

NSEA-RETIRED ADVOCATE

www.nsea.org/retired

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If you are not receiving emails from the NSEA-Retired list or your email address has changed, send a message to dtonack@neb.rr.com.

NSEA-Retired elections coming with new year

Consider running for one of the numerous opportunities to assume a leadership role in NSEA-Retired. Candidate filing for the upcoming NSEA-Retired elections will be available online by Jan. 6 at nsea.org/retired under Elections. The filing deadline is Feb. 6.

Open positions on the Retired Board of Directors, each for a three-year term, are treasurer, secretary and one board member each from the Metro, Panhandle and Tri-Valley districts. All of these positions take office Aug. 15, 2022.

Probable numbers for NSEA Delegate Assembly will be four delegates from the Capitol District, five from Metro, three from Tri-Valley, three from Elkhorn, one from Panhandle, one from Sandhills and two at large.

NEA Representative Assembly



delegates will include one from the Metro and Capitol districts combined, one from the other four districts and out-of-state combined, and three at large. NSEA-Retired President Dr. De Tonack serves as a delegate to both DA and RA by virtue of the office.

Complete details on how to file for these elections will be posted in January on the NSEA-Retired website. RA delegates and board positions require a 50-word candidate bio.

2021-2022 NSEA-Retired Board



Members of the 2021-2022 NSEA-Retired Board of Directors are, from left (front row) Capitol Board Representative Pat Etherton, Treasurer Arlene Rea, President Dr. De Tonack, Vice President Roger Rea and Secretary Dr. Sarah Brown; and (back row) Elkhorn Representative Tom Black, Metro Representative Ruby Davis, Tri-Valley Representative Guy Roggenkamp, Sandhills Representative Maureen Nickels, Panhandle Representative Twila Griffiths, Capitol Representative Dr. Margie Nowak and Metro Representative Walta Sue Dodd.

Have an article idea for the *NSEA-Retired Advocate* or the *NSEA Voice* magazine? Send your idea to Dr. De Tonack at dtonack@neb.rr.com.

Tonack speaks to Aspiring Ed

NSEA-Retired President Dr. De Tonack had the privilege of presenting a session on classroom management at the Nov. 13 Aspiring Educators' statewide virtual conference.

Using discussions prompted by the ASCD material called "Teacher Talk That Matters," Tonack and participants discussed several "instead of saying---," "we might try saying---" examples.

Language is part of everything educators do every day and is an important component of classroom management.

Teacher talk can create a positive culture and climate, can be an effective management and discipline tool, and can create strong academic engagement.

CORE: Call On Retired Educators



NSEA-Retired members Stephanie Nantkes (left) and Janet Goracke help write thank you notes to 427 Nebraska Education Support Professionals during the Retired Fall Conference in October. Travis Vo, NSEA Board Representative for ESP members, asked retired members to help write thank you notes to ESPs, and several retirees quickly said "yes!" Each ESP received a personalized note, and NSEA sent the cards during American Education Week in November.

Retired, but still relevant

During the fall NSEA-Retired conference, participants were reminded of the various activities of the NSEA-Retired Association during the past two years. The Association:

- Promoted state legislation which will decrease the state taxation on Social Security benefits;
- Continued to support the educators' state retirement pension plan and support retirement planning sessions;
- Contributed to the "Cascade Teachers' Fountain" restoration in Lincoln;
- Purchased the NSEA Building's flag and flag pole "honoring Nebraska educators;"
- Supported 15 former Aspiring Educator members with a \$200 rebate each for this year's NSEA dues;
- Contributed \$10,000 to Nebraska food banks during the COVID-19 pandemic;

- Changed membership bylaws concerning retired membership to be congruent with NEA-Retired membership and thereby no longer requiring NSEA membership the year before retirement but only requiring that retired membership be "open to any NSEA member who has retired and reached the age of forty-five years or more, or an individual who is eligible to receive benefits under a school employee retirement system in Nebraska or another state and who was employed for at least five years in a position that qualified them for Active membership but is no longer so employed;" and
- Helped enact a reduction in state Education Support Professionals retired lifetime and pre-retired lifetime subscriber dues, congruent with a recent change in NEA-Retired lifetime dues for ESP, to be 60% of NSEA-Retired lifetime and pre-retired lifetime subscriber ESP dues.

