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ARTC is a 501C-4 organization

President Message

Dear Members, A healthy and happy new year to all! The holidays have come and gone. We are now in a winter respite and a positive outlook should be had by all!

COVID is still with us and there is a new variant. Please continue to be vigilant.

Despite the stumbling blocks that have prevented large in-person gatherings, ARTC has maintained a connection with its affiliates and members through the use of technology - Zoom, e-mails and the website. Our enhanced website has brought information to our members on all issues pertaining to legislation issues and insurance updates surrounding the new healthcare proposal from the STRB.

The future of 2022 may see our luncheon held in May at the Aqua Turf. It would be nice to see and talk to members in person. Our committees may also choose to meet in person at times.

You will read in our committee reports the actions taken in legislation and insurance. We are looking forward to increasing membership, too.

Welcome to 2022! Health, happiness and good will to all!

Carol Noble, President

Dear Retired Teachers,



With the holidays upon us, your lobbying team is focused on what is happening at the state capitol and looking forward to the 2022 legislative session, when hopefully the building will fully re-open its doors to the public. This remains to be seen with the uncertainty of new coronavirus variants. The legislative leaders have to balance public access with safety.

This year, the session will begin the first week in February and conclude the first week of May. While individual legislators may propose certain types of legislation, the majority of work will happen through legislative committees.

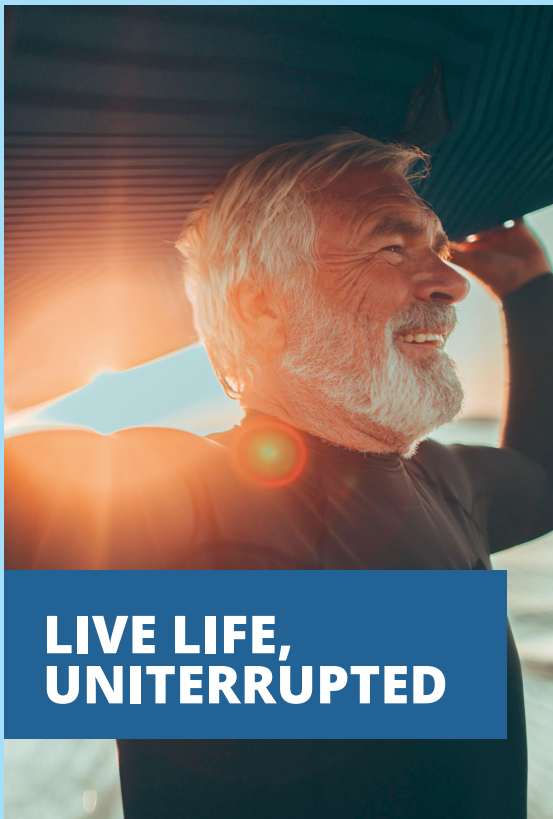
The continued strength of the national and state economy means that the state budget remains stable, especially compared to the ups and downs of the recent past. While things will certainly turn downward at some point, for now it appears as though a budget surplus is secure for the next year.

This is very good news for some of ARTC's top priorities— a stable budget increases the chances that we will protect our 50% income tax exclusion. In addition, the state will have the funds to invest in a variety of needs, hopefully including our pension fund.

We look forward to working with ARTC's board of directors and legislative committee to make these priorities a reality. Happy holidays to you and your families.

Kevin Graff, Lobbyist





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ARTC - Association of Retired Teachers of Connecticut



BETTER TOGETHER

ASSOCIATION OF RETIRED TEACHERS OF CT - ASSOCIATION MEMBER BENEFITS ADVISORS

AMBA works with over 70 associations nationwide to help them achieve their goals. They approach each member association utilizing multiple points of view from the association leaders, staff, individual members and potential members. AMBA has continued to evolve and currently emphasizes four key areas in which to support ARTC.

- **Membership** – AMBA clients (associations like ARTC) have received over 170,000 new members from their efforts since 2009.
- **Benefits** – AMBA provides valuable insurance and discount programs to help current and potential members answer the question, “What’s in it for me?”
- **Marketing** – AMBA utilizes best practices in digital marketing, direct mail, a contact center and local representatives to get the word out about ARTC and to drive benefit participation.
- **Data** – AMBA’s Information Technology team uses automated data hygiene practices to ensure ARTC data is clean and usable. In addition, AMBA seeks out “potential members” to market to for membership growth.

