

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
AmpliFon Hearing Plan	1-888-432-7464
MetLife Auto/Home	1-800-438-6388
P.E.R.F. Retirement Checks & Benefits	1-888-286-3544

RIPEA *COMMUNICATOR*
is published quarterly by
the Retired Indiana Public
Employees Association.
3530 South Keystone
Ave., 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.

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RIPEA

Retired Indiana Public Employees Association

Working for Your
Retirement Today

August 2017



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Retired Indiana Public Employees
Association, Inc.
3530 S. Keystone Avenue, Suite #305
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A Message from the Executive Director

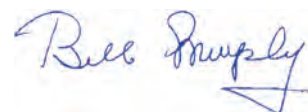
Welcome to the August issue of the *Communicator*.

Summers are a season of planning for those of us at RIPEA. While many of you—we hope—are enjoying time with friends and family on a summer vacation, we're bringing together the elements of the annual convention. It's a nice time for our office and Board of Directors. We take to heart your feedback from previous conventions, find those speakers and topics most important to you, then pull it all together.

So many great things are lined up for this day, not the least of which is the date itself. As our convention falls on the anniversary of the 9/11 attacks, we wouldn't let the opportunity pass to express our heartfelt gratitude to the first responders of that awful moment in our nation's history.

In a way, it's an honor to hold our convention on such an important day. While it's difficult to believe 16 years have gone by, it still feels fresh in our memory. We will always have this day to renew our patriotism and feel proud that our United States is resilient and strong.

See you on September 11,



Bill Murphy, Executive Director



Updating Your Account Information

When you're preparing to make a big change in your life, remember to inform Indiana Public Retirement System (INPRS). It's vital that you keep us up-to-date about changes to your name, phone number, email address, mailing address or beneficiaries.

Address Change

You can change your address or beneficiary using your online account located at www.in.gov/inprs. Click on the My Fund tab and follow the instructions there. Changes can be submitted online or in writing.

Name Change

To change your name, you must complete the Member Data Change found under the Forms tab on the website,

www.in.gov/inprs. You can only submit requests for change of name in writing. Legal documentation such as a court order, divorce decree, or marriage license is required when you submit your change.

Phone Number Change

Here at RIPEA, on rare occasions, we need to talk with our members regarding one of the RIPEA-sponsored insurance plans they're enrolled in. We have found on many occasions the telephone number we have in our database is no longer in use. If your phone number has changed or you are using your cell phone as your primary phone, please take a moment to provide us with your current number. Call us at 800-345-9214.

As Seen on TV: Are They Worth It?

In a recent Facebook post, we at RIPEA asked: Are you curious if infomercial products really live up to their hype? We are, and often rely on our friends at *Consumer Reports* to shed some light on whether these products are worth our hard-earned money. Here's some of the products we were most curious about:

My Pillow®

Oh, the thought of getting a solid night's sleep sounds good, doesn't it? The makers of My Pillow think so too, and they want us to buy their products and do just that. *Consumer Reports* product testers noted the product is comfortable and maintained its shape and form under pressure. Half of

the testers said the pillow helped with a sleep problem (insomnia, snoring, neck pain), some said it helped a little and about a third said it didn't help at all. However, well over half said they'd buy one again!

Copper Fit®, Miracle Copper®, Copper Wear®

We all ache, so these product seem like just the thing to help us feel better. Marketed as a way to relieve pain, these copper-infused knee and elbow sleeves, socks, leggings and other garments really took off in sales a couple years ago. *Consumer Reports* conducted extensive testing, and in their December 2015 report, found there is no scientific evidence to back up the manufacturers'

claims—which is why some of the products' makers were required by the FTC to pay fines for deceptive advertising. Hmmm...

Forearm Forklift®

Lifting big, heavy furniture and appliances is nearly impossible for most of us. Without the strength and agility of our youth, it's downright dangerous to tackle moving a dresser across the room or a carrying a mattress up the stairs. *Consumer Reports* found the Forearm Forklift straps to be a good alternative. They won't work for everyone, but with common sense the straps of the Forearm Forklift will help save your legs and back unnecessary wear.

Cruise and Vacation Benefits

Earn a 4% vacation reward on all cruise, resort and tour vacations. We work with all the major cruise lines, over 600 resort properties in the Caribbean, Hawaii, Florida, Mexico and the Bahamas as well as the industry's best in guided vacations and river cruises. Plus, you'll have access to special bonus offers that can be combined with your program reward. Check our site frequently for the latest deals! Visit www.cruiseandvacationbenefits.com/amba or call 855-577-9497.

