



In this Issue

ARTC-PAC.....page 3

Legislative Report.....page 3

Insurance.....pages 4

Lobbyist.....page 3

ARTC MATTERS

Greetings:

It is with humility that I accept the honor of the presidency of the Association of Retired Teachers of Connecticut. My congratulations to the newly elected officers who will serve with me. ARTC is composed of many chairs of committees who work diligently to maintain our pension and medical benefits. This is a doubly challenging time to communicate with legislators and retirees to obtain a positive outcome of our efforts. The strength of our organization rests in the participation of its members. It will be necessary to use all methods of communication to apprise everyone of developing issues as they pertain to retiree benefits.

I welcome the challenge and hope that in these next two years, we will forge ahead through the pandemic to the best of our abilities. Be safe, be well.



Sincerely,

Carol Noble
ARTC President

ARTC PRESENTS HENRY QUINLAN

ARTC's first Virtual General Meeting will be held on Wednesday, January 13, 2021 at 9:30 am. The guest speaker is Henry Quinlan, a graduate of Boston College and Suffolk Law School. He is the owner and publisher of Omni Publishing Company. Currently, he is helping senior citizens self-publish their life's stories as a memoir or autobiography.

Henry's presentation "How to Build Your Emotional Pension" concerns being a senior in a Coronavirus Era. It is filled with practical strategies, stimulating tips and incredible resources.

Reviews for this presentation have been very complimentary, **so please save the date!** Your Zoom information will be forthcoming.



HOW TO BUILD YOUR EMOTIONAL PENSION

Most retirement planning involves financial planning and very little is devoted to the soft side of retirement. This is a very unbalanced approach. Many often overlook the opportunity to build a new rewarding life for possibly the next 25-30 years. You need to consider what your day-to-day life looks like. Without this consideration, retirement often leaves the retiree befuddled by new emotional issues that arise, which money cannot address.

You must ask yourself - How to fill **200 hours** with meaningful and satisfying activities **each month** for the next 15-20 years. Topics include:

- **Advertising perspective on the "Good Life"**
- **Travel- Making sure it is safe**
- **Maintaining social contacts with basic technology**
- **Grandparenting**

For married couples, new issues

will arise in retirement; but couples do not have to be blind-sided by them. Planning on how to handle issues will minimize any negative impacts on your marriage. Concerns include:



- **Conflicts; where to live, how to live, who does the chores, spending, etc.**
- **Sudden health issues.**

You will leave the seminar with the planning tools that will enable you to map out a retirement that works for you. This plan will start you on a new stage of life that will bring you rewards and satisfaction. Your plan will be flexible, and you will be able to change it as circumstances warrant. Your retirement will provide purpose, identity and meaning.

2020 was a year like no other! We had 77 wonderful applicants for the Glenn Moon Scholarship. Our winner of \$2000 for four years was Claire Demers, from Nonnewaug High School, who will be attending the University of Rhode Island. She plans to become a secondary school teacher of aquaculture. ARTC will be able to meet her at our next luncheon and hear about this interesting field of study.

The Glenn Moon Scholarship Board is comprised of hard working representatives from ARTC affiliates. They meet regularly to evaluate applications. Our 2020 application and evaluation process was done remotely, something we plan to continue this year. Applications for our 2021 scholarship will be available at ARTCT.org early in January and due March 31, 2021. Student winners will be announced in May. We plan to award one \$2000 four-year renewable scholarship and one \$1500 one-year scholarship.

The Glenn Moon Scholarship is funded by donations from generous ARTC affiliates and wonderful retired teachers. We thank you all. Without the raffles that are held at the luncheons, there have been fewer contributions this year. Please consider sending a check made out to the Glenn Moon Scholarship Fund to our treasurer:

Brad Hayward
148 Lewis Road,
Bristol, CT 06010

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

Judy Morganroth, Chair of Scholarship

VICE PRESIDENT'S VIGNETTE



As your new Vice President, my term of service began on October 15th. My first action was to introduce myself to the presidents of all the ARTC affiliates and to thank them for sending representatives to our Membership Committee.

My second action will be to work with our new president making sure that each affiliate has representation on every ARTC committee.

