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ARTC is a 501C-4 organization

Dear Members, Our semi-annual luncheon was held at Aqua Turf and despite Covid, it was a huge success! Thank you to all who attended and thank you to our staff and the presenters, Agency on Aging, who made this happen.

It has been a long time since we have been able to gather in person. As my term of office concludes two years, little did I realize how many changes would occur. Starting at the beginning with Covid-19. It has changed our lives considerably. The wearing of masks, the social-distancing, the isolation in our homes. We have learned new skills mainly in technology. Amazon has become our new shopping mall; Zoom has brought us together virtually, albeit comfortably in our homes, sipping coffee in our jammies. Our cell phones, iPads and computers have been working overtime to meet our needs.

But through it all, ARTC has functioned well. Some of the major changes were the retirement of Mary Gracyalny and the passing of Elaine “Susie” Smith, two main staff members at the ARTC office. Luckily for ARTC, our new executive director was recommended by Mary Gracyalny and she has exceeded expectations for maintaining ARTC’s office. That person is Tammy Gowash. Our staff now consists of Beverly Clements, secretary and Kayla Briggs, media specialist.

To achieve our goals: protection of our pension and healthcare benefits, we must acknowledge the untiring efforts of the chairs of the legislative committee: Cathy D’Agostino and Sandra Bove and the chair of the insurance committee, Rick Follman. Not only did we have to contend with Covid-19, but the STRB selected a new provider for your healthcare benefits – United Healthcare. ARTC stepped up to the plate and fielded many questions and concerns from members. A very able ad-hoc committee was there to respond and alleviate some of their fears. After many years of petitioning the legislature, Cathy and Sandy worked to get the tax exclusion for retired teachers, starting at 15%, then 25% and now 50%. Many kudos to them for their untiring work! And let’s not forget the multitudinous phone calls to Rick Follman. It’s a wonder he doesn’t have a “cauliflower ear” from overuse due to phone calls. We have to thank Barbara Kmetz, chair of the membership committee for diligently seeking old and new members to maintain membership in ARTC. And speaking of numbers, thank you to Debbie DeRienz for being the watchdog of our invested monies. Thank you to all the chairs of ARTC’s committees and their members. You keep ARTC strong!

In May of 2020, as I took the office of president of ARTC, I was confronted with many changes. It has been my privilege to work with the staff, members of ARTC and prospective members. As I have said before, there is strength in numbers and, therefore, growing our membership is always a primary goal. Our work is never done. We need you, our members, to support our efforts on your behalf. Have a safe and wonderful summer!

Carol L. Noble, President



ATTENTION ALL ANNUAL MEMBERS
 It is time to renew your dues. You will be getting a notice shortly, please renew your dues!!
 We need your support!!!



PAC News Summer Greetings!

Now that the 2022 Legislative session has concluded and announcements have been made for retirements, candidates will be announcing their intentions to run for office at the state and local levels. Please take the time to read who will be representing you as state representative and state senator from your district. That person could make a real difference in your life when the Connecticut Legislature convenes again in early 2023.

ARTC has among its goals to make the price we are paying for health insurance fair and equitable for all retired teachers. Ask the candidates running in your district if they will be supporting legislation to make this happen.

Our committee will be sending surveys to all candidates running for the state legislature asking for their support. In early fall, we will share the list of endorsed candidates that we hope you will support. Get active and let your legislators know that retired teachers need their support for our pension and our health insurance.

Co-chairs: Mary Hendrickson and Marie Petitti

GLENN MOON SCHOLARSHIP FUND

With the generous donations from ARTC affiliates and wonderful retired teachers and friends of ARTC, we were able to fund 3 scholarships this year. We thank all of you for your generous contributions to tomorrow's educators. After careful consideration of all our applicants, the dedicated members of the Glenn Moon Scholarship Committee were able to choose 3 outstanding students that will receive help with their college tuition costs.

\$2000 four-year renewable scholarship winner: Ashley Ho from West Hartford will attend the University of Connecticut in the fall in preparation to teach preschool.

\$2000 one-year scholarship winner: Marissa Perachi from Washington Depot will attend Salve Regina University in the fall majoring in elementary education.

\$2000 one-year scholarship winner in honor of Linda Hayward: Stefanie Szawerda from Meriden will attend the College of the Holy Cross planning to teach High School History.

