

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

**HEAR in America
Hearing Plan** 1-800-286-6149

**INPRS/PERF
Retirement Checks & Benefits** 1-844-464-6777

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Indianapolis, IN 46241
317-789-0244
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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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If you would like to speak to, email or write a letter to one of the members of the RIPEA Board of Directors please contact the RIPEA office. The office staff will forward your request to the appropriate Board Member and he/she will contact you.

RIPEA

Retired Indiana Public Employees Association

**Working for Your
Retirement Today**

August 2018



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A Message from the Executive Director

Welcome to the August issue of the *Communicator*.

Earlier this month, we sent a letter alerting you to an opportunity regarding your RIPEA membership. We recently made the difficult decision to raise annual membership fees from \$15 to \$18 beginning in 2019. But there is a way to keep your current rate of \$15!

Allow us to deduct your annual RIPEA membership dues from your January PERF check and we'll keep your rate at \$15. Further, through auto renewal you will never have to worry about whether you have active benefits or remember to send in your payment.

Membership to RIPEA is an investment that pays for itself. Thanks to your membership, you have additional income in the form of a 13th PERF check—a benefit we work with legislators to provide for you. There's also the host of insurance benefits, theft protection, and more, as well as our quarterly publication, the *Communicator*.

As always, please let us know if you have any questions! Sincerely,



Bill Murphy, Executive Director

Hoosier Strong



Jean Faut, Pitcher, South Bend Blue Sox
Photo courtesy Baseball Almanac

In the mid-sized towns of the Midwest, there was significant support for the 14 women's teams that were part of the All-American Girls Professional Baseball League.

Can you name the two teams from Indiana?

Answer: South Bend Blue Sox and Fort Wayne Daisies

HEAR in America Hearing Plans

As a member of RIPEA, you are eligible for HEAR in America hearing care benefits with no enrollment fees and no premiums. You and your immediate/extended family now have access to free hearing consultations and discounts on high quality hearing aids through their nationwide network of hearing professionals.

Hearing is an important part of overall health. Recent research has found strong connections between hearing loss, serious falls, and dementia as well as higher overall medical expenses. Modern hearing aids are comfortable, easy to use, and improve quality of life in many ways. **Protect your well-being by getting your free hearing screening.**

HEAR in America Member

Benefits Include:

- Free hearing screening for all members and their extended family, even if they live in another household
- Purchases of hearing aids at set discounted prices (approx. 35-70% off MSRP)
- 3-year repair warranties
- 3-year loss and damage coverage
- 3-year office service (clean, check, adjust)
- 3 years of free hearing aid batteries mailed from our office to each member
- Financing is available for those who qualify, including 12 months with no interest.

To learn more or to schedule your free consultation with a provider call (800) 286-6149 to register and tell them you are a RIPEA member.

Special Offers for RIPEA Members Who Carry Group Health Insurance Plan with Anthem

Saving money is good. Saving money on things that are good for you—that's even better. With SpecialOffers, you can get discounts on products and services that help promote better health and well-being. It's just one of the perks of being a member. Here are a few examples:

Glasses.com and 1-800-CONTACTS* – Get the latest, brand-name frames for just a fraction of the cost at typical retailers, every day. Plus, you get an additional \$20 off orders of \$100 or more, free shipping and free returns.

Hearing Care Solutions – Digital instruments starting at \$500. Free hearing exam. Three-year warranty, two

years of batteries, unlimited visits for one year.

Active&Fit Direct – Active&Fit Direct allows you to choose from 9,000+ participating fitness centers nationwide for \$25 a month (plus a \$25 enrollment fee and applicable taxes).

Jenny Craig – Receive a free 3-month program and \$70 in food savings or save 50% off premium programs (food costs separate). Restrictions apply.

GlobalFit – Discounts on gym memberships, fitness equipment, coaching, and more.

23andMe – Get \$40 off each Health + Ancestry Service Kit. Save 20% on a 23andMe

kit and learn about your wellness, and ancestry.

Pet Insurance – Receive an automatic 5% discount. Save up to 15% when you enroll multiple pets.

HelpCare Plus – Save 10% to 50% for the entire family on dental services, chiropractic care, vitamins, natural food and senior care at just 44 cents per day.

