



**Your Advocate in Protecting
Your Health and Pension Benefits**

ARTC MATTERS

*To My Fellow
Retired Colleagues:*

This marks the first edition of our revamped, "new and improved" ARTC Newsletter. It's a work in progress and we'd love to have your feedback regarding the new format. ARTC is undergoing many changes. We are trying to improve our communication with the membership through social media; Facebook, Twitter, LinkedIn etc.

Why are we doing this? We need to communicate with the new retirees. We need to attract them as active members in ARTC.

We are presently on the brink of major challenges to the pension and health benefits that retired teachers now enjoy.

Join us. The time is now!



Tom Singleton

Tom Singleton
PRESIDENT
Association of
Retired Teachers
of Connecticut

STATE MAY USE HIPA TO BALANCE BUDGET

Rick and Louise Follman
Insurance Co-Chairs

As of January, 2014, the state was projecting to show a deficit of \$1.1 billion dollars for the coming budget year. The state will look to balance the budget by targeting the HIPA. Since 2010, the state has withheld their contribution towards this account, approximately one hundred and seventy million dollars. The Teachers' Retirement Board (TRB) is doing an actuarial analysis to determine the impact on this account. The report is due in March. The TRB has also requested that the Treasury Department investigate the possibility of placing the HIPA funds in a trust. Preparing the analysis will take six to eight months.

We agree with the legislative statement in this newsletter, namely that the state has



Mary Phil Guinan, ARTC Lobbyist, speaking to the ARTC Executive Committee at the LOB on Jan. 28, 2014.

only contributed one-eighth of its fair share to the HIPA, using the reimbursement from the Federal government for drugs as state monies. ARTC investigated this change in the state statute by contacting various legislators throughout Connecticut to find out if they knew about this statute. No one knew!

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THE GOVERNOR'S SURPRISE

Patty McDonnell
ARTC Board of Directors, Public Relations Officer

On January 31, 2014, Tom Singleton, ARTC President, received an unexpected phone call inviting him to attend Governor Dannel P. Malloy's press conference later that day. Mary Phil Guinan, ARTC Lobbyist, positioned Tom in the Lobby of the State Capitol so that he followed the Governor into the press conference and found himself standing next to Nancy Wyman,

CT Lieutenant Governor.

Tom was there when the Governor announced his proposal to "Give back to teachers" some of the half billion dollar budget surplus! It was a "Matter of fairness" since teachers receive no Social Security from their jobs and are penalized when they work at other positions.

Governor Malloy proposes to exempt 25% of the teachers' pensions from the state income tax

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CAPITAL REPORT



Sandra Bove and Cathy D'Agostino,
Legislative Chairpersons

NATIONAL

Attending the NRTA Conference in Washington, DC, ARTC learned that the Chained CPI (Consumer Price Index) proposal would cut COLA benefits for seniors. Connecticut teachers who retired after 1992 have their pension COLA based on the Social Security COLA. Therefore, any adverse changes to Social Security COLA would lower their pension COLA.

At the Capitol, we spoke with Senator Murphy, Representative Courtney, and an assistant to Senator Blumenthal. Both our Senators and all our Representatives oppose the Chained CPI.

We also asked their support for the Social Security Fairness Act (to repeal WEP/GPO). Senator Murphy and all our representatives have signed the repeal. Senator Blumenthal has not! We ask that you contact his office and urge the Senator to support the Social Security Fairness Act.

202-224-2823

www.blumenthal.senate.gov/contact

STATE

Although we were successful in getting the state's one-quarter contribution to HIPA, the state continues to "Rob Peter to Pay Peter" by using our federal reimbursement monies for Medicare D to offset their contribution. ARTC also learned that a statute, (Section 102 of Public Act 12-1) buried in the special session deficit budget in 2012, allows the state to continue doing this. These reductions to HIPA result in a loss of approximately 20 million dollars. If this continues, insurance premiums are sure to rise.

Our goal this year must be to challenge this unfair statute and lobby for a return of the State's promised one-third contribution.

WHAT DID YOU SAY?

Margo Chase-Wells
Former ARTC Board Member

Let me talk about a senior issue, hearing aids! I have one now and it was totally unplanned. Yeah, you know when you start missing some of the conversation, but don't really want to admit it. But I learned something crucial.

Last year I took an elderly friend for a hearing test, and the audiologist offered me a free test. I was excited because I take anything that's free and thought I had gotten something special! It turns out that most hearing tests are free. My levels were a 30% loss in one ear (all those years of screaming kids in the gym as a P.E. teacher). No big deal. Then this year I got a flyer from them offering a gift card to a local restaurant if I came in for the free test. No decision! My results were a 40% loss in the same ear. This alarmed me a little. You see, the longer you wait to correct your hearing, the less chance you have of restoring it.

