

Important Telephone Numbers

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

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.gettravelop.com/AMBA

Genworth 1-765-827-6607
Long Term Care

HearPo 1-888-432-7464
Hearing Plan

MetLife 1-800-438-6388
Auto/Home

P.E.R.F. 1-888-286-3544
Retirement Checks & Benefits

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Fred L. Armstrong
Indianapolis

Christie A. Bader
Georgetown

Larry L. Buell
Indianapolis

Jack Dillon
South Bend

Cleo R. Duncan
Greensburg

John Galloway
Indianapolis

Bruce Kimery
Indianapolis

Morris Mills
Ladoga

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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.



Marriette (Marty) Montgomery
Indianapolis

Roger Parent
South Bend

John Riemke
Kendallville

Harold Woodruff
Frankfort

RIPEA

Retired Indiana Public Employees Association

Working for Your Retirement Today

November 2015



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A message from the Executive Director

Welcome to the November issue of the *Communicator*. In a season full of activity, the highlight has to be the 25th annual RIPEA convention—what a great day that was. On September 14 in Indianapolis, nearly 400 members and guests joined us for a day of information sharing and renewing friendships.

The attendees, many of whom were transported by charter buses from around the state at no cost, got the inside—and unbiased—scoop on reverse mortgages, the services available to seniors from the Council on Aging, and heard an inspirational talk by war hero Josh Bliell. Personally, I'd love every member to attend at least one convention (though every year is good too!); the info shared is that important.

You see, we take our responsibility to advocate for our members seriously. This includes the relationships we have with our insurance vendors. For example, in the past few years, the service support from Express Scripts, our prescription discount card company, has changed. Consequently, we were obligated to search for a new vendor. We reached an agreement with Creative Benefit Design, a company with 15 years of experience in this complicated industry and more than 5 million members. On page 2, you'll see a deeper explanation of the change and what you can expect. On our website, we have provided a comparison between ES and CBD.

We understand that change can cause distress and we will be here to answer all of your questions, and assist you in any way possible. We appreciate your interest in all that we do.

Until next time,



Bill Murphy, Executive Director



Our Legislative Call to Action

The RIPEA Board of Directors, on the recommendation of the Legislative Committee, will propose the following legislation in 2016:

- A 3% Cost of Living Adjustment (COLA)
- A 13th Check in same amount as recent years:

Years of Service	Amount
5—10 (disabled only)	\$150
10—20	\$275
20—30	\$375
30+	\$450

The Board of Directors is asking all RIPEA members to contact their state representatives and senators urging their support of these proposals. The legislators do listen to their constituents. If you don't know who your local legislators are, you can find this information in one of these two ways:

- "Find your Legislator" link <http://iga.in.gov/legislative/find-legislators/>
- Contact your County Election Board

Let your Legislators know you need a COLA and 13th Check.

Watch for IRS form 1099-R in the mail

It's almost the end of the year. That means you'll be receiving your 1099-R form in the mail within the next few months. This IRS form shows how much was paid to you in 2015 by the Indiana Public Retirement System and from what source. IRS guidelines require INPRS to mail this form by January 31, 2016 (using the address they have on file for you).

If you received more than one type of distribution in the past year, INPRS is required by federal law to send a separate 1099-R for each source. You should use your 1099-R form when completing your tax returns. You may wish to contact your tax advisor regarding questions related to completing your tax return.

Don't forget your distribution

Do you still have funds in your Annuity Savings Account (ASA)? If so, the IRS has a required minimum distribution (RMD) for your ASA, based on age and employment status.

You may have to take a RMD if you will be:

- At least 70½ years old by December 31, 2015, and not working in a PERF or TRF covered position
- OR, will be 70½ years old by December 31, 2015, and not working for an employer that contributes to PERF or TRF.

For more information, visit the RMD website at www.in.gov/inprs/rmd.htm or call (888) 286-3544.

Please address any tax questions that you may have with your tax advisor.



Change to Rx discount card plan

Effective December 1, 2015, RIPEA members will have a new prescription discount card vendor, Creative Benefit Design (CBD). This vendor replaces Express Scripts, the vendor RIPEA has used since 1999. In the weeks before December 1, 2015, current discount card members will receive their new membership card and additional information about the new company and discount card. Creative Benefit Design offers a comprehensive website (www.cbdrx.net) that includes a pharmacy list and drug formulary. In addition, CBD is providing RIPEA members an assigned customer service representative.

In the meantime, CBD has brought to our attention a small issue that is common to all prescription discount card services. This issue may be important information to you if you are on a Medicare Part D drug plan:

The RX Discount Card can be used when a member is in the "Donut Hole" and their medications are not paid for by the Medicare Part D drug plan. However, it is important to realize that if you use the RX Discount Card in the donut hole that purchase will not count toward "getting out" of the donut hole and reaching the point your Medicare plan D will pay 95%

of the cost of your medicine.

Here is an example:

Mary is required to take numerous medications and reaches the donut hole in May of 2015. She would normally get out of the donut hole in October of 2015 and Medicare Plan D would pay 95% of the cost of her medications for the remainder of the year. However, due to the fact she used the RX discount card for her medications in the "Donut Hole" she would not reach the point in 2015 when Medicare plan D would pay 95% of the cost of her medications.

There are two possible solutions to this situation, please visit www.ripea.org or www.cbdrx.net for further information

If you currently have the Express Scripts prescription drug card, you will automatically receive a new Creative Benefit Design prescription drug card. The card can be used beginning December 1, 2015.

If you do not have the Express Scripts prescription drug card currently, but wish to have a CBD prescription drug card, please contact our office at (800) 345-9214. The Creative Benefit Design prescription drug card is free to all RIPEA members.



No SS benefit increase for 2016

The Social Security Administration announced that Social Security benefits will not increase in January 2016. This is the third time in the past seven years that Social Security recipients have not received an increase in their Social Security checks.

Cost of Living Adjustments (COLAs) are based on increases in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W), which excludes families whose main sources of income are pensions and Social Security. Retirees tend to spend more on health care where prices have consistently increased faster than overall inflation. Therefore, COLAs do not necessarily reflect how inflation impacts Social Security recipients.

Does any Social Security recipient believe their cost of living has not increased in 2015?

Lifelock offers great rate for RIPEA members

Two years ago, we introduced an offer to RIPEA members for Lifelock, a personal-identity protection plan. Lifelock offers identify theft detection, 24-hour member support, lost wallet protection and a \$1 million service guarantee, as well as enhanced coverage on data breach protection, public database monitoring, bank account and credit alerts.

For information on pricing or to enroll in Lifelock, please call the RIPEA office at (800) 345-9214. Even if you already have Lifelock, you can get the same coverage you have only at the new lower price offered only to RIPEA members.

The 25th Annual RIPEA Convention



Karen Vise, Carol Perkins and Christina Deaver listened to war hero Josh Bliell and other speakers at the 25th annual RIPEA convention.