Allergy Control products – Save 20% on select Doctor Recommended Products such as allergy free bedding, air purifiers and filters, asthma products, and more.

For a complete list—and there are a lot more—log into your anthem.com account and select “discounts”.

Your Legislative Corner—The 13th Check

PERF retirees with an effective date of retirement of December 1, 2017 or prior will again receive a “13th check” added to their regular PERF benefit on September 15, 2018. The “13th check” amount will be based on the years of service a retiree worked in a PERF covered position. This additional amount will be:

<u>Years of Service</u>	<u>Amount</u>
5-10 years (disabled only)	\$150
10-20 years	\$275
20-30 years	\$375
30+ years	\$450

RIPEA was instrumental in passing this bill in the 2017 Indiana Legislature.

Life's Too Short—Take a Wine Trail



The fall is one of the best times of year to enjoy a wine tour. Here are a few treks throughout Indiana*:

Cardinal Flight Wine Trail
—cardinalflightwinetrail.com
Central Indiana features 5 wineries located in Marion and surrounding counties, including Blackhawk, Harmony, Hopwood Cellars, Madison County and Trader's Point

Hoosier Wine Trail
—hoosierwinetrail.com
Southern Indiana's Hoosier Wine Trail, includes Chateau de Pique, River City, Indian Creek, Scout Mountain, Blue Heron, Monkey Hollow, Pepper's Ridge and Mystique

Indiana Uplands
—indianauplands.com
Visit Indiana's wineries in the beautiful countryside

of central and southern Indiana, including Best Vineyards, Brown County, Butler, French Lick, Huber Orchard, Oliver, Owen Valley, Turtle Run, and Winzerwald

Indiana Wine Trail
—indianawinetrail.com
The Indiana Wine Trail in southeast Indiana transports you to several artisan wineries, including Madison Vineyards Estate, Lanthier, Thomas Family, The Ridge, Ertel Cellars, and Stream Cliff Farm

Indy Wine Trail
—indywinetrail.com
Visit award-winning wineries all within minutes of downtown Indianapolis, including Buck Creek, Cedar Creek, Chateau Thomas, Easley, Mallow Run, and Simmons & Nortonburg

State Line Wine Trail
—statelinewinetrail.com
The newest of the state's wine trails includes Castle Finn, Hooker Corner, TJ Haase, Windy Ridge, and WaterTower Estates

Wineries of Indiana's Northeast
—winetourin.com
The Wineries of Indiana's northeast Indiana includes Satek, Briali, Country Heritage, Fruit Hills, Tonne, Two EE's and McClure's

**List courtesy of IndianaWines.org and Indiana Wine Grape Council, the experts on Indiana wines and wineries. Visit IndianaWines.org for much more information.*

28th Annual Convention—Make Plans Now

The countdown is on for this year's Annual Convention, taking place on September 10, 2018, once again at the Primo Conference Center in Indianapolis. Whether you're planning for retirement or already there, this year's lineup of speakers and vendors brings a wealth of expertise to one spot. Here's a look at what you can expect.

Doors Open: 9 a.m.
Official Welcome: 10 a.m.
Lunch: 12 p.m.
Door Prizes: 2:50 p.m.
Wrap-up: 3 p.m.



Pre-Planning vs. Crisis Planning
Carol Applegate is a registered nurse, family mediator and experienced elder law attorney. Her background in nursing and legal services gives her a unique perspective when dealing with pre-planning for seniors and their families. Carol's presentation will focus on the importance of pre-planning vs. crisis planning for seniors and their families. Many people have questions about the aging process especially when it comes to long-term care planning and how that will affect their finances. Carol will use some case studies in her presentation so RIPEA attendees can see the value of pre-planning instead of waiting for a crisis to seek counsel.

INPRS: What has changed, what will not
Led by Jeff Hutson from the Indiana Public Retirement System (INPRS), this session will help you learn what is new at INPRS and how it will affect you. You'll get the facts on how your PERF plan is doing and how confident you can be as a current or future retiree. We'll also talk about how RIPEA works with INPRS to improve service to you. We'll end with a chance for you to ask questions. The INPRS staff will be there all day to answer your individual questions.