With the ability to meet again in person, we were lucky to be able to invite the winners of this year's scholarships, and the past winners from 2020 (Claire Demers at URI, \$2000 renewable award), and 2021 winners (Alexandra Podgorsha at CCSU, \$2000 renewable award; and Marissa Walsh, \$1500 award at Marist) to be recognized. Each of our winners that were present spoke their thanks to the audience of attentive retired teachers. We were especially excited to hear from Sam Caramante, winner of the 2014, 4-year renewable Glenn Moon Scholarship. He gave the "younger" students advice, and told amusing anecdotes from his 3 years teaching, now at Windham High School.

Please consider giving to this worthwhile scholarship by giving to the Glenn Moon Scholarship Fund and send it to our treasurer:

Brad Hayward, 148 Lewis Road, Bristol, CT 06010

Your donation can be to honor a loved one or an educator whom you would like to be remembered.

NEW FREE BENEFITS REVIEWS FOR ARTC MEMBERS

ARTC is working harder than ever to support our members and to provide new and innovative ways to enhance your retirement. Introducing AMBA's new benefit representatives available to review new discounts and benefits to promote your physical and financial health for members in Connecticut!



Lisa Bosco
Benefits Representative



Joe Maddalon
Regional Vice President



Rick Knowles
Benefits Representative

Though friends and family can be helpful when you're considering benefits options for what insurance you need, there's no substitute for the expert benefit advice of a field agent through ARTC and AMBA.

Why? Because your needs are as unique as you are. Your lifestyle and health issues aren't the same as your friends and family. What's good for them might not necessarily be right – or enough – for you. An AMBA agent knows this and can give recommendations and advice tailored for your specific needs.

Your own health and/or family history should also play a role in what insurance you should consider. And, of course, your peers and loved ones might not know about the need for a Medical Air Services Association (MASA) membership or which of our Dental Plans is right for you.

As your association's trusted benefits partner, AMBA provides knowledgeable and insightful Field Agents. We are here to help you review options and determine the right coverage for you. They're just a phone call away. It's nice to know that anytime you have questions about your insurance benefits, someone is ready to assist.

ARE YOU TAPPING INTO SAVINGS?

AMBA offers a discount program that stretches your dollars in all kinds of ways. You'll enjoy exclusive savings on:

- **Restaurants across the country**
- **Travel**
- **Apple computers**
- **Dell computers**
- **Rental cars**
- **Lodging**
- **Cruises and more**

And saving is easy, with a few taps on your Smartphone! Your AMBA representative can get you started today!

Request a **FREE Benefits Review** with an AMBA field agent at www.amba-review.com or by calling Joe Maddalon at (724) 766-1691



West Hartford Affiliate

After three years, the West Hartford Retired Educators Association (WHREA) held their spring luncheon and annual business meeting on Thursday, May 12th. It was truly exciting getting together after such a long covid hiatus. We honored our retiring superintendent, enjoyed listening to the middle school choral group SOUNDS, remembered our colleagues who were no longer with us and devoured a delicious meal. Our Executive Board has been meeting regularly throughout the pandemic via zoom and our membership has been steadily increasing and will welcome at least 20 new members in June.

Carol Chase



Manchester Affiliate

Luckily, we were able to enjoy the ARTC Legislative Committee Co-Chairs Sandra Bove and Cathy D'Agostino as our speakers at our April meeting. The title of their talk was "ARTC Is Your Retirement Watchdog in Hartford." Many of our members were so thankful for all the up-to-date information they offered about pensions and insurance. They were kind enough to stay after the meeting to answer individual questions. We can't thank them enough for all they do for our retired teachers.

May 24, we invited the retiring teachers of Manchester to enjoy a meal and celebrate their years of service to the children of our town. We made a donation to the Manchester Scholarship Foundation at an in-person ceremony on June 7 that will aid in a future teacher's expenses on their journey.

We will meet again in the Fall! If you have questions or are interested in joining our group, please contact President Ginny Schneider at vschneid@comcast.net.

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

Ginny Schneider

Windham - Tolland Affiliate

The Windham-Tolland Retired Teachers Association is pleased to announce that Lauren Klein of Moosup has been selected to receive their WTRTA 2022 Scholarship. Currently a senior at Plainfield High School, Lauren is planning to become a teacher and will be attending Franklin Pierce University, Rindge, New Hampshire. She will major in secondary education with a double major in history and science.

