

NSEA-RETIRED ADVOCATE

Check us out at www.nsea.org/retired

September 2018: V 14, I-1

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Retirees Connect Locally

All NSEA-Retired members, whether annual or lifetime, are part of a unified membership. There are also several local retired groups across the state. Below is contact information for organized local members of NSEA-Retired:

Omaha- Cheryl Richardson cheryl.richardson@cox.net

Lincoln – Arlene Rea arlenerea36@yahoo.com

Bellevue- Bill Gaus bgaus@cox.net

Millard- Jim and Sid Rames rames9@cox.net

PlatteValley-LaVilaVanBoening lavila928@windstream.net

Panhandle (Scottsbluff)– Kent Harvey kharvey@wncc.edu

Elkhorn/Sandhills–Pat Monson pmonson@cablone.net

Some associations meet every month while some meet less often. Some meet with the local Area Retired School Personnel Associations. One group of retired teachers gathered last fall in North Platte to voice legislative concerns, although they were not a formally organized local group of the association. NSEA Retired members in Crete joined together this past year to focus on local school issues and collectively had an impact on board policy. They discovered they like meeting together and now meet on a regular basis. Let us know if you would like to form a local group of NSEA-Retired.

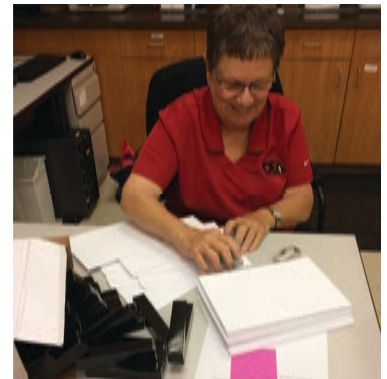


President Dr. De Tonack accepting one of the NEA Publication awards at RA. See page 4 for RA details.



Pictured to the left are Lincoln Education Association Retired members Kim Clabaugh, Marcia Benner and John Heineman working at the NSEA office this August. They are assisting NSEA entering data for the New Educator Campaign. This is an effort to gather data from new educators and other new hires on education issues key to their involvement and interests.

Pictured at right is OEA-Retired President Cheryl Richardson working at the Omaha Education Association Office. Cheryl retired from Omaha Public Schools and began volunteering for the Association. This has evolved into what is now a part time job with the Omaha Education Association.



Share some of your stories with us.

\$ Keeping Watch on Benefits \$

One of our Association's goals is to keep careful watch on and respond to issues directly affecting retirees. There are several "red flags" concerning Medicare and Social Security. The new tax law significantly increases the federal deficit and therefore triggers PAYGO, a budget rule requiring across-the-board cuts to many mandatory programs, including Medicare. PAYGO, as it now stands, could require \$410 billion in cuts to Medicare over 10 years. Congress did include a provision waiving the cuts in 2018 but there is no certainty for 2019. Furthermore, the increased deficit will continue to put pressure on Congress to make cuts to Medicare, as well as Medicaid and several other government assistance programs that help low-income seniors. The new tax law requires that the chained CPE, a lower measure of inflation, be used to calculate tax brackets and the standard deduction. Congress may push legislation requiring that the chained CPE also be used to calculate cost-of-living adjustments (COLAs) for Social Security beneficiaries. Using the chained CPE to calculate COLAs will lead to a benefit cut to seniors and disabled beneficiaries. Other proposals by Congress include increasing the retirement age from 67 to 69 for anyone 49 years of age or younger. There is discussion of raising Medicare eligibility from 65 to 67 to align with current Social Security ages. One budget proposal would increase the percent of Medicare part B and D costs paid by middle and higher income participants. Other proposals adjust deductible calculations.