Benefits of Physical Therapy in the Treatment of Pain
Are you experiencing pain? Do you want to avoid prescription medication? Avoid surgery? Molly Elgin, clinical supervisor at St. Vincent Therapeutic Services, will discuss the use of physical therapy to manage pain, regain flexibility & mobility, and increase strength to improve your health and quality of life. Her presentation will include conservative pain management; care that includes yoga, stress management, acupuncture, massage therapy, and physical therapy. Members who attend this year's RIPEA convention will have the opportunity to have their flexibility assessed at the St. Vincent Therapy Services vendor table and have

their questions answered about physical therapy.

Financially Surviving & Thriving in Retirement
Tom Faulconer is a longtime Certified Financial Planner®, attorney, business professor, and financial counselor for active military personnel. He is known for making the complicated easy to understand. Tom will walk you through the basics of personal finance with an emphasis on retirement, explain some of the products available, and uncover some of the lesser-known concepts people can use and mistakes that people make in their finances. He will also show you resources that are available at no charge to help you avoid fraudulent and unsuitable sales pitches, advisers, and products. And, Tom will be available for questions.

Medicare Review, Medicare Supplements vs. Medicare Advantage Plans
Ross Page of Shepherd Insurance will provide a brief review of Medicare, including recent changes, with a comparison of Medicare supplements vs. Medicare Advantage Plans. Benefits not covered by Medicare but included in RIPEA's Medicare supplements will be covered as well. Page will also be available throughout the day to answer questions.

Your 2018 Vendors

We're pleased to announce the following vendors will be part of this year's annual convention.

Applegate Elder Law	St. Vincent Hospital – Therapeutic Services
Grace At Home – Primary Care House Calls	Transitions Financial, LLC
Goodwill Estate Services	Neptune Society – Cremation Services
Assurance Health System – Senior	HEAR In America
Inpatient Psychiatric Care	Association Member Benefits
Caregiver Homes	Advisors (AMBA)
CICOA and In-Home Solutions	Genworth Life & Long-Term Care Insurance
Indiana Public Retirement	Anthem Insurance
System (INPRS) – PERF	Shepherd Insurance
RIPEA	

Spotlight On:



Grace At Home – Primary Care House Calls
Grace At Home delivers primary care house calls to the homebound and the home-limited. From routine checkups to lab work, x-rays, EKGs and ultrasounds, Patients receive expert care, all from the comfort and safety of their home. Our care providers are highly qualified, well-trained primary care physicians, nurse practitioners and physician assistants who work closely to develop comprehensive, individualized care plans for each patient. Grace At Home services are covered by Medicare, Medicare-replacement and most insurance plans.



Assurance Health System
Senior Inpatient Psychiatric Care

Assurance Health System—Senior Inpatient Psychiatric Care
Assurance Health is a short-term, inpatient psychiatric hospital, focusing on the mental health needs of our senior population. We have a dedicated staff providing much needed, highly specialized and compassionate psychiatric care for our aging population. Our goal is to work closely with long-term care facilities (SNF's), assisted and independent living facilities, area hospitals, psychiatrists, geriatricians, internists, family practitioners and others.



HEAR in America
HEAR in America was founded by hearing instrument dispensers in 1995 to help people get the best possible combination of hearing technology, price, and service. HEAR in America is the first to provide hearing care coverage to members of Employer Groups, Associations, Unions, and Insurance Carriers. With a growing national network of Audiologists and Licensed Hearing Specialists, members have the convenience of visiting local providers that provide the highest quality hearing care services. HEAR in America acts as an advocate for members by educating, assisting, and diligently following up on the services they receive.

World-Class Choral Group To Be This Year's Entertainment



We are proud to announce this year's entertainment will be the Ball State University Singers. This organization, created 55 years ago to commemorate Ball State's official designation as a university, is made up of 22 singers, 13 instrumentalists, five technicians, five wardrobe technicians and a graduate assistant. It is under the direction of Dr. Alan Alder.

At home, across the state, and around the world, the group is known as Indiana's Official Goodwill Ambassadors. They have performed and captivated audiences all over the world and hold the title of the world's No. 1 collegiate entertainment organization.



SEPTEMBER 10, 2018

Primo Banquet & Conference Center
2615 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 Fort Wayne 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, 2415 DIRECTORS ROW, SUITE M, INDIANAPOLIS, IN 46241 or pay online at www.ripea.org under Annual Convention.

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