

NSEA-RETIRED ADVOCATE

www.nsea.org/retired

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YOUR VOICE, YOUR VOTE 2025 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 Sunday, Feb. 5.

Open positions on the Retired Board of Directors, each for a three-year term, are Secretary, Treasurer, Metro District, Panhandle District and Tri-Valley District.

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.

Calendar Highlights

Feb. 5	Deadline to File is Sunday, Feb. 5
Feb. 14	DA Award Nominations Due
April 25-26	NSEA Delegate Assembly
July 2-6	NEA Representative Assembly



NSEA-Retired Governance/Lobby Day

18 February

Advocate for the Future of Education

9 AM - 12 PM



Look Back on Lobby Day 2024: (Left to right) Kathy Jensen, James and Elayne Landwehr, Janice Barnason and Pat Etherton.



NSEA-Retired members who wish to become more active and engaged in the Association are encouraged to attend the inaugural LEAD event in conjunction with Lobby Day on Feb. 17-18 at the NSEA office in Lincoln.

The LEAD event will feature sessions, which include networking opportunities with retired educators from across the state, and strategies for recruiting and engaging retired educators within your community.

Participants will also have an opportunity to observe an NSEA-Retired Board meeting to gain a deeper understanding of the governance structure and role of NSEA-Retired. Register online at www.nsea.org/LEAD.

Governance/Lobby Day

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. 24. 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, contact John Heineman at ringojohn@aol.com for more details.

Lincoln Education Association-Retired: A Year in Review

The Lincoln Education Association-Retired (LEA-R) strives to keep its members informed and connected, while also giving back to the community through its grant and scholarship programs. Each meeting this year has been headlined by guest speakers, providing valuable information on topics that resonate with members.

In September, Scott Wieskamp, the long-time Director of Operations for Lincoln Public Schools, kicked off the series with a presentation on the operational aspects of the district, offering insights into how the school system has evolved and how it continues to meet the needs of students, staff and the community.

Jim Bennett, the coordinator of the Lincoln chapter of Teammates, presented in October. He shared the inspiring work of this mentoring program, highlighting its mission to positively impact students' lives.

In November, Dr. Paula Harre, a retired orthodontist who is also a volunteer with Domesti-Pups, provided a fascinating look into the world of service dogs, sharing her experience working with these vital companions and offering insights into the training and care that go into preparing these dogs to support individuals in need.

LEA-R hosted raffles to help fund its grant program. A book sculpture donated by a member and produced by Valerie Hill, a retired teacher from Waverly, was a huge hit!



Dr. Paula Harre, a volunteer with Domesti-Pups.



Emily Haack, Mick Hale and Jim Bennett with Teammates.



Book sculpture donated Lincoln Continentals.



LEA-R holiday luncheon attendees enjoying the Lincoln Continentals.

Osher Lifelong Learning Institute Announces Omaha Expansion



Director of the Osher Lifelong Learning Institute (OLLI) presents to OEA-Retired members.

At a recent gathering of the Omaha Education Association Retired, Bob Michl, the director of the Osher Lifelong Learning Institute (OLLI), delivered an inspiring presentation about the exciting expansion of OLLI to Omaha.

During his talk, Michl highlighted the mission of OLLI, which is to provide engaging educational opportunities for lifelong learners aged 50 and older. He discussed the various programs and courses that OLLI offers, emphasizing the importance of continued learning and community engagement in enhancing the quality of life for retirees.

Michl's presentation sparked enthusiasm among attendees, who were eager to learn how OLLI's arrival in Omaha would enrich the local educational landscape. He outlined plans for upcoming classes, workshops and special events, encouraging everyone to participate and take advantage of the resources available to them.

The meeting was not only informative but also fostered a sense of community among the attendees, many of whom expressed their excitement about the opportunities OLLI will bring to the Omaha area.

Key Workshops at the Fall Conference

The NSEA Retired Fall Conference, held at the Archway in Kearney, was filled with insightful discussions and networking opportunities for attendees.