Members Benefit from Insurance Options; Important New Information

Retirees between the ages of 50 and 64 who have been insured through the Educators Health Alliance (EHA) for five years immediately prior to retirement can continue their EHA coverage through the EHA Direct Bill Plan. Current premiums and deductible options can be found on the EHA website, www.ehaplan.org. To participate in the plan, you must join the EHA group by paying the Special Services fee. For more information, call NSEA at 1-800-742-0047 or 402-475-7611 and ask for Special Services Membership or call Blue Cross Blue Shield of Nebraska at 1-877-721-2583. Be sure to refer to the EHA Direct Bill Plan when you call.

Either EHA subscribers or NSEA-Retired members who are age 65 and above and on Medicare may purchase the newly renamed **Educators' Medicare Supplement Plan (the plan that was previously named NSEA-Retired Blue Senior Classic)** to pay for the medical costs that Medicare does not cover. **Educators' Medicare Supplement Plan** is endorsed by NSEA-Retired and has excellent dental plan options which are available only at the initial time of enrollment. Supplementary plans pay costs that Medicare Parts A and B do not. To be fully insured, you will also need Medicare Part D for prescription drug coverage. Medicare Part D providers may be changed each fall. You can call BCBSNE at 1-877-721-2583 to request information and enrollment forms. **Be sure to refer to the Educators' Medicare Supplement Plan** when calling. Additional information on Medicare can be found at www.medicare.gov.

Educators' Medicare Supplement Plan is a Plan F Medicare supplement with optional dental coverage. Beginning Jan. 1, 2019, this plan will also offer a Plan G Medicare supplement with optional dental coverage. The only difference between the two is that Plan F pays the Medicare Part B deductible (currently \$183 per year), and Plan G does not. Because **Educators' Medicare Supplement Plan** is an Employer Group plan, the Plan F supplement will continue to be offered to new enrollees when they become eligible for Medicare. (Congress acted to stop new enrollees in Plan F supplements for other groups beginning Jan. 1, 2020.) Current subscribers may switch to Plan G with an effective date of Jan. 1, 2019, by completing an enrollment form. The change will be for the 2019 year.

BCBSNE will host seminars regarding Educators' Medicare Supplement Plan twice at each of four locations. The sessions will be offered from 9:30 a.m. – 11:30 a.m., and again from 1:30 p.m. – 3:30 p.m.

Date	City	Location
Friday, November 2	Omaha	Omaha Public Schools TAC, Board Room 3215 Cuming Street
Tuesday, November 6	Kearney	Holiday Inn' 110 S. 2 nd Avenue
Wednesday, November 7	Lincoln	Southeast Community College 8800 "O" Street
Thursday, November 8	Norfolk	Northeast Community College Lifelong Learning Center 801 E. Benjamin Avenue

Seminar registration is required by October 26, 2018. Go to <https://www.18educators.eventbrite.com>. Note you will need an email address to register online. You can also call 1-800-562-6394 to register.

Members who are not able to attend one of the in-person seminars are invited to participate in one of two webinars. The webinars will be on **Tuesday, Nov. 13 at 9:30 a.m.** and **Thursday, Nov. 15 at 1:30 p.m.** Registration is required for the webinars. To register for the Nov. 13 morning webinar, go to bit.ly/18educatorsam; to register for the Nov. 15 afternoon webinar go to bit.ly/18educatorspm. Registration deadline is noon, Monday November 12.

NSEA-Retired Fall Conference

Where: Kearney Holiday Inn (110 S. 2nd Avenue, just north of exit from I-80)

When: Tuesday, Oct. 16, 2018

Time: 8:15-9 a.m. Registration; 9- a.m.-3:30 p.m. Conference

Morning Keynote: Follow the Water by Christine Lesiak, NET

This is an opportunity to see photos from conservation photographer Mike Forsberg and artist and photographer Michael Farrell while hearing the stories and challenges of a drop of water on a 1,300-mile journey from the mountains to the plains. Lesiak is the writer and producer of the NET program "Follow the Water." This is a key story for Nebraskans and the Platte River Valley.

