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ARTC is a 501C-4 organization

Dear Members,

Happy New Year! As we embark on a fresh chapter in 2024, I am thrilled to share some positive news from our recent activities.

In the State Teachers Retirement Board election, two outstanding retired teachers have been successfully elected to serve. Your engagement during this process and the support of two other retired teacher organizations, played a crucial role in shaping the outcome. We deeply appreciate your involvement, which helped facilitate an informed decision-making process.

Keeping our members well-informed about the candidates was pivotal, and I'm pleased to acknowledge the positive impact on the decision-making process. Your commitment to staying informed enhances the strength and vitality of our organization.

Looking forward, we are eager to continue pursuing the ambitious goals outlined by our Legislative Committee. Your on-going support and dedication are integral to our success. We are optimistic that increased involvement will lead to a growing membership within ARTC.

Here's to good health and prosperity to all! Let's embark on this new year with renewed energy and a shared commitment to the success of ARTC in reaching its goals.

Warm regards,
Carol L. Noble, President, ARTC

Membership Committee

The Membership Committee's goal is to encourage Connecticut's retired teachers to become members of ARTC. The change to rolling membership appears to have helped. Members who forget to renew in July and do it in October or November, and we have had a number of these renewals, now don't renew until this same time in the following year, also the ability to use a credit card, which simplifies the process, helps encourage membership.

The recent election has brought ARTC to the attention of many retired teachers who may not have either known about the organization or paid much attention to it before that. WEP/GPO has also helped get the organization's name out in the public. In January, the Committee plans to capitalize on the recent publicity by sending an updated brochure and letter to non-member retired teachers encouraging them to join.

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 and improve health care insurance.

Mimi Hostetter, Membership Chair

TRB Meeting Schedule

February 14, 2024 @ 3:00pm	May 8, 2024 @ 3:00pm
March 13, 2024 @ 3:00pm	June 12, 2024 @ 3:00pm
April 17, 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.



WEP/GPO Update

Hopefully, many of you have been following the activities of the National WEP/GPO Repeal Task Force (NTF) through the Facebook page and Action Alerts through the ARTC emails and website. Your participation in the Action Alerts is essential to the success of the Repeal WEP/GPO Campaign. Our Executive Director Tammy Gowash and ARTC member Mary-Moninger Elia are key participants in the national effort giving many hours weekly to produce webinars, attend NTF meetings and send out the Alerts.

The NTF Summit in September in Washington, DC was similar to our own Lobby Day in Hartford. There were several high profile speakers from many national organizations including AFT, NEA, NARFE (federal employees), police union, a postal workers union and many others. There were scheduled visits with senators and representatives and the rally was paired with a press conference hosted by Reps. Graves and Spanberger, sponsors of H.R.82 calling for full repeal of WEP/GPO. This event generated significant momentum and participation by leaders of national organizations and raised the NTF profile in Washington, DC.

In November, the Congressional Sub Committee on Social Security held a Field Hearing in Louisiana with three retirees and a representative of a national police association providing testimony. The event was live streamed and there was an opportunity for all people affected by WEP/GPO to submit written testimony. The Congressional Sub Committee was very positive and supportive of the repeal initiative. There are now 300 co-sponsors for H.R.82 in the House and 49 co-sponsors for the companion bill in the Senate.

The priority at this point is to get H.R.82 “marked up” by the House Ways and Means Committee so that it can then go to the floor of the full House for a vote - something that has never happened in the 40 years of effort to repeal these unjust penalties!

In the last session of Congress, H.R.82 was derailed in the Ways and Means Committee. There is reasonable hope for a better outcome during this session. The NTF is also focused on increasing support and co-sponsors in the Senate for S.597. Senators Murphy and Blumenthal both co-sponsor S.597 while 4 out of 5 U.S. Representatives are co-sponsoring H.R.82. Rep. John Larson has a much broader bill to reform Social Security which includes repeal of WEP/GPO but he has not signed on for H.R. 82 as yet. You might want to contact his office to encourage him to support H.R.82.