We are excited about the opportunity to continue our partnership with AMBA.

AMBA is available to answer questions at 800-258-7041. Register at myAMBAbenefits.info to see what benefits are available to you. Some benefits and online registration are not available in all states. Association membership in ARTC is required in order to obtain AMBA benefits.

Glenn Moon Scholarship Committee

The executive and finance committees have met in early December to make plans for the number of scholarships that ARTC will be offering this year. Information will be sent to all Connecticut high school guidance counselors. Due to a few retirements on our board, we will have several new ARTC members joining us. Many thanks to our outgoing and new incoming board members. We are going to an online mode for scholarship applications this year. Students will access our Glenn Moon Scholarship application on the ARTC website and once completed will forward it to our members on the committee who will then read and help evaluate these applications in their region of the state. We hope to honor the past winners of these scholarships for the years 2020 and 2021 along with those that receive our scholarships in 2022 in person at ARTC's Spring Luncheon and Annual Business meeting in May. Please consider coming to the luncheon to meet these scholarship winners.

If you would like to support ARTC's Glenn Moon scholarships, please consider sending a donation to our treasurer: Brad Hayward, 148 Lewis Road, Bristol, CT 06010

Ginny Schneider, Chairperson of the Glenn Moon Scholarship Committee

SAVE THE DATES



Join us for our Spring ARTC Luncheon and Business meeting at the Aqua Turf Club on Tuesday, May 17, 2022.



Fall Luncheon Tuesday, October 18, 2022.



Membership Committee

ARTC's Membership Committee is in the process of updating its membership lists. The dues from a number of members are in arrears and they will no longer receive communications including newsletters and email information from ARTC.

What has ARTC done for you lately? Because of ARTC's persistence in lobbying for, and finally obtaining, the 50% exemption of retired teachers' pensions from the State Income Tax, you will save a significant amount on your State Income Tax. For retirees with an average pension of \$58,500 and at a typical 5% tax rate, the 50% exemption will save \$1460.00 yearly! If your pension is larger, your savings will be larger. The money you save in one year could pay your ARTC annual dues (\$50) for 29 years! Or you could use \$500 of your windfall to become a Life Member of ARTC for \$500. ARTC was the only organization to testify for this tax exemption change.

Barbara Kmetz

Legislative Report

The Legislative Committee, along with the support of our members and the guidance of our Lobbyists, Graff Public Solutions, accomplished nearly all our goals in the 2020-2021 Legislative session in spite of COVID restrictions. The Committee has set Legislative goals for the upcoming year and will continue to monitor legislative actions.

The Chairs and the Committee advocated for and achieved the following:

- **50% tax exclusion on your pension approved by the CT Legislature. You will realize this savings when you file your 2021 CT Income tax.**
- **Budget reserve fund money of \$904 million to be transferred by the Treasurer to the Teachers' Retirement Fund. Although teachers contribute 7% of their pay to the fund, it remains underfunded due to the State's past poor fiscal management. The additional money put into the fund is a win for all.**
- **A lowering of the assumed rate of return to 6.95% on the pension as it affects our COLA. [COLA figures can be found on the TRB's WEB page.]**

For the February 2022 Legislative session, the Legislative Committee will be working to achieve the following goals:

- 1) An additional retired teacher, an ARTC member, to be appointed to the TRB: Presently, there are only two retired teacher representatives on the Board.
- 2) An ongoing dialogue with the TRB for an evaluation of the UnitedHealthcare Insurance: In order to support our seeking answers from the TRB and the State to your many questions, it is most important that members inform us of their experiences with UnitedHealthcare as the new contract unfolds.
- 3) A repeal of the Government Pension Offset (GPO) and the Windfall Elimination Provision (WEP): We will be keeping a close watch on Representative Larson's Social Security 2100 Act, which includes the repeal, and we will be asking for your advocacy for its passage.

Because our pension is not negotiated and our pension benefits are not guaranteed, the Legislative Committee will continue to monitor Legislative issues and proposals that could affect our "promised" defined benefits. The Committee Chairs, with the assistance of our ARTC Executive Director, Tammy Gowash, will continue to keep members informed by emails, Facebook and Webpage. Thank you for your support.