Breakout Sessions: 10:15-11 and 11:15 to Noon

- ***Travel Iceland, a land of fire, ice, and elves**, presented by Roger Rea
- ***Ride the Trail of Chief Standing Bear** as Will Locke travels by bike
- ***Protecting Yourself from Scam** by Chris Czerwinski
- ***Politics and the Nebraska Legislature** by Senator Dan Quick
- ***EHA & BCBS Insurance Options** (pre-65 & Medicare) by BCBS representatives

Afternoon Presentation: A Core Experience, by Maile Llac Boeder and Kurt Wissenburg

Maile and Kurt, from The Leadership Center in Aurora, will present a "core" experience on communities, gratitude, and service. Prepare for an activity comparing "apples to apples," designed for the young and young-at-heart.

Morning refreshments and lunch are free for members; additional guest registration is \$10 per guest. The afternoon concludes with dessert and many prizes.

Optional evening gathering Monday, Oct. 15, 7 p.m at McCue's Taproom, 2008 Avenue A, Suite A in Kearney.

Registration on line at nsea.org/retired at Calendar and Events. For questions or assistance, contact Megan Lyons at megan.lyons@nsea.org or at 1-800-742-0047. The deadline for registration is October 9.

This time we have an extra request for food bank items which you can bring to the Monday evening event or Tuesday morning registration.

NEA-Retired Annual Meeting and Representative Assembly



NEA-Retired formerly began in 1983 and celebrated its 35th birthday at the NEA Retired annual meeting in Minneapolis this summer. The group has grown to more than 300,000 members. NSEA-Retired was formed in 1985 with Val Pullen of McCook serving as its first state president. Our state group now has almost 6,000 retired members. Pictured to the left are past NEA Retired presidents cutting the birthday cake. Shown are current President Sarah Borgman, Barb Matteson, Tom Curran and Jim Sproul. The two-day meeting, held just prior to RA, included voting for officers, raising monies for the NEA Fund for Children and Public Education, presenting the \$2,500 Jack Kinnaman Memorial Scholarships to three student members, and presenting several awards. Nebraska won publication awards for both the Advocate and Voice Retired Corner.



NSEA-Retired members Walta Sue Dodd and Ruby Davis, pictured at right, were kept busy both days of the Retired Annual Meeting while serving on the elections committee for NEA-Retired. One of the successful candidates was Nebraska's newly retired John Heineman, pictured at left, as he addressed the NEA-Retired delegation. John was elected as an NEA Retired member of the NEA Resolutions Committee.



At the Retired Annual meeting, silent and live auctions raise money for the NEA Children's Fund for political action as does the RA quilt raffle shown to the right with Nebraska delegates Carol Krejci, Walta Sue Dodd, Pat Etherton, Roger Rea, De Tonack and John Heineman. Shown to the left is Nebraska's donated handmade cover for the silent auction. NEA Retirees raised more than \$38,000 with the auctions and \$14,000 at the quilt raffle.



