

Important Telephone Numbers

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

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

**G.E.T.O.
Vacation Condos at Reduced Rates - www.getravelop.com/AMBA** 1-877-867-3639

**Genworth
Long Term Care** 1-765-827-6607

**HearPo
Hearing Plan** 1-888-432-7464

**MetLife
Auto/Home** 1-800-438-6388

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

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www.ripea.org

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**

August 2014



In this issue:

Executive Director Message

2015 Legislative Agenda

Joint Survivorship Options

pg 1

pg 1

pg 2

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A Message from the Executive Director

Welcome to the August issue of the *Communicator*. My hope is that your summer has been relaxing and you've found plenty of time for family and friends.

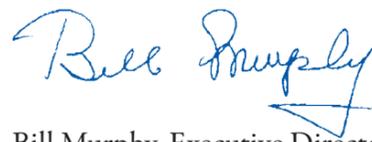
This is certainly a busy time in the RIPEA central office. As we prepare for our annual convention, it brings to mind all of the wonderful stories that we hear from our members throughout the year.

Recently we met a member, Margaret Eli, who retired after 17 years at Blackford County Schools. As a teacher's aide, she spent her days helping students with everything from homework to buttoning their jackets. Last year, when she found herself in need of assistance, she turned to the RIPEA Foundation for help. You can hear more of Margaret's wonderful story at the annual convention as we talk about the many ways you can be a part of the Foundation's grant program.

In this issue, you'll find more details on the convention and how to register. You'll also read about the upcoming Legislative session and what that could mean for public retirees around the state.

As always, if you are a RIPEA member we appreciate your support and ask for your suggestions to make RIPEA the most effective association it can be. We'll assist you in any way possible and appreciate your interest in all that we do.

Until next time,



Bill Murphy, Executive Director



2015 Legislative Agenda

John Riemke, president of RIPEA's Board of Directors, wrote a letter in May to Governor Pence requesting a meeting of the Directors with the Governor to discuss RIPEA's 2015 Legislative Agenda—specifically a cost-of-living adjustment (COLA) for PERF retirees.

As all RIPEA members are painfully aware, the last time an adjustment to the PERF benefit was in January 2009. The cumulative increase in Social Security benefits, a measure of inflation, from January 2009 to January 2014 was 13.2%. The one adjustment to the PERF benefit in this same time period was 2% to 2.5% depending on date retired.

Your Board of Directors appreciates the "13th check" that has been approved each year by the legislature; however, as you are aware that is a one-time payment and not a permanent increase in the benefit.

The Governor requested that the Board meet initially with Brian Bailey, State Budget Director, and Andrew Kossack, Legal Counsel for the office of Management & Budget. That meeting took place on

July 9 and was part of the process that hopefully will result in a 2015 COLA for PERF retirees.

Your Board of Directors' position in 2015 is that the PERF retiree should receive a COLA as well as a 13th check and that will be the emphasis as we work through the legislative process.

Pre-planning Removes Worry for Loved Ones

It was a grand time inside Celebration Hall at Crown Hill Cemetery and Funeral Home in Indianapolis as RIPEA members learned the many advantages of pre-planning their final arrangements. In spite of the subject matter, guests had fun as they discussed what pre-planning could mean to their loved ones.

Even if you weren't able to attend, as a RIPEA member—regardless of where you currently live—you can still take advantage of Crown Hills' special recognition program, including a free burial space and other special discounts at Crown Hill, along with a Personal Planning Guide.

"Pre-planning final arrangements is an act of love for your family," says Julia Baker, pre-planning counselor at Crown Hill. "They know what your desires and wishes are and at time of need, they are not left to make decisions for you."

For more information, contact Julia Baker at 317-452-7850, or via email at jbaker@crownhill.org.

Creditable Coverage: What Is It and Why Do I Need It?

Of the three benefits (physician, hospital and prescription drug) offered by Medicare, only one of them—Part D: prescription drug coverage—requires that you have "creditable coverage" in place if you opted not to take the coverage when it was first offered at age 65.*

Creditable coverage means that the coverage is expected to pay on average as much as the standard Medicare prescription drug coverage.

