

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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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 2016



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

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Permit No. 3602

A message from the Executive Director

Welcome to the November issue of the *Communicator*.

One of the biggest benefits you are provided as a RIPEA member, in my opinion, is our advocacy on your behalf in the Indiana legislature. We are diligent in our efforts to get each of you a cost of living increase and a 13th check each year. Although disappointed we have been unable to obtain a COLA in recent years we are grateful to the legislature for the 13th check. After all, you've put so much hard-earned time and effort into your career as a public employee, it's only right that Indiana takes care of you in retirement!

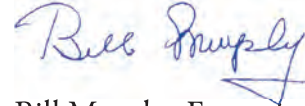
But our legislative efforts are only one way in which an annual RIPEA membership is \$15 well spent. Our collective membership of over 42,000 gives us superior leverage when negotiating rates for supplemental insurance and other healthcare benefits. We're introducing a new service in partnership with Teledoc, one of the largest telehealth companies in the nation. It's an exciting program which we're happy to share with you.

RIPEA's 26th annual convention on September 12th was attended by 383 RIPEA members and guests—the second largest number of attendees!

Guests heard presentations by each of our political parties, as well as financial issues, PERF laws and the celebration of Indiana's bicentennial. Entertainment and door prizes capped the event.

We know everyone enjoyed the day, but welcome feedback, so please let us know what you thought.

Until next time,



Bill Murphy, Executive Director



RIPEA Adding "Teledoc" to Services

A new method of accessing healthcare known as "telehealth" or "telemedicine" will be available January 1, 2017 to all members.

Partnering with the company Teledoc, telemedicine uses telephone and videoconferencing technology to provide on-demand remote medical care via mobile devices, the internet, video and phone. A supplement to traditional health insurance and Medicare, telehealth companies are becoming a more mainstream option for routine and minor health questions. Telemedicine is lauded as part of the national healthcare solution and has been adopted by major corporations including Pepsi, Wells Fargo, Marriott and AIG.

It works like this: When you have a non-emergency medical issue, call and request a phone or video consultation any time of day or night, any day of the year. You will be connected with a U.S. based, board-certified doctor by phone, video or mobile app. He or she will recommend treatment, prescribe medications as needed and electronically send any prescription to a pharmacy of your choice. To use the service, members must enroll and complete the online health history, so doctors know all medical history prior to a consultation.

Telemedicine works for people who don't feel well, and want to stay at home or in bed, but need a doctor's advice or care. Routine, non-emergency issues like a cold or flu, sinus infection, bronchitis, UTIs, headaches, yeast infections, etc, are all commonly cared for by telemedicine. Basic prescriptions can be written and sent to your pharmacy as well.

The benefit to RIPEA members is using Teledoc doesn't interfere with or impact Medicare, your Medicare supplement or your Part D coverage. Members of RIPEA can enroll in Teledoc for \$14.95 per month (a discounted annual rate is also available). There are no co-pays for patients using Teledoc.

Much more information is available on Teledoc and the telemedicine industry. Please call our office for more information on Teledoc, how to enroll and other benefits.

At a glance: How can Teledoc help you?

There are several advantages for RIPEA members who use a telemedicine company like Teledoc.

- Decreases use of ER, urgent care, and physician office visits, reducing co-pays and deductibles. Members have unlimited number of tele-consultations for up to 6 family members
- Convenience to not leave your home when sick
- Prescriptions are usually covered by Medicare Part D drug coverage

Have You Scheduled Your Benefits Checkup Yet?

Many members are glad they've taken the opportunity to meet with their local benefits representative to learn about their member benefits. RIPEA has partnered with Association Member Benefits Advisors (AMBA) to make benefits available to members. Representatives are available as a courtesy to answer all of your questions.

Your member benefits include:

- Dental & Vision Coverage
- Cancer Insurance
- Long-Term Care
- Life Insurance
- Emergency Transportation Plan
- Travel Discounts
- Restaurant Discounts

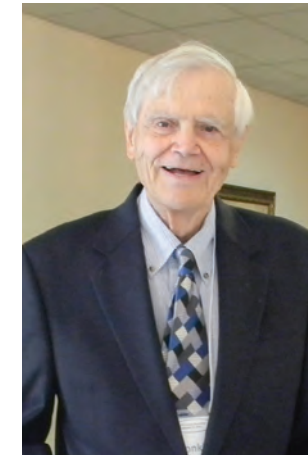
This is one checkup you don't have to worry about. Call AMBA today at (800) 258-7041 to see what you might be missing out on!

Guaranteed Fund to be Replaced by Stable Value Fund

Do you still have money in your Annuity Savings Account (ASA)? If the answer is yes, keep in mind the Guaranteed Fund investment option for PERF members is going away on December 31, 2016. You'll have until that time to make changes to your investment options. You can opt to invest your ASA in any of the other investment options of the INPRS, or leave them as is. Any assets in the Guaranteed Fund after that date will default to the Stable Value Fund. Please call INPRS at (888) 286-3544 for a copy of the letter sent to those with contributions in, or going to, the Guaranteed Fund, and to learn about other INPRS investment options.

Medicare Open Enrollment Window Closing Soon

Fall open enrollment for Medicare closes Wednesday, December 7. If you haven't had a chance to re-evaluate your current plan, this is, in most cases, the only time of year in which you'll be able to do so and make changes. There are several options available, including switching from one Medicare plan to another, or enrolling in a prescription Part D plan. If you don't have access to a computer, or if you'd just like to discuss your options with a person, don't hesitate to call our office for more information. It's also a good time to supplement with RIPEA's Medicare Supplement Insurance, which begins its open enrollment period in December.



Guests from all over Indiana were on hand for the 26th annual RIPEA convention on September 12th.

Your Legislative Corner

Based on input from RIPEA members, the RIPEA lobbyist and the members of the RIPEA Legislative Committee, the Board is considering the following legislative proposals for 2017:

- Increase the 13th check from prior years. Increase under consideration is to add \$50 to current figures if retiree is receiving less than \$500 per month and \$25 if retiree is receiving more than \$500.
- Exempt part or all of PERF retirement income from Indiana state income tax.
- Make the Deferred Retirement Option Plan (DROP) available to employees working in a PERF-covered position. DROP allows employees to select a retirement date (normally not more than 3 years out) and continue to work, while their eligible retirement benefit at enrollment accrues and is paid in a lump sum when they retire. DROP is currently only available to participants in the 1977 Police and Fire Pension Plan.

In addition, there will be at least one or more cost of living adjustment (COLA) bills introduced that RIPEA will enthusiastically support. If you have any questions or concerns regarding these proposals under consideration, please call the RIPEA office at (800) 345-9214.