

NSEA-RETIRED ADVOCATE

www.nsea.org/retired

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NSEA-RETIRED 2024 ELECTIONS



NSEA-Retired Elections Coming Soon!

Filing deadline is Feb. 5

Consider running for one of the leadership roles in NSEA-Retired. Candidate filing for the upcoming elections is available online at www.nsea.org/retired. Filing deadline is Monday, Feb. 5, 2024.

Open positions on the Retired Board of Directors, each for a three-year term, are Metro-1 District Director and Capitol-2 District Director.

Probable numbers for NSEA Delegate Assembly will be four delegates from Capitol District, five

from Metro, three from Tri-Valley, two from Elkhorn, one from Panhandle, one from Sandhills and two at-large. NEA Representative Assembly delegates will include one from the Capitol and Metro districts combined, one from the remaining four districts and out-of-state members combined, and three at-large delegates. NSEA-Retired President John Heineman serves as a delegate at both DA and RA by virtue of office. Candidates are encouraged to provide a 50-word statement with their applications. All of these positions take office Aug. 15, 2024.

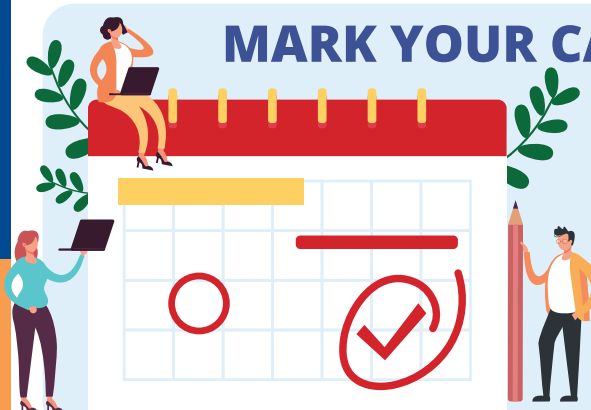
MARK YOUR CALENDAR

February 5
Deadline to File

February 16
Award Nominations Due

April 19-20
NSEA Delegate Assembly

July 3-7
NEA Representative Assembly





NSEA-Retired Lobby Day

6 February

Advocate for the future of Education

9 AM - 12 PM

What is Lobby Day?

The NSEA-Retired Lobby Day provides retired teachers with the opportunity to advocate for the protection of the state school employees' retirement plan (NPERS) and other legislative issues that directly impact retirees.

Retired teachers bring a wealth of experience and firsthand knowledge about public education in Nebraska. Your insights can be invaluable in shaping education policies.

NSEA-Retired Lobby Day offers members a platform for advocating for issues that affect public education. Retired members play a crucial role in emphasizing the significance of adequately funded and well-supported public schools in their communities.

Time: In-person at 9 a.m. for registration and coffee at NSEA headquarters. Entry for the Zoom meeting will begin at 9:30 a.m.

- Agenda:** Welcome and introduction, 10 a.m. to noon:
- John Heineman, President, NSEA-Retired
 - Jason Hayes, Director of Public Policy and Legislative Research
 - Guest Presentation
 - Q & A Time provided
 - Lunch provided for in-person attendees.

Lobbying at the Capitol: In-person participants will walk to the capitol for lobbying and hearings at 1:30 p.m. following lunch.

REGISTRATION: Register online at www.nsea.org/retired under Calendar, Events & Registrations. The deadline for registration is Jan. 30, 2024. Indicate whether you are registering for In-person or on Zoom. The Zoom link will be provided to registered participants for online participation. Lunch will be provided for those who attend in person. For questions or more details, contact John Heineman at ringojohn@aol.com.

