

RIPEA

Retired Indiana Public Employees Association

Working for Your Retirement Today

May, 2012

40th
Anniversary

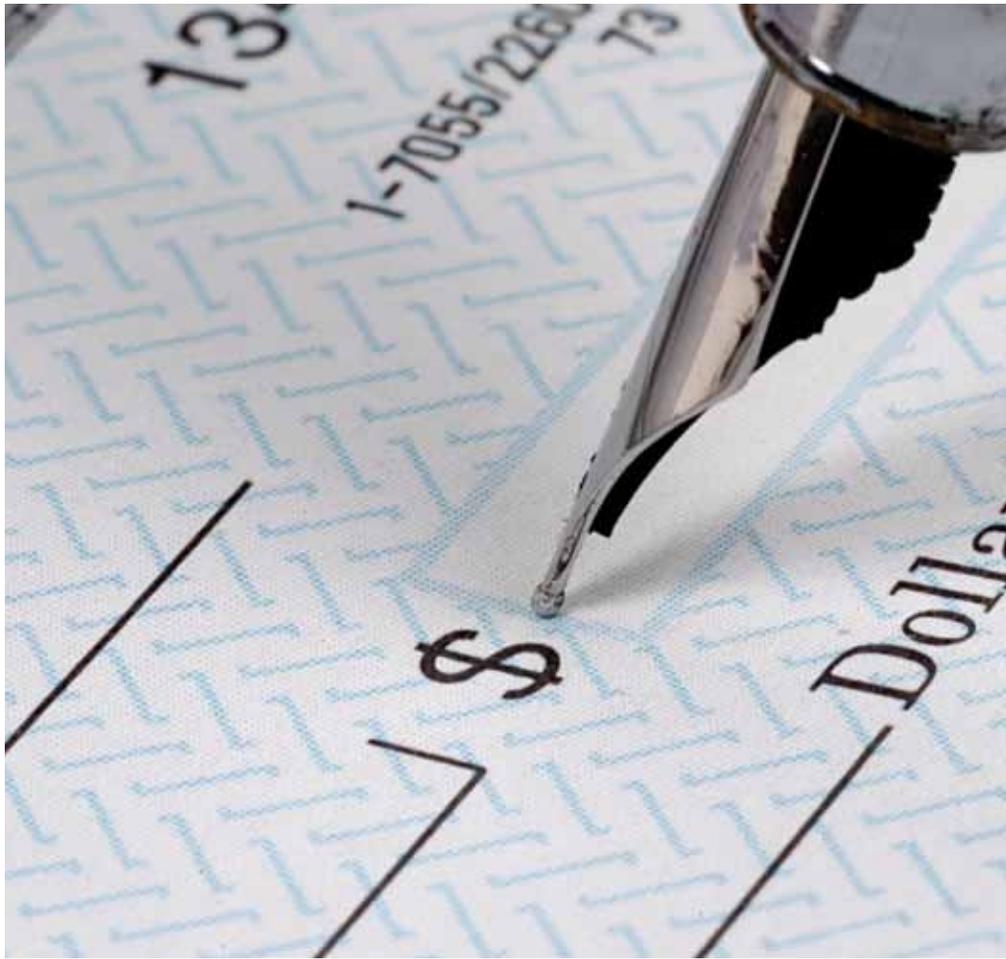


In this issue:

Extra Money for RIPEA
Members in Need
pg 1

The Final Decision about
Your 13th Check
pg 2

RIPEA Grant Application
pg 2



A Message from the Executive Director

Spring is finally here, which means we're getting closer to celebrating RIPEA's 40th anniversary. We're pleased to announce the Forty and Forty Celebration will take place at our 22nd Annual Convention on September 10, 2012 at Primo Convention Hall in Indianapolis, Indiana.

As noted in the past issue of the Communicator, our party-planning Task Force has been working hard to make this a celebration you'll never forget. One of our ideas is to coordinate group bus trips from the different chapter locations to make attending more convenient for you. Also, the Task Force is currently exploring options for a keynote speaker. We know your expectations are high, so we won't stop searching until we find the perfect fit. Other ideas include door prizes, a raffle, games and more.

Planning the celebration is going well, but we're still trying to meet our goal of 40,000 RIPEA members (hence the Forty and Forty Celebration). Be sure to tell your fellow PERF members about all the work RIPEA does on their behalf. The more members we have, the more we can do to enhance your retirement benefits.

We'll reveal everything about the Forty and Forty Celebration in the next Communicator. For now, please plan on spending the day of September 10, 2012 in Indianapolis. Come meet fellow members from other chapters, share ideas on what RIPEA can do to better protect you, enjoy complimentary food, and most of all, have fun. After all, we've accomplished a lot together over the last 40 years. It's time to celebrate.

Sincerely,


Bill Murphy

Extra Money for RIPEA Members in Need

The mission of RIPEA is to protect your retirement. This involves more than just lobbying on your behalf. As a RIPEA member, you're also eligible to apply for financial assistance during especially difficult times. Thanks to the generosity of thousands of RIPEA members, the RIPEA Foundation is once again providing Individual Assistance Grants to members facing financial hardship.

