

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

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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.



The RIPEA Board of Directors Working for You

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Retired Indiana Public Employees Association

**Working for Your
Retirement Today**

February 2016



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A message from the Executive Director

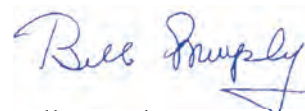
Welcome to the February issue of the *Communicator*. We've had a busy 2016 so far. Our Indiana legislature is in the midst of its short session, so our RIPEA representatives are working quickly and earnestly, urging our legislature to approve our request for a 13th check.

Always on the lookout for you, did you know RIPEA offers LifeLock discounts? For several years, we've been a fan of this way to safeguard your finances, credit and good name. If you're interested in signing up, please call us at (800) 345-9214 and we'll send you information. Once you receive your LifeLock Member Election Form, fill it out and call the LifeLock office at (866) 917-2555 to process your application. You'll need an email address to use LifeLock, but give us a call if you have questions.

The beginning of a new year gives us a chance to make plans and set goals. As a RIPEA member, you're part of Crown Hill Cemetery's special recognition program, regardless of where you live. It includes a complimentary space at Crown Hill, other special discounts at Crown Hill, and the opportunity to receive your gift of a personal planning guide. To set an appointment, call Julia Boone Baker at (317) 452-7850.

Thanks to you for allowing us to be a part of your retirement. As always, we're here to help you every step of the way. Please keep in touch.

Until next time,



Bill Murphy, Executive Director

Indiana Legislative Update

The 2016 Indiana Legislative session convened on January 5th. This is a short session (non-budget) and will adjourn no later than March 15th. An article in our November 2015 *Communicator* stated the RIPEA Board of Directors would submit bills in this session for a Cost of Living Adjustment (COLA) and a 13th check.

The COLA bill, unfortunately, died in the House Labor, Employment and Pension Committee and therefore again PERF retirees will not receive a Cost of Living Adjustment in 2016. The last COLA PERF retirees received was in January 2009. This has created a major hardship for our members.

However, at this time we must now concentrate our efforts on House Bill (HB) 1161, the 13th check bill. As stated in our November newsletter we encourage you to contact your local legislators to solicit their support of the 13th check. Please



let the RIPEA office know if you contact your local legislators.

The 13th check would be in the same amount as recent years:

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

To qualify for a 13th check, if passed by the Legislature, your effective date of retirement must be December 1, 2015 or prior.

Federal Tax Withholdings Change in 2016

Federal tax withholding tables changed on January 1. As a result, Indiana Public Retirement System (INPRS) retirees may see a change in the amount of federal taxes withheld from their pension payments. This change takes effect with February 12, 2016 payments.

Wage amounts, or net wages, after the deduction for total withholding allowances are shown in the tables. Since the law requires INPRS to report any distributions made to you in any given calendar year, any or all amounts may be taxable.

Your withholding amount is based on the federal tax election you filed with the INPRS. To view or change your withholding election, log in to your account at <https://www4.benefitsweb.com/inprs.html>. For more information on federal income tax withholding, visit www.irs.gov.

Submitted by INPRS

RIPEA Foundation Continues to Give

It's sad, but true, that many retired RIPEA members find after years of working in public service they encounter unexpected financial difficulties. It was heartbreaking that we had no resources to answer the many pleas for financial help. So, in 1996, the Board of Directors established the RIPEA Foundation. Through the generosity of thousands of RIPEA members who contributed to build the RIPEA Foundation, we have awarded grants (financial gifts) every year since 2001 to RIPEA members in need—a total of \$519,393 to 892 members.

In addition to grants, the Foundation donates money to Ivy Tech to provide books and activity fees free to RIPEA members taking a senior citizen class at Ivy Tech.

The RIPEA Foundation Board is amazed and grateful to the thousands of RIPEA members who give so generously to the Foundation to help their fellow RIPEA members in need. Contributions of any amount are always welcome. If you find yourself struggling from financial difficulties, our grant application is included annually in the May newsletter. Grants are awarded in August.



We're Always Close By

As part of a pilot program which began May 1, 2015, representatives for RIPEA are in each of the following locations:

- Indianapolis: Bob Soel – (317) 270-8586
- Kokomo: Jim Hunter – (765) 865-1694
- Gary: Clem Allen – (219) 949-1746

The purpose of the program is an effort to bring RIPEA to a greater degree to the local level. Please feel free to contact any of these local representatives to learn more about how RIPEA can help you!

New Resources Available at RIPEA.org

We are extremely fortunate to have hardworking, intelligent women and men on our Board of Directors. Recently one member, John Galloway, took time to create a wide-ranging list of resources to help our members navigate all the tricky issues of retirement, aging, finances, travel, etc. His list of books and websites is by no means complete, but it will guide you to some of the best information out there. We encourage

you to visit RIPEA.org and click on the Member Benefits tab to learn more. And by all means, if you have any suggestions of resources that have helped you in the past, we'd love to hear about them!

RIPEA Members Wanted

Due to the overwhelming requests for information about the RIPEA Group Long Term Care and other insurance programs, Association Member Benefits Advisors (AMBA) is seeking RIPEA members to work as benefit representatives. Specifically, AMBA needs members to conduct seminars on long term care and hold informational meetings with other members in their area. If you have an interest in this position, please call Jeanie Coffey, National Director of Association Relations at (512) 610-6332.

Facebook Friends?

Facebook continues to be a valuable way to share important information with you about benefits, events happening around our state and news that impacts your life. It also gives us a chance to have a little fun (did you see the "23 Signs a Person is from Indiana"?). Thanks to all who've welcomed us into your circle of friends. If you haven't already, we encourage each of you to like us—and tell your non-RIPEA member friends to like us too!