

Important Telephone Numbers

Anthem Blue Cross/Blue Shield
RIPEA Group Health Plan
1-866-649-2041

Anthem Medicare Advantage Plan
Current members: 1-833-848-8730
More information: 1-833-848-8729

AMBA
Dental/Vision/Long Term Care/Cancer/Whole Life/
Medical Air Service Association
1-800-258-7041

HEAR in America
Hearing Plan
1-800-286-6149

INPRS/PERF
Retirement Checks & Benefits
1-844-464-6777

The RIPEA Board of Directors Working for You

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Georgetown

Billie Breaux
Indianapolis

Howard Buchanon
South Bend

Dr. Jack Dillon
South Bend

Cleo R. Duncan
Greensburg

John C. Galloway
Indianapolis

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Jessica B. Love,
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Email us at ripea@ripea.org
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www.RIPEA.org
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Monday through Friday,
8 a.m. to 4 p.m.

Michael B. Hinline
Noblesville

Dr. Robert N. Jackman
Milroy

Bruce Kimery
Indianapolis

Patricia Miller
Indianapolis

Marriette (Marty) Montgomery
Indianapolis

RIPEA

Retired Indiana Public Employees Association

Working for Your
Retirement Today

August 2023



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Retired Indiana Public Employees
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A Message from the Executive Director

I have a 3-year-old and an 8-year-old. So, I kind of need to enjoy animated movies. Problem is: they're not really my thing. In fact, for a year or so when my son was really young, whenever he wanted me to watch an animated film with him, he would ask to watch Zootopia or Moana. He knew those were a couple of top picks of mine.

Another solid option, if I'm being honest, is the Toy Story series.

The stuffed version of famous cowboy Woody leads an assortment of once-loved toys to ensure they still have a vital place in Andy's world.

I can relate.

Woody and his crew of retired or nearly retired friends have to pull out all the stops to remain relevant. To be seen. And to make sure they aren't pushed out by the shiny options that are introduced into their ever-changing reality.

But in the end, it was camaraderie and collaboration, as well as welcoming the new while holding onto the past, that won the day.

And that's much of the role of RIPEA: to pull people together around a common goal, to lead the charge, and to ensure the old are not

forgotten. Woody – on his own – could not get the job done. And neither can we.

One great way to rally the troops is at the Annual Convention on September 11. We'll again gather at Primo in Indianapolis with a bit of a western twist this year.

And remember, as cowboy Woody's famous song says:

"You've got a friend in me. You've got a friend in me. You've got troubles, I've got 'em too. There isn't anything I wouldn't do for you. We stick together and see it through. 'Cause you've got a friend in me."

See you on 9/11, old friends (and new)!

A blue ink handwritten signature, which appears to be "Jessica B. Love", is enclosed within a blue oval.

Jessica Love



Jessica B. Love

9:00 A.M.

REGISTRATION

MORNING PROGRAM
10:00 A.M.

Presentation of Colors, God Bless America & National Anthem
Pledge of Allegiance
Indiana State Police Color Guard

10:05 A.M.
Door Prize #1

WELCOME & INTRODUCTIONS
Cleo Duncan, Board President, RIPEA

10:15 A.M.

RIPEA REFLECTIONS
Jessica Love, Executive Director, RIPEA

10:30 A.M.
Door Prize #2 and #3

LEGISLATIVE REVIEW
Joe Loftus, Lobbyist, Barnes & Thornburg
Representative Bob Cherry; Senator Fady Quadorra

11:15 A.M.
Door Prize #4

INSURANCE UPDATES
Megan Walker, Anthem

11:40 A.M.
Door Prize #5

FOUNDATION REPORT
Marriette Montgomery, Chair, RIPEA/Murphy Foundation

LUNCHEON
NOON

LUNCH SERVED – VISIT WITH VENDORS
ENTERTAINMENT: Square Dancing
Indiana Dancers Association

AFTERNOON PROGRAM
1:15 P.M.
Door Prize #6

THE HOW TO'S of FINANCIAL RESILIENCY
Ambre Marr, AARP; Hale Crumley, Prosperity Indiana

1:45 P.M.
Door Prize #7

AGING IN PLACE
James Johnson, AMBA

2:10 P.M.
Door Prize #8

COPING WITH SOCIAL TRANSITIONS IN RETIREMENT
Phil Stafford, PhD, Ostrom Workshop at Indiana University

2:40 P.M.
Door Prize #9 and #10

CLOSING REMARKS
Jessica Love

3:00 P.M.