Tom Singleton, Chair ARTC Sub Committee on WEP/GPO



Manchester Affiliate

Our 2023-24 season started with a brunch at Georgina's Restaurant in Bolton. October is Domestic Violence Awareness Month. Our dynamite speaker, Mary-Jane Foster, from Interval House, gave an informative talk. She has been an advocate for victims of domestic violence since 1989, working for social change. Because Manchester is celebrating its 200th anniversary, our brunch speaker in November was Susan Barlow, from the Manchester Historical Society, who took us back to the “old days” dressed like Miss Elizabeth Bennet (the Academy is named after her and recently a statue was dedicated in her honor), showed artifacts, and told stories about how teaching differed in “those” days. Tuesday, April 2nd, will be our next brunch meeting with a program. “Celebrate our Newly Retirees 2024” luncheon will be Tuesday, May 14th, at noon. During our raffles, we add to the \$\$ we offer a future teacher through the Manchester Scholarship Foundation. And, at our meetings, we offer gently used books for little cost which aids our donations from RTAM to school libraries in Manchester.

If you are interested in joining the Retired Teachers of Manchester Association, because you are not with any affiliate, we welcome you. Please contact Ginny Schneider, President (vschneid@comcast.net). Please mention RTAM in the subject line. To view updates that affect retired teachers or to enjoy quotes or articles, you can log onto Facebook: <https://www.facebook.com/groups/591412248374014>

Bristol Affiliate

Happy New Year to all! This fall the Bristol affiliate was busy with its Welcome Back Breakfast. This year we met at the Bristol Historical Society with a catered breakfast. For several years we have held a raffle to raise money for a new teacher to the Bristol School system. Our winner this year is Megan Palnitkar who splits her time between Bristol Central and Bristol Eastern.

Our fall activity was an inspirational talk by Dr. Michael Ptaszynski. His presentation is called “Refuse to be a Victim Seminar.” His key points were to develop: knowledge, awareness, avoidance, and preparedness. He addressed the many needs for seniors to stay safe whether it is at home, doing errands and even traveling. The seminar was well attended, animated, and very informative.

Charlene Berube, Bristol President

Windham - Tolland Affiliate

Windham-Tolland Retired Teachers Association has launched a campaign to inform newly retired educators of the benefits of joining WTRTA and ARTC. With assistance from ARTC Executive Director, Tammy Gowash and her staff, as well as Jerry Griffin (WTRTA Membership Co-Chair) a congratulatory letter was mailed to 200 newly retired educators. Our lists contained names of educators who either lived or were employed in Windham or Tolland Counties. Included in the mailing were informational brochures about ARTC and WTRTA. We are hopeful that this campaign will increase our affiliate membership lists as well as that of ARTC. In September our affiliate held a Fall luncheon. Following a business meeting and lunch, thirty members viewed a presentation from representatives of the Northeast District Department of Health focusing on senior issues. A raffle was also conducted to raise funds toward our annual scholarship. *Best wishes for a promising new year.*

Kerry King, WTRTA Secretary

Lobbyist

The start of the 2024 legislative session is quickly approaching as all four caucuses begin to finalize their legislative agendas. Since 2024 is an even year, next year’s session will be a short one convening on Wednesday, February 7th and ending on Wednesday, May 8th. While this year’s session is considered “short”, expect the Legislature to act on numerous issues such as expanding paid sick time, early childhood education, funding for nonprofits and tweaks to the budget.

In the short session, legislators are mostly responsible for adjusting the state’s two-year budget that was adopted during the long session. As long as the new laws or amendments adhere to the requirement that all legislation be related to the budget, the state Legislature can also create new laws.

For 2024, the state income tax rate will be lowered from 5% to 4.5% and from 3% to 2%. In total, about 1 million people are expected to benefit from the tax cut, officials said. For single filers, the benefits will be capped at \$150,000, while for joint filers, the benefits will be capped at \$300,000. State officials predict that middle- and working-class Connecticut residents will save \$300 to \$500 by 2024.

As a result of increased revenue, particularly from income tax withholdings, Connecticut has achieved multi-billion-dollar budget surpluses in recent years. The majority of that surplus, however, has already been designated for the payment of nearly \$40 billion in pension debt. A report published by the Office of the State Comptroller’s Director of Policy, Charlotte Moller, shows that the state is likely to have a budget surplus in fiscal year 2023.

Under state law, surpluses must be deposited in the Budget Reserve Fund, which is capped at \$3.3 billion. Having reached that limit, the state must use additional surplus deposits from its Volatility Fund (which holds investment returns) to pay down its pension debt. This year, the state paid \$1.87 billion toward the liability deficit and has deposited \$7.6 billion in surplus funds since last year. Although these payments have been made, the state still has an unpaid pension liability of \$39.1 billion, divided between teachers and state employees.