The conference featured a keynote address by Dr. Brian Maher, the commissioner of the Nebraska Department of Education, who addressed the pressing issues facing educators in Nebraska today. His speech highlighted the challenges and opportunities within the education sector, emphasizing the need for support and innovation.

One of the key workshops was led by Peggy Cooper and Jason Everett from ESU 10, focusing on artificial intelligence (AI). They discussed the importance of understanding AI and the various issues it presents in education, underlining the necessity for educators to stay informed and adapt to these technological advancements.

During the luncheon, former NSEA President Jenni Benson presented the



**NDE Commissioner
Dr. Brian Maher**

"Support Our Schools" campaign.

Another engaging workshop was conducted by Patsy Koch Johns, Dan Hayes and Al Koontz on the importance of arts education in Nebraska. Their presentation, titled "Arts Education in Nebraska: Yesterday, Today, and Tomorrow," explored the significant

role of theater and arts education, advocating for its continued integration within the curriculum.

Attendees also enjoyed a tour of the Archway, which added a fun and enriching experience to the conference, allowing everyone to appreciate the venue's unique history and significance. Overall, the conference was a great success, fostering collaboration and discussion among Nebraska educators.



WCEA-R Election Results for the New Year

Gathering for the end-of-the-year and beginning-of-the-year December meeting, the members of the Wilber-Clatonia Education Association-Retired re-elected Sarah Brown, President, and Nancy Fulton, Secretary/Treasurer, for the 2025 year. Fulton humorously said, "I'm fighting for my position," since Brown and Fulton have held their offices since the inception of the local chapter in 2021.

Members enjoyed a Christmas breakfast and learned of the upcoming events through NSEA-Retired with Governance (Lobby) Day in February, the Spring Conference and Delegate Assembly in March and the next WCEA-Retired meeting in April. Membership in the retired group continues to grow, and meeting with active members of WCEA proved to be very successful this year.

HISTORIC WIN!

Social Security benefits restored for many retired educators

The Government Pension Offset (GPO) and Windfall Elimination Provision (WEP) were officially repealed in early January. This monumental achievement marks a significant victory for retired educators across the nation and particularly for our NEA-Retired community.

What This Means for You

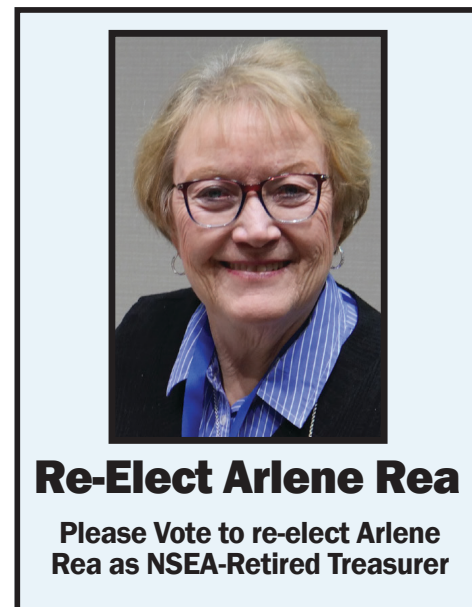
The repeal of GPO/WEP means that many of our members will now receive the full Social Security benefits they have earned throughout their careers. This change not only enhances financial security for retired educators but also recognizes the invaluable contributions we have made to our students and communities.

A Collective Effort

This victory is a testament to the power of advocacy and solidarity among educators, unions and supporters who have tirelessly fought for this change. Thank you to each of you who raised your voices, shared your stories and stood firm in our collective mission for justice.

Looking Ahead

As we celebrate this monumental win, let's continue to support one another and remain engaged in advocating for policies that benefit our profession and community. This is a time of renewed hope and opportunity for all retired educators.



Re-Elect Arlene Rea

Please Vote to re-elect Arlene Rea as NSEA-Retired Treasurer



(Left to Right): NSEA-Retired President John Heineman, Tamara Bailey, Jane Erdenberger, Dave Richardson, Colleen Richardson, Lynne Elwood, Mark Schulze, Carolyn Grice and Sue Kalina.