ADJOURNMENT

What do changes in the federal interest rate have to do with your retirement plan?

With inflation spiking then starting its gradual descent back to earth in the last year or so, much talk has been about the Federal Reserve increasing interest rates. Should you be worried about that and the effect on your retirement savings?

First, technically, what the Federal Reserve is changing is called the Federal Funds Rate. This is the rate at which member banks can borrow money from the government. That might not seem to affect individuals, but it does because if the banks have to pay more to borrow, they will charge you more to borrow from them!

There are two effects on retirement plans that you may be noticing from the higher interest rates if a defined contribution plan funds your retirement. One is that higher interest rates tend to slow down growth in the economy. This usually means that the stock market – where most people have their retirement savings – will not grow very fast and may even lose money. The other involves corporate bonds – also major components in most retirement savings. When interest rates go up, the price (and value) of current bonds drop. That's because investors can buy new bonds with higher interest rates. But, on the plus side, all bonds tend to become a better investment because they don't

lose money the way stocks might.

In contrast, if you participated in a defined benefit plan, which is the case for most PERF retirees at this point, that element of your retirement savings won't be impacted by these fluctuations. But you may still have other investments that are impacted.

If this all seems a bit overwhelming, just remember, investing is a long-term commitment. Maintaining a proper allocation of stocks, bonds and cash is the best defense in a bad economy and the best offense in a good one!

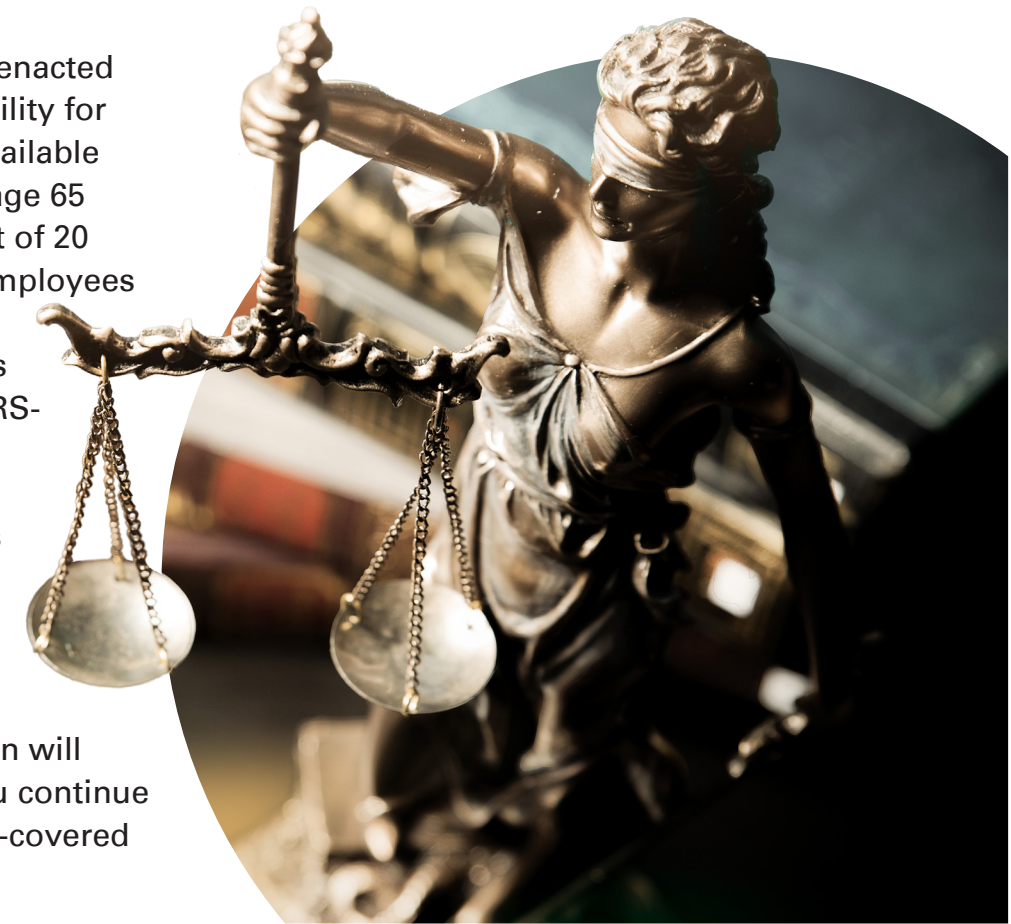
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The opinions contained herein are not intended to be investment advice or a solicitation to buy or sell any securities.
Archer Investment Corporation manages The Archer Funds. You should carefully consider the investment objectives, potential risks, management fees, and charges and expenses of the Fund before investing. The Fund's prospectus contains this and other information about the Fund, and should be read carefully before investing. You may obtain a current copy of the Fund's prospectus by calling 800-581-1780 or visit www.thearcherfunds.com. Past performance is not a guarantee of future results. The investment return and principal value of an investment in the Fund will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. The Archer Funds are distributed by Arbor Court Capital, LLC, 8000 Town Centre Drive, Suite 400, Broadview Heights, OH 44147 Member FINRA.