Fact or fiction? Beware internet "news" stories

With social media and seemingly infinite websites reporting "news" online, it can be difficult to tell what is true, what is not, and what is merely opinion. The following links can help you discern fact from fiction on the internet:

- Snopes, a verification site, at www.snopes.com
- Amnesty International's YouTube DataViewer at citizenevidence.amnestyusa.org
- Factcheck.org, a verification site, at www.factcheck.org

UPCOMING EVENTS

February Governance/Lobby Day

Where: Online and in-person

When: Tuesday, Feb. 15, 2022

Time: Zoom - 10 a.m. to noon (enter meeting after 9:30 a.m.)
In-person - meet at 1:30 p.m. in Capitol Rotunda (1445 K St., Lincoln)

Zoom Schedule

Welcome and Introductions

Dr. De Tonack, President, NSEA-Retired
Jason Hayes, NSEA Director of Public Policy & Legislative Research

Legislation Update

Learn about proposed legislation that will affect education
Procedures for Visiting with Senators

Guest Speaker

Sen. Lynne Walz, Chair of Education Committee
Q&A Time to Follow

In-Person Schedule

(Encouraged for those within driving distance.)

1:30 p.m.

Meet in Capitol Rotunda to visit with and lobby senators

Register online at www.nsea.org/retired.

Click "Calendar, Events & Registrations."

The deadline for registration is Wednesday, Feb. 9.
The Zoom link will be provided to registered participants.

For questions or more details, contact De Tonack at dtonack@neb.rr.com or (402) 525-4264.

Spring conference on the horizon

Plan ahead to attend the NSEA-Retired Spring Conference April 21 at the Lincoln Children's Zoo. The day will include a "behind the scenes at the zoo" experience, traveling Nebraska with "The Better Half: Nebraska Hidden Treasures," an update on the Cascade Teachers' Fountain, and a "Crop Art: Policy and Politics" discussion. Lunch, prizes and conversation will round out the event, plus time to explore the zoo. Watch for more details in an upcoming edition of *The Voice*.

Subscribe to legislative updates

Stay up-to-date with legislative decisions that affect public education. Receive weekly updates about legislative activity in NSEA's Capitol Update, sent to your email inbox each week of the legislative session.

Every decision made regarding education is a political decision. NSEA's Government Relations team monitors legislative activities and advocates for the best interests of our students and members, including NSEA-Retired members. Bills change quickly throughout the session, and NSEA wants to keep you in the loop about how you may be affected.

Subscribe to the Capitol Update at www.nsea.org/subscriber.



Fun facts from Fall Conference

Members came together in-person for the NSEA-Retired Fall Conference Oct. 26 in Grand Island. The day included breakout sessions from five presenters. The following are some key "did you know's?" from their presentations.

"Crop Art: Process and Politics" by Art Tanderup

- It takes about a week to create a piece of crop art.
- Crop art is a great way to engage a community.
- Crop art can send a political message and stimulate activism.

"Civil War Medicine" with Gary Rath

- Ninety-five percent of all operations in the Civil War were done under anesthesia.
- Ether was first used for surgery in 1842 by Dr. Crawford Long of Jefferson, Georgia.
- Two-thirds of the deaths in the Civil War were because of disease.
- One week after the Battle of Second Manassas, more than 3,000 wounded Union soldiers still lay on the battlefield.
- Sept. 17, 1862, still remains the single bloodiest day in our nation's his-



Gary Rath dresses the part for his talk on Civil War medicine.

tory, with more than 23,000 casualties at the Battle of Antietam.