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Safeguard your travel with Medical Air Services Association (MASA). MASA is dedicated to providing life-saving emergency assistance. Even if you aren't traveling, MASA works for you at home. This coverage protects members against catastrophic financial loss when emergencies arise. Ground ambulances can range anywhere from \$1,700 to over \$30,000 for an air

ambulance—and insurance doesn't always cover the entire bill, but MASA does. In addition, the MASA Platinum Membership includes no initiation fee, no health questions, no deductibles, no dollar limits, no exceptions due to pre-existing health conditions. Worldwide coverage is included. Call our benefits provider, Association Member Benefits Advisors (AMBA) at 800-258-7041 or visit myambabenefits.info/ripea to find out more about these and other travel benefits!

Members' Spouses Eligible for RIPEA Benefits

The RIPEA Board of Director's has always allowed the spouses of a RIPEA member to participate in any or all of the insurance plans or discount programs that RIPEA makes available. RIPEA has 11 discounted insurance plans and

nine other discounts such as rental cars, computers, cruise & vacation, etc. To obtain a complete list of insurance plans and/or discount programs please visit our website at www.ripea.org or call the RIPEA office at 1-800-345-9214.



bring clarity to those concerns and also answer questions that you didn't even know to ask.

Retirement Finances

How much income will I need in retirement? How do I protect my income from the three risks that all retirees face: inflation, longevity and timing? Learn more about the 'Income for Life' model. Whether you are retired or thinking about retiring you will want to learn more about this process.

Long-term Care

Attendees of the 2016 RIPEA Annual Convention were asked in a survey what topics they would like to learn about at the 2017 convention. The second most requested topic was long-term care (LTC). The Indiana Long Term Care Insurance Program, a partnership between

Indiana State government and private insurance companies, is one of the keys for protecting some or all of your assets.

Tim Rogers, Genworth's Long Term Care Representative, will not only talk about LTC partnership policies, he will also inform you about other options for funding your LTC needs such as annuities, life insurance, or one of Genworth's Element® Plans. We at RIPEA are excited to have Tim make a major benefit announcement at this year's convention. According to the U.S. Department of Health and Human Services, almost 70% of people turning age 65 will need long-term care at some point in their lives. You'll want to hear Tim's presentation to help you find some peace of mind about Long Term Care and funding options.



27th Annual Convention—September 11, 2017

The countdown is on for this year's Annual Convention. Whether you're planning for retirement or already there, or if you're caring for an elderly loved one, this year's program and vendors will provide important information to help answer all of your questions. On the following pages, see what's in store.

Recognizing our Heroes; Protecting our Future

As we all are aware, Monday, September 11, 2001 was a day of the deadliest terrorist attacks on American soil. Nearly 3,000 people perished, 2,750 in New York, 184 at the Pentagon and 40 in Pennsylvania. The New York City total included more than 400 police officers and firefighters who lost their lives after rushing to the scene and into the Twin Towers of the World Trade Center.

We also hope to have other individuals at the convention who went to New York during that period so they can be recognized and honored for their service.

Other interesting presentations are on the agenda as well. We've even thrown in some entertainment and cash door prizes (totaling \$1,000) that round out the day.



Richard Oslund spent two weeks in the search and recovery effort in NYC following the 9/11 attacks.

Thousands of firefighters and civilians across the country volunteered to travel to New York City to help in this terrible disaster. We are privileged to have one of Indiana's finest, Indianapolis Firefighter Richard Oslund who traveled to New York following the attacks, on the agenda as our keynote speaker. Mr. Oslund will recount his emotional experience of the two weeks he spent in New York City in the search and recovery effort. Mr. Oslund has hundreds of pictures from his 2 weeks in New York that will be on display.



Oslund received a hero's welcome upon his return to Indianapolis. He's pictured here with his daughter Christine on that day.

RIPEA will offer free bus transportation from any locality that has a minimum of 25 riders. In recent years there have been buses from South Bend/Kokomo, Clarksville, Vincennes/Terre Haute and Gary. RIPEA members are encouraged to bring a non-member.