Legislative Update

Still working, but want to start collecting your pension early? The updated Millie Morgan retirement option may be right for you.

In 2023, the Indiana General Assembly enacted legislation that expanded the age eligibility for the Millie Morgan option. Previously available from age 70, it is now accessible from age 65 onwards. Furthermore, the requirement of 20 years of total service credit for active employees remains unchanged for those who choose to receive their pension benefits while remaining employed in their INPRS-covered position.

Please understand that considering this option requires careful evaluation of your individual circumstances. It's important to note that once you make the decision to retire, it becomes permanent. The selected retirement plan will not be subject to adjustments while you continue working or after you leave PERF Hybrid-covered employment.



Acknowledging Years of Dedication: A Farewell to John C. Galloway

During the June board meeting, the RIPEA Board of Directors recognized John C. Galloway's extraordinary 10-year tenure as a valued member of our Board. With deep appreciation for his dedicated service, we accept John's resignation, which will take effect in September 2023.

John's commitment to RIPEA and his contributions have significantly impacted our organization, leaving an indelible mark on our collective journey. We extend our heartfelt gratitude and wish him continued success in all his future endeavors.



**John C.
Galloway**





Anthem Blue Cross and Blue Shield is committed to helping older adults, like RIPEA’s retirees, navigate the healthcare system, so they receive the care they need, at the right time, in the most appropriate setting. Our retiree plans are tailored specifically for older adults and designed with specialized care and coordination so that retirees feel heard, understood, and confident about their future and all its possibilities.

There’s a new address where you should send your Medicare Supplement F&G Plan premium payments.

Anthem changed the address where you send your premium payments. If you pay by check or money order, please start mailing your payments to the new address right away. It’s listed in the chart below, and it’s also on your latest bill. If you pay your premium through your bank or an online bill-pay service, please be sure to update the address with them.



Ways to make your premium payment

CHECK

Send a check or money order to this new payment address:

P.O. Box 5283
Carol Stream, IL 60197-5283

Be sure to include the coupon that comes with your bill. Please write your member ID number on the check or money order memo line.

ON ANTHEM.COM

No changes – keep making your premium payment on anthem.com

BANK OR ONLINE BILL-PAY

Update your bill-pay account information with this new payment address:

P.O. Box 5283
Carol Stream, IL 60197-5283

Be sure to include your member ID number on your request.