Members Represent at Metro District Senator Dinner

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

NSEA-Retired members play a critical role in helping lawmakers understand the current challenges facing public schools, educators and students. Years of practical knowledge gives them a unique perspective on how educational policies affect students, teachers and school communities.

The dinner, held on Dec. 14, was attended by NSEA members, NSEA-Retired members, governance leaders, State Board of Education members and senators.

Nebraska’s 109th Legislature convened on Jan. 8. The 90-day session is expected to cover a wide range of proposed bills that will affect Nebraska public education, our public schools, students and staff.

Every decision made regarding education is a political

decision. From funding to teaching certificate requirements, from the number of students in your classroom to the standards you teach, from your curriculum and the resources you can access, to the amount on your paycheck – all are tied to legislative action.

The NSEA’s Government Relations team monitors legislative activities and advocates for the best interests of our members, students and public education. Legislative bills change quickly throughout the session, and NSEA works to keep you in the loop about how your job as an educator or education support professional may be affected.

Stay up-to-date about legislative activity and decisions affecting public education with NSEA’s Capitol Update, sent to your personal email inbox each week of the legislative session. Subscribe to the Capitol Update at www.nsea.org/subscriber.

Know a Non-Member? Ask Them to Join NSEA-Retired

As we embark on a new year, it’s the perfect time to help non-members consider the benefits of joining the Nebraska State Education Association Retired (NSEA-Retired). Here are five compelling reasons to become a member.

Protect Retirement

Membership in NSEA-Retired provides essential resources and support to help secure your retirement. The association advocates for policies that protect pensions and benefits, ensuring a stable financial future for retired educators.

Improve Public Education

By joining NSEA-Retired, you contribute to a collective effort to enhance the quality of public education. Together, we can promote initiatives and

reforms that benefit all students and educators, creating a brighter future for our schools.

Advocate for Students

As a member, you gain a powerful voice in advocating for policies that support education. NSEA-Retired engages in political action to ensure that the interests of students and educators are represented at local, state and national levels.

Stay Connected

Membership offers a valuable opportunity to stay connected with fellow educators. Reconnect with former colleagues, share experiences and build lasting relationships within a supportive community that understands the challenges and triumphs of the

profession.

Stay Informed

NSEA-Retired provides access to conferences, workshops and media resources that keep you informed about the latest trends and developments in education. Staying updated enhances your ability to contribute meaningfully to discussions about public education.

Becoming an NSEA-Retired member means being part of a dedicated community. Join us in making a difference for ourselves and for generations of educators to come!

Visit www.nsea.org/joinnow or contact the NSEA Membership Department at 1-800-742-0047.

Focus on Education: Retirement Benefits for Teachers

During a November meeting, Tyler Cummings and Shane Rhian, representatives from the Nebraska Public Employees Retirement Systems (NPERS) and the Omaha School Employees Retirement System (OSERS), provided updates on retirement benefits and pension plans for public employees.

Their presentation underscored the commitment of both organizations to educating and informing all plan members about their benefits, ensuring that they are equipped to make informed decisions about their financial futures.



Tyler Cummings and Shane Rhian, representatives from NPERS and OSERS, provide updates on retirement benefits.

NPERS Security Update

NPERS has implemented multi-factor authentication (MFA) for its online accounts. MFA enhances the security of your account information. This update enables system administrators to offer expanded services and provide more information to members and agents while ensuring a more secure environment.

OSERS Update

As of Sept. 1, 2024, NPERS has taken over the administration of our seventh plan, the Omaha School Employees' Retirement System (OSERS). Including active, inactive and retired members, OSERS currently has 15,123 participants, making it roughly the same size as the County Retirement Plan.

Rhian and Cummings say

administering this plan has been both a demanding and rewarding undertaking.

NPERS Director

In December, NPERS Director John Murante left his position to pursue an opportunity outside state government. Murante began his role as Director in September 2023 and, during this time, he oversaw the transfer of OSERS and hired additional staff to the agency. His last day was December 20, 2024.