Look Back at Lobby Day '23



Support for Public Education: 1. Sen. John Arch (Dist. 14) with Neb. Board of Education member Lisa Fricke. 2. NSEA-Retired member Deb Gnuse with Sen. Ray Aguilar (Dist. 35). 3. Sen. Tony Vargas (Dist. 7) gives a keynote address during lunch. 4. NSEA-Retired members Maureen Nickels and Deb Gnuse of Grand Island with Jan Olmstead of Lincoln and Tamara Bailey of Omaha. 5. Retired Board member Pat Etherton with Sen. George Dungan (Dist. 26). 6. Jan Olmstead with Sen. Moser (Dist. 22). 7. Arlene Rea with Sen. Myron Dorn (Dist. 30).



Voters Have Spoken: Nebraskans want to decide the fate of LB753

NSEA-Retired members play vital role in the fight to prevent millions of tax dollars from being diverted to private schools.

In early January, months after the Support Our Schools Nebraska (SOSNE) referendum petition was certified by the Nebraska Secretary of State, State Sen. Lou Ann Linehan of Elkhorn submitted a request to remove it from the 2024 ballot.

After verifying thousands of signatures collected over the summer by Support Our Schools Nebraska volunteers, Secretary of State Bob Evnen certified the referendum petition in October. In fewer than 90 days, public school supporters gathered 117,415 signatures in more than 60 counties, sending a clear and strong message to the Governor and state lawmakers: Nebraskans want to vote on the issue of diverting public tax dollars to pay for private schools. Evnen's office made clear in October that the Repeal LB753 referendum petition met all statutory and constitutional requirements to put this issue on the ballot for the voters to decide. Evnen's office is now reviewing a request to remove it from the ballot. Support Our Schools Nebraska will continue the fight.

"Sen. Linehan has made it clear that she and her billionaire buddies are afraid to let Nebraskans vote on whether to repeal LB753," said NSEA President Jenni Benson, a sponsor of Support Our Schools Nebraska. "They failed miserably in their attempt to derail the petition drive. This is their latest attempt to try to deny Nebraska voters the right to vote on this issue."

Under LB753, private schools can continue to discriminate against children. Receiving tax-funded vouchers does not require the private school to accept a child who seeks to attend that school. The only "choice" lies with private schools. Unlike public schools, private schools can pick and choose the students they want to enroll, and these private schools can remove students at any time without providing an alternative education option.

The tax dollars diverted to private schools through LB753 would otherwise be tax dollars available to help public schools. The Legislature's own fiscal analysts have predicted a more than \$11 million initial reduction in state aid to schools.

"Now, we redouble our efforts to inform Nebraskans of the harm LB753 will cause if it is not repealed," said Benson.

Watch for updates on the status of this ongoing effort in *The Voice*.

THINGS TO KNOW



The Bill: LB753, passed by the Nebraska Legislature in 2023, creates dollar-for-dollar tax credits costing up to \$100M for donations by individuals, corporations and other entities to organizations granting scholarships to K-12 private schools.



The Voucher Scheme: Through LB753's tax credit scheme attempts to skirt the state constitution's prohibition against using public tax dollars to fund private schools. Under LB753, corporations, individuals and other entities can divert state taxes they owe to fund private schools through so-called "scholarship granting organizations" (SGOs).

Voucher Schemes in Other States: In other states, similar inequitable voucher schemes have ballooned in their costs and taxpayers are footing the bill.

In Arizona, taxpayers have picked up the tab for Legos, ski trips, ninja training and lessons in how to drive a BMW.



In Florida taxpayers have paid for Disney tickets, video game consoles, and big screen TVs for voucher families.



Help Fight Back:

SupportOurSchoolsNebraska.org

2024

NSEA-Retired Year in Review



1. Kim Clabaugh views exhibits at the Nebraska High School Sports Hall of Fame as part of an LEA-Retired event in January.

2. The NSEA-Retired held its annual Lobby Day at the Capitol in February. Pictured Sen. McKinney with member Tamara Bailey.

3. NSEA-Retired Vice President Roger Rea, NSEA-Retired President-elect John Heineman and NSEA-Retired Secretary Sarah Brown attended the 2023 NEA Retired Conference in San Francisco.