In addition to these things, I have been familiarizing myself with the new by-laws and serving as secretary on the Glenn Moon Scholarship Committee.

Carol Chase, Vice President

A SPECIAL THANK YOU

No course in Methods in Teaching could have prepared our teachers for what they face on a daily basis in the new world created by COVID-19. Imagine not knowing whether you'll be teaching your class in a face-to-face situation or whether you'll be going remote because of an outbreak of the virus. Imagine not being able to meet and work with some of your class because they are working at home. Imagine missing that moment when you realize that they "Got it!"

It's time for a special Thank-You to our teachers. Is there a friend who is still in the classroom? Make a call or send a note offering encouragement or asking if there is any way you can help.

No friend still teaching? Send a Thank-you note to your favorite school. Let teachers know that we respect what they are doing. Let's honor today's teachers who are real heroes in the classroom.

Barbara Kmetz

MISSING EMAILS?

Not getting certain emails? Check your computer's Spam Folder, **NOT** your cell phone's Spam Folder. Many times you won't see certain emails on your cell phone because they've been sent to your computer's Spam Folder. It's up to you to determine if the email in Spam is legitimate.

Open the Spam Folder on your computer. If you want the email, check the box in front of the email and click "Move" above and send it to your "Inbox" or other appropriate folder. If the email is suspicious, check the box and click on "Mark

As" and then click on "Block Sender." Anything you don't want to deal with just check the box "From." All emails in the Spam Folder will be checked and then click on "Delete." All unwanted emails will go to "Trash" so that you can delete them totally from there.



Debbie DeRienz, Treasurer

CONGRATULATIONS!



Congratulations to Representative Rosa De Lauro from New Haven who was elected by the Democratic caucus to become the chair of the House Appropriation Committee. Rosa served on the committee for 25 years and was chair of a subcommittee that oversaw

education, labor and health spending.

In her new position, she will have the power to help ensure federal funding is directed to CT priorities. She will work closely with president-elect Joe Biden. This will make her one of the most powerful people in Congress. Rosa is the first representative from CT to head the Appropriations Committee!

LEGISLATIVE NEWS

The Legislative Committee sends congratulations to the winning candidates in the Nov. 3, 2020 election. We look forward to working with them as the new Legislative Session unfolds in January, 2021. ARTC's goal is the preservation of our pension fund and our promised retirement benefits.

The Legislative Committee, along with the support of our membership, and the guidance of our Lobbyists, Graff Public Solutions, LLC, will be working on the following:

- Advocating for an **additional retired teacher** on the TRB
- Implementing the promised 50% Tax Exclusion
- Lowering the Pension Fund's Assumed Rate of Return as it effects our Pension COLA

As the pandemic rages on, the Legislative Committee has maintained its meeting agenda and has enjoyed input from their members via virtual meetings on Zoom. The commit-

tee chairs with the assistance of Tammy Gowash, Executive Assistant, have sent out Sendblasts and will continue to keep you informed. Thank you for your support.

Legislator Chamber Leaders - 2021

House Speaker (D): Matt Ritter (Hartford)

Minority Leader (R): Vincent Candelora (N. Branford)

Majority Leader: Jason Rojas (East Hartford)

Senate Pro Temp (D): Martin Looney (New Haven)

Minority Leader (R): Kevin Kelly (Stratford)

Majority Leader: Bob Duff (Norwalk)

Deputy Leader (R), Paul Formica (E. Lyme)

Sandra Bove and Cathy D'Agostino, Legislative Co-Chairs

ARTC-PAC

The 2020 Election season has been an exciting one both nationally and here in Connecticut. The members of the ARTC Political Action Committee (ARTC-PAC) have been hard at work virtually connecting with all candidates running for office in Connecticut this year. Starting in August and concluding just recently with all precincts reporting, there has been an excellent response to our survey from the candidates.

ARTC-PAC endorsed 87 candidates and is pleased to report 73 winners. Retired teachers in Connecticut appear

to have good bipartisan representation among our legislators. The PAC committee extended our sincere congratulations to all the new legislators with a hand written thank you note. Many thanks to Brendan Finley from Graff Public Solutions for his extraordinary efforts.