Planning with Members Advancing on the Education Ladder

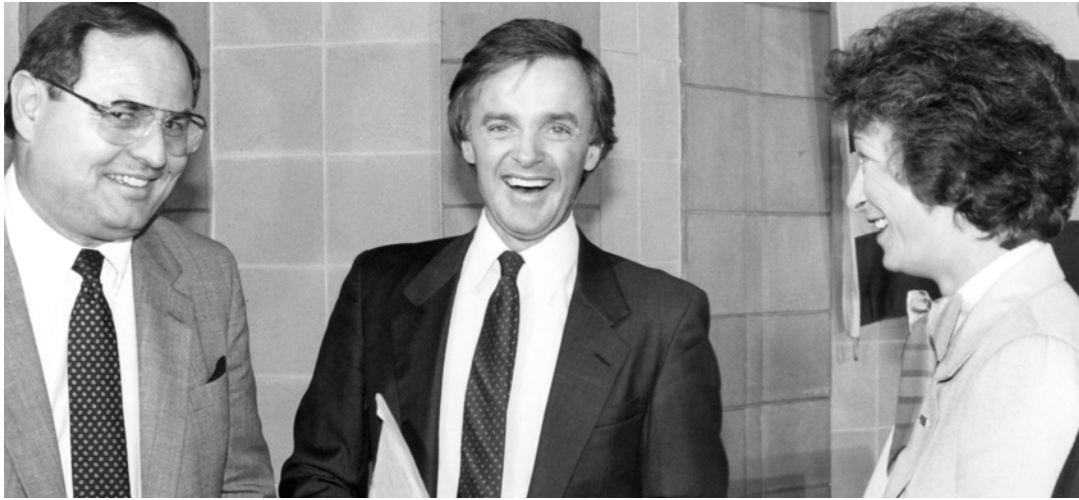
Pictured above are Retired Board Member Pat Etherton and Retired President De Tonack meeting with Student Education Association members Madison Kinney, Alicia Laufenberg and Luis Olivas while at the summer RA. Last year, Nebraska received a grant to continue our intergenerational mentoring work with the Student Education Association of Nebraska (SEAN) members. This coming year we are planning to expand that reach to Educators Rising members in high schools, continue with SEAN members, and include new educators. The plans are to provide expertise, materials and collaboration at already planned events. These events might include SEAN meetings at local colleges and other statewide events, helping with NSEA new educator contacts and membership drives, and helping with local Educator Rising events and statewide conferences. Some retired members have already become involved but we are constantly looking for new volunteers and ideas. Contact De at dtonack@neb.rr.com if you would like to be involved with Nebraskans on their road to the education profession.

Team Effort

Shown to the right are NSEA staff Rebecca Smith, Megan Lyons and Jan Anderson who have been and will be key people working with NSEA-Retired. Rebecca will no longer be working directly with the Retirees but we will have a chance to say thank you for her 10 years of devoted work at our fall conference. Megan will assume many of the former tasks handled by Rebecca. Jan will help to arrange many of the events for NSEA, including our conferences and Lobby Day events. Mike Wiesen and Jason Hayes will also continue to work with us at NSEA.



Megan Lyons has been with the NSEA since 2009. Her primary responsibilities are as the Advocacy Associate Staff Support Personnel. Megan comes to us with several years of experience in both web and print production. She is very excited to get her hands back into the print and web realms by assisting us in our newsletter production and website. She enjoys photography in her spare time and has even won some awards in that realm. She lives in Lincoln with her husband of 17 years along with their two children, James (6) and Harrison (4) and dog Dax. Jan began her career with NSEA in 2006 as an associate for the field staff. She later transitioned to the Communications Department. Starting September 1, Jan will be the assistant to the Executive Director as well as the NSEA Conference Coordinator. Jan lives in Fremont with her husband, John, and has been blessed with two daughters and three grandsons.



Stories from the Past: the Power of Union Collective Action

Pictured above are NSEA staffer Herb Schimek, former Governor Bob Kerrey and NSEA President Pat Richey celebrating a 1986 legislative victory for retirement benefits which have evolved much over the years.

Although Omaha has had a retirement system under the control of the Omaha Board of Education since 1909, other public school teachers in Nebraska did not until 1945. For the first state retirement plan, the most you could receive was \$30 per month for 30 years of service plus a savings annuity funded by teachers' contributions. In 1951 the annuity was increased and already retired teachers were allowed to return to work as "emeritus" employees, thereby retiring for a second time and qualifying for the increase. Other changes have occurred through the years. In 1959, NSEA and the Nebraska State Retired Teacher Association worked together to pass the maximum number of years in the retirement formula from 30 to 35 years. A significant change was made in 1968 with adoption of a formula to calculate benefits. The percent in the formula has grown from 1.25 percent to 2 percent.