AUTOMATIC DEDUCTION

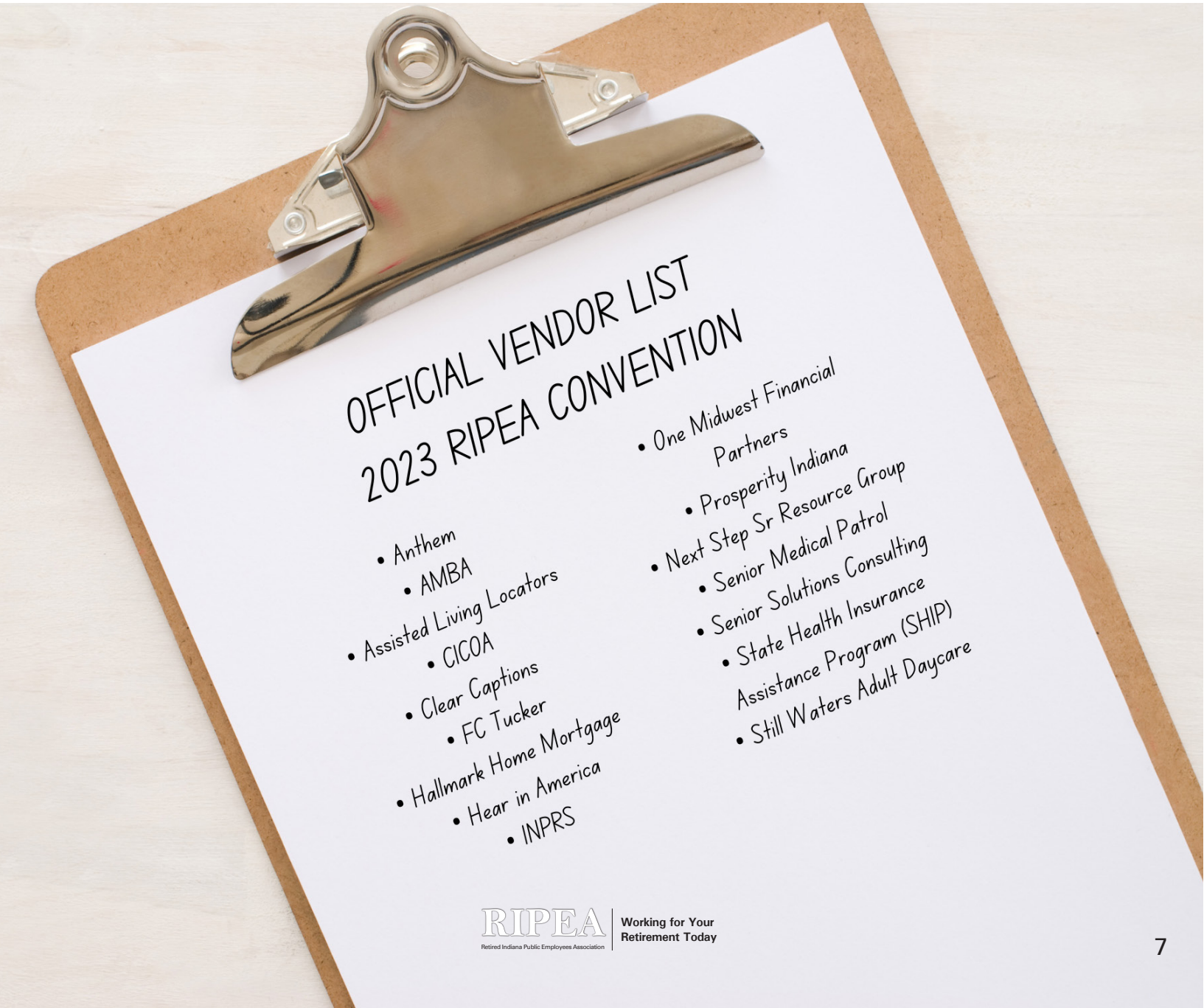
No changes – if we’re already deducting your premium payment automatically from your bank account, this will continue as usual.

This change does not apply to RIPEA’s Anthem Advantage plan holders. If you have questions or need help, call us at the Member Services number on your ID card.

Bow to your partner. Bow to your square. Do-si-do and promenade there.



The **Central Area of the Indiana Dancers Association (IDA)** is happy to present an exhibition of Modern Western Square Dancing at this year’s Convention! Attendees will learn all about this fun activity set to a wide variety of music and the health and social benefits that come along with it.





