

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**

The RIPEA Board of Directors Working for You

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Indianapolis

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South Bend

Marriette (Marty) Montgomery
Indianapolis

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Georgetown

John Galloway
Indianapolis

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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**

February 2015



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A message from the Executive Director

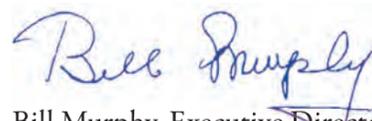
Welcome to the January issue of the *Communicator*. As we go to press, I can safely say that this winter weather has been a blessing compared to last year's. Without all the snow, we're able to navigate our roads much more easily than a year ago, which helps when I make my visits around the state to our various RIPEA chapters.

One of those visits included a celebration honoring someone who is not only a dear friend of mine, but who has also been a faithful servant to all of you. Marty Chitwood celebrated her 90th birthday this month. Marty has sat on the RIPEA board for 17 years and has been a guiding force in much of our decision making. It was my pleasure to attend her party on behalf of all RIPEA members.

This year promises to be an active one in the state legislature. In this issue, you'll see the various House Bills that may impact your benefits. I can promise you that we will carefully monitor and respond to each of these bills as they move through the process. During these early months of the 2015 term, we'll meet with representatives and other advocates of PERF to solidify our desire for increased benefits.

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

2015 proposed legislation

As of the date of this newsletter going to print the following bills have been introduced in the 2015 Legislature:

HB 1463

13th Check in 2015 and 2016 for Retirees of PERF, Teachers' Retirement Fund, State Excise Police, Gaming Agent, Gaming Control Officer, Conservation Enforcement Officers and State Police.

The amount is the same as recent years:

Note: To qualify in 2015, your effective date of retirement must be December 1, 2014 or prior. To qualify in 2016, your effective date of retirement must be December 1, 2015 or prior.

Years of Service	Amount
5-10 (Disabled)	\$150.00
20-Oct	\$275.00
20-30	\$375.00
30+	\$450.00

HB 1464

Cost of Living Adjustment, COLA, based on years of service at retirement, date retired, pension benefit, for retirees of PERF, Teachers' Retirement Fund, Pre-1987 State Police Benefit System and State Police 1987 Benefit System. Two examples are:

Years of Service	Date Retired	Monthly Pension Amount	Monthly Increase
20	1/1/2000	\$500.00	\$25.00
30	1/1/1995	\$700.00	\$39.00

Note: To qualify, your effective date of retirement must be December 1, 2014 or prior.

HB 1493

Cost of Living Adjustment, COLA, and 13th Check in 2015 and 2016 for retirees of PERF, Teacher's Retirement Fund, State Excise Police, Gaming Agent, Gaming Control Officer, Conservation Enforcement Officer and State Police. The COLA and 13th Check are based on \$7.50 for each year of service.

Two examples are:

COLA

20 years x \$7.50 = \$150.00 divided by 12 = \$12.50 Monthly Increase

30 years x \$7.50 = \$225.00 divided by 12 = \$18.75 Monthly Increase

13th Check

20 years x \$7.50 = \$150.00 Amount of 13th Check

30 years x \$7.50 = \$225.00 Amount of 13th Check

Note: To qualify, in 2015 your effective date of retirement must be December 1, 2014 or prior. To qualify in 2016, your effective date of retirement must be December 1, 2015 or prior.

This is proposed legislation ONLY. The May newsletter will have an article on the final result of the 2015 session.

Marty Chitwood honored on her 90th birthday



Left to right: Rep. Woody Burton, Marty Chitwood, Sen. Brent Waltz, Greenwood Deputy Mayor Terry McLaughlin (Mayor Mark Myers was in Washington D.C.)

Marty Chitwood, a RIPEA board member since 1998, was honored on her 90th birthday on January 21st by a few of her many friends and admirers.

Marty served as the elected Clerk Treasurer of Greenwood, IN from 1984 to 1988. In addition to her service as Clerk Treasurer, Marty held many positions during her career including real estate agent, executive secretary to the Commissioners of the Department of Corrections, State Tax Examiner of the Department of Revenue and Director of Student Services for the Indiana Senate. After her "retirement" Marty increased her commitment to volunteer service which had always been a large part of her life. A few of the many organizations she has offered her services are: Children's Cancer Center at Riley Hospital, Tutor at Westwood Elementary School and the Rose Society.

During the festivities on "Marty's Night" she was presented with a Proclamation from the City of Greenwood presented by Deputy Mayor Terry McLaughlin recognizing her for many years of dedicated service to the city. McLaughlin declared January 21, 2015 "Marty Chitwood Day". Marty also received a certificate

from the State of Indiana naming her an "Honorary Legislator" and a Proclamation signed by Governor Mike Pence naming Marty a "Distinguished Hoosier". The "Honorary Legislator" and "Distinguished Hoosier" awards were presented by State Representative Woody Burton.

RIPEA adds our name to the many organizations grateful to Marty for her dedicated service.

The RIPEA board of directors and staff have been blessed by having Marty as a valued member of our board for 17 years.

Congratulations Marty!



Treating hearing loss may help prevent falls

Injuries from falls have become a national healthcare crisis—to the tune of \$20 billion in annual medical costs. While you might think of falls as being caused by slippery floors, uneven terrain, loose rugs and certain health conditions, research is pointing to another possible culprit: hearing loss.

Hearing loss affects an estimated 10 percent of the U.S. population, and nearly one-third of adults over the age of 60. According to a study by Johns Hopkins University School of Medicine, people with even a mild hearing loss of 25 decibels are three times more likely to fall than those in the normal hearing population. Each additional 10 decibels of hearing loss increases the risk.

Researchers aren't sure why hearing loss contributes to the risk of falling. It might be that people who can't hear well may not be as aware of their environment, making them more susceptible to tripping and falling. Hearing loss places a large "cognitive load" on individuals, interfering with their balance and gait. Those who can't hear well also tend to stay by themselves and may be less active which, in turn, may increase a person's risk for falling.

If you think you might have a hearing loss, contact HearPO at 1-877-772-0652 for a hearing evaluation.