Doors open at 9 a.m., with pastries and coffee. The program is from 10 a.m.–3 p.m. and includes a buffet lunch. For the 27th year, the registration fee is only \$12. Please contact the RIPEA office to reserve your seat or clip the registration form found on page 5.

We look forward to seeing you on Monday, September 11th.

The Shepherd's Singers tapped for this year's entertainment



The Shepherd's Singers is a senior adult choir affiliated with the Mid-North Shepherd's Center, an educational and social program co-sponsored by 10 churches of different denominations located throughout Indianapolis. The choir, founded in 1982, has about 35 members. Their repertoire includes Broadway show tunes, patriotic songs, spirituals, seasonal songs, popular music, and folk songs.

Your 2017 Vendors

We're excited to have over 17 vendors this year to help you find solutions for issues or questions you might have. Here's who you'll see:

Central Indiana Council on Aging
Crown Hill Cemetery
Genworth Long-Term Care Insurance
Anthem
Dunlap Gill Wealth Management
Association Member Benefits Advisors (AMBA)
Shepherd Insurance
Indiana Public Retirement System (INPRS)
RIPEA

Applegate Elder Law
Grace At Home – Primary Care House Calls
Goodwill Estate Services
Harmony Senior Relocation Services
Assurance Health System – Senior
Inpatient Psychiatric Care
Caregiver Homes
Lilly for Better Health
Howard Homes – Keller Williams Realty

Spotlight On:

Caregiver Homes

Caregiver Homes provides support through nursing and social work case management to caregivers who are providing care for loved ones at home. Their structured family caregiving offers guidance, financial assistance and overall support at every step along the way, helping you feel more confident caring for a loved one. They work

closely with the Central Indiana Council on Aging (CICOA) and other Areas on Aging throughout Indiana specifically through the Medicaid Waiver program. To support your commitment to full-time caregiving, Caregiver Homes will provide you with a modest daily cash stipend. Once the elder (or anyone over the age of 18 who requires a significant amount

of care) is determined to be Medicaid eligible, through the Structured Family Caregiving Waiver, that caregiver becomes eligible to receive a stipend (averaging \$1000/month) to provide care for the elder at home. Be sure to visit their vendor table to find out more.



Harmony Senior Relocation Services

Harmony helps senior adults with the overwhelming and stressful task of downsizing and moving. They oversee all of the details of planning, purging, packing, and unpacking, and placing your furniture and other items in your new home. They will help plan your new space and help decide which

furniture pieces will work best in your new home. The Harmony staff partners with you to help make decisions, keep the things you love and let go of what you no longer need.

Harmony coordinates the physical move with the moving company you choose

and oversees everything on moving day. At your new home, Harmony will unpack your belongings, hang pictures, and organize your kitchen and bath. To find out more, visit the Harmony vendor table.



Law Enforcement

Chief Robert Wiley was a trooper with the Indiana State Police for 25 years. He was appointed Chief of Police for the city of Kendallville in September of 2005 and continues to serve in that capacity. Chief Wiley served as President of the Indiana Association of Chiefs of Police in 2016. At this year's convention, Chief Wiley will discuss the challenges facing law enforcement today and in the future. He'll share possible solutions, including both short- and long-term strategies.

Keynote Address: Richard F. Oslund, Jr.

Mr. Oslund has been a firefighter for nearly 30 years. He joined the Warren Township Fire Department on January 4, 1988. The Warren Township Fire Department was merged with the Indianapolis Fire

Department in 2006 and Mr. Oslund has been a firefighter with the City of Indianapolis ever since. Mr. Oslund volunteered to travel to New York City following the attacks on September 11, 2001. He was in New York for 2 weeks assisting in the rescue and



recovery effort. We are honored to welcome him to our podium to share with us his experiences during this highly emotional and difficult time.

What's new at INPRS—PERF?

This session from the staff at Indiana Public Retirement System (INPRS) will help you discover what is new at INPRS and how it will affect you. In addition, you'll learn about the new My Choice Retirement Savings Plan and how future generations of public employees will save for retirement. We'll end with a chance for you to ask questions—the INPRS staff will be here all day.

Senior Legal Issues

The legal, financial, medical and emotional issues of growing older can be overwhelming. Life Care Planning, a holistic team approach to elder law empowers elders and their caregivers to respond to these challenges. Seeking counsel from an Elder Law Attorney can be critical in guiding you through this process. This presentation will

Continued on next page



SEPTEMBER 11, 2017

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.