Sandra Bove and Cathy D'Agostino

**"Wishing all our members a Healthy and Happy Holiday Season"
From ARTC PAC**

Bristol Retired Teachers Association

Affiliate went to the Hill-Stead Museum in Farmington for our Fall social event. This museum is really a jewel with paintings from Monet, Manet and Degas. Our docent was knowledgeable and we were able to take in the gardens. We then went out for lunch eating outside and taking advantage of the sounds of the Farmington River. We all hope that this is a sign that we will be able to do something similar in the Spring.

Charlene Berube

Windham-Tolland Retired Teachers Association

The Windham-Tolland Retired Teachers Association (WTRTA) affiliate has recently mailed information to 85 newly retired teachers from this area. Information contained in this mailing included brochures from both ARTC and WTRTA as well as a congratulatory letter from the affiliation along with information on the history of the 50% tax exclusion. Our executive committee addressed envelopes and added a personal note where appropriate. We hope our efforts result in an increase in membership for both the ARTC and WTRTA.

In early 2022 our executive committee will survey the WTRTA membership on their feelings concerning a spring luncheon. Certainly, we hope the COVID situation will allow us to meet in person.

Wishing all a healthy and prosperous 2022.

Kerry King, WTRTA Secretary



Greater Bridgeport Retired Teachers Association

After months of postponed, cancelled and ZOOM meetings, GBRTA was able to hold its November and December General Meetings in person. The November meeting honored GBRTA members who served in the armed forces and remembered members who have passed on since its last Memorial Service in May of 2019. The December meeting celebrated the holidays with special foods, music and a raffle. Food donations were collected for the Bridgeport Rescue Mission.

The Greater Bridgeport Retired Teachers Association is continuing its tradition of awarding a scholarship to a graduating senior in each of the 16 public schools in its eight-town base. Students from Bridgeport, Easton, Fairfield, Milford, Monroe, Shelton, Stratford and Trumbull are eligible to apply for the \$1,200 scholarships. Guidance counselors in each school have information about applying. Criteria include academic achievement, citizenship, community service and plans to pursue a career in education.

Additional information may be found at www.GBRTA.org

Manchester Retired Teachers Association

Our first meeting for the shortened 2021-2022 season, was held at Georgina's Restaurant, a brunch, in November, where we welcomed our 2020 and 2021 retired teachers and celebrated their many years of service for the students in our community. Money raised at this event from a raffle and the sale of used books combined to help raise dollars for our contribution to the Manchester Scholarship Fund. With hope for a healthy next year, our luncheon meetings are scheduled for April 12, 2022 (with a program) and May 24, 2022 (where we will welcome the retiring teachers).

For more information about us or our meetings, please contact President Ginny Schneider (vschneid@comcast.net).

Health Insurance Matters

By now you can probably turn on your TV set without being barraged by Medicare Open Enrollment ads. Retired teachers who are eligible for Medicare have a choice between two plans through the TRB from UnitedHealthcare. The Advantage plan with an \$80 premium or the Senior Supplement plan with Original Medicare for \$319. The TRB deadline for enrollment was November 22 and so retired teachers have now made their choice between the two plans. The new UnitedHealthcare plans will take effect beginning January 1, 2022.

The TRB has said that they will be sending a letter to confirm which plan you are on, **IT IS VITAL** that you read the letter carefully and make sure that you are on the plan that you intended to be on.

According to the TRB, here is what to expect in the mail in December. For those enrolled in the UnitedHealthcare **Advantage** plan bundled with the drug plan, you will receive a UnitedHealthcare Quick Start Guide. Your Advantage member ID card (PPO Advantage) will be attached to the front of the guide.

For those who have remained with Original Medicare on the UnitedHealthcare **Medicare Senior Supplement** with Prescription Drug coverage, you will receive a UnitedHealthcare Quick Start Guide for both your Prescription Drug coverage and your Senior Supplement coverage. Your prescription drug member ID card will be attached to the front of the Quick Start Guide. A separate confirmation letter will include your Senior Supplement member ID card. You will have two cards.

Retirees in the same household may receive ID cards on different days.