Marie Petitti and Mary Hendrickson, ARTC-PAC Co-Chairs

LOBBYIST UPDATE



The legislative elections saw Democrats making gains in both chambers. In the Senate, Democrats picked up two seats and will hold a 24-12 majority. In the House, Democrats picked up six seats and will hold a 97-54 majority.

In the coming weeks, the legislative leaders will appoint committee chairs and make rank-and-file committee assignments. With the COVID crisis, it is likely that the 2021 legislative session will include some business being conducted remotely. January 6, 2021 is the proposed starting date. Stay tuned!

Kevin Graff, ARTC Lobbyist

Get the App!

A NEW APP AVAILABLE @ [HTTPS://CT.GOV/COVIDALERTCT](https://ct.gov/COVIDALERTCT) YOUR SMART PHONE CAN ALERT YOU IF YOU'VE BEEN IN CLOSE PROXIMITY TO SOMEONE WITH COVID-19

STAY INFORMED

The ARTC Insurance Committee concentrates on data available on insurance costs and the needs of retired teachers. A sixty-five year old couple retiring this year can expect to spend \$295,000 on health care expenses. This demonstrates the importance of well-planned and negotiated contracts.

All contracts by the state of Connecticut or their affiliate organizations must go to bid every three years. For this reason, the TRB (Teachers Retirement Board) will be sending out an RFP (Request for Proposal) which allows any viable and certified insurance company to submit a proposal to attain this contract. To date, the health insurance companies that are up for bid are: Anthem MA, Express Scripts and Cigna Dental.

The premiums for Medicare PART B have risen for 2021. PART B deductible will be \$203. The inpatient deductible will be \$14,084. Our Medicare Supplement Plan covers these costs.

The Anthem Medicare Supplement has coverage for hearing aids. It covers exams and fittings every 12 months. It does not cover an upgrade- for example Bluetooth, but it does cover one ear 100% every 24 months. The Supplement also covers wigs and fittings every year for medical reasons with no co-pay.

CONCERNS – The committee is investigating several complaints

- We have received multiple calls and e-mails regarding members being charged an extra \$10 *per procedure* in addition to their \$10 doctors' office visit co-pay. This is **not** in our contract! People need to direct their doctor to code it correctly.
- Our Medical Advantage Plan has a benefit of \$1500 for hearing aids every three years. The payment is sometimes denied by Anthem MA. Many patients who call Anthem to resolve the problem report they are unable to get any satisfaction.
- As for vision coverage, some members have trouble obtaining the proper form for the reimbursement of \$240 for eyeglasses. **Don't give up! Call 833-607-6571 to reach an Anthem representative familiar with our insurance.**

- We all are having trouble connecting with TRB. The Insurance Committee is working on this problem.

We will be generating an information segment in the future on the ARTC website (artct.org). We hope that this information will help our members keep abreast of up-to-date data regarding health insurance.

*Rick & Louise Follman and Walt Ciplinski,
Insurance Co-Chairs*

DON'T FORGET!

Under the CARES ACT the Required Minimum Distribution(RMD) for 2020 only is suspended should you choose not to take it.

Also the age which you must start taking the RMD is now 72- up from the previous 70 and 1/2. As always check with your financial advisor and/or the IRS website for confirmation and details.

are over 65 (55% of our followers are in this age category) and almost all within Connecticut.

On the website the COVID page has been viewed 540 times. This page has been updated several times a week. We added a link to AARP events to the website. The PAC endorsement has been viewed 1,380 times.

Kristin Costello, Media Specialist

COMMUNICATIONS

ARTC has been active on social media. We have had 64 people view our Facebook page in November an increase of 28% from October. Facebook post views are up by 12%. We gained 4 new followers on Facebook which is the same gain as the month before.

Overall our posts are reaching a target group consistent with ARTC's demographic, 78% women (69% of people who follow us are women) of whom 42%

MEMBERSHIP

The change in ARTC's bylaws proposed by the Committee was overwhelmingly approved by the membership. ARTC is now able to offer both a life membership (\$500) and an annual membership (\$50), In addition to the financial benefits of Life Membership, the convenience of not having to write and mail annual dues payments benefits both ARTC and individual members.