As you can tell, members of the Connecticut General Assembly have their work cut out for them in 2024. Please stay tuned for more updates as the legislative session progresses.

Brendan Finley, Lobbyist, Graff Public Solutions 3



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

The 2024 application for the scholarships that will be offered to graduating Connecticut seniors in high schools can be seen on the ARTC website under the tab Glenn Moon Scholarship. It becomes active on January 1st. If you know of a young person going to school in CT, that could benefit from some assistance pursuing an education degree, suggest this scholarship. Questions and concerns should be directed to glennmoon.scholarship@gmail.com or call Ginny Schneider at **860-454-4540**. Applications are sent online to a member of the Glenn Moon Board of Directors, are due March 31st, and will be awarded at the May ARTC luncheon. We welcome back all our board members for another year of reading applications and selecting our scholarship winners.

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

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

The federal Medicare program began in 1965 as a way to protect seniors and their families from the high costs of health care. For nearly 60 years now, the Medicare program has been protecting the well-being and the financial health of untold millions of Americans and, in so doing, benefiting the entire US economy. If you are not eligible for Medicare, health insurance can be very expensive. Anyone in education hired after 1986 is required to pay into Medicare, making them eligible at the age of 65.

Teacher Retirees who are ineligible for Medicare recently had their subsidies doubled, for both those retiring under 65 and over 65. The teachers on Municipal insurance programs have the cost of their health insurance determined through negotiations between the active teachers and their local Board Of Education.

Insurance Continued

However, the majority of retired teachers are enrolled in the Medicare-based Teacher Retirement System (TRS) plans. The TRS sponsors customized plans with a choice of Original Medicare with a Supplement or an Advantage plan. The Dental plan is offered and paid separately.

Beginning Jan 1, 2024, we begin our third and final year of this three-year contract with United Healthcare Insurance. According to the Teachers' Retirement Board website, for this 2024 contract year, Advantage plan members will receive a new ID card and the Supplement plan members will receive only a new Prescription ID card. Supplement members should continue to use their existing medical plan card. We would like to remind you that if you switched plans during Open Enrollment, make sure that your cards reflect the plan you selected.

The Centers for Medicare & Medicaid Services (CMS) has announced that the standard monthly Part B premium will be \$174.70 in 2024, an increase of \$9.80 from the \$164.90 Part B premium in 2023 (those with higher incomes may be charged higher than the standard Part B rate). The annual deductible for all Medicare Part B enrollees in 2024 will be \$240, an increase of \$14 from the \$226 deductible of 2023.

You should contact United Healthcare using the number on the back of your card, if you have health insurance issues.

Advantage plans are private insurance not Original Medicare. To cover claims, the insurance company receives "public" Medicare money to manage your medical care. However, Advantage plans have more discretion to set their own pre-certification rules, so prior authorization may be required before care is approved for payment. In-network providers have agreed to contract with and accept a rate that may be less than the Medicare assigned rate. Advantage insurance companies are allowed to keep a profit.

With the Supplement plan, Original Medicare is your primary payer. Because a Supplement plan has a passive role, the insurance company does not get to say or decide whether your care (a test or treatment) is reasonable and necessary. When Medicare pays its 80% share, it triggers a summary notice that signals the Supplement to pay its 20% share. Medicare directly pays the provider and medical systems at the full Medicare assigned rate. There is no profit in Original Medicare.

The Teachers' Retirement Board (TRB) offered a one-time Dental plan "opt-out" during this past fall Open Enrollment. If you opted out, then you will not be eligible to re-enroll in the dental package. For all those who are now enrolled in the dental plan, you do not have the option to drop the dental coverage. Exceptions will be reviewed on a case-by-case basis by TRB administration.

Since we have heard from some members that their providers and hospitals may not accept their Advantage plan, we thought it was important to share this statement from the TRB website under Health Coverage with my CTRB Sponsored Plan, in case you find yourself in that position.

"Providers contracted with Medicare must accept the Supplemental plan. Under the MA plan, providers not contracted with the private insurance company may elect not to accept the plan even if they are contracted with Medicare. CTRB allows members under the MA plan to see out-of-network providers without any additional cost and should a provider refuse to bill the private insurance, enrollees can see the provider as self-pay and seek reimbursement from the MA plan themselves."

