

Important Telephone Numbers

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

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

G.E.T.O. 1-877-867-3639
 Vacation Condos at Reduced Rates - www.gettraelop.com

Genworth 1-866-582-2436
 Long Term Care

HearPo 1-888-432-7464
 Hearing Plan

MetLife 1-800-438-6388
 Auto/Home

P.E.R.F. 1-888-526-1687
 Retirement Checks & Benefits

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The RIPEA office hours are:
 Monday through Friday,
 8 a.m. to 4 p.m.

RIPEA

Retired Indiana Public Employees Association

Working for Your Retirement Today



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Good News

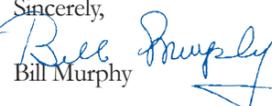
If you are a Social Security recipient, you will be receiving a 3.6% increase in your monthly check starting January 1, 2012.

A Message from the Executive Director

RIPEA's 40th Anniversary in 2012 is a milestone; not only for RIPEA, but for you as well. Whether you were among the first members to join back in 1972 or you became a member recently, your support has helped RIPEA improve and secure retirement benefits for all PERF members. We can't thank you enough.

Special thanks also go out to our board members, past and present, for their dedication and counsel who have served RIPEA so well over the years; and to our founder and former Executive Director, H.B. Shepherd. His vision and commitment to all retirees of the public sector in the state of Indiana is the foundation of RIPEA.

We'll keep you informed as plans are developed and finalized for RIPEA's 40th Anniversary Celebration. But for now, we want to thank you for all your support. You truly have helped make a difference.

Sincerely,

Bill Murphy

How to Get Supplemental Health Insurance for Less

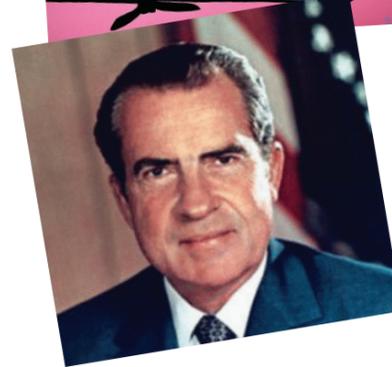
Did you know that RIPEA members can purchase supplemental health insurance at a lower-than-average rate? Most Medicare Supplemental carriers are projecting a 7%-10% hike in premiums as healthcare costs continue to rise. RIPEA is expecting a much lower increase of only 4.73% on average. This means RIPEA's health insurance premiums will be among the lowest in the nation!

As a member, you're also eligible for two of the finest and most comprehensive Medicare Supplemental products available. RIPEA's Comprehensive Plan is equivalent to the government's standardized Plan F, but the RIPEA version offers a million dollar major medical wrap-around that Plan F doesn't provide.

You can also choose RIPEA's "Basic Plan," which provides excellent coverage at even lower rates. The reduced premiums in this plan are possible because you make co-payments at your physician's office – just another way you benefit as a RIPEA member.

However, open enrollment only happens once a year and begins on January 1, 2012. So now is the time to compare your current coverage to RIPEA's options. If you are a new retiree (age 65), you may join effective on your 65th birthday.

If you have any questions, call our RIPEA consultant, Jim Benge at Sagamore Benefits Group-RIPEA (800-627-7475). We want you to enjoy your RIPEA benefits starting this January.



Looking Out for You Since '72

What do the original Godfather film, Richard Nixon's landslide victory to a second term in the White House and the final episode of Bewitched have in common with RIPEA? The answer is 1972 – the year that the Retired Indiana Public Employees Association was formed.

It's hard to believe that 2012 will be the 40th year we've worked to protect and enhance the income of Indiana's working and retired public employees. But, it's true. And over the years, we've accomplished a lot on your behalf.

In the past 20 years alone, RIPEA's legislative efforts have resulted in a minimum of \$1,860 in extra annual income for every member through a "13th" check, and an additional cost-of-living increase worth a minimum of \$11,844. That's a pretty good return on your \$12 a year

membership fee. And it's easy to see why RIPEA has grown from 1,500 members in 1972 to more than 38,000 today.

A lot has changed since 1972, but not at RIPEA. We're still doing what we started out to do. We're still working day-after-day to scrutinize any state legislation that might pose a threat to your retirement benefits. That's what we did in 1972. That's what we'll be doing in 2012. And with your support, we'll be doing it for the next 40 years too!

In the next issue of this newsletter, we'll share RIPEA's exciting plans for celebrating the 40th Anniversary and how you can be part of that celebration.

Heroes, Legislation and Fraud Protection at the 21st Annual Convention

A record number of 240 members and guests attended RIPEA's 21st Annual Convention on September 12th in Indianapolis. If you couldn't make it, here's a glimpse of what you missed:

The highlight of the day was Josh Bleill, a wounded Iraq War hero from Indiana who shared his incredible story of faith, persistence and determination. As told in his book, *One Step at a Time: A Young Marine's Story of Courage, Hope and a New Life in the NFL*, Josh returned home from the war refusing to give up on his dream to work for the Indianapolis Colts. From small town Hoosier to Iraq War veteran and Community Spokesman for the Indianapolis Colts, Josh is an inspiration to us all.

Melanie Woods from the Indiana Secretary of State's Office shared excellent tips about how to protect yourself against Senior Citizen Fraud. Remember, never give any personal information over the phone or internet unless you are absolutely certain it is safe.

This year's convention also featured current legislative reviews by Indiana Senator Vaneta Becker and Representative William Friend, a review of PERF issues by Jennifer Lowery and an update on changes in RIPEA insurance plans by Jim Benge and Ross Page (see the lead article in this newsletter).

Last but not least, member Dave Larson proposed a resolution to oppose any

legislation that would eliminate the defined benefit plan of PERF. This plan would also establish an administrative procedure for communicating with the Trustees of Indiana Public Retirement System on behalf of RIPEA members. Look for more information about Dave's proposal in the February newsletter.

Remember, RIPEA's Annual Convention is designed to keep you informed and up-to-date about issues that matter to you. We hope to see you at next year's Convention as we celebrate RIPEA's 40th Anniversary!