

## 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

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

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

**Genworth**  
*Long Term Care*  
1-765-827-6607

## The RIPEA Board of Directors Working for You

Fred L. Armstrong  
Indianapolis

Christie A. Bader  
Georgetown

Larry L. Buell  
Indianapolis

Dr. Jack Dillon  
South Bend

Cleo R. Duncan  
Greensburg

John Galloway  
Indianapolis

Dr. Craig Hartzler  
Indianapolis

Bruce Kimery  
Indianapolis

Patricia Miller  
Indianapolis

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Indianapolis, IN 46241  
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800-345-9214

H.B. Shepherd, Founder  
William R. Murphy,  
Executive Director

Email us at [ripea@ripea.org](mailto: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.

Marriette (Marty)  
Montgomery  
Indianapolis

Roger Parent  
South Bend

John Riemke  
Kendallville

Harold Woodruff  
Frankfort

# RIPEA

Retired Indiana Public Employees Association

## Working for Your Retirement Today

May 2019



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2415 Directors Row, Suite M  
Indianapolis, IN 46241

## A Message from the Executive Director

Welcome to the May issue of the *Communicator*.

This has been an emotional year so far as we faced a challenging complication. As we indicate in this issue's Legislative Corner, the 13<sup>th</sup> check for 2019 and 2020 was in serious jeopardy during the late stage of the 2019 Legislature. The Senate Appropriations Committee deleted funding for the 13<sup>th</sup> check late in the session. However, thanks to the many RIPEA members who contacted their Legislators expressing their disappointment and the hardship this would cause all RIPEA members, there will now be a 13<sup>th</sup> check for 2019 and 2020.

We are grateful to our members and the many hours worked by RIPEA's lobbyist to ensure the 13<sup>th</sup> check for two more years. We take this responsibility to you seriously. When it was jeopardized, it was a reminder that there are no guarantees, but we are first and foremost, your advocate. We will fight for you as a former public employee so you receive these benefits and more.

Please let us know if you have any questions!

Sincerely,



Bill Murphy, Executive Director



## RIPEA Foundation Grants

Since 2001, the RIPEA Foundation Board has approved grants to RIPEA members who have encountered financial challenges through no fault of their own. If you have encountered a financial hardship and wish to apply for a grant, please complete the enclosed application and return to the RIPEA office by June 29<sup>th</sup>, 2019. The grants or denial letters will be mailed by July 31<sup>st</sup>, 2019.

## Getting to Know...

### Board Member Roger Parent

**Current Occupation?** President of World Dignity, Inc., a not-for-profit in South Bend.

**Former Occupation?** Mayor of South Bend, 1980s, in addition to many others.

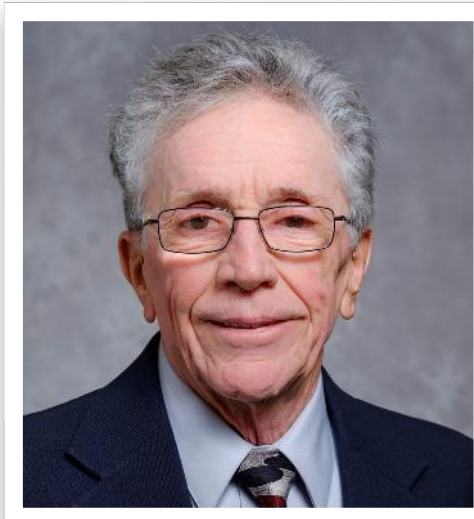
**Time on Board?** 12 years.

**Hoosier-born?** No. Born in Lille, Maine.

**Ever live away from Indiana?** Yes. Maine, College in Canada, Thailand, Hawaii, Haiti, Grenada, Guyana, etc.

**One book that changed your life?** Jesus Before Christianity by Albert Nolan.

**As a kid, what did you want to be when you grew up?** Carpenter first, then teacher.



**In high school, were you the cool kid, jock or nerd?** Nerd.

**Favorite thing about Indiana?** I love the relatively easy climate and the seasons.

**What is the one thing people should know about RIPEA?**

That it works hard on behalf of pensions of public employees.

## Getting to Know...

### Board Member John Riemke



**Former occupation?** Mayor of Kendallville for 20 years (1972 -1991); town manager Albion & Avilla (1998-2004) IPEP board member for 17 years.

**Time on Board?** I've been on the board since June 2004.

**Hoosier Born?** Yes, Orland, a town in the northwest corner of Steuben County.

**One thing people may not know about you?** My wife says I'm hard of hearing.

**Fan of ESPN or History Channel?** ESPN.

**What was your first job?** Working my way through high school on a farm.

**Personal motto?** Leave things better than you found them.

**As a kid, what did you want to be when you grew up?** A dairy farmer.

**Favorite thing about Indiana?** How caring most of its citizens are.

**What is the one thing people should know about RIPEA?** How dedicated and hard working the board members and staff are to do the most good for the majority of its members.

