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ARTC is a 501C-4 organization



## • New Members Needed •



**The ARTC is the organization whose only purpose is to advocate for retired teachers.**

When you retire you no longer have the protection of a union contract. Our strength is only in our number of members. Given that there are approximately 38,000 retired teachers, one would expect the majority of those retired teachers to be members. Unfortunately, our membership is a small fraction of that number.

Despite these facts the ARTC has accomplished much to benefit and protect retired teachers. Through our persistence we have received a substantial exemption from state income tax. We also have better representation on the Teacher Retirement Board. These are just two examples. We have insurance and legislative committees that, in conjunction with our lobbyist, monitor pertinent legislation and our health care contract.

The leadership of the ARTC is getting older. We have been in our positions for many years and the need for new people to step up to serve is now. It is imperative that you join the ARTC, and hopefully, some will join one or two of our committees. You must realize that our pension is a defined benefit plan whereby you receive a set amount every year regardless of economic conditions.

In the past defined benefit plans were common, now very few employers offer them due to the cost. This gave rise to the defined contribution plan such as the 401(k) and the 403(b). With the defined contribution plan you certainly know what you are putting in, however you are no longer assured of getting a set amount as with the defined benefit plan.

Going forward it is plausible that State Teacher's Retirement Boards may consider switching to some sort of defined contribution plan. Of course, there are many options for reducing pension benefits such as lowering the percentage of former income, increasing penalties for early retirement, and creating a hybrid benefit/contribution plan. These are just a few. The point is that if retired teachers continue to be apathetic about securing their benefits, there may be no organization to advocate for them.

Some have suggested that the annual dues of a mere \$50 are a deterrent to joining the ARTC. Personally, I can't imagine that amount would be reason enough to prevent one from securing a much greater benefit.

**Ed Messina, Immediate Past President, ARTC**

# Insurance Update

As we look forward to a new year and a healthier environment in our State, the TRB has negotiated a new contract with UnitedHealthcare Group that covers Medicare Advantage and Medicare Supplement including prescription drugs. This contract is effective starting January 1, 2022. Both plans will offer a fitness plan. This means no more Anthem or Express Scripts, however the Dental program remains the same under Cigna. We have not heard or seen any information regarding the vision and hearing section of the contract.

Special Note: If you incur medical and drug bills that are initiated in 2021 and have not been paid under our present carriers, there is a **RUN OUT PERIOD OF AT LEAST THREE TO SIX MONTHS** that these carriers must pay. We suggest that you keep your Anthem and Express Script Cards until all the financial business is settled.

At the present time, the TRB is finalizing language and finances of the negotiated contract. The final contract must be approved by the CT Department of Insurance and the Attorney General's Office. When these contracts are authorized by these departments, the TRB will disclose all financial and written information to our membership so they can make an educated evaluation of the contract and their personal needs for health insurance coverage. As new information becomes available from the TRB, it will be posted on the ARTC and TRB websites.

The TRB is setting up meetings which will follow all State regulations regarding COVID 19 and Delta updated information. If necessary, they will set up virtual presentations that we hope will be interactive so our members can receive answers to their health insurance questions.

**A FINAL THOUGHT**—UnitedHealthcare will provide a negotiated group Medicare Advantage and prescription drug plan exclusive for the TRB. This plan should not be confused with “off the shelf insurance programs” that are marketed to the general public.

**STAY TUNED FOR UPDATED INFORMATION**

**Respectively Submitted by Richard and Louise Follman (co-Chairs of the Insurance committee)**

Dear Members,



Summer arrived bright and shiny and brought a glimmer of hope that we could meet again and enjoy our lives as we once knew it. But alas, along came Delta that has brought back a tentative lifestyle.

At ARTC, we continue to Zoom but look forward to Hybrid meetings to bring us together. ARTC is also anxious to bring back our camaraderie through our luncheons and a Lobby Day.

On a positive note, let's look at our recent achievements in Legislation. The 50% tax exclusion on our pension was a major objective of ARTC. DONE! Read the Legislative report for more information. We will continue to monitor and advocate for issues involving our pensions and healthcare.

As always, your support is needed! Remember to stay informed and respond when your voice is called upon to be heard.

**Stay well, Carol L. Noble, President 2**

## Legislative News

ARTC is happy to report that the legislative budget passed authorizing the 50% tax exclusion. Retired teachers will be able to get the 50% tax exclusion when filing their 2021 CT State Income Taxes. ARTC was the only teacher organization to submit testimony for the promised 50% tax exclusion in the budget, opposing the Governor's proposal of a 25% tax exemption extension.

