**

Association of Retired Teachers of Connecticut





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

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



## **Glenn Moon Scholarship**

We are saddened by the unexpected passing of Al Cormier, a devoted member of our committee from the Windham area affiliate. His years as a guidance counselor at the high school level gave him valuable insights. His position has been filled by another member of the Windham scholarship committee, but we have another opening for a new committee member from Manchester. If you are interested and are from the Manchester affiliate (area), please contact Ginny Schneider (vschneid@comcast.net).

Spring is our busiest time of the year. The Glenn Moon Scholarship Applications were due March 31; our committee has been reading and evaluating the applications for the 2024 scholarships that ARTC offers. With the generous donations of many retired teachers of Connecticut, and donations from those with relatives that have taught or honored their relatives, this year we can offer a \$2000 renewable four-year scholarship for a future educator; and three \$2000 awards for freshman year for those studying in the education field. We also have 3 college students receiving recurring \$2,000 awards. Announcement of this year's winners will be made at the May luncheon. We hope you will attend to meet these incredible Connecticut high school seniors.

Please consider giving to this worthwhile scholarship by giving to the Glenn Moon Scholarship Fund. Your donation can be to honor a loved one or an educator whom you would like to be remembered.

### **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**

## Insurance Committee

There is still a lot of confusion regarding annual eye refraction coverage in year three of the contract with UnitedHealthcare. Refraction, the exam that measures a person's prescription for eyeglasses or contact lenses, is not covered by Medicare, but our TRB health plans do cover it in full with a special "vision rider" added to our TRB Advantage plan (\$10 copay) and Medicare Supplement (\$0 copay). The vision coverage is a customized plan for the Teachers' Retirement Board and should not be confused with "Spectra", which is a vision plan that UnitedHealthcare offers with restricted networks, elsewhere. So when you visit your eye care provider please specify that you are on a customized UnitedHealthcare plan through the CT Teachers' Retirement Board. It is recommended you have your provider submit the claim directly to UnitedHealthcare and not pay your provider up front. Some members who submit for reimbursement receive less from UnitedHealthcare than the doctor charged. This is because the UHC allowable amount may be less than what the doctor is charging.

We continue to hear from members that their dentist is dropping out of the CIGNA network. One member told us that she had switched from her trusted dentist of 40-years in order to find a CIGNA network dentist only to find out, one year later, that her new dentist will also be dropping out of the CIGNA network. This has been a source of frustration for many members. If your provider goes "out-of-network", you can still see that provider and Cigna will pay as they would if the provider were "in-network". However, we have been told the provider may "balance bill" the service and may charge the member the difference between what Cigna paid and what they charged. The dental plan coverage remains the same.

Anyone who is having issues resolving their concerns should contact the TRB health insurance mailbox at [healthinsurance.trb@ct.gov](mailto:healthinsurance.trb@ct.gov) and let them know what is happening.

This is the last year of the contracts for our health plan and dental plan. The Teachers' Retirement Board will be soliciting bids from insurance companies for our new plans which will become effective in 2025. Request For Proposals (RFP) are used to communicate requirements to prospective insurance contractors providing guidelines for the insurance proposals. This is where "the rubber meets the road" and the quality of the plan is prescribed.

The TRB has released the RFP for the dental plan and is available for review on the TRB website. At the Feb 21st TRB meeting it was stated that the "Medical/Prescription RFP is due to be released within the next month" so we expect it would be released by March 21st. There are three TRB members on the dental plan selection committee. There are five TRB members appointed to the Medical/Drug plan committee. ARTC along with AFT retired and RTHA wrote a letter on behalf of retired teachers asking that dental implant coverage be added to our dental plans.

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

## WEP/GPO UPDATE

**Please...**We can't stop working to Repeal WEP/GPO now! It is important that you do not give up and you continue to complete the alerts that are sent out. It is extremely important that this Repeal gets passed in the 118th Congressional session, which ends on January 3, 2025. Hopefully, many of you have been following the activities of the National WEP/GPO Repeal Task Force (NTF) be it Facebook or Action Alerts. Your participation in the Action Alerts is essential to the success of the Repeal WEP/GPO Campaign. We will be focusing on the Senate for a while. If you have friends and/or relatives in other states, forward our Action Alerts to them and ask them to participate as well.

We want to share with you some information to assure you that there are many different activities happening daily. Never has there been a more important time than **NOW** to make sure our voice is heard locally and in D.C.

At the State Capitol most recently, H.J. 215, a resolution in support of WEP/GPO Repeal passed out of CT's Labor Committee. Once passed out of both Chambers, it would be communicated to the Leadership in Washington, D.C. who have the power to move this issue. A hearing was held on March 5. That hearing is now available on Youtube. See the link or QR code below.