4. A different kind of Sea of Red flooded the streets of the capital city in late April as hundreds of public education supporters marched to the steps of the Nebraska State Capitol.

5. In May, several local retired chapters reached out to thank new educator retirees and to encourage membership in NSEA/NEA Retired.

6. In June, winners of the NEA Human and Civil Rights (HCR) Awards were announced. Art Tanderup received the H. Councill Trenholm Memorial Award for his outstanding work as a pipeline fighter.

7. In July, six NEA-Retired members traveled to the NEA-Retired Annual Meeting in Orlando, Florida.

8. In August, NSEA-Retired members welcomed new teachers at Grand Island Public Schools.

9. This fall, LEA-Retired members organized fundraising event to provide financial assistance to aspiring teachers.

10. NSEA-Retired Fall Conference was held at Stuhr Museum in Grand Island in October.

11. NSEA-Retired members show their support in the fight to repeal LB753.

12. NSEA-Retired members acknowledged the Platte Valley Retired Education Association in December for its exceptional service to its membership. See the article in the January edition of The Voice.

NSEA-Retired Members Dine & Discuss



Capitol District Dinner: 1. (Back) NSEA-Retired President John Heineman, Arlene Rea, Chris Martin, Pat Etherton and Sarah Brown. (Front) De Tonack, Joe Shandera and Margie Nowak. 2. Jan Olmstead, Michael Cobelens, Sen. George Dungan (Dist. 26), Pat Etherton and April Jorgensen. 3. John Heineman, Sen. Jane Raybould (Dist. 28) and Susan Stake.

Ahead of the convening of the Nebraska Legislature in January, NSEA-Retired members from the Capitol District met with senators to share their biggest challenges and concerns with the goal of supporting Nebraska's public schools.

The Capitol District Dinner, held on December 14, was attended by more NSEA members, NSEA-Retired members, governance leaders, State Board of Education members and senators. Members discussed how teacher and support staff shortages are creating a significant strain on educators, students and schools and the need to address the decades-old, near-last-ranking in state aid to K-12 education. The Metro District Dinner was held virtually in November.

The 108th Legislature, 2nd Regular

Session began on Wednesday, Jan. 3. Hearings begin Jan. 22.

The previous 2023 session was contentious and saw setbacks to public education in the form of LB753's private school tax voucher scheme and a new property tax revenue lid. This session, NSEA will push for legislation that expands both the quality and quantity of learning in our public schools, because learning is how we prepare future generations to succeed.

NSEA will fight for the protection of the health – both mental and physical – of students and school staff, and work to help recruit and retain qualified educators.

Stay up-to-date on important information that affects you and public education by subscribing to the Capitol Update at www.nsea.org/subscriber.

BEYOND THE BELLS

Beyond School Bells, Nebraska's statewide after school and summer learning network, is thrilled to invite former educators to join in the movement to support after school and summer programs across Nebraska.

Retired teachers understand the pivotal role after school and summer programs play in providing students with additional learning opportunities beyond the regular school day and year. Yet, staffing shortages in programs across the state pose a challenge. This is where NSEA-Retired members can make a difference. Your classroom experience positions you as an ideal candidate to contribute to or assist in after school programs. There is also an emerging trend in Nebraska — the increased involvement of high school students as staff and club leaders for elementary and middle school programs. Combining the expertise of retired teachers with the enthusiasm of high school students creates a winning formula benefiting both the programs and students. This experience just might be the gateway for launching these high school students into a career in education. Here's how NSEA-Retired members can get started locally:

1. Reach out to an elementary or middle school in your community to inquire about their after school program.

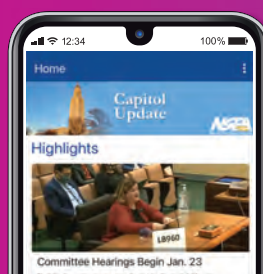
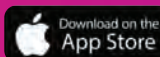
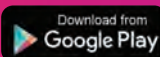
2. Once connected, ask to meet with the site director and explore their needs or propose a club idea that sparks your passion and ensures engagement with the youth in the program. Share your availability with the program director and, if you are interested in mentoring a high school staff member, let them know.

