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ARTC is a 501C-4 organization

**Dear Members,**

Happy New Year! I hope your holidays were filled with joyous times spent with family and friends. It is time now to focus on new resolutions or even renewed resolutions.

The Association of Retired Teachers of Connecticut has made resolutions to achieve legislative goals to improve your years in retirement. This will be a long session in Hartford from January to June. We will address three specific goals. You will read about these goals in the legislative committee report.

This will be a very active session in terms of how the monies will be allocated to each department. The budget will be set for the next two years. The ARTC, with the help of its lobbyists, will be vigilant to ensure that our goals will be met.

In addition to health and pension issues, the State Teachers Retirement Board will be filling two positions on the Board. You will be receiving information regarding the election process. Retired teachers will receive voting materials and instructions via US mail. Active teachers will participate in the voting process through their email addresses. Active and retired teachers will have from January 23, 2023 to February 24, 2023, to return their ballots. This information can be found on the TRB website: <https://portal.ct.gov/trb> On the website, go to retired teachers and type “election” in box marked “keyword”. Click on TRB election. Or use this QR code to get directly to that page.

**Again, let me wish you a happy, healthy and productive year.**



**Sincerely, Carol L. Noble, President**



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



Many teachers are stunned at retirement when they learn that their earned Social Security benefits have been reduced by 50% or more (WEP) or shocked to discover they do not qualify for survivor benefits when their spouse is deceased (GPO). A sub group of ARTC’s Legislative Committee has been intensely involved with the WEP/GPO National Task Force (NTF) over the past nine months advocating to repeal these grievous penalties. The expanding NTF is comprised of retired teachers, firefighters, police, first responders, postal workers and other government and foreign service workers throughout the nation.

Your ARTC group has been actively involved in weekly Zoom meetings with the NTF, conducted two webinars for Connecticut retired teachers, made a presentation at our fall luncheon with printed handouts to increase awareness of the problem, and to increase participation in legislative advocacy to correct the injustice of these penalties which were enacted over forty years ago.

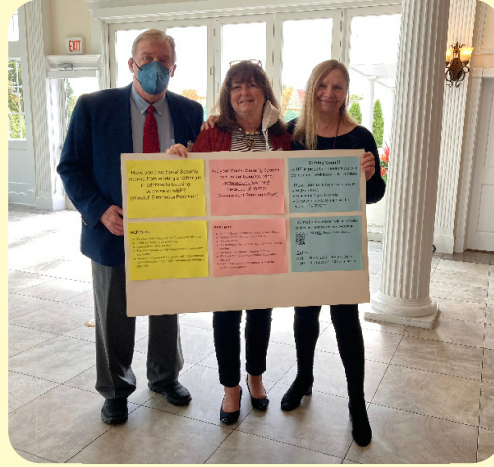
We made great strides in Congress last year -over 300 co-sponsors in the House for HR 82 but derailed at the 11th hour by House leadership so that it never came up for a vote. We are not deterred and HR 82 has already been re-submitted to the new session of Congress. There is work to be done re-engaging co-sponsors and educating newly elected representatives. This is a national grass roots volunteer movement with no paid lobbyists so we need to increase participation from all those affected if we are to succeed in this endeavor.

Additional informational information is readily available through three sources: ssfairness.org, the WEP/GPO National Task Force Facebook page which has over 20,000 supporters and growing, and the ARTC website at <https://www.artct.org> You can also contact the ARTC office for further information or to join our committee.

