



November-December 2013
Direct Line

Newsletter of West Lake Shore Unit, Illinois Retired Teachers Association

WLSU and IRTA...Your Voice in Springfield

www.wlsu.weebly.com

December Luncheon—December 6—Coupon p. 6

PRESIDENT'S MESSAGE

Your delegates are back from the IRTA convention where we learned some important information.

First, however, thanks to all the delegates who attended. Your support and activism on behalf of WLSU members is appreciated. Not only did delegates participate in the voting and other activities of the convention, but several also attended the Capitol at 2 p.m. on Tuesday to visit legislators who were in session for the first day of the Veto Session. Though it was crowded with other lobby groups, your delegates persevered and had meaningful conversations with some key legislators. Again, Kate Singletary was our leader and provided valuable insights into the process. Thanks, Kate!

Here are the highlights of the meetings:

Pensions

The first speaker was John Fitzgerald, an attorney from the firm which has been hired to represent IRTA should we have to go to court over diminishment of our benefits. The firm has already provided an initial evaluation of the constitutionality of any diminishment or impairment of our benefits. Fitzgerald pointed out four ideas he thought we should all be familiar with:

1. What is the significant clause in the Constitution--Section V, Article XIII. He discussed the reason the clause was inserted in the 1970 Constitution. The clause protects retirees. There is no question that our rights are fully vested and protected.
2. The clause protects each fixed variable in the pension annuity formula. Any enhancement that you earned during your career is protected.
3. It is mandatory. There is no emergency exception to the pension clause. The Supreme Court cannot make an exception in the state's "dire" situation.
4. Your genuine consent is required for any new deal. Can IEA or IFT give away our consent as when they made the 2404 deal? Fitzgerald says no.

After this presentation Gary Elmen, outgoing president, said, "If we have to sell our shoes, we will defend your pension rights. We will not fade silently into the night." Bob Pinkerton, president-elect concurred.

Membership

Throughout the convention the need for more members was addressed. Currently, IRTA has 35,296 members--but 76,990 retired educators who are eligible for membership do not belong. The best method of recruitment is one-to-one. So if you know anyone who is not a member, please talk to that person. I know several of you pass on information from IRTA/WLSU to non members, and we certainly want people informed; however, it is unfair for members to carry the burden, though it is a light one with regard to membership dues, while others ride our coat tails. We need numbers when we visit legislators. In our recent visits with legislators we were able to cite the 35,296 number, and the specificity of that number took some of them aback. WLSU currently stands at 1152 members thanks to the efforts of Tom Szot and Darlene McNamara. So if you can --Find one; bind one. Get a friend to join.

Health Insurance

By this time you should have received an email from IRTA with the current information about the health care plans available. Jim Bachman clarified, and below is a summary by Ed Wollett, president of the Dewitt local.

This insurance only applies to those individuals who, PRIOR TO OCTOBER 1, 2013, have Medicare Primary insurance and whose dependents are also Medicare Primary prior to that date.

1. United Healthcare PPO (UHC) gives nationwide coverage and appears to offer better benefits at a lower premium than either of the alternative HMO products;
2. UHC PPO maximum out-of-pocket is \$1250 applied annually as \$250 deductible + \$1000 out-of-pocket co-pays;
3. The UHC PPO policy is specifically designed for eligible state of Illinois retirees; it is not available to the general public;
4. You can chose any doctor anywhere in the United State who accepts Medicare;
5. The drug plan is similar to the current one (i.e., tier 1 drugs have a \$10 co-pay; tier 2 drugs \$20; tier 3 drugs \$40); however, if the drug is a generic and is on the UHC preferred drug list the co-pay is only \$2;
6. This is nationwide insurance protection with the only requirement being that you go to a doctor who accepts Medicare;
7. The premium for members is \$47.56/month; this is well below current coverage costs; dependent coverage is \$142.67;
8. Participants will carry one card that will act for both Medicare and the supplemental policy.

A lot of information and sign up forms are being mailed out to you in the next few days. Check your mail, and be sure to attend one of the statewide meetings being offered by CMS. Also, information will be available on the CMS, TRS, and IRTA websites (click on the abbreviation to go to that particular website). Ed Wollett

There is some question about whether all physicians will accept a Medicare Advantage Plan. In Florida, especially, there have been reports that United Health Care Medicare Advantage plan was dropping 300 doctors in their area from that plan. I received a letter from my group—Dupage Medical—saying that they will be participating in the plan. You might want to check with your physician.

Our understanding right now is that you will still pay for Medicare, and that premium will be deducted as usual from your Social Security check if you receive SS. The UHC premium will deduct from your pension. The Medicare Advantage plan pays both the Medicare portion of a medical bill and then pays the residual amount based on the MA contract (i.e., 80-20 split between UHC and insured). Any applicable deductibles and co-pays come first for the insured to pay up to a maximum out-of-pocket of \$1250 annually. You can drop out of the plan at any time if you don't like it and return to traditional Medicare and purchase your own supplement.