## Your Legislative Corner – The 2019 Agenda

The 2019 Legislative Session, which adjourned on April 25<sup>th</sup>, was a difficult session in obtaining approval for RIPEA's legislative agenda.

At the beginning there were proposals for a cost of living adjustment—COLA—and an increased 13<sup>th</sup> check. As the session progressed the COLA bill was dead, but we were still hopeful for an increase in the 13<sup>th</sup> check.

In the very last days of the session it all changed for the worse. The 13<sup>th</sup> check even without the increase was in definite jeopardy. It appeared for the first time since 1990 there would be no additional

income for PERF retirees. Then came an approval for a 13<sup>th</sup> check for 2019, but not 2020. Finally, on April 24<sup>th</sup> and thanks to our many members contacting their Legislators, a 13<sup>th</sup> check for 2020 was approved. Therefore, there will be a 13<sup>th</sup> check in 2019 and 2020. The amounts of the 13<sup>th</sup> check are as follows:

Years of Service	Current
5-10 (Disability)	\$150
10-20	\$275
20-30	\$375
30+	\$450

**NOTE:** You must be a retiree with an effective date of retirement of December 1<sup>st</sup> of the prior year. Example: To receive a 13<sup>th</sup> check on September 15<sup>th</sup>, 2019 your effective date of retirement must have been December 1<sup>st</sup>, 2018 or prior.

# New RIPEA Foundation Donation Opportunities




We are so appreciative of all the donations we have received for the RIPEA Foundation throughout the years from our RIPEA members. We now offer two new additional ways for RIPEA members to contribute to the Foundation with **no cost** to you by shopping at Kroger grocery store and on Amazon. You can donate through Kroger by registering your Kroger Plus card. You can also donate through Amazon by using [smile.amazon.com](https://smile.amazon.com).

We hope you take advantage of these new ways to help the RIPEA Foundation continue to grow and help more of our RIPEA retirees. Please contact the RIPEA office with any questions.

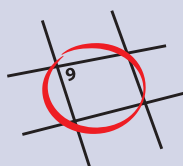
## HOW TO:

### Fund the Foundation through Kroger

1. Go to [www.kroger.com](http://www.kroger.com)
2. Log in to your Kroger Plus Card account
3. Scroll down to bottom of page to Community
4. Click on Kroger Community Rewards
5. Go to 'I'm a Customer'
6. Click on View Details
7. Under Find Organization, enter KU357 (For RIPEA Foundation). Search Results will show: RIPEA Foundation
8. Click Enroll
9. Then you will see:  You have successfully changed your organization
10. Swipe your registered Kroger card when shopping for each purchase to count

### Fund the Foundation through Amazon Smile

1. **You must always go to [smile.amazon.com](https://smile.amazon.com) for your donation to go to the RIPEA Foundation**
2. Add a bookmark to make it easy to return and shop via AmazonSmile
3. Select RIPEA Foundation to receive donations from eligible purchased before you begin shopping. Amazon will remember your selection
4. You must shop via [smile.amazon.com](https://smile.amazon.com) to receive a donation. Your Amazon login and password are the same for both Amazon.com and [smile.amazon.com](https://smile.amazon.com)
5. The AmazonSmile Foundation will donate 0.5% of the purchase price from your eligible AmazonSmile purchases
6. From time to time, Amazon may offer special, limited promotions that increase the donation amount on one or more products or services or provide for additional donations to charitable organizations



## Save the Date

RIPEA'S 29<sup>th</sup> Annual Convention will be Monday, September 9<sup>th</sup>. An agenda and registration form will be in the August *Communicator*.

## Protect Your Retirement Savings

How can you ensure a financial planner has your best interest in mind? Before agreeing to work with any financial or investment advisor, Tom Faulconer, JD CFP, from Transitions Financial Indiana recommends you always check the Financial and Industry Regulatory Agency (FINRA) BrokerCheck website ([www.brokercheck.fina.org](http://www.brokercheck.fina.org)). This free site allows you to search by the

company or individual's name. A report is generated detailing any criminal convictions, terminations for cause and major complains from clients.

A second way to check their credentials is through the advisor's ADV Part 2. Any registered advisor must maintain and provide clients and prospects with this form. The ADV Part 2 lists how the advisor is paid, any

conflicts of interest and their work history.

