

Important Telephone Numbers

Anthem Blue Cross/Blue Shield
RIPEA Group Health Plan
1-866-649-2041

Anthem Medicare Advantage Plan
Current members: 1-833-848-8730
More information: 1-833-848-8729

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
1-765-265-5606

The RIPEA Board of Directors Working for You

Christie A. Bader
Georgetown

Cleo R. Duncan
Greensburg

Billie Breaux
Indianapolis

John Galloway
Indianapolis

Howard Buchanon
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Indianapolis

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William R. Murphy,
Executive Director

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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 2021



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A Message from the Executive Director

Your Legislative Corner

Welcome to the May issue of the Communicator.

With great disappointment, I report to you that the state budget does not contain funding to continue the 13th check in 2021 or 2022. Instead, the budget funded a 1% cost of living adjustment (COLA) that will take effect beginning January 1, 2022. Frankly, this came as a shock to me and was a shock to the other members of the RIPEA Board of Directors. Especially, given the fact that earlier in the legislative session, the Indiana House of Representatives not only funded the 13th check in its version of the budget but passed HB 1227 giving retirees an additional \$50 in their 13th check. The Indiana Senate's opposition to the 13th check is something that we need to understand better, and we are working to do that. The consequences of their vote to eliminate the 13th check and approve a 1% COLA beginning January 1, 2022 will be devastating to the majority of PERF retirees.

We are not alone in our disappointment with the elimination of the 13th check. I have already met with representatives of the Indiana Retired Teachers Association. They, too, are very concerned about the loss of the 13th check and want to work with us to try to find a way to get the 13th check reinstated as quickly as possible.

The 13th check **you would have received** if HB 1227 became law is:

10-20 years of PERF service – \$325
20-30 years of PERF service – \$425
30+ years of PERF service – \$500

Included in this newsletter is a template we suggest you use in writing a personal letter to your Legislators. I know we have encouraged you to write to your Legislators in the past. Some of you have done so, but the vast majority of you have not. If we are to have any chance to reinstate the 13th check, it is absolutely essential that your Legislators hear from you. Please use this template to tell a story about yourself – how long you worked as a public employee. Tell them how much you receive in benefits. Then explain how much your benefits have

been reduced because of a 1% COLA substitution for the 13th check. If Legislators do not hear from you, they will simply assume that public employees are satisfied with the COLA instead of the 13th check.

If you don't know the name of your State Senator or State Representative visit www.iga.in.gov. Click on "Find your Legislator" and enter your address. You may also call your County Clerk.

If we are to succeed, we need your help to do so. Please take a few minutes to write the letter. If you have any questions, please do not hesitate to call the RIPEA office for assistance.

Sincerely,



Bill Murphy, Executive Director

May __, 2021

Dear Representative/Senator, Last Name:

My name is _____, and I am a retired PERF employee with ___ years of public service who resides in your district.

State why you oppose the Senate's decision to eliminate this year's 13th check. Tell them how much less you're receiving in benefits because of a 1% COLA substitution for the 13th check.

Include a personal story. Tell your representative why the issue is important to you and how it affects you, your family members, and PERF retirees.

Sincerely,
Sign your name
Print your name
Your Street Address
Your City, State, Zip Code

How Your Amazon and Kroger Shopping Can Support the RIPEA Foundation

Did you know you can help raise funds for RIPEA retirees in need at no cost to you by shopping at Kroger and Amazon? That's right; you can contribute to the RIPEA Foundation by simply registering your Kroger Plus card and selecting RIPEA as your charity in AmazonSmile. Here's how it works.

Support the RIPEA Foundation through Amazon

1. Type in Smile.Amazon.com into your web browser on your computer or mobile device
2. Then sign in using your account credentials (this is the same email or mobile phone number and password you've been using to log in to your Amazon account)
3. Search RIPEA Foundation in the charity search bar and select it as your charity of choice
4. Amazon now has RIPEA Foundation saved as your selection
5. Each time you make an eligible purchase, Amazon will automatically donate 0.5% of the price to the RIPEA Foundation
6. Remember to visit Smile.Amazon.com instead of Amazon.com from now on, so your shopping will always benefit the RIPEA Foundation

When you shop at smile.amazon.com, you will find the same low prices, vast selection, and convenient shopping experience as Amazon.com, with the bonus that Amazon will now donate a portion of the purchase price to the RIPEA Foundation!

Thank you to those who have donated to the RIPEA Foundation throughout the years. 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 by calling 800-345-9214.

Support the RIPEA Foundation through Kroger

1. Type Kroger.com into your web browser on your computer or mobile device
2. Log in to your Kroger Plus Card account
3. Scroll down to the bottom of the 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
8. Your search results will display RIPEA Foundation
9. Click Enroll
10. A check mark will appear signaling you've successfully chosen RIPEA Foundation as your organization
11. Remember to swipe your registered Kroger card each time you shop

Nearly 100 members have registered their Kroger Plus cards to support the RIPEA Foundation. Since April 1, 2019, the RIPEA Foundation has received \$1,759 in donations from Kroger! We hope more of our members will consider registering to support the Foundation in this free and easy way.