Leaving a Lasting Legacy: Strengthening the RIPEA Foundation for Future Generations

We are humbled and inspired to share news about a remarkable act of giving by two members of the RIPEA family who exemplify the spirit of generosity and compassion for their fellow PERF retirees.

Bill Murphy, former RIPEA Executive Director and current RIPEA Insurance Consultant, alongside Phil Conklin, RIPEA Chapter Coordinator, have taken a meaningful step toward supporting a brighter future for RIPEA members by including a provision in their wills for a legacy gift to the RIPEA/William R. Murphy Foundation.

Both gentlemen have witnessed firsthand the demand for Foundation grants skyrocketing over the years. Despite the Foundation's commendable annual revenues, which have consistently surpassed \$60,000 in recent years, the pressing need for support has led grant requests to exceed \$100,000 annually.

"The impact of legacy gifts resonates deeply within the hearts of retirees, creating a ripple effect of hope, security, and comfort for

generations to come," share Bill and Phil. "If you, too, share our vision of a future filled with compassion and support for PERF retirees, we encourage you to consider including the RIPEA/William R. Murphy Foundation in your estate plans. Your legacy gift will create a stronger, more resilient Foundation and help ensure retirees receive the financial assistance they need for years to come."

If you would like more information on how to include a provision in your will for a legacy gift to the RIPEA/William R. Murphy Foundation or if you have already arranged to do so, please contact Marty Montgomery, Chairman of the Foundation Board, via email at ripea@ripea.org.

Together, we can shape a brighter future for our fellow PERF retirees.

Why I Support the RIPEA Foundation

by Craig E. Hartzer

RIPEA Board & Members,

As a grateful member of the RIPEA/Murphy Foundation and RIPEA Boards, thank you for all the years of your dedicated public service and support of RIPEA. Your financial contributions to the RIPEA/Murphy Foundation and commitment to making Indiana and its communities a better place to live, work and raise a family are very much appreciated.

I contribute to the Foundation to help accomplish its mission "to serve Indiana's active and retired public employees through financial gifts needed to protect their quality of life." Many, heartbreakingly too many, of our former coworkers and their families need financial help with, for example, keeping a roof over their heads, keeping the heat on, putting food on the table, and seeing better with prescription eyeglasses. The absence of any increase in the financial benefit for our members and all retirees in the last few years means the need is even greater than before.

In my years of experience on the Foundation Board, I have learned firsthand that financial contributions to the Foundation, averaging more than \$55,000 annually for the last few years, have not kept up with the demand for critical assistance to our most needy and deserving retired members. The annual requests to the Foundation regularly exceed the available funds by more than 100%. We must do more!

Please encourage all RIPEA members that you know to either increase their current financial contributions and/or contribute for the first time to the Foundation. I contribute to the Foundation because the personal reward for this invaluable financial investment is that the quality of life for our richly deserving former coworkers and dedicated public servants is much improved.

Very Respectfully,
Craig Hartzer

Craig E. Hartzer
RIPEA/Murphy Foundation Board Member



Craig E. Hartzer

Receive a \$50 gift card with the House Call Program

Have an in-person or a face-to-face virtual health evaluation from the comfort of your own home

When you know more about your health needs, your doctors can too. This is exactly what the House Call program from Anthem Blue Cross and Blue Shield is all about.¹ Available to eligible RIPEA group-sponsored Medicare Advantage plan members, it helps you stay on top of your healthcare between checkups with your primary care doctor, from the comfort and convenience of your own home — and when you complete your visit, you will receive a \$50 gift card.

At no additional cost to you, a licensed clinician meets with you in person face-face or virtually on your computer, tablet, or smartphone, and performs a comprehensive health evaluation. They talk with you about your health needs, fill out a health assessment survey with you, and perform basic health screenings. Your visit should take about an hour, and a family member, friend, or representative can accompany you if you would like. After your screenings, the

Your House Call Program Visit Includes:

- ✓ Taking your height, weight, and body mass index (BMI).
- ✓ Measuring your blood pressure and other vital signs.
- ✓ Reviewing your prescriptions and medications with you.²
- ✓ Discussing your responses to the health assessment survey.

clinician will take time to discuss any concerns you may have and answer your questions. They will share a summary of your health evaluation with you and your primary care doctor (if we have their contact information) and will also help schedule any follow-up appointments for you, if needed.³

The House Call visit is completely optional and does not affect your health plan benefits or monthly premium in any way. Please know all information is kept private. This annual visit does not replace other healthcare services but supports the care you already receive.