Group health insurance has a history as well. For Nebraska public school teachers, the effort began in 1941 when the Nebraska Legislature passed a bill, supported by NSEA, which authorized group hospitalization plans for nonprofit groups. The Blue Cross Hospital Service Plan of Nebraska then became part of the Association's service for teachers. By January 1943, seven school districts were enrolled—Beatrice, Omaha, Grand Island, Columbus, Scottsbluff, Kearney and Rising City. Some school districts such as Omaha already had their own hospitalization group prior to this. A group plan was a major step in providing health insurance at a reasonable cost. In 1959, a legislative bill allowed school districts to participate in group plans covering teachers and also permitted districts to pay part or all of the premium. With collective bargaining, formal agreements began to devise plans for districts to share the cost of premiums. Eventually the Nebraska School Boards' Association, Nebraska Council of School Administrators, and NSEA have come together to manage what is now called the EHA, Educators Health Alliance.

If you are a female, do you expect the same compensation and treatment as your male colleagues? There was a time when it was common for males to receive more money than females. For example, teaching in Kearney in the 1960s meant all females earned \$200 less; there was gender bias in compensation. The higher pay for men than women was often called a "bonus" for heads of households but did not include women raising children on their own. One member recalls each teacher going one-by-one to the school board to ask for a raise. Perhaps it was another \$300 or \$400, if enough justification was given. Collective bargaining did not come about until the late 1960s. There was higher pay for male coaches, later based on a percentage of salary, and no or little pay for women "sponsors" of activities like pep club and intramural sports. One retired member received only \$50 per stage play which she directed. Another retired member received \$100 a year as pep club sponsor but then discovered that job involved riding a bus to all out-of-town games and supervising all concessions at home games.

How easy is it for you to be fired? You now have protection from disciplinary measures, including dismissal, without sufficient evidence of wrong-doing. In the past, it could simply be running afoul of an influential school board member, a desire to hire a friend or relative instead, or earning too much money. Examples would include teachers falsely accused of inappropriate conduct toward a student, unsubstantiated charges of theft or misappropriation of school funds, or unsubstantiated allegation of unsatisfactory job performance. There was a time when pregnant teachers had to resign before their 5th month of pregnancy. One Nebraska retired member had to sign a card saying she was not a member of the Communist Party for her first two years of teaching. (Even though legal, many districts had stopped requiring that.) At one time, age 65 was a mandatory retirement age.

contributions from Patsy Koch Johns, Pat Shafer, Herb Schimek, Bob Bussmann, Craig Christiansen, De Tonack

Legislative Issues and Candidates

Every election matters. Every vote matters. The following candidates shown below and recommended by NSEA place an emphasis on education issues and favor investment in public education in Nebraska at all levels. The recommendations come from the majority vote by bipartisan committees of your colleagues who read each candidate’s questionnaire answers and then interview the candidates who availed themselves of the interview process. Recommendations are based solely on education issues. To find your Legislative District, go to: legislature.gov/about/leg_map

Governor: Sen. Bob Krist	Leg.Dist.16: Chuck Hassebrook	Leg.Dist.36: Sen. Matt Williams
U.S.Senate: Jane Raybould	Leg.Dist.18: Sen. Brett Lindstrom	Leg.Dist.38: Marsha Fangmeyer
U.S.House: J. McClure/K. Eastman/ P. Theobald	Leg.Dist.20: Sen. John McCollister	Leg.Dist.40:Tim Gragert/Julie Thomsen
Leg.Dist.2: Susan Lorence	Leg.Dist.22: Mike Moser	Leg.Dist.42: Judy Pederson
Leg.Dist.4: Bob Hilkemann	Leg.Dist.24: Stephanie Nantkes	Leg.Dist.46: Sen. Adam Morfeld
Leg.Dist.6: Machaela Cavanaugh	Leg.Dist.26: Sen. Matt Hansen	Leg.Dist.48: Sen. John Stinner
Leg.Dist.8:Megan Hunt/Mina Davis	Leg.Dist.28: Sen. Patty Pansing Brooks	St. Board Dist. 5: Patricia Timm
Leg.Dist.10: Wendy DeBoer	Leg.Dist.30: Myron Dorn/Don Schuller	St. Board Dist. 6: Maureen Nickels
Leg.Dist.12: Steve Lathrop	Leg.Dist.32: Sen. Laura Ebke/Tom Brandt	St. Board Dist 7: Robin Stevens
Leg.Dist.14: Jeff Parris	Leg.Dist.34: Sen. Curt Friesen	St. Board Dist 8: Deb Neary

