



Fall 2021

From the President's Desk

Dear Colleagues,

As I write this, summer is coming to a close and the cool, crisp days of autumn will be arriving soon. According to reports, the hot, wet weather we experienced here in Connecticut will lend itself to a spectacular, if short, foliage display. I hope you will be able to enjoy this lovely time of year with a New England vacation of just a short walk around the neighborhood.

Zoom meetings, with distant members in attendance, have kept you current with what is happening in GBRTA. However, I am looking forward to our first general meeting for the 2021-2022 year on October 7th. We have not had a luncheon meeting since December of 2019 and I miss the chatter and laughter of the in-person gatherings. Details of the upcoming meetings along with dates and menus will be found elsewhere in this newsletter.



As you should be aware, through emails sent by our communications chair, Barbara Kmetz, the legislature passed a 50% exemption on state income tax on our pensions. We have the Association of Retired Teacher (ARTC) to thank for their lobbying efforts. Please consider joining that organization. Retired teachers do not have union representation and ARTC strives to protect the rights of retirees.

On January 1, 2022, we will have our health insurance provided by United Health Care. More information should be forthcoming.

At this time, our educators have now returned to the classroom full time, where they are finally able to interact with their students. Distance learning attempted to fill the learning gap but nothing takes the place of "hands on" instruction. I'm sure that you are in agreement that if an individual wanted to sit in front of a computer throughout the day they would have chosen another career. If you remain in contact with colleagues that are still teaching please wish them well. Stay healthy, stay safe,

Rose Marie D'Aquila

President GBRTA

We've missed you but we're hopeful!

Do you remember back to April and May? Things were looking up! Vaccines were available and almost all of us lined up to get them. The number of new Covid cases was slowing. Masks and social distancing were part of daily life. The Fall looked bright. Then came Delta and things did not look quite as rosy. Now we're learning about variant Mu—newly found in almost every state. With our fingers crossed, we've scheduled our traditional in-person luncheon meetings for October, November and December and that means . . .

We might need to cancel and we need to keep in touch!

We all know how the mail has slowed. Despite having a great mail carrier, some of my weekly subscriptions that had been delivered on a specific day of the week are now arriving a day or two later. The fastest way to contact you is through email. Our list is extensive but not complete. We'll send out a special email on **October 1st**. If you don't hear from us, the most likely reason is that GBRTA doesn't have a correct email address for you. You can supply it by contacting

GBRTA.org@gmail.com

Connecticut Legislative Actions

GBRTA is an affiliate of the Association of Retired Teachers of Connecticut (ARTC) and cooperated with that organization to support the following legislative goals in the past legislative session:

- increasing the exemption of teacher pensions from the State Income Tax from 25% to 50%. ARTC was the **only** organization to encourage the passage of this legislation.
- providing the full State contributions to the retired teachers' pension and health insurance funds.
- reducing the assumed rate of return of the Teachers' Pension Fund from 8% to 6.9% to match the rate of the Connecticut State Employees fund.
- adding an additional retired teacher to the Teachers' Retirement Board. Currently there are four active teachers on the Board and two retired teachers. The sharp increase in the number of retired teachers has resulted in a ratio that underrepresents retired teachers.

ARTC's lobbying efforts resulted in the achievement of three of the four legislative goals. The addition of a retired teacher to the TRB was not approved but will become a goal for the next legislative session.

Meetings of the Membership

Join us for our general meetings followed by lunch at

Testo's Restaurante 1775 Madison Avenue Bridgeport, CT 06606

October 7—\$ 28

Penne w/sausage

Chicken Vadostano w/mushrooms & prosciutto

Sole Francaise

Deadline: September 30

Cancel by October 3

November 11—\$28

Cavatel w/broccoli

Red Snapper w/vodka & crab sauce

Turkey w/stuffing

Deadline: November 3

Cancel by November 8

December 9—\$30

Roast Beef w/gravy

Chicken Parmigiana

Broiled Salmon w/dill sauce

Deadline: November 30

Cancel by December 6

The guest speaker for the **October 7th** meeting will be Martin "Marty" Podskoch, author of ***Your Passport and Guide to Exploring Connecticut***. From the quaint splendor of the town of **Kent** in the northwest hills of Connecticut to the great restaurants that dot the shoreline of **Westbrook** to **New Britain's** industrial roots, author Martin "Marty" Podskoch has compiled and will share information from his new book featuring the 169 towns, cities and villages in Connecticut, encouraging people to visit every one of them. Copies of his guidebook will be available for purchase.