**Tom Singleton, Chair**



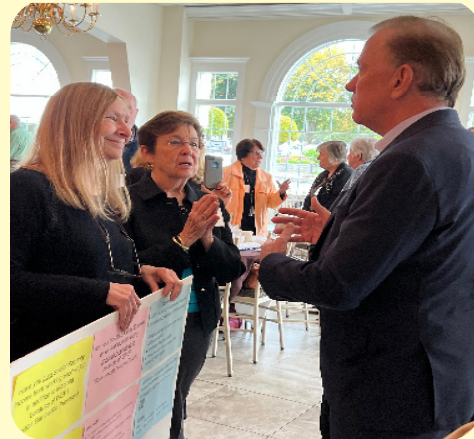
**Governor Lamont ARTC's President and our legislative co-chairs.**



**ARTC's WEP/GPO committee members with Governor Lamont.**



**Governor Lamont speaking at ARTC's October Luncheon**



**ARTC's WEP/GPO committee members speaking with Governor Lamont.**



## TRB Scheduled Meetings

2023 Board Meeting Schedule Unless held virtually, all meetings will be at the Teachers' Retirement Board office located at 165 Capitol Avenue, Hartford, CT 06106.

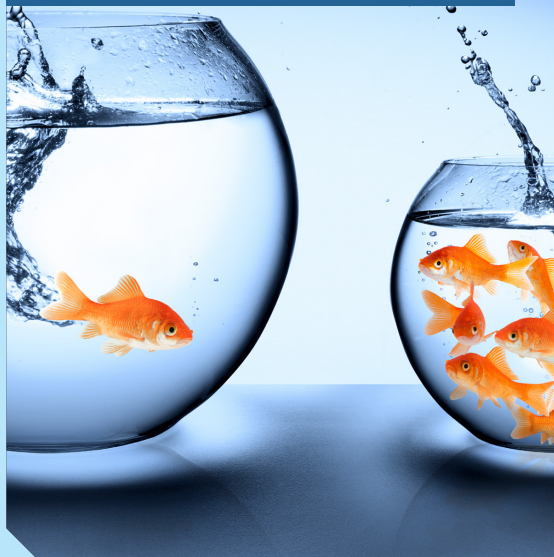
February 8, 2023 @ 3:00 pm	Virtual
March 8, 2023 @ 3:00 pm	Virtual
April 12, 2023 @ 3:00 pm	Virtual
May 10, 2023 @ 3:00 pm	Virtual
June 21, 2022 @ 3:00 pm	Virtual
September 6, 2023 @ 3:00 pm	Virtual
October 11, 2023 @ 3:00 pm	Virtual
November 8, 2023 @ 3:00 pm	Virtual



[2023 Board Meeting Schedule](#)

We wanted to inform you of upcoming meetings for the TRB. You can join virtually or by phone. There is an opportunity at the end of the meetings for public comment. That is the time to voice any comments you have. If you wish to comment, you raise your hand, then when called upon, you unmute yourself. By phone, use \*9 to raise your hand and \*6 to mute or unmute.

## OUTGROWN YOUR BENEFITS?



### TIME TO EXPAND YOUR 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
- Start Hearing, Inc.

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

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

ARTC - Association of Retired Teachers of Connecticut



*AMBA a partner of ARTC for over 20 years may have a benefit for you. To avoid confusion, any retired teacher with TRB insurance should not use AMBA's dental and vision. That is generally for retired teachers who are on a municipal or other plans.*

## News from PAC

The Political Action Committee has been working with the Legislative Committee to make connections with our newly-elected legislators. There are 36 new legislators (28 new members in the House and 8 new Senators), who are eager to undertake the hard work of making life better for the people of Connecticut. We will make known and advocate for the goals of retired teachers with these new legislators through the ARTC.

On another very important issue, the Teachers' Retirement Board (TRB) is currently sponsoring an election to fill two open seats on the Board for retired teachers. This is the first time in many years that retired and active teachers will be able to vote on candidates who are running for election. These candidates are seeking an opportunity to speak for retired teachers on the TRB. YesElections, the vendor for the TRB election, will provide members with a unique pin number to vote and you will only be allowed to vote once for up to two (2) candidates. Retired members will receive paper ballots via US mail to their address on file or will have the opportunity to vote electronically through the secure YesElections website.