3. While Beyond School Bells doesn't operate after school or summer programs, it does have a network of contacts and can connect you if you need a place to start. Contact Katie Christensen at kchristensen@nebraskachildren.org if you would like more information about this opportunity.

Download the NSEA Capitol Update App!



- Receive alerts and calls-to-action during the legislative session.
- Stay up-to-date on events and education news from the Nebraska Legislature.





The Gift of Health

For more information, visit ehaplan.org.

New Option for Retired Educators

New EHA plan provides out-of-pocket savings for retirees.

The Educators Health Alliance (EHA) Board of Directors has approved a new health insurance option for some early retirees and other members in the Direct Bill plan. The EHA is a consortium of three statewide public school groups that manages the medical and dental insurance plans used by nearly every Nebraska school district.

Currently, EHA's lowest deductible plan for early retirees provides a \$1,050 deductible. Come Sept. 1, 2024, members may select a plan with a \$400 deductible packaged with one of the two alternate networks in the regions of Nebraska where they are available. The two networks are Premier Select BlueChoice and Blueprint Health.

"The EHA Board continues to look for cost-savings for its members, and we are pleased to be able to offer these alternate network options with lower out-of-pocket costs to our retired members," said Board Chair Trish Guinan.

Earlier this fall, the EHA Board of Directors voted to limit the 2024 rate increase for its medical and dental plans to only 1.99%. The rate increase takes effect Sept. 1, 2024, and there will be no benefit changes made to any of the plan designs.

"Given the rate of inflation, we are pleased we've been able to maintain our streak of more than 20 years without a double-digit increase in rates and to average an increase of 4.45% for the last decade," said Beth Kernes Krause, EHA Vice Chair and Auburn Public Schools Board of Education member.

"This rate increase is well below the national average," said Mike Dulaney, executive director of the Nebraska Council of School Administrators. "Our goal is to continue to provide a quality, affordable health insurance plan well into the future."

"The EHA Board understands the financial concerns of our members as well as the fiscal constraints facing school districts," said Colby Coash,

associate executive director of the Nebraska Association of School Boards. "With 80,000 members in the plan, EHA has the largest risk pool in the state, which allows more predictability and stability in rates. This benefits both districts and individuals and their families."

The Educators Health Alliance is a non-profit corporation that was created to procure quality, affordable healthcare insurance for Nebraska educational employees. The rates set by the EHA Board are for the Blue Cross and Blue Shield of Nebraska (BCBSNE) healthcare plan used by more than 400 public school districts and affiliate groups in the state. The plan is governed by a 12-member board representing the Nebraska Association of School Boards, the Nebraska Council of School Administrators, and the Nebraska State Education Association. More than 80,000 Nebraskans are covered by the plan, making it the largest health plan in the state.

Medicare Supplement Rates for 2024 Released

Article By: Roger Rea, NSEA-Retired Vice President

Educators' Medicare Supplement is underwritten by Blue Cross Blue Shield of Nebraska and endorsed by NSEA-Retired. It insures about 5,000 retired educators and spouses in Nebraska. The NSEA-Retired Board provides oversight on the Supplement.