The lowering of the assumed rate of return to 6.9% on our Pension Fund investments was approved by the Legislature. Our testimony supporting this was also supported by both the Governor and the Treasurer. For most retirees, the COLA is dependent on the performance of the Fund along with Social Security's COLA for that year. The lower assumed rate of return will benefit our COLA.

Surplus monies in the State's Rainy Day Fund must be used to pay down unfunded pension liability. Treasurer Shawn Wooden has chosen to deposit the projected 1.25 billion dollar surplus into the State Employees' Pension Fund which has the higher unfunded liability. According to analysis from the actuaries this contribution will generate a savings of up to \$110 million annually over the next 25 years. Comptroller Kevin Lembo applauded this measure, stating: "This is real relief that will both spare future generations from a legacy of pension debt and give short term budget relief to taxpayers." (CT Mirror, July 15, 2021).

Finally, with the help of our Lobbyists, we continue to work with other teacher organizations and the TRB for a statutory change for an additional elected retired teacher on the TRB for fairer representation of the 38,000 retirees. This remains our goal in this coming Legislative session of 2022. We thank all ARTC members who actively supported our testimonies by emails to the Committees as well as contacting their representatives and senators. We could not have achieved these goals without your support. We appreciate that you care for retired teachers.

Cathy D'Agostino and Sandra Bove

*For further explanation of your COLA, go to [www.ARTCT.org](http://www.ARTCT.org)*



Teachers who have paid into Social Security from employment outside of teaching or who have lost a spouse who paid into Social Security are affected by the Windfall Elimination Provision (WEP) and/or the Government Pension Offset (GPO). ARTC continues to fight for repeal of these unfair laws.

***If you want to learn more about WEP/GPO, please check information on our website [www.artct.org](http://www.artct.org) as well as [www.ssfairness.org](http://www.ssfairness.org)***

ARTC would like to announce the retirement of Mary Gracyalny and thank her for her many years of service. Mary served as Executive Director and Financial Manager for ARTC for over 20 years.

In addition to the day-to-day operation of the office, she prepared extensive budgets, organized the annual calendar and sent out reminders to all Board, Legislative, Insurance, and Membership meetings and was there to greet the members with welcoming coffee and bagels when they arrived. She was also ARTC's liaison to Aqua Turf and helped arrange the many annual Luncheons held there.

ARTC would like to thank Mary for her years of hard work and dedication to our retired teacher organization. We wish her many happy years in her retirement.

## Membership Committee

Summer and early fall are the most active times of the year for the Membership Committee. With the list of retired teachers furnished by the TRB, the Committee focuses on introducing ARTC to newly retired teachers. When COVID canceled in-person activities, Committee members met virtually to share material and methods of recruiting and maintaining members. Working with representatives of the affiliate chapters, the Committee developed, reviewed, edited and finalized print and on-line ways of telling ARTC's story. In past years, ARTC had been able to recruit new members at meetings of affiliate chapters. With few in-person meetings, ARTC has worked to improve communications with affiliate chapters and share information regarding recruitment strategies and practices of interacting with members. The Committee works with ARTC's office staff to produce the newsletters, brochures, letters and emails necessary to maintain contact with members. The implementation of a new data base will allow ARTC to better serve the needs of its affiliates and individual members.

Barbara Kmetz - Membership Chair

## News from ARTC-PAC

As teachers, you already know that flexibility is a key to success in the classroom. The ARTC PAC members have been adapting to the changing environment and are staying positive moving forward. As you will read elsewhere in this newsletter we will soon be meeting likely in a hybrid fashion which will allow access for everyone. We meet on the 2nd Monday of every month at 9:00 a.m. Join us in person or via Zoom as we move forward with our Lobby Day plans for the spring and continue to advocate and keep our members informed. Contact either Marie Petitti (tonpetitti@aol.com) or Mary Hendrickson (baijian@aol.com) for further information.

**Due to extenuating circumstances with the COVID 19 Delta variance, ARTC's fall luncheon will be canceled. Stay tuned for a possible virtual meeting.**



## Windham-Tolland Retired Teachers Association

The Windham - Tolland Retired Teachers Association executive committee has finalized plans for our Fall Luncheon. The event will take place at The Golf Club in Windham on Wednesday, September 22, 2021. Our guest speaker will be Christine Buck who works out of the State Attorney General's Office. She will address scamming as it relates to seniors. Members in attendance will be asked to support The Covenant Soup Kitchen in Willimantic by donating canned goods or making a cash contribution. We are hopeful this event will take place, but the concerns over COVID have compelled the Committee to consider "Plan B".