We have developed a series of questions based on issues of greatest concern expressed by retired educators to the ARTC and asked each candidate for their responses. The ARTC is making available these responses from each candidate for everyone to read and then use this information to cast an informed vote. Voting commences on January 23 and will close on February 24, 2023. We cannot emphasize how important it is for you to vote for two of these retired educators who are willingly donating their time and utilizing their understanding and knowledge of pension and healthcare benefits to represent you on the TRB.

If you have misplaced or have not received a ballot, contact YesElections. They were hired by the TRB to run the election and can answer your questions. Look for their contact information sent by the TRB.



## Legislative Committee

The ARTC Legislative Committee is committed to advancing its goals during the 2023 Legislative Session which began on January 4. Many new Legislators were sworn in; therefore, initially we will educate the Legislators of our Retirement System and the promises made to retired teachers.

Because there is a predicted State surplus of 2.9 billion dollars, lawmakers are looking to attack the considerable long term debt and to address current citizen needs as they craft the biennium budget. We will continue to advocate for and educate legislators regarding the following:

Although money from the State's surplus has been put into our Retirement Fund the last two years, the Fund still has an unfunded liability of about 17 billion dollars.

While we were successful at getting the current CT Income Tax exclusion on our pensions up to 50%, we are still competing with states that do not tax retirement pensions. Teachers moving out of the State upon retirement is a money drain on the economy of the State and their leaving does not provide an incentive for attracting new teachers. The State should provide a 100% tax exclusion on retired teacher pensions.

Teachers pay the bulk of their own health insurance costs but have little say in the negotiated insurance contract. While the TRB offers two health insurance plans, presently only the Advantage plan benefits from the 1/3 state contribution. As a result, the Supplement plan is nine times costlier, making it prohibitive for many retirees. Both plans should be supplemented at the promised 1/3 State contribution toward the premium.

The ratio of retired teachers to active teachers is not fairly reflected on the Teachers Retirement Board. Presently only 2 elected retired teachers represent the 38,000 retirees. This number has not been changed since 1991 when the number of retired teachers was 14,000. This is a fairness issue and would be of no cost to the state.

As you know, retired teachers do not have a Union to negotiate retirement benefits. Legislators make the laws that govern our retirement and the TRB manages our retirement benefits. ARTC Legislative Committee's purpose is to maintain and protect our retirement benefits.

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



## Manchester Affiliate



Each year, our affiliate has 3 programs (and brunch) and a luncheon celebrating the retiring teachers of that year. Our programs this year have been informative and pertinent with Ted Wright from the CT treasurer's office speaking about our pensions; and retired teacher and EMT Pat Loftus helping us plan procedures for emergencies. We are planning our next program for Tuesday April 4, at Georgina's in Bolton. The May luncheon is Tuesday May 23.

Our affiliate has just sent out our new two-year membership booklet. If you did not receive your booklet, please let the president know. Email below.

We are still adding to our monies for the scholarship we offer a future teacher through the Manchester Scholarship Foundation through our raffles and donations. And, at our meetings we offer gently used books for little cost which aids our donations from RTAM to libraries of schools 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). To view updates that affect retired teachers or to enjoy quotes, or articles, you can log onto Facebook: <https://www.facebook.com/groups/591412248374014>

**Ginny Schneider, Chair**

# Glenn Moon Scholarship Fund

The 2023 application for the scholarships that will be offered to graduating Connecticut seniors in high schools is now uploaded to the ARTC website. 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. This year, two \$2000 scholarships for freshmen studying for a degree in education will be awarded; and one 4-year renewable \$2,000 a year. Students can go on line at artct.org, and click on Glenn Moon 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 31, and will be awarded at the May ARTC luncheon.

Thank you to our board members that have recently retired from our committee: Alexandra Mikan Beal and Barbara Wojtusik. And welcome to a new member Tom Donohue. Most of the funding for this scholarship comes from donations by generous ARTC members. All contributions will help us continue to help future educators fulfill their dream. 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.

