

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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RIPEA COMMUNICATOR
is published quarterly by the
Retired Indiana Public Employees Association.
3530 South Keystone Avenue, Suite 305
Indianapolis, IN 46227
317-789-0244 • 800-345-9214

H.B. Shepherd, Founder
William R. Murphy, Executive Director

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.

RIPEA

Retired Indiana Public Employees Association

**Working for Your
Retirement Today**

November 2014



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

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A Message from the Executive Director

Welcome to the November issue of the *Communicator*. As we say goodbye to the warm days of summer and prepare for another Midwestern winter, it is a reminder that the 2015 legislative session is just around the corner.

For those of you who joined us at our Annual Convention in September, we are glad you made it! It's quite remarkable how many of our members travel from the far corners of our state. We've heard how much fun the bus rides can be—that our members really enjoy the time spent visiting with new friends and old.

So much of what we do at RIPEA deals with advocacy. We continually monitor our state government, reaching out to our elected officials on issues that are vital to our membership. As those elected often change, a lot of our time is spent building relationships. At our annual convention, we heard from two of our state's legislators who encourage RIPEA members to contact them with issues like their cost-of-living increases or their 13th check.

Remember that you always have a voice. If you're interested in becoming more active in RIPEA, or in meeting with your area's legislators, call our offices and we can get you to the right people.

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 will assist you in any way possible and appreciate your interest in all that we do.

Until next time,



Bill Murphy, Executive Director

Large crowd attends annual convention



RIPEA's 24th annual convention on September 8 was attended by 356 members and guests—the second largest group in convention history.

The attendees were welcomed by Board President John Riemke. There were presentations on In-Home Solutions on Aging, Prevention of Medicare Fraud, the Life of Hoosier World War II Journalist Ernie Pyle and numerous travel discounts available to RIPEA members. A

video and presentation on the RIPEA Foundation was followed by legislative review presented by two Indiana state legislators. The day concluded with entertainment provided by the Marian University Chamber Singers.

In anticipation of our silver anniversary celebration, please mark your calendar for September 14, 2015—the date for next year's convention.

Legislative Committee adopts 2015-2016 agenda

The Legislative Committee, established by the RIPEA Board, adopted the following legislative agenda for the 2015 and 2016 legislative session:

2015

- 3% COLA—Minimum increase of \$7.00 per month
- Minimum pension benefit increased from \$180.00 per month to \$225.00
- Reduced 13th check from recent years

Years of Service	2014	Proposed*
5-10	\$150	\$100
10-20	\$275	\$175
20-30	\$375	\$275
30+	\$450	\$350

2016

- COLA based on consumer price index
- 13th check same as 2015

If you have any thoughts or suggestions regarding these proposals, please contact the RIPEA office by letter, email or phone.

** The Committee is hopeful that the legislature will be supportive of a COLA increase if retirees receive a smaller 13th check. If the COLA is not approved, the committee will request a 13th check in the same amount as 2014.*

RIPEA Foundation grants nearly 50K

The RIPEA Foundation Board, in their meeting on July 23, 2014, approved 95 grants and awarded \$49,375 to RIPEA members who had unexpected financial needs. These grants were approved in the following categories:

- Medical Supplies and Services (ranging from surgery, cancer treatment, prescriptions, etc.)—\$37,150 (62 members)
- Dental Services and Supplies—\$4,425 (8 members)
- Home Repairs—\$2,450 (5 members)
- Utilities—\$5,350 (20 members)

These grants could not have been made without your generous donations to the Foundation.

Below is a summary of the grants in the past 5 years:

Years	Applications Received	Grants Approved	Dollars Approved
2010	225	55	\$29,416.00
2011	278	57	\$32,549.00
2012	296	75	\$44,502.00
2013	277	94	\$51,799.00
2014	250	95	\$49,375.00

Good news for insurance premiums

Did you know that RIPEA offers two health insurance plans for members age 65 and older who are already covered by Medicare A & B? Known as “complement plans” (rather than the more familiar phrase “supplement plans”), both plans are supplemental to Medicare and operate in the exact same manner as all other supplemental plans. Both plans are offered through Anthem.

Due to favorable claims activity in the 2014 plan year, the insurance trustees who manage both plans received a refund for the year. The trustees reinvested this amount in the plan to lower the rates required by Anthem for the 2015 calendar year. Both plans are age-rated, as most plans are, so members will still see an attained-age increase; however, this increase will be less than in recent

years. What's more, all members over age 80 will see a reduced rate in 2015 since these policies are not subject to age-rated premiums.

However, the Board received a total of 250 applications, which means that 155 people were turned down. By far the majority of the applicants that were denied were members with legitimate financial emergencies.

There is a great need to provide additional financial support to RIPEA members. Because of this, the Foundation board is in the process of enhancing its fundraising efforts to assist more members. If you have donated to the Foundation in the past, we appreciate your support and hope you will continue your efforts. If you have not donated in the past please consider making a donation now or in the future. Please know that every dollar counts.

Call the RIPEA offices at (800) 345-9214 with any questions.

RIPEA member is all smiles



Born in Blackford County, Margaret Eli lived there until she married and moved to Hartford City. When she retired as a public school employee, she joined RIPEA in order to stay current on news and legislation—and to maximize her benefits.

Margaret recently underwent a medical procedure. “I was having my teeth extracted. It was costing a lot,” she said. “That very day, I just happened to read in the (RIPEA) newsletter about the (Foundation) grants.” Her daughter helped her fill out her application right away.

In July 2013, the RIPEA Foundation awarded Margaret a \$500 grant toward the cost of her medical procedure. “I still have the letter when they told me they would send me the money,” she says. “It was a happy day.”

Margaret has encouraged everyone to consider donating to the Foundation, because of the impact it can have on members like her. “I had no idea until I read about it that people donate to this and I think it's just wonderful!”

Social Security benefits to rise

Social Security Benefits will increase to 1.7% in 2015—which translates into \$22 more each month for the average retired worker. In 2015, the average worker will receive \$1,328 a month, or \$15,936 a year, according to the Social Security Administration. More than 58 million recipients will see the bump in their checks starting in January.