- The first nursing school in the U.S. began in 1873 at Bellevue Hospital in New York.
- Clara Barton began teaching at age 15.
- More than 100,000 Union veterans homesteaded in Nebraska after the Civil War.

"Egypt: 5,000 Years of History" with Roger Rea

- Egypt is 50% larger than the state of Texas.
- The Nile River is the longest river in the world, but has the lowest "flow rate" of any major river.
- The pyramids were built by Egyptian farmers, using the time of the annual flooding of the Nile River to do work that paid for their food.
- The pyramids are positioned perfectly with the sides facing the cardinal directions – North, South, East and West – without the aid of a compass!
- Ninety-five percent of the population of Egypt lives within 5 miles of the Nile River.
- Egypt is in the middle of the largest desert in the world, and without the Nile River there would be no Egypt – only a sandy desert.



Art Tanderup speaks about his experiences with crop art.

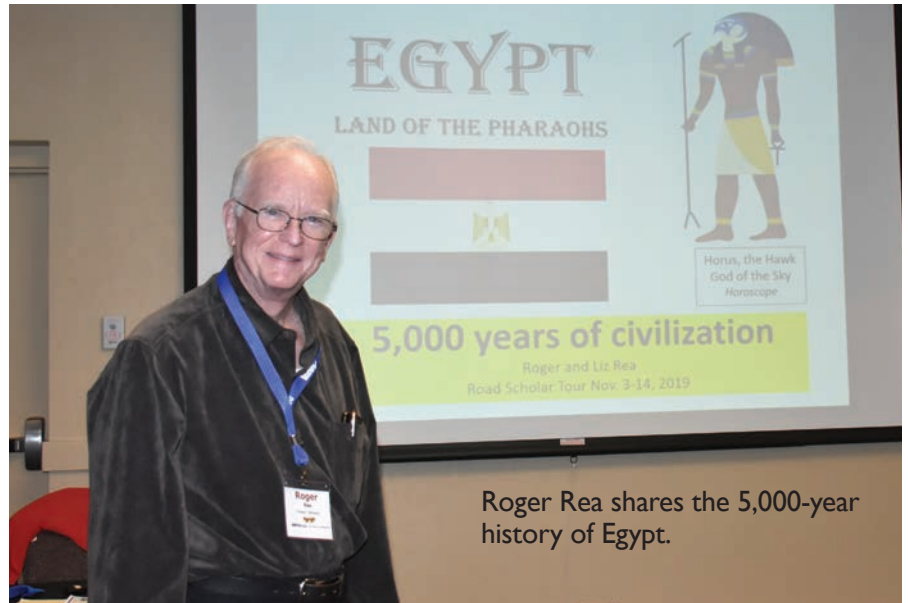


Ann Kroeger speaks about Medicare.

Fun facts, continued



Gene Wissenberg talks solar electricity.



Roger Rea shares the 5,000-year history of Egypt.

• The word "horoscope" has its origin in the name of the Egyptian god of the sky, Horus (the Hawk).

"Residential Solar Panels" with Gene Wissenberg

- Residential solar electrical systems are not inexpensive. Users are basically paying for electricity in advance and can expect an 8- to 10-year payback.
- A net-metering solar unit sends electricity to the home meter. Excess electricity over and above what is used at home is delivered back to the power

supplier.

- With a typical net-metering solar unit, electricity is only being produced during daylight hours. Power comes from the normal electrical supplier at night and on cloudy or foggy days.
- When the power fails because of a storm or power grid shortage, net-metering solar systems shut down, too, unless they are equipped with some type of battery storage system.
- Presently, a 26% Energy Tax Credit is available for those who install residential solar panels.

"Medicare Overview and Updates" by Ann Kroeger, Grand Island SHIP office

- Members have opportunities to change their Medicare D (prescription drug coverage) every year between the Oct. 15 and Dec. 7 enrollment time-frame.
- Nebraska SHIP educates people with Medicare to make informed decisions and is available free of charge.
- Nebraska SHIP information is available at 1-800-234-7119.