During the recent graduation season, WTRTA presented a scholarship to Gracen vander Swaagh who will attend the University of Hartford this fall and major in Special Education. We wish her much success in this new chapter of her life.

ARTC members and any retired teacher from Windham and Tolland school districts who wish to join WTRTA may contact Linnea Sarantopoulos, 37 Tunk City Road, Danielson, CT 06239 or email her at: linneasara@yahoo.com.

Kerry King - WTRTA Secretary

## West Hartford Retired Educators Association

Greetings to you from one of ARTC's 13 affiliates - the West Hartford Retired Educators Association (WHREA). **Currently, we have 365 members!** We have partnered with our local teachers' association (WHEA) over the last three years in membership. As association members retire from the West Hartford Public Schools, the WHEA donates the cost of each new membership for the retiring teachers to the WHREA enabling the newly retired teachers to become members at no cost to them. Our retired teachers are also represented on the WHEA Representative Council that meets monthly throughout the school year; we have been an active member on the Council since the onset of the association some 80+ years ago. The presidents of both associations meet frequently to discuss matters related to all teachers whether they are currently teaching or are retired. Our Executive Board meets three times throughout the year and we gather for luncheons twice a year, once in December for a holiday party and then in May for our annual business meeting. Unfortunately, due to COVID-19, we haven't been able to celebrate as a large group since December 2019. We are hoping to be able to enjoy being together once again this December. As an association, we contribute to: West Hartford's two high schools with our "Reach to Teach Award", WH Summer School, the Henry Barnard Fund, the Glenn Moon Scholarship Fund, and the Foundation for West Hartford Public Schools.

**Carol Chase, President of the WHREA, Vice President of ARTC**

## Manchester Affiliate

RTAM has canceled the October 19 brunch meeting. This would have been in person (for the first time in ages) at Georgina's near Bolton Notch. We would have celebrated EACH OTHER and our new retirees (years 2020 & 2021), acknowledging their devoted service to all the students of Manchester. Our winter luncheon is scheduled in November at 10:45 a.m. (with plans for spring luncheons April 12 and May 24, 2022.)

Don't forget to check out updates on our Facebook page at Manchester Retired Teachers Association <https://www.facebook.com/groups/591412248374014>.

We will be raising money for our annual donation to the Manchester Scholarship Foundation by raffling off items of value including a lovely quilt made by our own Judy Morganroth. And there are used books to purchase to help fund another altruistic endeavor.

**If you are interested in more information about RTAM and the upcoming meetings, contact Ginny Schneider, President (vschneid@comcast.net)**

## Southern Fairfield County Retired Teachers' Association

We are extremely disappointed to report that our September 30, 2021, SFCRTA Breakfast Meeting is being canceled. When the Leadership Team met at the end of July to finalize details, we were faced with the unfolding news that a return to more restrictive ways of dealing with the COVID-19 spread was on the horizon. Keeping in mind that our members fall into the cautious demographic and that having to wear masks wouldn't work for our indoor breakfast event, we reluctantly determined that we were unlikely to reach our minimum 100 in attendance and, most importantly, did not want to risk harm to those in attendance. It is especially disappointing because our speaker was to be Kathleen Holt whose knowledge about Medicare insurance would have been very timely as members make the decision whether to select a Medicare Supplement or Medicare Advantage plan. If she is able to provide some helpful information to us, we will include it in our next Newsletter.

**Frank Cooper - Southern Fairfield President** 5

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

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**•DUES ARE OVERDUE•**  
MEMBERSHIP CARD ENCLOSED IF PAST DUE

## **Glenn Moon Scholarship Committee**

Each day marches on, and before we know it, years have passed... As with time, the “torch” of chair of the Glenn Moon Scholarship committee is being passed from Judy Morganroth to Ginny Schneider. Judy will still mentor as co-chair this year to offer her gentle “arms” of wisdom, and leadership advice from years of service, helping to further offer scholarships to deserving future educators in a seamless transition.

We hope to honor past winners of scholarships for the years 2020 and 2021 along with those that receive scholarships in 2022 in person at our May ARTC luncheon. Consider coming to the luncheon to meet these delightful winners.

As we move forward, we will be streamlining application procedures. Donations to the Glenn Moon Scholarship are always needed and appreciated. They could be made in recognition of a great educator you know.

If you'd like to support the ARTC 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**