The ear has these wiggly receptors in it that catch the sound and transmit it to the brain. As the years go by, they lay down and CANNOT BE RESTIMULATED TO RECEIVE SOUND! Because so many of those receptors have laid down and are non-functioning, your hearing can now only be restored to- say 80%. Many elderly people wait until they are at a 50% loss, then it can only be corrected to 50%! (Of course, each person is unique.) That's why you see so many folks with hearing aids that still seem to be having trouble hearing. Don't wait!

The device I got is the size of an emaciated lima bean and is tucked away on top of my ear. It cannot be seen even with my shaved haircut. A teeny, tiny clear wire goes in from the top front of the ear into the canal with a tip on it. You don't even know it's in there! This is evidenced by the number of times I almost went into the pool with it, a Big No-No!. So, my advice is get your free hearing test now!

(HIPA, continued from page 1)

The TRB Medicare supplemental plan, Stirling Benefits, has not changed. The reduction of \$20 per month is directly related to major savings in the drug account, as some medications have gone generic.

The Affordable Care Act (ACA) has

no effect on the TRB supplemental plan. Retired teachers who purchase their insurance from local school boards have a statutory right to do so. When the time comes, we will need your help to protect your earned investments in HIPA by contacting your state legislators and the Governor's Office.

(Governor's Surprise, continued from page 1)

this year! The exemption would climb to 50% in the following year. This would benefit 33,000 teacher retirees, but only those who are CT residents. (FYI- CT is one of five states that FULLY taxes teachers' pensions)

When Tom was asked to comment on this surprise proposal, he responded,

"We are very appreciative of the Governor's proposal. It will not only help us (retired educators), but also the economy - because the money will be spent here".

While retired teachers welcome and support the Governor's proposal, this is only a proposal and must be approved by our Legislators. In an election year, anything can happen!

CHECK US OUT ONLINE:

ARTC has a new look and we've updated our website to make it easier to navigate and find the information you need. Check us out! www.ARTCT.org





FALL LUNCHEON

Top left: ARTC members enjoying the ARTC Fall Luncheon at the Aqua Turf in October, 2014.

Top right: 2013 Glen Moon recipient thanks the membership for her scholarship.

Bottom right: Denise Nappier, Ct. State Treasurer, answers questions from the audience about the pension at the ARTC Fall Luncheon.

Bottom left: 2013 ARTC Executive Committee with guest speaker Denise Nappier at the ARTC Fall Luncheon.

WE CAN'T DO IT WITHOUT *You!*

It's ARTC members who make it possible for us to effectively advocate for your rights! Strength comes in numbers, and the more members we have the more impact we can have on legislation. As you know, we are a retiree organization exclusively dedicated to protecting pensions and health benefits of retired teachers.

Our goal for 2014-15 is to increase membership by 2,000 new retired teachers. For \$50 a year, you help us maintain a lobbyist at the state capitol to keep a watch on pending legislation and budget issues that may impact our benefits – especially legislation on our health insurance.

Is \$50 worth it for you, to help protect what you earned? If so, join us by logging onto our website and completing a membership form online.



111 South Road
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(866) 343-2782

www.artct.org

Thank you for your continued support and donations.

ARTC COMING EVENTS

ARTC LOBBY DAY

Wednesday, April 16, 2014
10:00am - 2:00pm

- Meet in Legislative Office Building Foyer
- Light luncheon

ARTC SPRING LUNCHEON

Thursday, May 8, 2014
9:30am - 2:00pm

- Aqua Turf Club, Southington, CT

GREATER BRIDGEPORT

For more than 60 years the Greater Bridgeport Retired Teachers Association has maintained its goal of providing support to its members and to its communities. In June of 2013 the Association was pleased to present \$17,650 in scholarships to 16 college-bound seniors from the eight towns that comprise the area served by the GBRTA. A local charity, Merton House, is the beneficiary of our December food collection and toiletries for Veterans are collected at every GBRTA meeting.

While the GBRTA enthusiastically supports these charitable projects, its members take special pride in the "Shoebox Project" – for which retirees fill ordinary shoeboxes to be sent to needy children throughout the world. Toys, games, school supplies and personal items fill the boxes which are distributed through Samaritan's Purse, an international organization overseen by Franklin Graham, son of evangelist Billy Graham. GBRTA members have donated more than 200 Shoeboxes with additional donations defraying the cost of shipping.