Walt Ciplinski and Jane Wilson, Co-Chairs



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

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(860) 649-9457
www.artct.org



VISIT US AT WWW.ARTCT.ORG

Legislative Committee

ARTC is most thankful to its membership and their support during the 2023 Legislative Session. Because of strong retiree support, we successfully passed HB 6489 which resulted in two additional retired representatives, Edwin Vargas, Jr. and Mary-Beth Lang, elected and subsequently seated on the Teachers Retirement Board (TRB) this past November. With stronger representation on the Board, we look forward to the next Legislative Session which will open in February and end in May, 2024.

Our Legislative goals for 2024 include:

- Obtaining a fair and equitable choice of insurance plans.
- Gaining a 100% State tax exemption on our pensions.
- Maintaining our defined benefit pension and our COLA.
- Working to realize a simplified election process, which would include active and retired members voting for only their respective group's representative candidates.

(Note: Because this is not a budgetary year, Legislative decisions regarding any goals that have a cost to the State must be made within the already established budget along with the State's present financial status.)

Because our retirement benefits are dependent on the Legislature, it is important that retirees maintain a strong presence in Hartford. ARTC can do this with your continued support.

Sandra Bove and Cathy D'Agostino, Co-Chairs



Luncheon Photos



Kenneth McClary (Ted Wright's Dir. of Ext. Affairs), Sandra Bove (Legislative Co-Chair), Ted Wright (Chief Investment Officer), and Carol Noble (President).



Sandra Bove (Legislative Co-Chair), Sean Scanlon (Comptroller), Carol Noble (President), and Cathy D'Agostino (Legislative Co-Chair).



Sean Scanlon (Comptroller) with Rick Follman (Past Insurance Chair).



Chief Investment Officer Ted Wright addressing ARTC Luncheon attendees.



Comptroller Sean Scanlon addressing ARTC luncheon attendees.



Carol Noble (President), Ted Wright (Chief Investment Officer), Cathy D'Agostino and Sandra Bove (Legislative Co-Chairs).



Fall Luncheon

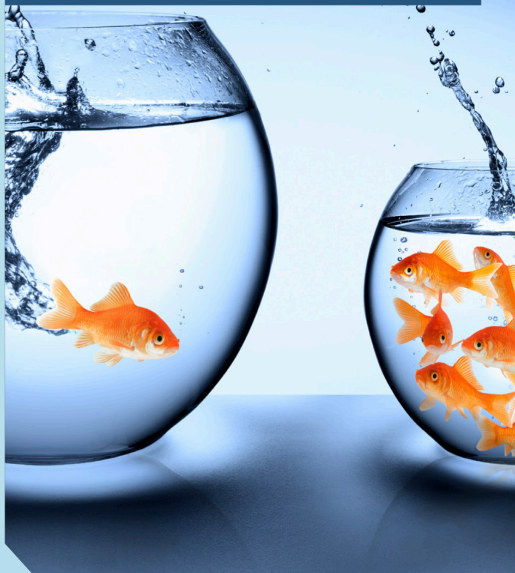
We are delighted to share highlights from our recent Fall luncheon, where we had the honor of hosting distinguished guest speakers, Sean Scanlon, Comptroller, and Ted Wright, Chief Investment Officer from the State. The luncheon provided a unique opportunity for our members to gain valuable insights into the financial landscape of our State. Comptroller Sean Scanlon addressed the audience, shedding light on key fiscal matters, government finances, and the economic outlook for the upcoming year. His expertise and engaging presentation captivated our attendees, fostering a better understanding of the state's financial health.

Following Mr. Scanlon, we had the privilege of hearing from Ted Wright, Chief Investment Officer. Mr. Wright shared his perspectives on prudent investment strategies, market trends, and the state's approach to managing its financial assets. His informative session left our members with a deeper appreciation for the intricacies of sound financial planning and investment management.

In addition, to the enriching presentations, our Fall luncheon featured a raffle to support a cause close to our hearts—the Glenn Moon Scholarship Fund. The generosity of our members was truly heartwarming, and the funds will contribute to providing opportunities to deserving students in our State. We also had vendors selling products; jewelry and purses were the products for this luncheon. There were also tables which provided attendees information about our insurance and dental programs, and there was a representative from AMBA and the TRB.

We extend our heartfelt thanks to Sean Scanlon and Ted Wright for sharing their time and expertise with us. Their presence elevated our luncheon and left a lasting impact on our members.

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ARTC - Association of Retired Teachers of Connecticut