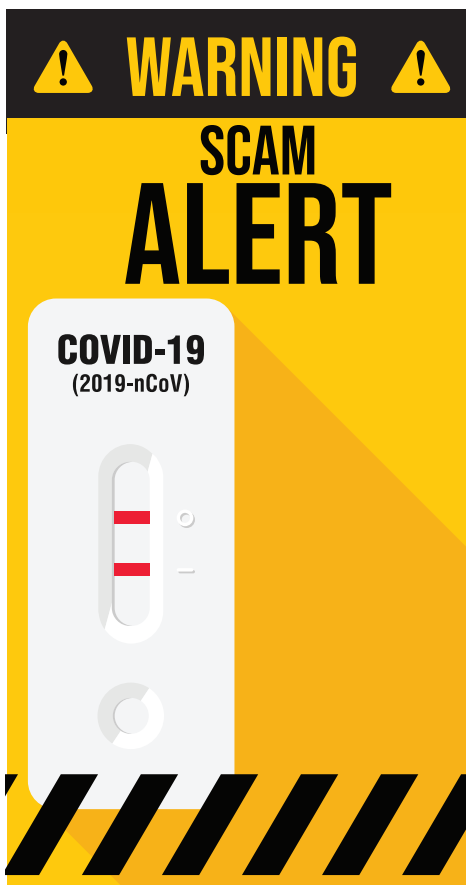
The Supplement is only available to individuals who were insured through the Educators Health Alliance as well as members and spouses of NSEA-Retired, and is not available to the general public. Since it is not a public plan, it is able to offer benefits that are not available to the general public. For example, there is an optional dental coverage available with the plan that is superior to any dental plan offered to Medicare subscribers, and is the same dental plan that active school employees have through their EHA insurance.

Medicare supplements have age-related insurance rates. Most supplements use individual ages, which means that subscribers to those plans experience two rate increases each year: one on their birthday (because they are a year older), and a second rate increase on the policy anniversary date. Educators' Medicare

Supplement is rated in age bands. That means that subscribers to this supplement in each age band only experience one rate increase each year, on the policy anniversary (unless they move to a different age band during the year).

Finally, Educators' Medicare Supplement is able to offer both Plan F and Plan G supplements to new subscribers. The only difference between the two plans is that Plan F supplements pay for the Medicare Part B deductible; Plan G does not. If you have a Plan F supplement, you only pay your premiums each month -- Medicare pays all approved charges on an 80/20 basis, and the supplement pays the rest of the charges. Other supplements are not able to offer a Plan F supplement to new subscribers.

The renewal period for Educators' Medicare Supplement is January 1 of each year. The rates for 2024 have been released, and are available on the NSEA-Retired website, www.nsea.org/retired. Click on the "Insurance" tab to find the link to the rates.



COVID-19 Fraud in Nebraska!

Article By: Roger Rea, NSEA-Retired Vice President

Medicare fraud costs all of us. When fraud occurs, not only does that impact the health of the Medicare trust fund, it also causes our Medicare supplements to pay fraudulent charges! If Medicare pays a fraudulent charge, the Supplement is obligated to pay its share of the charge, too.

Recently a member called to let us know that he has received several sets of COVID-19 test kits through the mail that he did not order. There were multiple sources for the test kits, including: FDM Ventures, LLC; ION DIAG; Chicago Care Lab Services; and Mars Lab Services, Inc. He got the tests mailed to him in the US mail, and then got an Explanation of Benefits from both Medicare and his Medicare supplement detailing the total charges. He called Medicare, and they told him that they wished

that more Medicare subscribers were reporting this kind of fraud to them.

If you have received COVID-19 test kits that you did not order, you are encouraged to call Medicare at: 1-800-633-4227 (1-800-MEDICARE) to report the fraud. Be sure to have your Medicare number handy when you call, as well as the name of the provider who sent you the test kits, the amount that was charged (you can get that from the Explanation of Benefits, EOB, form), and the date that the charge appeared on your EOB.

Fraud increases the premiums that are needed to provide both Medicare and your supplemental coverage. Fight back! Report any fraudulent charges to Medicare. Your thanks will be lower premium increases in the future!



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The Spring Conference

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NEBRASKA
— GAME  PARKS —
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Have an article idea for the *NSEA-Retired Advocate* or the *NSEA Voice* magazine?

Send your idea to John Heineman:
RingoJohn@aol.com