If you have met your TCHP deductible, it will not roll over into the new plan. On February 1, you will be rolled into the new plan if you elect to take it.

If you are not 65 yet, you will stay in CIGNA until you turn 65. Then at the next enrollment period in October, you can make the change.

Forty-three counties will not have HMO's.

Andrew Bodewes, Part Time IRTA Lobbyist

The Veto Session began yesterday and was supposed to go till Thursday. Legislators will be back home the week of October 28-November 1, and then be back in Springfield on November 5-7. It is possible that a bill will be introduced, but Speaker Madigan says he will not call a bill if the Republicans are not on board. The word is that the Committee of Ten has a draft proposal with a COLA cut. TRS estimates that the current COLA would only erode your buying power by 2% if you live to your 90's. However, a COLA change could cause your buying power to be eroded by 50%.

If a bill is passed, IRTA would go to court to defend your benefits. There is currently \$134,155 in the legal defense fund. We would need about \$300,000 to take the case to the Supreme Court. IRTA has already spent about \$22,000 on the initial legal opinion.

IRTA Constitution and Resolutions--Passed

Each standing committee shall consist of a chair and one voting member from each area, except the Legislative and the Membership Committees, which shall consist of the chair and one voting member from each region. (This change reduces the Information Services Committee from one member from each region to one member from each area--from 18 to 6 members.)

IRTA Dues

Beginning January 2014, membership dues will be increased as follows:

Annual Dues \$40 a year

Dues-Deduct \$2.50 a month (\$30 a year)

5-Year Dues \$175.

IF YOU WANT TO KEEP THE LOWER RATE, PLEASE RENEW BEFORE JANUARY 1, 2014!

Endorsements

The IRTA Delegate Assembly recommends the IRTAPAC Board of Directors adopt a gubernatorial endorsement plan to be presented by the IRTAPAC Committee.

The IRTA Delegate Assembly recommends the IRTAPAC Board of Directors adopt a legislative endorsement plan to be presented by the IRTAPAC Committee that includes all legislative candidates for endorsement. (This would include people who have not been in office before.)

Elections

President—Bob Pinkerton, VP—David B. Davison, Treasurer—Shirley Dodds, Secretary—Doris Heaton

A disappointment was that WLSU's Julie Jeter was not elected as Area 3 Representative. Congratulations to Jan Bryant; WLSU looks forward to working with you. Thanks to Nancy Louck for her years of service to Area 3.

Continue to contact your legislators with your feelings about the REVENUE and health care problems. Check out our website for contact lists.

If you live outside of Illinois, you can still contact:

Michael Madigan at 773-581-8000, 217-782-5350.mmadigan@hds.ilga.gov

Governor Quinn at 217-782-0244, Pat.quinn@illinois.gov

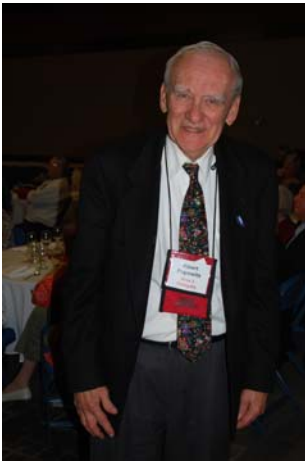
Tom Cross at 217-782-1331, 815-254-0000 tom@tomcross.com

Marge Sucansky, President

Delegates: William Rush, Charles Berglund, Vic Corder, Tom Szot, Tom White, Al Popowits, Fran Jakubka, Warren Dorn, Larry Sterett, Bill Karlblom, Barb Grabowski, Marge Sucansky, Maureen Lyons, Barbara Liles, Margaret Gorman, Louise Sterett, Jo McCann, Mary Richie, Kate Singletary, Bill Paarlberg;

not pictured: Fran Pettersen, John Vespo, Darlene McNamara, Carol Hauswald, Mary Hohe, Michael Wierzbicki, Mardy Bloch, Gary Tolman, Gail Popowits, Beth Zika, Pete Zika





**Al Popowits—Legislative Chair
2013 Unit Honoree**

As the legislative chair Al is extremely knowledgeable about legislative issues, especially those related to educators, such as the REVENUE problem in the state which is affecting pensions. He works with legislators on their campaigns to get our point across to them.

He is articulate and passionate in sharing the information teachers need to combat the misinformation in the media. He unselfishly heads our phone tree alert system, meets with legislators as part of our legislative team-visits initiative, attends various seminars, meetings, and speaking engagements where pension and finance are discussed, and shares what he learns with the WLSU membership.