Stay on top of your health between doctor appointments and schedule your House Call visit today. Call 1-888-912-8414 Monday to Friday, 8 a.m. to 8 p.m. in your local time zone, or Saturday, 8 a.m. to 5 p.m. Eastern Time; TTY: 711 or visit matrixforme.com. If you book online, we will call you to confirm your visit.

We are here to help. If you would like more information about the House Call program, please call the Member Services number on your plan membership card.

1 The House Call program is administered by Matrix Medical Network, an independent company. 2 House Call clinicians do not prescribe medication. The visiting clinician will review your medications with you and may make recommendations for you to discuss with your primary care doctor. 3 To help ensure your information is shared with your current healthcare providers, we will confirm and update their contact information during the in-home or virtual visit. The information in this document is meant to educate. It is not meant to serve as medical advice. Please check with your doctor for any advice about your health. Translation services are available. Please call First Impressions Welcome Team for answers or plan details at 1-833-848-8729 (TTY: 711) Monday to Friday, 8 a.m. to 9 p.m. ET, except holidays. We do not discriminate, exclude people, or treat them differently on the basis of race, color, national origin, sex, age, or disability in our health programs and activities. Anthem Blue Cross and Blue Shield is an LPPO plan with a Medicare contract. Enrollment in Anthem Blue Cross and Blue Shield depends on contract renewal. Anthem Blue Cross and Blue Shield is the trade name of Anthem Insurance Companies, Inc. Independent licensee of the Blue Cross Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.

Meet RIPEA's newest Board Member, Michael B. Hineline



Michael B. Hineline

In a unanimous decision during the March 1, 2023 meeting, our Board of Directors appointed Michael B. Hineline to serve a 4-year term on the RIPEA Board. His board service officially commenced at the June 7th meeting.

With an impressive career spanning over 45 years, Mike has consistently been at the forefront of harnessing the power of technology to overcome business challenges. Having recently retired as the Chief Information and Technology Officer for the Indiana Public Retirement System (INPRS), he brings a wealth of expertise and insights to our Board.

Mike has held key technology leadership roles throughout his career, including roles at One America Financial Partners, the City of Indianapolis and Anthem Alliance Health Insurance Company. Additionally, his diverse experience includes positions with Macmillan Publishing (a division of Simon and Schuster), Citibank, and Purdue University.

A proud alumnus of Purdue University and Indiana Wesleyan University and resident of Noblesville, Mike serves on various for-profit and not-for-profit boards, exemplifying his commitment to making a positive impact.

Join us in welcoming Mike to the RIPEA Board!



2023 RIPEA Annual Convention Registration Form

September 11, 2023

Primo Banquet & Conference Center
2615 National Avenue, Indianapolis 46227
(317) 789-0244 (800) 345-9214

BUS SIGNUP DEADLINE: August 10, 2023

Check a box if you wish to ride the bus at no cost. Locations must have at least 40 riders. Additional cities can be added.

☐

Clarksville

☐

Ft Wayne/Markle

☐

Gary/Merrillville

☐

Mishawaka/Kokomo

☐

Vincennes/Terre Haute

☐

_____ (city)

NAME _____

ADDRESS _____

PHONE (REQUIRED IF RIDING THE BUS) _____

REGISTRATION FEE TOTAL \$ _____ (\$12.00 FOR EACH ATTENDEE PRE-REGISTERED, \$15.00 ONSITE) *

Please make check payable to: "RIPEA CONVENTION" and mail check and registration form to:

RIPEA, 2415 DIRECTORS ROW, SUITE M, INDIANAPOLIS, IN 46241 OR

Pay online at: www.ripea.org on the 2023 Annual Convention page under the Events tab.

* You do not have to be a RIPEA member to attend.

If you register and are unable to attend, your registration fee will be refunded if you cancel by 08/31/2023.

☐

Check box if you would like a copy of the presentation slides provided at the Convention.