

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
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	1-888-286-3544

The RIPEA Board of Directors Working for You

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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**

August 2016



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A message from the Executive Director

Welcome to the August issue of the *Communicator*.

It's hard to know where to begin when it comes to talking about this year's political campaign—both Indiana's and what's happening on the national stage. Who could have predicted that we'd be facing a last-minute addition to our state's race for governor or that our governor would be catapulted directly in front of a national audience?

But this is the way with politics; predictable in its unpredictability. Groucho Marx wrote that all people are born alike—except Democrats and Republicans. It's true that it's hard to imagine either side will ever see eye to eye, but this structure does give us a unique checks and balances system—a system that makes our country what it is today. At the same time, it's healthy to have a good laugh, because regardless of your political bend, all any of us really want is a positive and bright future.

We'll get a chance to hear from each of the three political parties at our upcoming RIPEA Annual Convention on September 12. We now know that Lt. Gov. Eric Holcomb will replace Governor Pence on the ballot as the Republican candidate, and have invited him to attend. At press time, we have not yet heard if he or someone from his campaign can be with us, but we will hear from both the Democratic and Libertarian parties.

Be sure to register for the convention. It's always informative and a great chance to see old friends.

Until next time,



Bill Murphy, Executive Director

Free transportation to RIPEA 26th Annual Convention

RIPEA's 26th annual convention is just around the corner. On Monday, September 12 we'll gather at Primo South Conference & Convention Center in Indianapolis, the same location as recent years.

As usual during an election year, we invited the candidates for Governor to be part of our day. Representing Democrat John Gregg will be his choice for Lieutenant Governor, Christina Hale. Libertarian Rex Bell will be with us too. Lt. Governor Eric Holcomb, the Republican candidate to replace Governor Pence, has been invited, though at press time we don't yet know if he is able to join us.



Rex Bell



Christina Hale



Lt. Gov. Eric Holcomb

We will also hear:

- A financial presentation by Bob Dunlap, CEO of Dunlap Gill Wealth Management, specifically for retirees (last year's survey ranked this as your No.1 request)
- PERF representative Jennifer Beasey will explain changes in the PERF law that may affect retirees
- Marriette Montgomery, President of RIPEA Foundation Board, will talk about the RIPEA Foundation
- Perry Hammock will discuss the Indiana Bicentennial Commission's celebration of Indiana statehood

There will be entertainment and cash door prizes (totaling \$1,000). In addition, RIPEA will offer FREE bus transportation from any city that has a minimum of 25 riders. In recent years there have been busses from South Bend, Kokomo, Clarksville, Vincennes/Terre Haute and Gary. RIPEA members are encouraged to bring a non-RIPEA member.

Doors open at 9 am, the program is from 10 am–3 pm. A buffet lunch is included. For the 26th year, the registration fee is only \$12.

The 13th Check

The Indiana Legislature once again passed the 13th check bill in the 2016 session. If you are a PERF member who retired as of December 1, 2015 or prior, the 13th check amount will be added to your PERF check, or direct deposited on September 15. The 13th check amounts are the same as in recent years:

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

Please contact your local legislators and thank them for their support.

Note: The 13th check is not automatic. Your RIPEA Board of Directors work very hard each year to obtain this additional retirement income for our members.

RIPEA's Pre-Retirement Planning Guide

When an employee covered by the Public Employees Retirement Fund—PERF—begins making retirement plans the task can be somewhat daunting.

The RIPEA Board of Directors have recently made retirement planning for potential new PERF retirees much easier. RIPEA has prepared a *Pre-Retirement Planning Guide* that is available FREE to RIPEA members. This 20-page guide contains explanations and contact information for the following:

- Public Employees Retirement Fund—PERF
- Social Security
- Medicare
- Health Insurance (age 65 & older)
- Health Insurance (under age 65)
- Decisions to Return to Work

If you are one of the thousands of RIPEA members who are still working in a PERF-covered position and considering retirement, contact the RIPEA office and we will send you a *Pre-Retirement Planning Guide* free of charge, but you must be a current RIPEA member to receive a copy.

If you are already retired but know someone working in a PERF-covered position who is considering retirement, feel free to provide them with our RIPEA contact information.

Untreated Hearing Loss Can Have Far-Reaching Consequences

Researchers have devoted enormous time and resources to the problem of noise inducing hearing loss (NIHL), how to prevent it and how to treat it. While damage that has already occurred is irreversible, there are ways to prevent NIHL. Limit your exposure to dangerous noise levels—which includes heavy city traffic—whenever possible. Wear earplugs when near or engaged in a loud activity like shooting a gun, riding an ATV, mowing the lawn or attending a concert. Finally, educating yourself and family members to what constitutes a loud noise (anything over 75 decibels) is important.

Here are the average decibel ratings of some familiar sounds:

The humming of a refrigerator	45 decibels
Normal conversation	60 decibels
Noise from heavy city traffic	85 decibels
Motorcycles	95 decibels
An MP3 player at maximum volume	105 decibels
Sirens	120 decibels
Firecrackers and firearms	150 decibels

Your distance from the source of the sound and the length of time you are exposed to the sound are also important factors in protecting your hearing. A good rule of thumb is to avoid noises that are too loud, too close, or last too long.

Visit www.NIDCD.gov for more tips on protecting yourself from noise-induced hearing loss.

A Welcome Change Has Come

It used to be that retired or disabled PERF (Public Employee Retirement Fund) and TRF (Teacher Retirement Fund) members could only change their beneficiaries as the result of life events. For example, if a member marries or divorces. Also, in the past, a member could only make a beneficiary change to his survivor pension benefit if the beneficiary died. That is no longer the case. As of July 1, members can now change their beneficiaries or benefit as they see fit.

In other changes, eligible PERF and TRF members will receive a 13th check by October 1, 2016. A member must be retired or disabled on or before December 1, 2015 in order to be eligible. He or she must be eligible for a monthly benefit on July 1, 2016. The amount of the check will be based on the member's years of creditable service at retirement.

A survivor or beneficiary of the member may be eligible for the check. The amount of the check will be distributed in equal shares if the member has two or more survivors or beneficiaries.

Submitted by INPRS



RIPEA's 26th Annual Convention — September 12th

RIPEA's 26th annual convention is just around the corner. On Monday, September 12 we'll gather at Primo South Conference & Convention Center, 2615 National Avenue in Indianapolis, the same location as recent years.

As usual during an election year, we invited the candidates for Governor to be part of our day. Representing Democrat John Gregg will be his choice for Lieutenant Governor, Christina Hale. Libertarian Rex Bell will be with us too. Lt. Governor Eric Holcomb, the Republican candidate to replace Governor Pence, has been invited, though at press time we don't yet know if he is able to join us.

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Doors open at 9 a.m., the program is from 10 a.m.—3 p.m. A buffet lunch is included. For the 26th year, the registration fee is only \$12.

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

SEPTEMBER 12, 2016

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

Check a box if you wish to ride the bus. Locations must have 25 or more riders. Additional locations can be added.

- South Bend Kokomo Clarksville Vincennes
 Terre Haute Gary _____ (city)

NAME _____

ADDRESS _____

PHONE _____

REGISTRATION FEE TOTAL \$ _____ (\$12 FOR EACH ATTENDEE)*

Please make check payable to: "RIPEA CONVENTION" and mail check and registration to:
RIPEA, 3530 S. KEYSTONE AVENUE, SUITE 305, INDIANAPOLIS, IN 46227 or pay online at
www.ripea.org under Annual Convention.

*You do not have to be a RIPEA member to attend.