Individual Assistance Grants provide relief for RIPEA members suffering from financial challenges related directly to their quality of life. These can include medical expenses, insurance premiums, home modifications for disability access, etc. Each year the Board of the RIPEA Foundation reviews every grant applicant and makes the difficult decision of who is most in need of this money.

If you're experiencing a financial hardship and would like to apply for an Individual Assistance Grant, just fill out the application included in this newsletter and mail it to RIPEA headquarters. Please submit your application by July 1, 2012. Individual Assistance Grants will be awarded by August 1, 2012.

Thank you to all the generous members who donate to the Foundation and contribute to the Individual Assistance Grant fund. Your compassion and support is truly appreciated, and will help RIPEA continue to provide financial relief to our fellow members during difficult times.

The Final Decision about Your 13th Check

A lot has happened since the last time we updated you about whether or not you'll get a 13th check this year.

As you'll remember from the February Communicator, House Bill 1123, which contains a provision for a 13th check for PERF members, passed the Indiana House on a vote of 82-2. However, it still had a long way to go. To become law, a bill needs to pass a Senate hearing, a Committee hearing, several legislative hearings, and then be signed into law by the Governor.

RIPEA has been closely monitoring the

fate of your 13th check through each of these steps. And we're happy to announce that Governor Daniels signed HB 1123 into law on March 19, 2012.

If you're a retiree of PERF (not one of the other funds administered by INPRS), and your effective date of retirement is December 1, 2011 or earlier, you'll receive a 13th check by October 1, 2012 in the following amounts:

Years of Service	Amount
5 years but less than 10	\$150.00 - Disability Retirees Only
10 years but less than 20	\$275.00
20 years but less than 30	\$350.00
30 years or more	\$450.00

Congratulations on your 13th check! This marks the 25th year in a row that RIPEA has helped PERF members receive a permanent Cost of Living Increase in their monthly pension and/or a 13th check. Just another reason why it pays to be a RIPEA member.

A Gift from Heaven

"A gift from heaven." That's how Kelly* describes the help she received from the RIPEA Foundation.

After years of living with lupus, Kelly developed heart complications that led to several major surgeries and a two-month stay in the hospital. Still in recovery, she had no insurance and debt collectors began hounding her. She felt like life couldn't get any harder... until she was diagnosed with borderline glaucoma.

The RIPEA Foundation was established for emergencies just like these. Each year the Foundation provides Individual Assistance Grants to help members make it through some of the most challenging times of their lives.

Mary* was forced to retire early to care for her husband while he battled cancer. She survived by maxing out credit cards, taking a loan against their life insurance, even limiting meals to one per day. Sadly, her husband lost his battle. His pension and Social Security payments stopped while medical bills and funeral expenses piled on. Devastated and alone, Mary needed help.



As did Michael*. For five years he struggled to find work and care for his wife who suffers from a disability. After their savings dried up, Michael sold his car and pawned anything he could until they had nothing. Finally he found work, but was two months behind on his mortgage. The Individual Assistance Grant money saved Michael and his wife from losing their home.

These are just a few of the people who write to the Foundation for help each

year. As you can see, their stories are heartbreaking. Without the Foundation, they would have nowhere else to turn.

Thank you to everyone who has supported the Foundation in the past. Your compassion and generosity makes a world of difference for members in need. To show your support for the Foundation, call 317-789-0244 or visit www.Ripea.org.

*Names have been changed to respect the privacy of our members.

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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Email us at ripea@ripea.org or visit our website: www.ripea.org

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

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RETIRED INDIANA PUBLIC EMPLOYEES ASSOCIATION FOUNDATION

3530 South Keystone Avenue, Suite 305 • Indianapolis, IN 46227

2012 Individual Grant Application

Application must be received in our office by July 1, 2012.

Member's Name _____

Address _____

City/Town _____ State _____ Zip _____

Telephone No. _____

Name, Address and Telephone Number of Person completing this application if other than applicant:

Total Gross Monthly Income:

	<u>Member</u>	<u>Spouse</u>	<u>Total</u>
Social Security	\$ _____	\$ _____	\$ _____
PERF	\$ _____	\$ _____	\$ _____
Employment	\$ _____	\$ _____	\$ _____
Other	\$ _____	\$ _____	\$ _____

Amount of Grant Requested \$ _____

Purpose for which Grant will be used (If additional space is needed for a complete explanation, please attach a separate sheet): _____

If Grant is to assist with payment of an existing financial obligation, please include a copy of the bill or a list of expenses if submitting a credit card bill.

Will any part of this obligation be paid by insurance? _____ If yes, how much? _____

Signature: _____ Date: _____

Print Name: _____

For Office Verification of Membership by: _____ Amount Recommended: _____

Use Only Reviewed by: _____ Date: _____

NOTE: If all lines are not completed and necessary supporting documents are not submitted, the application will not be considered. All information on this application is confidential and will not be shared with any person/s not affiliated with the RIPEA Foundation.