



Fall 2022

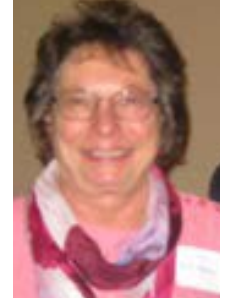
Greater Bridgeport Retired Teachers Association

From the President's Desk

Dear Colleagues,

As summer quickly fades and we eagerly await the cool, crisp days of autumn, GBRTA resumes its fall and winter activities.

On October 6th we will return to the beautiful Mill River Country Club in Stratford for our fall meeting which will focus on Health Insurance issues. Walt Ciplinski and Jane Wilson of the Retired Teacher Health Insurance Advocates (RTHIA) will be our speakers. Also present will be Lisa Bosco of the Association Member Benefits Advisors (AMBA). Our November meeting honors our veterans. Captain Daniel Geraghty, Trumbull High School teacher/Army Vet/Airborne Ranger, 911 survivor and author will be our presenter.



December will see the return of the Trumbull High School Chamber Singers, under the direction of Chris Waske, entertaining us with sounds of the holiday season. Check our website (GBRTA.org) for details.

If you are aware of any educators who do not belong to GBRTA, please invite them to join our organization. Remind them that, as retirees, we have no union representation so we depend upon GBRTA and the Association of Retired Teachers of Connecticut (ARTC), our umbrella organization, to address our needs.

In the last legislative session ARTC was instrumental in achieving the 50% pension exemption on the state income tax. I am sure you were pleased with the savings you realized when you filed your CT state income tax form! ARTC also successfully lobbied for doubling the health insurance subsidy for retired teachers who are not eligible for Medicare.

If we do not have your email address, please send it to annblock93@gmail.com - postage is becoming prohibitive and emails will assist us in cutting mailing expenses.

In closing, I have spoken with several teachers this summer and they are thrilled to be returning to in-person teaching instead of Zoom and hybrid instruction. As you might have heard, distance learning has taken a toll on both teaching and learning. Please wish our returning colleagues a safe, healthy and happy school year.

My best to all of you,

Rose Marie D'Aquila

GBRTA President

Health Insurance— Open Enrollment Period

The Connecticut Teachers' Retirement Board's (TRB) open enrollment insurance season is fast approaching, and the 2023 UnitedHealthcare plan premium rates will be approved at TRB's Sept. 7th meeting on ZOOM.

Since the near bankruptcy of the TRB Health Insurance Fund in 2018, the agency has offered two health insurance plans: the traditional **Medicare Supplement** plan and the privatized **Advantage** plan. The basic differences in the two plans are briefly summarized below.

Medicare, through Medicare Parts A & B, generally pays 80% of the Medicare-controlled cost of medical visits and procedures. TRB, like other groups, individuals, and employers, then contracts with private insurers to process payments for the remaining 20% through a **Medicare Supplement** plan. In other words, the Supplement plan covers the remaining balance or "gap." There are other differences in the plans as well.

Cont'd on page 2

Health Insurance, cont'd from page 1

For example, in the Supplement plan, there is a small annual deductible (\$233 for 2022) that must be met before claims are fully covered; however, there are no additional network restrictions or prior authorization requirements. Not having a network restriction may be especially important to retirees who live either full or part-time and/or receive their health care outside of Connecticut.

Advantage plans are owned and managed by for-profit, private insurers who are being compensated by the Federal government for paying health care claims. Insurers' profits may rise or fall based on their ability to adequately manage their claim expenses. Providers and health care institutions may choose **not** to participate in Advantage plans, even if they accept Medicare. The enrollees may not be able to see the providers of their choice, and/or the enrollees may end up paying out-of-pocket to see their preferred providers. In Advantage plans, prior authorization requirements may deny or delay a provider's preferred treatment or require substitution of lower cost options.

Medicare Supplement plans are more expensive than Advantage plans. For example, the 2022 TRB Supplement plan has been priced at more than twice its Advantage plan. However, in selecting a plan, factors other than initial cost should be considered. Good health is relative and can be fleeting. One fall, one stroke, or other catastrophic illness can make a major difference in health care utilization. One must think and plan strategically about the health insurance plan choice.

While making decisions about health insurance may seem overwhelming, follow these easy steps to lessen the stress

CHECK your mail and email for TRB insurance notifications. **Make sure that TRB has your current and email addresses;**

CHECK frequently the TRB website throughout the year (www.ct.gov/trb). Staff and budgetary constraints have reduced the amount of mailings the agency produces. Most communication is now electronic;

READ carefully the material you receive. **Make sure not to confuse non-TRB Medicare solicitations with material from TRB;**

READ "MEDICARE & YOU 2023" when it comes in the mail this fall, and keep it on hand to answer Medicare questions as they arise throughout the year; and, finally,

FAMILIARIZE yourself with the **Center for Medicare Advocacy (www.medicareadvocacy.org)**, a non-profit, nonpartisan, legal advocacy organization that is a wonderful resource for all things Medicare related.