The Nebraska Legislature adjourned its 2018 session in April. Reviewing the 2018 Session by the introduction and movement of bills, the Legislature introduced 469 legislative bills this year. Eight senators will not return in 2019. Term limited senators are Lydia Brasch, Burke Harr, Bob Krist, Tyson Larson, Paul Schumacher and Jim Smith. Senators Roy Baker and John Keuhn did not file for re-election.

Among key issues this past year was the Social Security Tax reduction introduced by Sen. Brett Linstrom, passed by the Legislature and effective in 2020. The bill provides for the indexing of the amounts used for the Social Security adjustments to income at the same rate used for the indexing of individual income tax brackets. The current threshold is \$58,000 for married filing jointly returns and \$43,000 for all other returns. It is estimated that the annual fiscal impact to the General Fund will be \$3.9 million by 2021. State aid to education was spared from additional cuts but showed negligible growth. Spending for TEEOSA totaled just over \$1 billion for FY2018-19 (a 0.17 percent or \$1.69 million increase from the prior year). No changes were made to the TEEOSA formula during this session. Senators failed to reach consensus on a viable solution for Nebraska’s property tax crisis. Nebraska’s current tax structure relies too heavily on local property taxes to fund K-12 education. About 72 percent of Nebraska school districts do not receive **any** state equalization aid, leaving those school districts to rely solely on property taxes.



Jason Hayes Director, Public Policy & Legislative Research

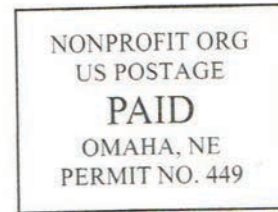
Avoid the Scams/Fraud Alert

At the fall conference, one of the breakout sessions will address how con artists may try to steal your money. A good, updated resource for information is www.aarp.org/fraudwatch. Common scams include tech support scams in which a person receives an email claiming to be from the Microsoft Corporation and saying there is a problem with your computer and a need to install an anti-virus program for \$99. Fake Checks is a scam that preys on people trying to sell merchandise on Craigslist or eBay. A buyer will offer to pay more than you are asking for the item with a cashier’s check and then ask you to pay a portion of it back as a handling fee. The cashier’s check appears to clear the bank but is eventually determined to be no good. Beware of people who contact you offering to sell your timeshare, since they are typical scams. The Foreign Lottery scam tricks you with a letter or phone call saying you have won a foreign lottery, but to collect your winnings you need to wire money to the caller for taxes.

“Do what you feel in your heart to be right for you will be criticized anyway.”
Eleanor Roosevelt



Nebraska State Education Association-Retired
605 S. 14th St., Suite 200, Lincoln, NE 68508
(800) 742-0047 www.nsea.org/retired



State NSEA Retired Elections

The January Voice will list the opportunities and deadlines for candidates to the April Delegate Assembly, summer Representative Assembly and Retired Annual Meeting, and state board positions. The following three-year state board positions will be available for elections this coming spring: Metro for one board position, Tri-Valley for one board position, Panhandle for one board position, secretary, and treasurer. The current treasurer and Metro position are term-limited.

Important Email Contacts

NSEA Retired	www.nsea.org/retired
NEA Retired	www.nea.org/retired
Nebraska Public Employees Retirement System	www.npers.ne.gov
Social Security	www.ssa.gov
Medicare	www.medicare.gov
EHA Health Insurance Plan	www.ehaplan.org
Nebraska Legislature	www.nebraskalegislature.gov
Omaha Education Association	http://omahaoea.org
Lincoln Education Association	https://lincolneducationassociation.org