

**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.



Retired Indiana Public Employees Association

**Working for Your Retirement Today**

November 2012



John Gregg talking to a RIPEA member.



Mike Pence with Diane Wood, RIPEA member.

Marriette (Marty) Montgomery  
Indianapolis

Roger Parent  
South Bend

John Riemke  
Kendallville

Harold Woodruff  
Frankfort

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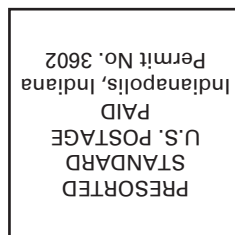
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Retired Indiana Public Employees Association, Inc.  
3530 S. Keystone Avenue, Suite #305  
Indianapolis, IN 46227





## An Important Announcement about Your PERF Benefits

Dear fellow PERF members,

As your RIPEA lobbyist, I've been working hard to secure your next Cost of Living Adjustment (COLA) and/or 13th check. And it's been a busy season for legislative initiatives, with one particularly important change under consideration.

The Pension Management Oversight Commission (PMOC), which oversees PERF, is currently reviewing a possible change to your COLA, 13th check and monthly benefits. Led by Chairman and State Representative Woody Burton, the PMOC held three meetings to organize its recommendations for the Indiana Legislature.

First, Chairman Burton appointed a subcommittee to provide an overall analysis of how PERF calculates COLAs, 13th checks and member benefits. He then asked public employees and teachers to come up with a joint recommendation for improvements. After a careful study, the subcommittee recommended adjustments be made so that people who have been retired the longest (and have lost the most purchasing power)

will receive a slightly larger COLA and/or 13th check.

Ultimately, the Commission recommended that the decision as to how to adjust PERF benefits be left to the discretion of the General Assembly. Rest assured that RIPEA will keep you updated on the General Assembly's final decision regarding your benefits.

Lastly, this will be my final article for the Communicator. I am retiring at the end of the year and will no longer be your lobbyist. Public pensions have been a significant part of my life's work for the last twenty-five years, but it's time for Jennifer and me to move on to our next journey. The RIPEA Board is determining the best direction for the future as they choose a new lobbyist. Until then, I will be working to get bills drafted before year-end and hand off my ideas to a new person. I'm happy to join you in retirement.

Sincerely,

Douglas Kinser

## 2013 Membership Renewal

If you have not renewed your RIPEA membership for 2013, you may visit our website at [www.ripea.org](http://www.ripea.org), call the RIPEA office or send a check made payable to RIPEA. Dues are only

\$12.00 per year. Your support will help us maintain a necessary presence with State Legislators to protect and improve your retirement benefits.

## A Message from the Executive Director

Thanks to everyone who came to RIPEA's 40th Anniversary at the 22nd Annual Convention in September. In case you couldn't make it, the celebration was a complete success!

We were honored to be joined by then-Congressman Mike Pence and former House Representative John Gregg, each of whom spoke about the importance of RIPEA. Representative Woody Burton and Senator Karen Tallian also spoke at the event, discussing possible changes to your COLA and 13th check.

Perhaps one of the most memorable parts of the day came when Ray Boomhower from the Indiana Historical Society gave a presentation on the "Tragedy on Pad 34", which killed three astronauts including Gus Grissom from Mitchell, Indiana. We were all touched to revisit that tragedy on January 27, 1967, and learn more about how it helped change the future of spaceflight.

Celebrating RIPEA's 40th Anniversary was an important milestone, but now it's time to get back to our sole purpose of protecting and improving your PERF benefits. We look forward to another 40 successful years of serving you.

Sincerely,

*Bill Murphy*  
Bill Murphy

## RIPEA Health Insurance Plans Can Save You Money

If you're nearing age 65, you may be looking into supplemental health insurance options like Medicare. Right now there are ten Medicare Supplement Plans and many Medicare Advantage plans. Each of these plans is standardized by the federal government, which means your monthly cost is set by your private insurance carrier. And if recent trends continue, these costs will continue to rise.

Fortunately, as a RIPEA member, you're eligible for two separate RIPEA Medicare Supplement Plans: the Comprehensive Plan (F) and the Basic Plan (N). Both of these options are priced more competitively than their Medicare counterparts and offer equal or better coverage. For your convenience, we've provided a summary of coverage for each plan below.

As you can see, the Comprehensive Plan provides complete Medicare Supplement coverage including zero deductibles, coinsurance or copays for covered medical treatments or services. The RIPEA Comprehensive Plan provides the same coverage as an individual Plan F, but also offers a One Million Dollar wrap-around Major Medical coverage. This covers many treatments and services that aren't covered by Medicare, including private duty nursing. Best of all, your monthly premium for the Comprehensive Plan, even with the extra \$1,000,000 coverage, is priced more competitively than other Medicare Supplement plans.

RIPEA's Basic Plan also offers excellent coverage, providing a

significant monthly premium savings by allowing the insured to pay the following if/when they occur:

- Doctor's Office Copay – 20% up to a maximum of \$20
- Emergency Room Copay – 20% up to a maximum of \$50
- Part B Deductible – \$140

- It does not pay Part B excess charges (if your physician does not accept Medicare Assignment and charges over the Medicare Allowed Amount)

For more information about how RIPEA's supplemental health insurance plans can save you money, visit [www.ripea.org](http://www.ripea.org) or contact your RIPEA office.

MEDIGAP BENEFITS	Comprehensive Plan	Basic Plan
Medicare Part A Coinsurance and hospital Cost up to an additional 365 days after Medicare Benefits are used up	X	X
Medicare Part B Coinsurance or Copayment	X	–
Blood (First 3 Pints)	X	X
Part A Hospice Care Coinsurance or Copayment	X	X
Skilled Nursing Facility Care Coinsurance	X	X
Medicare Part A Deductible	X	X
Medicare Part B Deductible	X	–
Medicare Part B Excess Charges**	X	–
Foreign Travel Emergency (Up to Plan Limits)	X	X
+++ \$1,000,000 Wrap Around Major Medical	X	–



Vincennes/Terre Haute Charter Bus