The two main plan differences other than the cost, are prior authorization and the possibility of a doctor, hospital or a facility not accepting the Advantage plan through UnitedHealthcare. On the Supplement plan, there is no prior authorization requirement and you can go to any doctor or hospital that accepts Medicare, anywhere in the country.

Looking carefully through the more detailed summary for the Advantage plan, we found more than 25 services that **may require prior authorization**. (See the list on the ARTC website under “Agenda” Insurance). The upcoming **Evidence of Coverage may reveal more**. Retired Teachers in the Northeast corner of the state raised a concern after being told by UMass Medical Center (their “go to” hospital for serious illness) that they do not accept UnitedHealthcare Advantage plans. On further study, they were told that in the case of an emergency, they could come to UMass to be stabilized but then would need to be transferred to another facility to be covered for continuing care. At the time this article was written, this was the resolution for this situation. We continue to work on getting the TRB and UnitedHealthcare to provide a better resolution to this issue

Although this was not discussed as part of the Open Enrollment session, we want to make you aware that there is an appeals process available to you, if you are denied or limited a treatment or service on the Medicare Advantage plan. You can appeal the plan's decision to not pay for, not allow, or limit a service or therapy that you think should be covered or provided. You may contact UnitedHealthcare and consult your plan materials for detailed information about requesting an appeal and your appeal rights. If you encounter a major problem you can begin by contacting Medicare at **1-800-MEDICARE** and then the Center for Medicare Advocacy at **860-456-7790**. We suggest that ARTC members keep track of their own out-of-pocket costs for co-pays and cost shares for your health plan. A good idea is to keep a separate folder or ring binder of your statements for the year; statements from Medicare, the insurance company and your own payments.

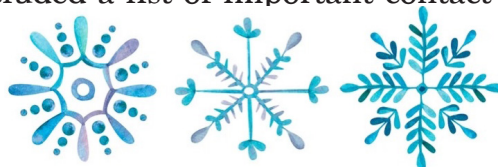
Some members have mentioned they have had trouble accessing the UnitedHealthcare website that is specific to our TRB plans. Our committee has found that if you copy and paste or type it exactly as it is written here, <https://retiree.uhc.com/trb>, into your computer screen address bar, it should bring you directly to the correct website.

Our insurance committee has done a lot of research about retired teachers' health insurance costs and we have found that teachers pay for the majority of their health insurance premium costs. (See the chart on our ARTC website- under AGENDA).

We believe these payments entitle teachers to have answers to their questions and have more "say" about the plans being offered.

Keep checking the ARTC website for more news and information relative to your TRB Retiree Health Insurance matters.

In this newsletter, we have included a list of important contact phone numbers and email contacts. Please see below.



List of Contacts for Healthcare Concerns:

- **UnitedHealthcare: 1-866-794-3033**
- **UnitedHealthcare Website dedicated to TRB plans <https://retiree.uhc.com/trb>**

- **Cigna: (800) 244-6224**
- **TRB Insurance contact: TRB Enrollment and Health Insurance (959) 867-6380**
email: HealthInsurance.TRB@ct.gov

- **Helen Sullivan (TRB Administrator)**
phone: TRB Administration (959) 867-6376
email: Administration.TRB@ct.gov

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

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ATTENTION MEMBERS

All future newsletters will be sent through emails. If we have your email on file you will receive the newsletters through email. If you want a hard copy sent through USMail, please contact the ARTC office.

• ARTC NEEDS YOUR SUPPORT •

A Busy New Year . . . 2022 is just around the corner and ARTC is looking forward to continuing as your advocate for pension and insurance benefits. Currently, ARTC is working with our lobbyist in planning for Lobby Day, a special day in the spring when each of us has the opportunity to meet with our legislators. Because of COVID restrictions, visits to the Capitol had been restricted and meetings with legislators were cancelled in 2021.

Elections for State offices will be held in the fall. In preparation, ARTC through PAC will research, endorse and inform you of those candidates who have demonstrated that they support the issues that are important to retired teachers.

We've had to adjust our budget to be able to fund all those activities. As you are aware, costs of printing, mailings and meetings have increased sharply. To cover those costs while maintaining the normal activities of ARTC, **we've enclosed a donation card and envelope with this newsletter.** Please use them to support our efforts on your behalf.



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Life - 2022

Regular - 2022