Barbara Kmetz, President, Greater Bridgeport Retired Teachers Association

FAIRFIELD

The Retired Educators of Fairfield (REF) began its year with a breakfast honoring our newly retired teachers and administrators. In addition, each month, retirees have the opportunity to socialize and reconnect by attending our drop-in breakfast.

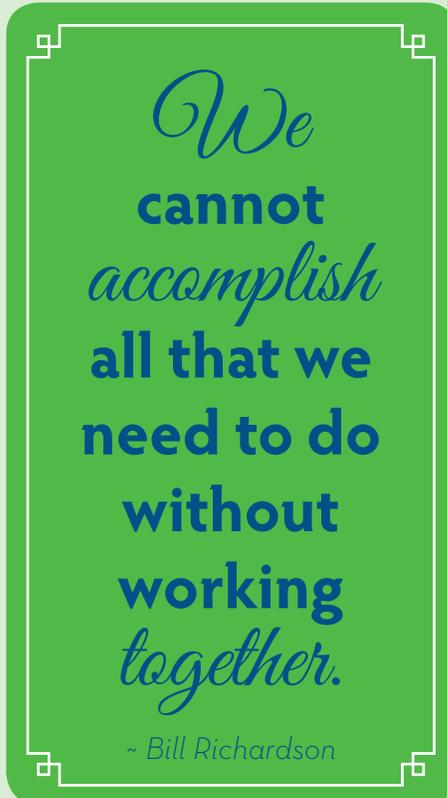
Paula Sweeley, an executive board member, created a very successful blog at www.SimpleSite.com.

Earlier in June, we presented two scholarship awards to graduating seniors pursuing an education career.

Lately, our members have enjoyed a Rhode Island Lighthouse cruise, Oktoberfest at the Redding Road House, and an annual picnic at the Pavilion on Penfield Beach with active teachers.

The remainder of our year will be a busy one. We will be participating in Fairfield's 375th birthday celebration that begins in January, 2014. Other events include our traditional Holiday Social, and UConn men's and women's basketball games.

Marilyn Feranec, Co-President
Lois Neville, Co-President
Fairfield Retired Teachers Association



HARTFORD COUNTY

The Hartford County Retired Teachers Association held their fall meeting at the Wethersfield Country Club. President Barbara Brennan and Vice President Robert DeBishop presided. Our main speaker presented an in-depth presentation concerning our benefits from Stirling Benefits. The group responded in a positive way, by posing many questions. The answers from the speaker were helpful and insightful!

A delicious luncheon was served following the informative speaker. We had a responsive audience and great food! All in all it was a successful meeting!

Barbara Brennan, President, Hartford County Retired Teachers Association

MANCHESTER

As we approach the midyear of the 2013-2014 school year, we have already met three times – 'Back to School Breakfast', and RTAM meetings on October 8th and November 19th. All events were well attended. My thanks to our guest speakers – ARTC director Wayne Woodtke (Oct.) and Susan Barlow of the Manchester Historical Society (Nov.).

Should you be eligible for the State Teachers Retirement Pension and Social Security, you know you are penalized in full benefits from Social Security by as much 50%. All five members of Congress have signed onto HR1795, a bill to repeal the GPO/WEB provisions.

Set aside April 16th to join us in Hartford for Lobby Day to meet with our legislators.

Finally, if you are having trouble receiving the RTAM newsletter either through snail mail or e-mail, contact Deb Borello @rocco19@sbcglobal.net. Your address may be incorrect.

Tom Alexander, Manchester Retired Teachers Association



Representative Mae Flexer addressed the ARTC Executive Committee at the LOB.

NAUGATUCK

The Naugatuck Retired Teachers held a luncheon this past March with guest speaker Michael Norman speaking on behalf of ARTC about the importance and benefits of joining this organization. Another luncheon was held in June focusing on the retired teachers' dental benefits, the recipient of the NRT Scholarship, and the re-election of me, Debbie De Rienz, as president; Fred Pappano as treasurer; and Karen Streeter as secretary. In September a well-attended memorial service

and luncheon was held to honor those teachers who had died in the past year. Our December luncheon will have a guest speaker from Stirling Insurance and we will be collecting food for the Naugatuck Food Bank.

Debbie DeRienz, President, Naugatuck Retired Teachers Association



Tom Singleton, ARTC President, (on right) asking questions of Senator Andrew Maynard at the LOB.

NEW LONDON COUNTY

At the September meeting the NLCRTA was entertained by the Bells of Fire, a bell ringing group from Norwich, CT. Allowing members to participate was a huge success. Money was collected for the Wounded Warrior Project.