Al has served WLSU/IRTA for nine years and practices what he preaches when he asks members to volunteer for legislators.



Gary Elmen and Al

Membership Report

This has been an eventful October, but it is not one that retirees found joyful. It has been a month filled with importance for us all but more for those enrolled in the Teachers' Retirement Insurance Program (TRIP). TRIP enrollees learned of two big changes announced by the Department of Central Management Services (CMS). CMS manages TRIP for the state. First, TRIP members currently on Medicare were told that beginning February 2014 they would be switched to a state run Medicare Advantage policy. There are three HMO plans and only one PPO plan from United Healthcare available. The enrollment period has been set for November 12 through December 13, 2013. Refer questions to CMS at 1-800-442-1300. If you are not eligible for Medicare due to age or non-coverage, your TRIP does not change.

All TRIP participants who carry a spousal dependent on their plan felt another October impact. They received a letter telling them they had to prove that their dependents are still eligible for coverage. If this were not done in a timely fashion, the dependent would be dropped from coverage. CMS has contracted to pay \$700,000 to HMS Employer Solutions of Indiana to handle this task. Much furor, frustration and confusion was caused by the HMS requirement of a 2012 federal tax return transcript identifying a spouse as a dependent. This must be requested from the IRS. A copy of the 2012 tax return is not sufficient. Due to the outcry aimed at CMS, the original deadline of October 25th for filing verification requirements has been extended to December 6th.

Finally, October also brings the return of the Illinois Legislature on the 22nd of the month. Everything is up in the air because you may remember that during the last session the legislature could not come to an agreement and pass a “pension reform” law. Our Governor, who claims to have been sent from above to solve the state’s pension crisis, appointed a committee of ten legislators to come up with a pension plan that could pass both houses. They are to make their report at the start of the session. Preliminary reports suggest an adjusted COLA for retirees and a delayed COLA for active teachers at retirement. In an attempt to make the bill constitutional by not diminishing or impairing pensions, it will also call for a 1% employee contribution decrease. There will be much more to follow. Watch for IRTA and WLSU alerts.

IRTA’s membership continues to slowly climb. It is now at a little over 35,000 members. WLSU’s membership stands at 1150 members. These times call for us to remain strong and active. Legislators respect numbers. Help your own cause by recruiting a new member. Many of our current members have done this, and we are thankful for the help. Recruit your non-teacher spouse to join as an associate member.

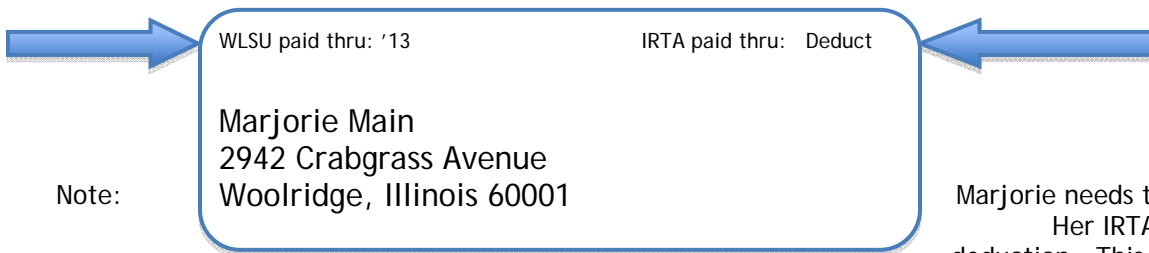
Also, if you have not renewed your annual membership for 2014, please do so now. See your address label on this newsletter to see if you owe dues to IRTA and/or WLSU. If you receive your newsletter electronically, email Darlene Mc Namara, Tom Szot or Louise Sterett to ask your dues status. If you do owe dues, you would have gotten a dues letter during the first week of October. If you need to contact us for any reason, see “WLSU Contact Information” in this newsletter. It is important to renew now to avoid the IRTA dues increase in the new year. The delegate assembly at this year’s IRTA convention in Springfield approved a proposed increase on October 22. If you pay your 2014 IRTA dues before January 1, you avoid the increase for another year.

A dues question the membership committee receives each year at this time is why are dues owed to WLSU if dues are deducted monthly from one’s pension. The answer is that dues deduction only goes to the IRTA. The IRTA does not collect dues for any of the 93 locals across the state. Locals, as WLSU, are left to collect their own dues and set the amount. The same holds true for those retirees who belong to IEA Retired. Only the IFT collects dues for its local retiree groups. It is confusing, but it is not something we can change.