If you work past age 65 and remain on your employer-provided

prescription drug coverage, or if you purchase drug coverage through another insurance company, and choose not to take coverage when first eligible, you must be able to prove you had creditable coverage for that period, or risk penalties.

Although Medicare doesn't always ask for it, keep your proof of coverage handy. Proof will be in the form of employer-provided letters that show whether or not your company provided drug coverage that was "creditable." These letters are issued each November, so it's best to keep a collection of these letters.

Remember that the RIPEA Prescription Discount Card is not considered creditable coverage.

You will want to check your records in advance of enrolling in a Medicare Part D prescription drug plan to be sure you have an employee letter for each plan year you worked after the age of 65 and contact your employer for any missing year's letter.

**If you enroll in Medicare Part D when you are first eligible at age 65, prior creditable coverage is not a concern.*

Be an Active Member of a RIPEA Chapter

Are you an active member of one of RIPEA's 10 chapters across the state of Indiana? If not, we encourage you to become one.

Chapters meet twice a year, spring and fall, over lunch. There you have the opportunity to discuss issues with area legislators, hear presentations on matters of interest to senior citizens, and address any issues that you would like to be presented to the RIPEA board of directors. All issues discussed at the chapter meetings are passed on to the Board.

Chapters are located in Indianapolis, New Albany/Clarksville, Kokomo, Vincennes, Terre Haute, Columbus, Muncie, South Bend, Gary and Kendallville/Auburn.

To become an active chapter member, call (800) 345-9214.

Joint Survivorship Options

QUESTION: The PERF pension option I chose at retirement includes a joint survivor beneficiary benefit. What happens if my joint survivor predeceases me?

RIPEA: For options 30, 40 and 50, you must furnish a copy of your spouses or joint survivor beneficiary's death certificate. You have the option to name a new joint survivor beneficiary or switch to Option 20—No Guarantee.* If you choose to name a new joint survivor beneficiary, PERF will need the birth certificate of your new joint survivor beneficiary. Please note that changing your joint survivor beneficiary may have a significant impact on your monthly benefit.

**Option 20 – You will receive a monthly benefit for life, but there are no payments after your death.*



RIPEA's 24th Annual Convention – September 8th

RIPEA's 24th Annual Convention is Monday, Sept. 8th at Primo South Conference & Convention Center, 2615 National Avenue, Indianapolis. This is the same location as recent conventions.

Once again there will be cash door prizes, great food and a chance to renew friendships. It is our 24th convention and for the 24th year, the registration fee is only \$12. In addition, RIPEA will offer free bus transportation from South Bend, Kokomo, Clarksville, Vincennes, Terre Haute and Gary.

Doors open at 9am, the program begins at 10, followed by lunch at noon. We will adjourn by 3pm.

Presentations include:

- Aging and in-home solutions by Central Indiana Council on Aging (CICOA)
- Travel discounts available as a RIPEA member
- Medicare fraud
- Life of Hoosier World War II journalist Ernie Pyle
- RIPEA Foundation
- Review of 2014 Legislature & RIPEA's agenda for 2015-16
- Entertainment

Please complete the registration form below and return it to the RIPEA office with a check for \$12.

(You'll have a great time!)

SEPTEMBER 8, 2014

PRIMO SOUTH BANQUET & CONFERENCE CENTER,
2615 E. NATIONAL AVENUE, INDIANAPOLIS, 46227

Check a box if you wish to ride the bus; here are the departing locations:

South Bend Kokomo Clarksville Vincennes Terre Haute Gary

NAME _____

ADDRESS _____

REGISTRATION FEE REMITTED \$_____ (\$12.00 FOR EACH ATTENDEE)

PLEASE MAKE CHECK PAYABLE TO: "RIPEA CONVENTION" AND MAIL REGISTRATION AND
CHECK TO: RIPEA, 3530 S. KEYSTONE AVENUE, SUITE 305, INDIANAPOLIS, IN 46227
OR PAY ONLINE www.ripea.org UNDER ANNUAL CONVENTION.