At the November 11th meeting, Rabbi Evan Shultz of Congregation B'nai Israel in Bridgeport will preside over the Memorial Service remembering GBRTA members who have passed during the previous two years. While the Memorial Service have been an annual event, COVID-19 concerns had cancelled the previous year's service.

Details about the December meeting are incomplete and will follow.

- Make check payable to GBRTA with date, menu choice and your phone number on the check. **Only one date per check.** CHECKS MUST ACCOMPANY RESERVATIONS; NO PAYMENT ACCEPTED AT THE DOOR.
- The Business Meetings begin at 10:30; lunch is served at noon. Members may attend the business portion without staying for lunch. If attending the business portion *and not staying for lunch, please let us know you are coming.*

Reservations and payment to:

Angela McKelvey

273A Agawam Drive

203-227-3222

Stratford, CT 06614

lammckelvey@optonline.net

In Memoriam

GBRTA has been notified of the passing of the following members since the publication of the Spring newsletter:

- Rose Leonardi..... January 9, 2021
- Joseph Cavagnuolo..... March 21, 2021
- John Stamos April 5, 2021
- Eugene Kapinski..... April 27, 2021
- Dorothy Coates.....May 15, 2021
- Lisa Beers..... June 30, 2021
- Nancy Gottschalk.....July1, 2021
- Margery Howland.....August 5, 2021



Greater Bridgeport Retired Teachers Fund

The Greater Bridgeport Retired Teachers Fund, Inc., (GBRTF), assists retired teachers in the eight towns served by the GBRTA with insurance premiums, lifeline services, and short-term home health care.

The Fund is an organization separate from the Greater Bridgeport Retired Teachers Association but GBRTA members are automatically enrolled in the Fund. In October GBRTA members will receive a letter outlining requirements and procedures for obtaining help. Please retain the letter for future use.

Additional information about the Fund can be found on the website, www.GBRTA.org

MEMBERSHIP APPLICATION

Annual Dues—\$20

Life Membership \$250

The membership year runs from September 1—August 31. Members whose dues are two or more years in arrears will be dropped from the membership file and must repay two years of back dues for reinstatement.

Please check the address label on this newsletter. If the message after your name is anything other than ***Life Member or any date before September 1, 2022, your dues are in arrears.*** Please use this form to become current with your dues.

Name _____

Address _____

City _____ State _____ Zip _____

Email _____ Phone _____

Year Retired _____ School System _____

New Member _____ Renewal _____ Amount of check _____

Check here if there are any changes to your contact information.

Mail form and check, payable to GBRTA to

Ann Block 60 Ridgeview Avenue Trumbull, CT 06611

Meet Rosemary Seaman—GBRTA’s New Treasurer



Rosemary Seaman’s 38 year career in education began as a special education teacher and then as a principal at the high school and middle school levels. She has been a Trumbull resident for over 40

years and actively participated in the community through PTA, sports, the arts, and town government.

Since her retirement Rosemary’s community service includes service on Trumbull’s Board of Finance and Board of Education. Among a wide range of activities,

she tutored non-English speaking adults; chaired the Arts Festival; served as an adjunct professor in the NEAG School of Education at UCONN; and chaired the Trumbull Library’s Board of Trustees.

Rosemary particularly enjoys family time with her two children and four grandchildren. Those grandchildren range from a seventh grader to a college sophomore.

Her “me” time is likely spent listening to music, reading, exercising and lunching with friends. We are pleased that she is GBRTA’s new treasurer.

GBRTA
29 Valley View Road
Trumbull, CT 06611

Email
GBRTA.org@gmail.com

Website
www.GBRTA.org

Check your name on the address block. If it's followed by anything other than *Life Member* or the date is earlier than **September 1, 2021** you're behind in your dues. Please use the form on page 3 to catch up!



2021 Scholarship Awardees

Since the pandemic eliminated many school year or summer jobs for students, our scholarships were particularly needed and welcome. Please consider a donation to the Scholarship Fund.