Margie Nowak (left) and Pat Etherton (right), both Capitol District representatives on the NSEA-Retired Board, assist NSEA-Retired Associate Rebecca Smith with registration at the Oct. 26 fall conference in Grand Island. Retired conferences are free for members and cost only \$10 for guests.

Going "Crazy" for Patsy Cline

Participants at the fall conference enjoyed music from Patsy Cline, starting with the tune "Crazy," via presenter Melinda Ferree from Wilcox.

Ferree has done a lot of singing over the years, but her dream came true when she got the part of Patsy Cline in the production of "Always...Patsy Cline" in 2007.

The play was such a hit with sell-out crowds that extra shows had to be added. The company was then asked to take the show to an even bigger performing arts center, where it was the first sellout crowd for a ticketed event at that venue.

The "Always...Patsy Cline" play was brought back again just two years later for eight more shows.

2021 marked the 14th year Ferree has been doing this "Patsy thing." Because of the success of both runs of



Melinda Ferree of Wilcox portrays musician Patsy Cline.

the "Always" play, she has kept busy and has been asked to portray Patsy at events such as senior festivals, fairs, banquets, Hero Flight USO shows, conventions, Christmas parties, reunions and local TV.

She's had the privilege of sharing the stage with Elvis entertainer Joseph Hall and other tribute artists, as well as having the chance to perform with lots of other entertainers and musicians.

"I knew this Patsy thing was going to be a big deal to me – I just didn't know it would be a big deal for anybody else," Ferree said. "It's a privilege to be able to honor Patsy's memory and to keep her music alive."

Ferree said wearing the wig is like wearing a crown. She said Patsy Cline was the best and wants to "do right by her." Ferree hopes her portrayal brings back sweet memories of the past.



The silent auction included a beaded belt, embroidered baby quilts, gift baskets, artwork, gift certificates and much more.



Carol Krejci

Thank you, Carol!

Carol Krejci, retiring from her role as the Metro representative on the NSEA-Retired Board, was recognized for her constant service both locally and statewide with an addition to her angel collection.

Prior to serving on the Retired Board, Krejci served on the NSEA Board for six years and as Metro District president for two years. She also served on the Omaha Education Association Board as president and vice president of advocacy.

She describes herself as a "political junkie" and was influenced by her 25 years teaching social studies at Omaha Central High and her involvement in political action committees.

"I came from a union family. That is just what you did," Carol said.



Silent auction a success

The NSEA-Retired Board donated numerous items for a silent auction at the fall conference. More than \$1,400 was raised from the auction and other donations for the NEA Fund For Children and Public Education.

The goals of the NEA Fund are to support and elect public and school champions on the federal level and to join coalitions on issues affecting

education as well as retired educators. This spans from issues such as Social Security to health care to prescription drug prices. Nebraska has benefited from this NEA fund on various educational issues.

Thank you to all who have contributed. The best way to contribute to this fund is at the website www.neafund.org.

INSURANCE UPDATES

BCBSNE Reaches Out: “We’re Here For You”

Jon Tidwell of Blue Cross Blue Shield of Nebraska presented six in-person sessions at three sites, plus eight remote sessions this year, purposely working with small groups to allow questions and discussions.

Below is information from the sessions:

Find the Information: Descriptions and rates of the Educators Health Alliance Direct Bill Plan and Educators’ Medicare Supplement are available at ehaplan.org/retiree-info. A webinar selected from one of this fall’s Zoom presentations is also available at this site and at nsea.org/retired by selecting "Insurance."

You may also contact BCBSNE’s Member Services Department at 800-991-5650 to ask about the Educators’ Medicare Supplement. Whenever calling, be sure to state the name of the particular plan for which you calling. Additional Medicare information can be found at medicare.gov.

Advantages of the Educators’ Medicare Supplement plan from BCBSNE: More than 4,600 individuals have selected this plan. It has an excellent dental option which must be chosen upon initial enrollment in the plan.