The committee continues to focus on improving communications with affiliate chapters and sharing information regarding recruitment strategies and methods

of communicating with members when in-person meetings are not possible. Each affiliate is encouraged to appoint a representative to the Membership Committee which will continue to meet through Zoom for the foreseeable future.



Patty McDonnell and Barbara Kmetz, Membership Co-Chairs

REMEMBERING

Michael was funny, caring and smart. He had a true love of children and teaching and quietly but steadfastly urged his students forward. "Above all else, be kind" was the motto at Keaney Street School. Michael D. Norman of Manchester, CT passed away September 4, 2020 of COVID-19 complications.

Michael was born in Hartford on Jan. 22, 1938. He graduated from U Conn in 1960 and taught in Manchester elementary schools for 35+ years. He started his political life as president of Manchester Education Association, the teachers' union.

When he retired, Michael worked on the Advisory Council of CEA-R during the early years with Walt Ciplinski. "Michael was a champion for retired teachers. He was unafraid to speak for their needs". He was the leader who instituted the State Celebration of Excellence, a teacher award program.

Once he joined ARTC, Michael served on the Legislative Committee and became its chair for several years. He founded the political action committee (ARTC-PAC.) In 2008, he took over as President of ARTC for 4 ½ years when Al Cipriano died suddenly. After his term as president, Michael became the chair of ARTC-PAC.



Michael was married to Mary (Bonnie) Norman for 59 years. They had three sons. Besides politics, Michael enjoyed reading, ballroom dancing and spending time with his grandchildren, taking them on special trips to the Nutmeg Theatre in Storrs. He received the Moe Nirenstein award for outstanding service in 2016 along with John Kane of Stanford.

Patty McDonnell

IN MEMORY



ARTC's beloved Elaine "Suzie" Smith passed away on November 21, 2020. She worked in the ARTC office for more than 20 years. At 82 years old, she ran the office. Her organizational skills were impeccable. Suzie was a great person with a big heart. She was an avid UCONN fan.

She loved her dogs, and many times would share her lunch

with her friend's dog Sammy. Suzie was great to work with and very funny. We miss her a great deal and it has left a hole in our hearts not seeing her every day and sharing time together. Life is too short, but Suzie made the most of it.

ARTC would like to honor Suzie by sharing this loss with their members. We have hired a new staff member for the office, but Suzie's dedication will never be replaced.

*Tammy Gowash, ARTC Executive Assistant
Mary Gracyalny, Financial Secretary*

THINGS I'VE LEARNED DURING THE PANDEMIC

~ You don't need to wear lipstick if you're wearing a mask. But you do need to take extra care with your eyebrows.

~ Being with someone 24/7 becomes difficult after a few days. Doesn't improve much after 6 months.

~ Having to stay at home affects your scale. It starts to read higher after a week or so.

~ It's much too easy to order from Amazon, especially if you're a Prime subscriber.

~ Hearing aids and elastics on a mask make a poor combination.

~ Eyeglasses and masks don't work too well either!

~ Early-bird shopping can be lonely and depressing.

~ Depression leads to stress eating.

~ There's a good deal of truth to the phrase "Quarantine 15".

*We don't stop laughing when we grow old,
We grow old when we stop laughing*

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

68 Loomis St
Manchester, CT 06042
(860) 649-9457, (866) 343-2782
www.artct.org



Pre-Sorted
First Class
U.S. Postage
PAID
Waterbury, CT
Permit #118

MEMBERSHIP

Become a member of ARTC, an organization focused on protecting your health and pension benefits.

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____

Email Address _____

Retired from (Bd. of Ed.): _____ Year Retired: _____

_____ New Membership _____ Renewal

Payment Enclosed:

_____ \$50.00 - Annual Membership _____ \$500.00 - Life Membership

_____ Additional Donation to Glenn Moon Scholarship

Mail check, payable to ARTC, to:

ARTC, 68 LOOMIS STREET, MANCHESTER, CT 06042-1911