With academics as her main focus, Lauren is also involved in school, church, community and work activities. Since freshman year, she has been a student library aide at her school. As a piano and flute player, she has been part of the marching band and both concert and symphonic bands. She began with piano when she was ten and has continued with lessons ever since. Covid has interrupted her school music environment but she is back with it as a senior.

WTRTA wishes Lauren the best as she enters this new phase of her life. She will be honored at our upcoming spring luncheon on Wednesday, June 15, 2022 at The Golf Club of Windham.

Kerry King 4

ARTC's Spring Luncheon



ARTC's spring luncheon, after a two-year covid hiatus, happened! There were about 140 people in attendance who enjoyed a delicious lunch, socialized, participated in a raffle being held for the Glenn Moon Scholarship, listened to our wonderful scholarship recipients, as well as heard from our guest speakers, Kisha Hull and Karla Miller from the Agency on Aging. Kisha Hull spoke about SMP (Senior Medicare Patrol) and Karla Miller about the Trusted Ride Chaperone Program. **We look forward to being together again at the Aqua Turf in the fall on Tuesday, October 18.**

We anticipate our guest speakers will be candidates for Governor and the State Comptroller's offices. Mark your calendars now - save the date!

Carol Chase

Legislative Committee

The Legislative Committee has had a busy, productive session. We have been meeting with agency representatives and legislators, submitting written testimonies, participating in hearings as well as sending letters and emails advocating on issues affecting retired teachers. The 2022 Legislative Session ended with some positive results for ARTC's Legislative agenda.

- **An increase in the subsidy from \$220 per month to \$440 per month for retired teachers who are ineligible for Medicare** and purchase their health insurance from their former school district and from \$110 per month to \$220 per month for those who retired before turning 65. **ARTC advocated for the increases to be doubled and it was approved.**

- Pension and annuity income is **fully tax exempt** starting with 2022 tax year **for those retired teachers whose Federal Adjusted Gross Income (FAGI) is below \$75,000 for single filers and below \$100,000 for married people filing jointly.** For those retired teachers whose FAGI is above those amounts, **the 50% tax exemption remains.** (ARTC advocated aggressively for this exemption as the proposed budget maintained the 25% tax exclusion.)

- **\$3.5 billion payment made to pension debt** was put towards the Teachers Retirement Fund (TRF) and the State Employees Retirement Fund (SERF) in addition to last year's payments. ARTC has been advocating for increase payments to our TRF for many years in order to secure our pension and to lower state debt over time.

Although we did not get definitive results from the Legislature on other fronts, we feel as though we have gained the support of many legislators and government officials. We will continue to advocate for the following:

- **Equitable State subsidy for Original Medicare Supplement.** We have contacted state agencies and appealed to legislators to resolve this disparity. We met with Representative Sean Scanlon who is running for Comptroller, who was aware of the health insurance inequalities, and was sympathetic to our concerns. The Comptroller's office has oversight of health insurance policies. **All those of us at the meeting support Sean Scanlon for Comptroller.**

- **An additional elected retired teacher on the TRB.** We submitted a petition and testified before the Appropriations Committee advocating for this statutory change in the makeup of the TRB.

- On the national level, **repeal of the GPO/WEP.**

We thank all ARTC members who supported the ARTC Legislative Committee's petitions with testimony before committees and/or sending emails to legislators. **We cannot achieve benefits for all retired teachers without your commitment and support.**

Cathy D'Agostino and Sandra Bove 5

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

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VISIT US AT WWW.ARTCT.ORG



SUMMERTIME



Membership Committee

New Retirees, Convenience and a Bargain!

It's that time of year again; approximately 1,200 teachers will leave the classroom for a well-earned retirement. Most of them will retire without knowing that they will have no union to represent and advocate for them. As a member of ARTC, you know that there is no contract between the State and retired teachers. As a member of ARTC, you know the role that ARTC plays in protecting the pension and health insurance benefits of retired teachers. Please share this information with friends who are retiring. You will be benefitting both the new retiree and ARTC.

When reminded that their dues were in arrears, a number of annual members admitted that they simply forgot to renew their membership and suggested a multi-year membership would be more convenient. In response, the Membership Committee has explored and will offer a three-year membership for \$125. The savings to ARTC are in the postage and office staff time used to send those reminder letters. The Committee believes that the convenience of a multi-year membership and the bargain price will be attractive to annual members and the new option will be available beginning on July 1, 2022.