Tax Estimator

Administrators have introduced a new Tax Estimator to their website. Launched in 2024, this tool uses current tax tables and allows you to

input estimated future benefits or supplemental information to calculate potential tax withholding. Tools like this are designed to make financial planning more convenient, accurate and stress-free. NPERS employees have made it their mission to help teachers succeed in retirement, and the Tax Estimator is a step in that direction. Retirees who have created an NPERS account can change the taxes withheld on their pension/annuity payments.

See the Understanding Your 1099-R graphic below:

NPERS' staff are **NOT** certified to provide any kind of advisement regarding taxation or your specific tax situation.

VOID		CORRECTED		OMB No. 1545-0119		Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.	
BOX 1 This shows everything NPERS paid to you in 2024.				1 Gross distribution \$ BOX 1		2024 Form 1099-R	
BOX 2a This is the amount that is taxable to you.				2a Taxable amount \$ BOX 2a		Total distribution <input type="checkbox"/>	
BOX 4 This is the amount that was withheld for federal taxes.				3 Capital gain (included in box 2a) \$		4 Federal income tax withheld \$ BOX 4	
BOX 5 This is the amount that is not taxable.				5 Employee contributions/ Designated Roth contributions or insurance premiums \$		6 Net unrealized appreciation in employer's securities \$	
BOX 14 This is the amount that was withheld for state taxes.				7 Distribution code(s) IRA/SEP/SIMPLE		8 Other \$	
PAYER'S name Street address (including apt. no.) City or town, state or province, country, and ZIP or foreign postal code				9a Your percentage of total distribution %		9b Total employee contributions \$	
PAYER'S TIN RECIPIENT'S TIN				10 Amount allocable to IRR within 5 years \$		11 1st year of desig. Roth contrib.	
RECIPIENT'S name Street address (including apt. no.) City or town, state or province, country, and ZIP or foreign postal code				12 FATCA filing requirement		14 State tax withheld \$ BOX 14	
Account number (see instructions)				13 Date of payment		15 State/Payer's state no.	
Form 1099-R				www.irs.gov/Form1099R		Department of the Treasury - Internal Revenue Service	
NOTE:				BOX 1		-	
				BOX 2a		=	
				BOX 5			

Medicare Supplement Rates for 2025 Released

Article By: Roger Rea, NSEA-Retired Vice President

Medicare provides needed medical insurance for individuals over age 65 and for those with disabilities. There are two main parts of traditional Medicare: Part A and Part B. Part A provides coverage for hospital visits. It is paid for by the premiums you paid into Social Security while you were working; if you paid into Social Security for at least 40 quarters (10 years) you are automatically enrolled in Part A when you turn 65 and there is no premium. Part B covers physician services, outpatient and preventative care. Part B is optional, and has a premium. You enroll in Part B when you are no longer covered by your employer insurance plan – and that extends beyond age 65 if you are still working for an employer who provides health insurance. The standard monthly premium for Part B in 2025 is \$185 for most retirees. The premiums for Part B are adjusted each year to cover about one-fourth of the cost of the plan, with the remainder coming from general tax revenues.

Medicare is an 80/20 insurance plan, which means that Medicare will pay 80% of the covered charges for each part (A and B), and the individual is responsible for the remaining 20%. Both parts have a deductible that you must pay before the insurance pays anything. For 2025, the Part A deductible is \$1,676, and the Part B deductible is \$257. NSEA-Retired members who sign up for Educators'

Medicare Supplement, the Medicare Supplement that is underwritten by Blue Cross of Nebraska and endorsed by NSEA-Retired, do not pay the deductible amounts for Part A, and if they enroll in the Plan F Supplement they do not pay the Part B deductible. Educators' Medicare Supplement also offers a Plan G supplement (with a slightly lower premium) that does not cover the Part B deductible. Plan F supplements are no longer available to new enrollees in Medicare in the individual market, but because Educators' Medicare Supplement is not available to the general public, it is able to offer benefits to our members that are not available to the general public. Educators' Medicare Supplement also has an optional dental program on first enrollment that is superior to any dental coverage available to the general public enrolled in Medicare.