If you can't find either of these sources for a potential advisor, you'll need to ask additional questions. It could mean they're not licensed or they are really only selling insurance products. A little due diligence goes a long way in the financial world. Be sure to know who you're dealing with before it's too late.

## Make the Switch to Direct Deposit!

We want you to receive your monthly benefits in a secure and timely manner, which is why we encourage you to sign up for direct deposit today! A free service, there are many benefits to direct deposit:

- 💰 **Get your money on time, every month**
- 💰 **Have your money deposited into your account and have immediate access to it on your payment date**
- 💰 **Ensure your monthly benefit arrives safely in your account**
- 💰 **Help protect yourself against possible mail fraud**
- 💰 **Enjoy free and easy enrollment**
- 💰 **Eliminate unnecessary bank trips**



To enroll in direct deposit:

1. Log in to [www.myINPRSretirement.org](http://www.myINPRSretirement.org) \* OR
  2. Call us at (844) GO-INPRS \*
- \*PIN number required*



## Osteoporosis: Know the Basics

You might imagine that broken bones are the natural consequence of any hard fall. Not true, according to Hanna Mies, a nurse practitioner at IU Health Orthopedics & Sports Medicine. "If a fall from a standing or sitting position causes a broken bone in an adult, it suggests something isn't normal," Mies said.

Over 54 million Americans have low bone density or osteoporosis. About one in four men and up to one in two women over the age of 50 will break a bone due to osteoporosis. People often don't know they have osteoporosis until they have a fracture, according to Mies. She said earlier screening and medications

can prevent at-risk adults from suffering fractures.

May is National Women's health and Osteoporosis Month. Mies recommends you talk to your doctor to learn more about womens' health risks and discuss a screening evaluation.

# RIPEA FOUNDATION

2415 Directors Row, Suite M, Indianapolis, IN 46241  
Telephone Number: 1-800-345-9214

## 2019 Individual Grant Application

**Application must be received in our office by June 29, 2019**

Member's Name \_\_\_\_\_

Address \_\_\_\_\_

City/Town \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Telephone No. (\_\_\_\_) \_\_\_\_\_

Name, Address and Telephone Number of Person Completing This Application Other Than Applicant:  
\_\_\_\_\_

### TOTAL GROSS MONTHLY INCOME:

	<u>Member</u>	<u>Spouse</u>	<u>Total</u>
Social Security	_____	_____	_____
PERF	\$ _____	\$ _____	\$ _____
Employment	\$ _____	\$ _____	\$ _____
Other	\$ _____	\$ _____	\$ _____

Amount of Grant Requested: \$ \_\_\_\_\_ (not to exceed \$1,000)

**NOTE: If all lines are not completed and necessary supporting documents are not submitted the application will not be considered. All information on this application is confidential and will not be shared with any person(s) not affiliated with the RIPEA Foundation.**

Purpose for which Grant will be used: (If additional space is needed for a complete explanation, please attach a separate sheet): \_\_\_\_\_

If Grant is to assist with payment of an existing financial obligation, please include a copy of the bill or a list of expenses if submitting a credit card bill.

Will any part of this obligation be paid by insurance: \_\_\_\_\_ If yes, how much? \_\_\_\_\_

**Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

Print Name: \_\_\_\_\_

**For Office Use Only** Verification of Membership by: \_\_\_\_\_ Amount Recommended: \_\_\_\_\_  
Reviewed by: \_\_\_\_\_ Date: \_\_\_\_\_

**\*PLEASE SEE REVERSE SIDE FOR GRANT ELIGIBILITY REQUIREMENTS.**

# RIPEA FOUNDATION

## GRANT ELIGIBILITY REQUIREMENTS

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### **ALL APPLICATIONS MUST:**

- Have a signature
- Include documentation as proof of financial need
- Provide accurate monthly income totals
- Request an amount no greater than \$1000 (max)

### **ACCEPTABLE REASONS FOR REQUEST:**

- Medical Bills
- Prescriptions
- Hearing Aids
- Eyeglasses
- Dental
- Utilities
- Handicap Ramps or Equipment (estimate or bill must be included)
- Medical Insurance Premiums
- Credit card bills, when used to pay for acceptable expenses (itemized billing statement must be included as proof)

### **UNACCEPTABLE REASONS FOR REQUEST:**

- Amounts Over \$1,000
- Property Taxes
- Funeral Expenses
- New Roof, New Furnace, Septic Tank Installment, Etc.
- Car Payments, Repairs, or Purchase of a New Car
- Vacations
- College Loans or Tuition
- Mortgage or Home Equity Loans
- Cell Phone Bills
- Cable Bills
- Veterinary Bills
- Legal Fees