Powerful testimonies were given at the hearing in favor of H.J. 215 (including those of our members). Additionally, over 200 written testimonies were submitted. The times of some speakers you may want to see are highlighted. These speakers testified supporting the resolution:  
38:30-46:23 Bette Marafino and Mary Elia/1:60 Nancy Bremer/1:10 Dorothy Drobney/1:32.50 Clare Nesoralla/1:38.53-1:49. Kristen Basiaga, Jeffery T. and Anna Dubiel with her Mother/2:36.30 Michael Berry/2:41 Tammy Gowash/2:57.43 Sandra Bove/3:07.13 - 3:15 Douglas Cahil, Leslie Blatteau /3:36:25 - 3:45 Joslyn Delancey/4:15:30 Kate Diaz.

[Youtube Video Link](#)



In Washington, **H.R. 82** has gathered more support. There are now 310 co-sponsors in the U.S. House of Representatives to repeal WEP & GPO. This is unprecedented! Momentum continues to build! Video updates from our lead Sponsors of **H.R. 82**:

[Representative Garrett Graves update video:](#)



[Representative Abigail Spanberger update video:](#)



A mark up session is the next step in getting **H.R. 82** to the floor for a vote. **WHAT WE ARE DOING IS WORKING!** Task Force member Janis Hernandez has done some investigative research and found that **H.R. 82** has been on the Most-Viewed Bills Top 10 List for 50 out of 61 weeks! Overall, only 1 other bill has appeared more often on the list. We believe this is indicative of NTF's advocacy efforts which correlate to upticks in the weekly rankings. This supports the idea that the more active advocates for repeal are (that's you!), the more interest there is in the Social Security Fairness Act. A huge thank you to everyone who works hard doing the action alerts to inform and educate others about the critical need for the Social Security Fairness Act to pass in the 118th Congress.

S. 597 has 53 co-sponsors in the U.S. Senate to repeal WEP/GPO. We are working hard on getting more Senators to sign on. Both CT Senators have signed on as co-sponsors. If your Senator(s) have not signed where you live, please call their offices and encourage them to do so. Request a meeting and we can help you set up a Zoom and join you and your Senator.

Another incredible website that we encourage everyone to visit is the Social Security Fairness Website (see below).

<https://ssfairness.org/gpo-wep-information/>



This informative site has very up-to-date information. You will find current Congressional Research Service (CRS) reports and articles on WEP and GPO (2024) including important statistics like the number of individuals who are impacted in each state.

**Other Informative links-** [November 20, 2023 Excerpts from the Hearing in Louisiana.](#)

[Congressional Research Services WEP – Page 5 affected by state](#)

[Congressional Research Service GPO – Page 8 affected by state](#)



## Meet and Greet 2024



Representative Susan Johnson and Walt Ciplinski.



Sandra Bove, Cathy D'Agostino, and Kerry King.



Pat Moore, Brendan Finley (Lobbyist), Representative Susan Johnson and Mary Hendrickson.



Kerry King, Representative Tom Delnicki, Brendan Finley and Sandra Bove



Sandra Bove, Mary Hendrickson, Senator Tony Hwang, and Rita McDougald-Campbell.

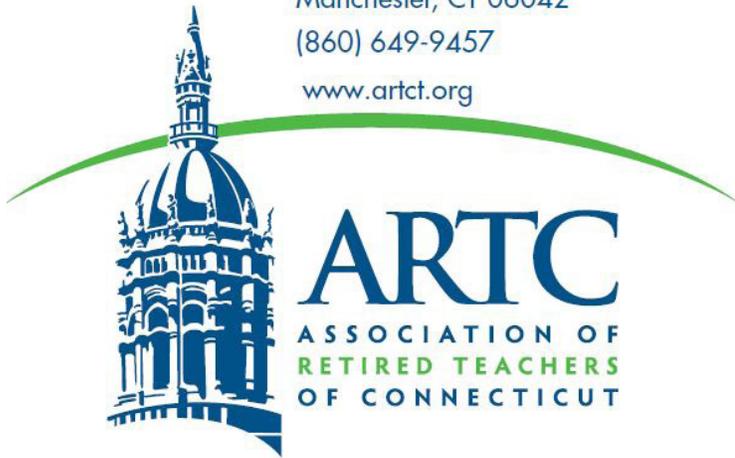


Senator Cathy Osten, Cathy D'Agostino, and Rita McDougald-Campbell.



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



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

## **Beware of Medicare Fraud**

Here are 3 tips to protect yourself from Medicare fraud and scams:

- 1. If you get a call, text or email asking for your Medicare Number, don't respond.** Don't give your Medicare card or Medicare Number to anyone except your doctor or people you know should have it.
- 2. Check your Medicare Summary Notices (MSNs) or claims statements carefully.** If you see a charge for a service you didn't get or a product you didn't order, it may be fraud. **If you suspect fraud, report it at 1-800-MEDICARE (1-800-633-4227).**
- 3. Guard your Medicare Card** like it's a credit card.



**STOP MEDICARE FRAUD**

Visit [Medicare.gov](http://Medicare.gov) the official source for Medicare information, to learn more about preventing Medicare fraud and medical identity theft.