Bridgeport

Bassick High School	Shanika Senior
	Alberts Magnus College
Central High School	Samantha Maces
	Southern CT State University
Harding High School	Mayra Lozano
	Housatonic Community College
Bullard Havens Technical	Angelica Drayton
	University of Bridgeport
Fairchild Wheeler Interdistrict	Jessica Sikes
	Eastern Florida State

Easton

Joel Barlow High School	Katharine Burris
	Loyola University/Maryland

Fairfield

Ludlowe High School	Kathryn Siclari
	Indiana University/Bloomington
Warde High School	Delanie Burggraf
	University of Alabama

Milford

Jonathan Law High School	Gina Brienza
	Southern CT State University
Joseph Foran High School	Makena Rozzi
	University of Connecticut
Platt Technical High School	Alyssa Ciarlegio
	Quinnipiac University

Monroe

Masuk High School	Mirada Nicole Conetta
	Eastern CT State University

Shelton

Shelton High School	Eireana Pappano
	Southern CT State University

Stratford

Bunnell High School	Brett Batka
	Montclair University
Stratford High School	Molly Bonazzo
	Eastern CT State University

Trumbull

Trumbull High School	Brenna McNeece
	University of Connecticut

TEACHERS AND SOCIAL SECURITY

Retired teachers are often unaware that their Social Security benefits, particularly as a surviving spouse, may be affected by the Government Pension Offset (GPO) and the Windfall Elimination Program (WEP).

Public school teachers in Connecticut are not covered by Social Security for their public school teaching service because in the 1950's teachers chose not to participate. In Connecticut, teachers and school districts make no contributions to the Social Security system and teachers cannot collect benefits based on their work for a school district. Instead, the state provides teachers with retirement benefits through the State Teachers' Retirement System (TRS).

Later, legislation amended the Social Security rules to keep individuals from "double dipping," or receiving both a Social Security benefit **and** a pension from a job where they did not pay into the Social Security system.

If you are a teacher in one of the 15 states that participate solely in their own pension plans instead of Social Security, the rules for collecting a Teacher's Retirement System (TRS) pension **and** Social Security can be confusing. That's especially true if you've paid into the Social Security system in another position for enough quarters to qualify for a benefit, which is fairly common among teachers.

The WEP applies to individuals who are eligible for a Social Security benefit **based on their own work history and have a pension from work where they did not pay Social Security tax**. WEP recalculates your Social Security benefit, resulting in a lower benefit amount.

The GPO applies to individuals who are entitled to a Social Security benefit **as a survivor or spouse and have a pension from a Federal, state, or local government job, in which they did not pay Social Security tax**. If you meet **both** requirements your Social Security survivor or spousal benefit will be reduced by an amount equal to two-thirds (2/3) of your pension.

Legislation to change both the WEP and GPO formulas have repeatedly been introduced in the Congress. In the current Congress the bill has been introduced as H.R.82 - Social Security Fairness Act of 2021.

A non-partisan source of updated information about Social Security is the website www.ssfairness.org

Marilyn Feranec

GBRTA OFFICERS and Committee Chairs

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STANDING COMMITTEES

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Medical Insurance Highlights—Effective January 1, 2022

- The TRB Insurance plans will be administered by UnitedHealthcare. (Yes, all one word—no spaces!)
- Both Medicare Supplement and Medical Advantage plans will be offered.
- A summary of the costs and benefits is posted at <https://portal.ct.gov/trb> Click on **Health Insurance** and then click on **Open Enrollment for 2022 Health Insurance Coverage**.
- In-person or dial-in information sessions have been scheduled at various sites between October 18 and November 4. They are listed with the Open Enrollment Information.
- There will be one premium for medical services, prescriptions, and vision and hearing coverage. Dental coverage is separate and still covered by Cigna.
- *Renew Active* replaces *Silver Sneakers*.
- *UnitedHealthcare Plan Guide* will be posted online at www.UHCRetiree.com/TRB and www.ct.gov/trb in **Mid-October**.
- Costs for the two plans are listed in the table below. The 2022 plans will be administered by UnitedHealthcare and will be effective on January 1, 2022. The 2021 plans were administered by Anthem.
- The decision to select either the Medicare Advantage plan (Base Plan) or the Medicare Supplement plan (Senior Supplement) should be made after careful consideration of your health history and your possible future needs.

Medicare Advantage/Medicare Supplement Monthly Premiums				
	Advantage Plan 2022	Supplement Plan 2022	Advantage Plan 2021	Supplement Plan 2021
Medical, Prescription, Vision and Hearing	\$ 30.00	\$ 269.00	\$72.00	\$ 175.00
Dental Coverage	\$ 50.00	\$50.00	\$53.00	\$ 53.00
Total Monthly Premium	\$ 80.00	\$ 319.00	\$ 125.00	\$ 228.00