Barbara Kmetz

Insurance Committee

Despite being told at Open Enrollment meetings this past fall that our Teachers' Retirement Board (TRB) health insurance coverage through UnitedHealthcare would remain the same, many of our retired members have been experiencing difficulties. These difficulties include discovering their providers will not accept UnitedHealthcare insurance, being denied medications that they've been on for years, increasing cost shares for prescriptions, restricted networks for in and out-of-state providers and limited access for hearing benefits. Recently there have been serious enrollment issues where members are linked with the incorrect plan, while the delay in the resolution hold these individuals in limbo, not knowing how their healthcare will be covered. Since last fall our insurance committee has been answering our members' questions and trying to get more information about these Medicare-based plans. ARTC has been in direct contact with the TRB, working hard to find the right pathways for our members to get assistance from TRB, the plan sponsor.

A full explanation of the price disparity between the Advantage plan and the Supplement plan remains of great concern, with no reasonable explanation given. We have requested the breakdown of costs for Medical, Drug and Vision & Hearing, as has been provided in the past. Subsequently, ARTC has taken this concern and the large pricing disparity to the Attorney General, Office of the Comptroller, the Insurance Commissioner and the Office of the CT Healthcare Advocate.

The ARTC supported Legislative remedies to restore the full one-third state subsidy to the TRB Medicare Supplement plan from UHC because without competition from a healthy Supplement plan, Advantage plans will likely see more restrictive networks, more aggressive prior authorizations and higher premiums.

ARTC supported increasing the subsidy for retired teachers who purchase health insurance from their last employing town. Those subsidies have been doubled effective July 1, 2022. For those currently on this plan, the increase will be automatic according to TRB.

We continue to seek transparency and more fruitful communication from the TRB. Although TRB and UnitedHealthcare worked to bring the UMass/Worcester Hospital system into their network for the Advantage plan, many of the UMass primary care providers have still not agreed to accept the plan. Meanwhile, nothing has been done to provide cost relief for the members on the Supplement plan and now many of those on the Advantage plan are beginning to ask questions. Remember, teachers pay 90% of their Medicare-based healthcare premiums. Therefore, we would expect that the TRB would want to support the best interests of all Connecticut retired teachers and that begins with dialogue and education. ARTC is ready to do its part and firmly supports a fair and equitable Original Medicare Supplement choice at TRB: a plan that provides comprehensive coverage with higher quality healthcare options for everyone when their healthcare needs become more critical.

The TRB Dental Plan, presently under contract with Cigna, should be up for renewal this year. Consequently, the TRB is required to submit a request for proposal, RFP, to open up bids to corporations for the dental plan. The ARTC intends to submit our requests to improve this plan before the new plan begins.

Furthermore, the ARTC strongly supports legislation that will include the dental plan in the full one-third subsidy under the State Statute. This is supported by the fact that the retired teachers are required to subscribe to the dental plan when choosing a TRB plan.

The ARTC insurance committee believes in the importance of keeping retired teachers informed and educated about health insurance. Please review the information we have posted on our website. To use a familiar marketing phrase from Sy Syms of Syms clothing chains, "An educated consumer is our best customer." This applies perfectly to health insurance. In the meantime, we hope to do a health insurance survey of our members in the coming months. Please take the time to participate when we do.

IT IS WITH MIXED EMOTIONS THAT LOUISE AND I HAVE DECIDED AFTER TWENTY YEARS AS CHAIRPERSONS OF THE ARTC INSURANCE COMMITTEE TO HAND THE BATON OVER TO THE NEXT GENERATION. WE WANT TO TAKE THIS OPPORTUNITY TO THANK ALL THOSE RETIRED TEACHERS WHO HAVE SUPPORTED US THROUGHOUT THESE YEARS. WE GATHERED MANY FOND MEMORIES OF THE PEOPLE WE HAVE WORKED WITH WHICH WILL STAY WITH US FOREVER. WE WISH ALL THE RETIRED TEACHERS HAPPINESS, GOOD HEALTH AND A LONG LIFE.

RICK AND LOUISE FOLLMAN



Photos from our Spring Luncheon