The speaker at the November meeting was James Littlefield, author of "The Slave Catcher's Woman". He alternated between being James Littlefield, history teacher, and Coswell Tims, the main character in his novel. He was a marvelous speaker!. Gifts were collected for needy children in the area.

The slate of officers for the NLCRTA is as follows: President Jane Aarnio; Vice-President Joanne Burdick; Secretary Barbara Downie; Treasurer Judy Dailey.

Jane Aarnio, President, New London County Retired Teachers Association

NORTHERN FAIRFIELD COUNTY

Northern Fairfield County Retired Teachers Association (NFCRTA) is pleased to report that three vacancies on our Executive Board have been filled: President John Luning and Vice President Rona Rothhouse both of whom are new members. The Legislative committee position is to be filled by NFCRTA veteran member Bill Murray. John previously served as president of the Litchfield County Retired teachers Association. John met with our Execu-

tive Board on December 3rd to acquaint himself with board members, our bylaws and executive board duties.

NFCRTA's successful Fall luncheon was held at Anthony's Lake Club in Danbury with 60 members in attendance. Clare Barnett, TRB member, updated the group on the current status of our pensions and health insurance as reported by CT Treasurer, Denise Nappier at the ARTC Fall Luncheon. All were urged to bring in new members both for NFCRTA and ARTC, now exercising our slogan, "Each One Bring One."

June Jones, Reporting for Northern Fairfield Retired Teachers Association



ARTC Executive Committee members discussing the Governor's proposal at the LOB.

WATERBURY

A scholarship luncheon was held on May 21, 2013. Four \$2,000 scholarships were presented to graduating seniors entering the field of education.

On June 19, 2013, the eighteenth annual memorial service and luncheon was held to honor the seventeen members who passed away during the previous year. A special remembrance recognized the six educators killed in Newtown. Tom Singleton, ARTC President, was the guest speaker at our "Welcome to New Members" lun-

cheon held at ARIA Restaurant in Prospect on September 17th. He stressed the importance of becoming a member of ARTC.

Our fall luncheon meeting was held on November 13th, 2013 at Juniper's Restaurant. Dr. John Pumont was our guest speaker. He discussed his book on the life of Ella Grasso and presented anecdotes of her life and his involvement with her. A special collection of \$200 will be presented to the Waterbury Interfaith Ministry.

Michael Ieronimo, President, Waterbury Retired Teachers Association

WINDHAM-TOLLAND COUNTY

The WTRTA has been active this fall with both social events and politics. In September, a busload of members enjoyed a rousing performance of "Hello Dolly" at the Goodspeed Opera House. Our fall luncheon was held at the University Club in North Windham on October 17th and we were very pleased to have Jonathan Pelto, Communication Strategist, as our guest speaker. He inspired us to investigate how our state representatives are handling our trust in them. Sandra Bove and Cathy D'Agostino, our legislative team, traveled south to Washington D.C. and encouraged our federal representatives to repeal the WEP/GPO to increase our social security benefits. At the ARTC fall luncheon, President Carol Taylor accepted the award for WTRTA as "An Outstanding Contributor to Securing New Membership in ARTC."

Carol Taylor, President, Windham-Tolland County Retired Teachers Association



ARTC 2014 Executive Committee poses for official photo at LOB in Hartford, CT. From left to right- Michael Norman, Immediate Past-President; Wayne P. Woodtke, Executive Director; Sandra Bove, Legislative Co-Chair; Tom Singleton, President; Ed Messina, President-Elect; Cathy D'Agostino, Legislative Co-Chair; Rick Follman, Insurance Chair; Sandra Fitzgerald, Secretary; Patty McDonnell, Public Relations; Pat Yacovacci, Financial Secretary. Missing from picture are Mary Gracyalny, Financial Officer; Bonnie Reimann and Roz Schoonmaker, Membership Chairs.

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

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ARTC MEMBER BENEFITS

Your membership with ARTC gives you access to many valuable benefits! ARTC endorses the following member benefits:

- Long Term Care / Home Health Care Insurance
- Tax-Deferred Annuity
- Medical Air Services Association (MASA)
- American Hearing Benefits
- Government Employee Travel Opportunities (GETO)
- LaQuinta Inn & Suites Discount
- Hertz, Avis, & Budget Car Rental Discounts
- AMBA TravelPERX
- Identity Theft Protection
- Dell Computer Discounts
- Apple Discount
- 1-800-Flowers Discount



To learn more about any of the endorsed benefits, please call **AMBA** at **1-800-258-7041**



Interested in traveling with other Retired Teachers?

Find out what trips/tours are available at:

**French's
Worldwide Travel**

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Newington, CT 06111

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(Please reference "ARTC")

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