Planned Lunch Programs

October 6, 2022

Walt Ciplinski and Jane Wilson, representing the Retired Teachers Health Insurance Advocates, will place state health insurance events of the past four years into some historical context. Although their presentation will not give plan-specific information, it will provide you with understanding and insight about your healthcare benefits.

Lisa Bosco of AMBA, in partnership with ARTC, will inform us about benefits and discounts that are available to CT retired teachers. ARTC members are eligible for exclusive insurance, and can receive special group rates on medical transportation services, life insurance, short term care, long-term care, and other policies.

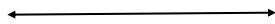


November 10, 2022

In honoring Veterans Day, GBRTA will welcome as its guest speaker—Daniel Geraghty, Trumbull High School teacher, Army veteran, Airborne Ranger, 9/11 survivor, first responder and author. Captain Geraghty's book, ***Cast Away Stones: An Eyewitness Account of 9/11 and Memoir of a Survivor, Soldier, Citizen*** gives an account of overcoming life's challenges and developing personal resilience. A victim of violent abuse as a child on the verge of adolescence, Daniel Geraghty transformed pain and trauma into focus, drive and motivation. The book follows his journey from trauma to self-awareness and the ability to let go of grief through forgiveness.

In Memoriam

Anne Raynor..... 06/29/20
 Stewart Washburn 10/17/21
 Gretchen H. Davison 02/05/22
 JoAnn Raguseo 02/15/22
 Peggy Vaughn..... 06/27/22
 Jean Abriola..... 07/02/22
 Bernice Miller Rosch 07/04/22



Save the Date

10/18/22—ARTC Lunch meeting; Aqua Turf, Plantsville, CT
 11/10/22— GBRTA Lunch meeting, Mill River Country Club, Stratford, CT
 12/08/22— GBRTA Lunch meeting, Mill River Country Club, Stratford, CT



Coming in Your Mail

Watch for a letter from the *Greater Bridgeport Retired Teachers Fund*, with a list of benefits available, at no cost, to you.

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, 2023*, your dues are in arrears.

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

October 6th Meeting of the Membership

Mill River Country Club 4567 Main Street Stratford, CT

Deadline for Checks and Choices—September 21



Cost \$34

Entrée—Choice of:

Chicken Marsala

Seared Salmon with Lemon, Capers, Butter Sauce

Roast Sirloin with Mushroom Sauce

Pasta Primavera

Entrees served with roasted vegetables (except pasta entrée), tossed salad, rolls and butter, apple strudel with ice cream and coffee and tea.

The business portion of the meeting will begin at 10:30, followed by the program. Lunch will be served at noon. If you are attending the business portion of the meeting and *not staying for lunch*, please call to let us know that you are coming so we can arrange seating for you. 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.**

Reservations and payment by September 21- to:

Angela McKelvey
 203-227-3222

273A Agawam Drive
 lamckelvey@optonline.net

Stratford, CT 06614



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, 2023** you're behind in your dues. Please use the form on page 3 to catch up!



2022 Scholarship Awardees

Thanks to the generous donations of GBRTA members, we were able to increase the amount of the scholarships to \$1,100. Please consider a donation to the Scholarship Fund.

Bridgeport

| | |
|--------------------------|---------------------------------------|
| Bassick High School | Flor Huerta |
| | University of Connecticut |
| Central High School | Jennifer Tapia Pineda |
| | University of Connecticut |
| Harding High School | Ashley Cortorreal |
| | University of Bridgeport |
| Bullard Havens Technical | Amanda Gomes |
| | Southern Connecticut State University |
| Fairchild Wheeler | Gabriela Martirez Osorio |
| | Housatonic Community College |

Easton

| | |
|-------------------------|--------------------------------|
| Joel Barlow High School | Lyja Sobel |
| | Western New England University |

Fairfield

| | |
|-------------------------------|---------------------|
| Fairfield Ludlowe High School | Caitlin Malecky |
| | Hamilton College |
| Fairfield Warde High School | Ellery Michael |
| | Bucknell University |

Milford

| | |
|-----------------------------|---------------------------------------|
| Jonathan Law High School | Katy Brewer |
| | Framingham State University |
| Joseph Foran High School | Sarah McNemar |
| | University of Connecticut |
| Platt Technical High School | Desiree Settles |
| | Southern Connecticut State University |

Monroe

| | |
|-------------------|---------------------------------------|
| Masuk High School | Patrick Civitelli |
| | Southern Connecticut State University |

Shelton

| | |
|---------------------|---------------------------------------|
| Shelton High School | Joseph Ciccone |
| | Southern Connecticut State University |

Stratford

| | |
|-----------------------|---------------------------|
| Bunnell High School | Amaya Davis |
| | University of Delaware |
| Stratford High School | Erin Collier |
| | University of Connecticut |

Trumbull

| | |
|----------------------|---------------------------|
| Trumbull High School | Anna Silkman |
| | University of Connecticut |