The Inflation Reduction Act of 2022 made some dramatic changes in Medicare costs going forward. The cost of insulin was capped at \$35 per month; recommended vaccines are available with no copay; and beginning in 2026, ten of the most expensive drugs will have lower negotiated prices.

One of the biggest changes is that for 2025, Part D drug plans must cap out-of-pocket expenses for covered drugs at \$2,000. This marks the first time in history that Medicare has a hard cap on

what you have to pay out of pocket. The cap includes the deductibles and copays that you make for covered drugs. It does not apply to the premiums, or payments you make for drugs that are not covered by the plan. Be sure that your Part D plan has the drugs that you take on their formulary, or you will be responsible for the entire retail cost of those drugs in addition to the \$2,000 cap for covered drugs! In 2025, there is no “donut hole,” “coverage gap,” or “catastrophic coverage” for prescription drugs. For 2025, Part D plans can have a deductible up to \$590, and then you make copayments until your total out-of-pocket costs are \$2,000. Any drugs you need once you have met that cap will not have a copay – but the drugs must be on the formulary of the Part D plan you have selected.

Almost 5,000 educators are enrolled in Educators' Medicare Supplement. It offers both a Plan F and Plan G supplement, in addition to offering optional dental coverage when you first sign up for the plan. There is a complete plan description posted on www.nsea.org/retired under the “RETIREMENT & INSURANCE” tab on the home page. You will also find a link to the 2025 rates for the plan in the paragraph describing the advantages of Educators' Medicare Supplement.



Staying Active During Winter - Tips for Retirees

Article By: EHA Wellness

Winter can make staying active challenging, but it's crucial for retirees to maintain physical and mental health. Here are some tips to help stay active during colder months:

1. Indoor Activities

- Walking Indoors: Use shopping malls or community centers for indoor walking.
- Home Workouts: Follow exercise videos, use simple equipment like resistance bands or climb stairs at home.
- Join a Gym: Participate in senior fitness classes or swim at indoor pools.

2. Group and Social Activities

- Community Programs: Look for winter fitness programs or dance classes at local senior centers.
- Online Classes: Join virtual fitness classes or use apps to stay motivated.

3. Outdoor Options

- Short Walks: Bundle up and take brief walks outside when the weather permits.
- Winter Sports: Try snowshoeing or cross-country skiing if you enjoy winter activities.

4. Stay Flexible and Engaged

- Stretching: Incorporate daily stretching or try Tai Chi to maintain flexibility.
- Active Hobbies: Engage in hobbies like indoor gardening or light housework.

5. Maintain a Routine

- Set Goals: Establish daily or weekly activity goals to stay consistent.
- Listen to Your Body: Adapt activities based on how you feel, and ensure safety at home.

By incorporating these activities, retirees can stay active, healthy and engaged throughout the winter.

**SAVE
the
DATE**

**NSEA-Retired
Spring Conference**

APRIL

24

Watch your email inbox and
visit www.nsea.org/retired
for the latest!

Making a New Year's Resolution for Stronger Public Education

As retired educators, we have a unique opportunity to influence Nebraska's public education system. Here are some inspiring resolutions to help strengthen it.

1. Stay Informed and Engaged

Stay updated on education issues by attending school board meetings or participating in community forums. This helps us advocate effectively for policies that support students and educators.

2. Volunteer Your Time

Consider volunteering in local schools or local associations. Your experience can make a significant difference.

3. Advocate for Public Education

Become a stronger advocate by writing to local representatives or sharing your educator experiences with others. Your voice helps shape education policies.

4. Support Fellow Educators

Reach out to current educators with mentorship or encouragement. Building a network of support strengthens our educational community.

5. Promote Lifelong Learning

Commit to continuing your education! Lifelong learning enriches your life and sets a powerful example for others.

6. Foster Community Connections

Strengthen ties within the community to gain greater support for public education.

7. Reflect on Your Impact

Reflect on your career and the difference you've made. Sharing your stories can inspire future generations of educators and emphasize the importance of our work.