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



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

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



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)**

## Membership Committee

The Membership Committee continues to focus on the recruitment and retention of members and providing information about the accomplishments and future plans of ARTC. While few in-person meetings have taken place in the past several years, the Committee communicates through email and ZOOM meetings with ARTC's affiliate chapters.

While the traditional annual memberships at \$50 and the life memberships at \$500 are still offered, ARTC has introduced a three year membership at \$125. The three year membership reduces the member's cost and reduces the time and expense of processing annual memberships.

Rising printing and mailing costs have made it necessary to increase the number of email reminders and decrease the traditional mailed forms for renewal. To simplify the process of joining ARTC or renewing an existing membership, ARTC memberships may be completed online at <https://www.artct.org>. Please make sure that ARTC has your current contact information.

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



WINTER



## Insurance Committee

I was sitting in a doctors waiting room the other day near the reception area. It was a seat where I could easily hear calls coming into the medical receptionist as she answered the phone. After the initial greeting the very next question she asked was, “What do you have for insurance?” One caller apparently wasn’t sure of the answer to which the receptionist said, “Well you need to find that out before we can make an appointment because we don’t accept all insurances.” This short story tells you that insurance really matters when it comes to accessing healthcare and should not be taken for granted. As retired teachers, we should all advocate for preserving the best healthcare insurance possible; insurance that allows access to the best doctors and treatments.

By now we hope you are aware that the Medicare Part B premiums for 2023 have been reduced from \$170.10 per month to \$164.90 per month for most. The Medicare deductible has also been reduced for the coming year; down from \$233 to \$226.

Our Insurance Committee would like you to know that you may qualify for a program that can help pay for your **Medicare part B premiums**. This is available to those whose income falls below a certain amount. It is called the Medicare Savings Program and it helps individuals and couples who qualify, to pay for the Medicare Part B premium.

In order to be enrolled in a Medicare-based insurance plan, you must pay the Medicare Part B premium. For some it is taken out of their Social Security check, for others their Medicare premium is paid on a quarterly basis.

If your monthly income is below **\$2,786 (single) or \$ 3,754 (couple)** then you may qualify for this assistance. It takes only a short time to find out if you are eligible. Call and ask to speak with a CHOICES Counselor at the Agency on Aging free of charge at 1-800-994-9422. Or visit <https://portal.ct.gov/ADS-CHOICES> for more information.



## Insurance Committee Continued

While your federal Medicare premium went down, the TRB United Healthcare premiums for both the Advantage plan and Supplement plan saw increases. It was revealed at a TRB meeting that these increases were “pre- negotiated” increases which were established when the contract was agreed to by the TRB and its consultant in the summer/fall of 2021. The increase for this year therefore is not related to “usage” during the past year by the enrollees in the plan.

**If you have not made a New Years resolution for 2023, it’s not too late and we have a couple of suggestions for you!**

**Resolution # 1** Start by knowing which plan you are on. Are you on a Municipal plan through your last employing Board of Education or are you on the Medicare-based TRB plan? If you are on a TRB plan, which plan are you on? Original Medicare with a United Healthcare Supplement? Or are you on a United Healthcare Advantage Plan? Easiest way to know is take out your medical card and look at it. If it says “Sr Supp” in the lower left hand corner, you are on Medicare with a Supplement plan. If not, you are on an Advantage plan. It is important to check your cards at the beginning of the year particularly if you made a plan switch during open enrollment. Some of our members have reported to ARTC that they had switched plans and did not receive the correct cards for the plan they chose.

**Resolution #2** Create a medicare.gov account so that you can track in real time what Medicare has paid. (not available for those on Advantage plans)

**Resolution # 3** Explore some of the information articles and resources on the ARTC’s webpage under Health Insurance

**Resolution # 4** Pay attention to those statements that come in and patiently wait until the final bill comes in before paying any amount.

**Have you been thinking about hearing aids lately?**

**The insurance committee thought you may be interested in an article from consumer reports.**

[How to Tell if Over-the Counter Hearing AIDS Are Right for You](#)