The rate increases based on the age range of the participant are in age bands. The bands are 65-66, 67-69, 70-74, 75-79, 80-84, and 85-plus. Insurance coverage travels with you to other states, even if you choose to live there.

Plans F and G continue to be available on this supplement since it is a modified union plan rather than a general public plan. The only difference between Plan F and Plan G is that Plan F covers the Medicare Part B deductible, \$233 for the coming year, and Plan G does not.



Jon Tidwell of Blue Cross Blue Shield of Nebraska presents on Medicare at a seminar in Kearney.

Insurance premiums for this Medicare supplement are again remaining the same as the previous year for each age band.

The Educators’ Medicare Supplement is available to people who are sliding over from an EHA plan or are members of NSEA-Retired, annual or lifetime. Many participants are both of these.

Be Cautious: A doctor or medical care provider may accept you as a patient but may not be in-network, meaning the negotiated “allowable payments” may not be accepted. Provider networks especially can be a challenge with some Medicare C (Advantage) plans.

If Medicare Part D for prescription drugs is not entered when first entering Medicare, there is a penalty attached later when you do subscribe.

Medicare enrollment reminders

If you collect Social Security at age 65, you are automatically enrolled in Medicare Part A and B.

Part A is free for most enrollees, and Part B cost varies with income from AGI two years prior.

If you don’t collect Social Security, you can enroll during one of three enrollment periods:

1) Initial Enrollment Period: This time extends from three months prior to the month you turn 65 (birthday month), your birthday month, up to three months after your birthday month (a seven-month window). This is when most individuals enroll in

Medicare for the first time.

2) General Enrollment Period, which extends from Jan. 1 through March 31. If you did not sign up for Part A and/or Part B during the Initial Enrollment Period, you can sign up during General Enrollment. Your coverage won’t start until July 1 of that year, and you may have to pay a higher Part A and/or Part B premium for late enrollment.

3) Special Enrollment Period allows for Medicare enrollment anytime during the year when certain life events occur. Some examples of such circumstances include leaving a

current employer’s sponsored health plan, relocation to a new area or your qualification for Medicaid or Extra Help changes.

If you are still working at age 65 and continuing with your current insurance, you may still notify Medicare for the Medicare Part A, but would then wait upon retirement to notify Medicare for Part B and Part D plus seeking a supplement plan.

For more information, go to medicare.gov.



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How well do you know your Social Security benefits?

True or False...

1. If I take retirement benefits before my full retirement age, they'll be reduced for early filing. _____
2. If I wait to take Social Security past age 70, my delayed retirement credit increases each year I wait. _____
3. Under current Social Security law, full retirement age is 65, no matter when you were born. _____
4. If my spouse dies, I will receive both my full benefit and my deceased spouse's full benefit. _____
5. Once I start collecting Social Security, my benefit payments will never change. _____
6. As a divorced person, I may be able to collect Social Security based on my ex-spouse's earning history. _____

Answers

1. True. The good news is that 94% of people age 55-65 who previously took this quiz answered it correctly, but there still seems to be confusion upon retirement.
2. False. You will not get any additional delay benefits the longer you wait past age 70 to start claiming. Your benefits max out once you hit age 70.
3. False. Someone 65 in 2021 has an FRA (full retirement age) of 66 and four months. A 60-year old person's FRA in 2021 is 67. Claiming before those ages reduces your benefits.
4. False. When a spouse dies, the surviving spouse is entitled to collect only one benefit – theirs or their spouse's. Also, the higher earning spouse may want to delay until age 70 for the highest possible benefit.
5. False. Social Security benefits are increased to keep pace with inflation.
6. True. If you were married for at least 10 years and have not remarried, you can use your ex's earnings record to determine your benefit. It does not matter if your ex has remarried. All that matters is that you have not.

Source: "Personal Finance," Sunday, May 2, 2021 Lincoln Journal Star by Carla Fried