Tom Szot and Darlene McNamara—WLSU Membership Committee Co-chair

Read Your Label

Can’t remember whether you have paid your 2013 dues? Check the label on your newsletter or on any other correspondence from WLSU. Your dues status is indicated:



Note:

Marjorie Main
2942 Crabgrass Avenue
Woolridge, Illinois 60001

Marjorie needs to send in her dues for 2014. Her IRTA dues are paid through dues deduction. This means her IRTA dues are deducted from her pension check monthly. She doesn’t send any dues or need to reapply annually.

If at any time you have questions regarding your dues, please feel free to call Louise Sterett at 630-325-6470 or Tom Szot at 630-852-3138, or Darlene McNamara at 773-429-1779.

WLSU Winter Luncheon

Friday, Dec 6 at Willowbrook Inn
(Formerly Willowbrook Holiday Inn)

Return this form or a reasonable facsimile and a check for \$23 members and \$28 for guests to Marie Trankina, 10 Algonquin Drive, Unit 2, Indian Head Park, Illinois 60525. Reservations must be received by Nov 27, 2013. No telephone reservations. Make Checks payable to West Lake Shore Unit.

Member Name (s) _____

Guest Name (s) _____

email address _____

Phone _____ Total \$ _____

Entree Choices:

- Chicken with raspberry pecan sauce
- Baked salmon with dill sauce
- Roasted sirloin of beef au jus

WLSU Winter Luncheon

Friday, Dec 6, 2013 11:15-2:15

Socializing, cash bar, short business meeting,
door prizes and plated lunch

Program:

A Jazz Combo will play popular and Christmas music.

Questions:, call Marie Trankina at (708) 246-6709.

The Willowbrook Inn is located at 7800 Kingery
Highway (Rte 83), north of I-55. In Willowbrook (630)325-6400

Put a Little Spice in Your Life!

Literally speaking, adding spices to your cooking may improve your health. "Many herbs have either anti-inflammatory, anti-carcinogenic, antimicrobial, antifungal, antibacterial, or antioxidant effects when consumed," says Joshua Steckler in an article in the *Daily Herald's* Health & Fitness section (Oct. 7, 2013.) He names five common herbs that may be added to improve a healthy diet.

TUMERIC has been shown to help treat inflammatory diseases such as arthritis, allergies, and asthma. Studies have shown that it's a good antioxidant against free radical damage. (Add it to scrambled eggs or sprinkle it on a salad.) CINNAMON may help with blood sugar levels and with LDL cholesterol levels. Studies have shown that it may help reduce chronic inflammation of the nervous system. GINGER is good for digestion and the immune system, and it can help in the absorption of nutrients. If you have a cold or flu, try adding a piece of ginger root to hot tea. ROSEMARY is a natural anti-inflammatory and may help with migraines, arthritis, and gout. Add it to potato dishes or marinades for chicken or salmon. SAGE has antifungal, antimicrobial, and anti-bacterial qualities and may be used as an antiseptic to ease sore throats or coughs. It may be brewed as tea or added to cooked dishes. As always check with your health care specialist to see what is best for your diet.

Barbara Grabowski, FYI Committee

interested in being on the Visiting Teams. Our latest training was on July 19, but more will follow. If you are interested, please contact me at sucansky@comcast.net.



IRTA State & Local Unit Membership Form

620 North Walnut Street • Springfield, IL 62702 • 1-800-728-4782
 e-mail: irta@irtaonline.org • webpage: www.irtaonline.org

Dues Deduct – I hereby authorize the Teachers' Retirement System to deduct my IRTA dues in monthly installments at an initial rate of \$2.00 or as subsequently established by the Delegate Assembly.
Association Dues are Not Tax Deductible

 (Signature required for Dues Deduction)

Social Security # _____
(Only required for Dues Deduction)

Please print or use your return address label.

State Dues

- Dues Deduct** - \$24 a year (see left side of form)
- Annual - \$35
- 5 Years - \$150
- Life - \$400
- Membership Free for the Calendar Year of Retirement

State Associate Dues (non-certified)

- Annual - \$25
- Life - \$125

Local Unit Dues

- Free First Year

- Voluntary REPAC Contribution - \$5 DOB

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|-----------|--------|----------------------|-----------------|-----------------|
| NAME LAST | FIRST | MIDDLE | DOB | |
| ADDRESS | CITY | STATE | ZIP | RETIREMENT YEAR |
| PHONE () | E-MAIL | UNIT West Lake Shore | SCHOOL DISTRICT | RETIRED FROM |

Please detach and mail to IRTA.



West Lake Shore Unit Direct Line Newsletter

Marjorie Sucansky, President
 2942 Crabtree Avenue
 Woodridge, Illinois 60517

Direct Line mailers: Trudy O'Reilly
 Rosemary Pietrzak

DIRECT LINE
 "Investing in the FUTURE of retired teachers"