How do these investment people get so rich?

It might be frustrating to the average investor to hear stories about others making huge sums from their investment activities, while most of us are happy when we see an 8% return for a given year. What are we doing wrong? What's the secret that they use that we don't know? The fact is, there is no secret. There are three typical ways investors get wealthy, and none of them necessarily involves simply investing in the stock market.

- 1 The ultra-wealthy hedge fund managers typically don't make their money on investment returns. Hedge fund and similar money managers charge 2% of their fund balance plus 20% of their returns each year. If they can attract \$500M of investment, which is not uncommon, they are guaranteed \$10M even if they lose money! And if they get, say, a 10% return, again, not unusual in a decent market, they get another \$10M. Not a bad job, some would say.
- 2 People like Elon Musk, Mark Zuckerberg, and Jeff Bezos got rich by starting a fabulously successful company. Sure, some investors made good money on Tesla, Facebook, and Amazon, but the guys that made it huge were in from the beginning, well before the stock was publicly available to you and me.
- 3 Warren Buffet makes good investment choices, no doubt. But he also has the capital to move the market. If Warren Buffet and Berkshire Hathaway buy a stock, often other people follow simply because Warren Buffet bought it. That at least keeps the stock price up and may even cause it to increase.

Unfortunately, the average investor doesn't have access to those three methods. So we employ strategies like diversification and risk tolerances to provide the best chance to meet our goals, like retirement. That's a whole different strategy—and a whole lot more predictable.

Tom Faulconer, JD, CFP®
tom@transitionsfinancialindiana.com

The opinions contained herein are not intended to be investment advice or a solicitation to buy or sell any securities. Archer Investment Corporation manages The Archer Funds. You should carefully consider the investment objectives, potential risks, management fees, and charges and expenses of the Fund before investing. The Fund's prospectus contains this and other information about the Fund, and should be read carefully before investing. You may obtain a current copy of the Fund's prospectus by calling 800-581-1780 or visit www.thearcherfunds.com. Past performance is not a guarantee of future results. The investment return and principal value of an investment in the Fund will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. The Archer Funds are distributed by Arbor Court Capital, LLC, 8000 Town Centre Drive, Suite 400, Broadview Heights, OH 44147 Member FINRA.

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 read the grant criteria list to see if you're eligible, complete the enclosed application and return to the RIPEA office by **July 1, 2021**. The grants or denial letters will be mailed by **July 31, 2021**.



A True Steward for Indiana Retirees

Longtime board member and vocal supporter who advocated for our members, Fred L. Armstrong, has retired from RIPEA.

Fred was elected to the RIPEA Board of Directors in 1992, and when the RIPEA Foundation was established in 1996, Fred was the first person to volunteer as a Foundation board member. He's been a member on both boards for over two decades, longer than any past or present board member.

Known for his wisdom and counsel, he always asked the question, "What's best for the members?" Thank you, Fred, for your many contributions to RIPEA and the Foundation. Enjoy your well-deserved retirement!

RIPEA's 30th Annual Convention

After missing last year due to COVID-19 we are pleased to inform you the RIPEA Board of Directors has decided to have our 30th Annual Convention on Monday, September 13th at Primo Banquet Hall.

We are asking people who attend the meeting to have received/completed their COVID-19 vaccination. All CDC Guidelines will be followed and to conform to these guidelines, attendance will be **limited to 250**.

A registration form and convention details will follow in the August newsletter.



Don't Delay Your Cancer Screenings Any Longer



COVID-19 has been the healthcare story of the century. As positivity rates stabilize and vaccination rates increase, the concerning discovery of delayed cancer screenings is coming to light.

In 2020, many people put off regular preventative doctor visits and health screenings due to fear or concerns about COVID, and many people are still hesitant to schedule appointments. Unfortunately, some healthcare providers had to close offices or limit office visits which also contributed to canceled appointments and patients delaying necessary cancer screenings. Head and Neck Cancer Specialist and Medical Director of the Joe and Shelly Schwarz Cancer Center at IU Health North Hospital urges folks to stop delaying their screenings. Here are his thoughts on why people need to get checked now.

How much of a difference can a year make in the development or spread of cancer?

Reduced access to early detection and prevention of cancer can significantly impact the ability to find cancer and most effectively treat it. During the COVID pandemic, many in-person visits and procedures, such as colonoscopies, had to be canceled or postponed resulting in an inability for routine cancer screening to take place. Moreover, prevention initiatives such as HPV vaccination were made a lower priority by patients and health systems. While this may have allowed for reduced exposure to COVID, those who missed their HPV vaccine may be at increased risk of developing certain types of cancer.



Cancer screening recommendations do evolve. What is the current guidance on some of the most well-known screenings?

Folks need to have a conversation with their doctor regarding screening recommendations and when they should be getting them. In general, The American Cancer Society supports starting an annual mammogram at age 40.

Those of average risk of colon cancer should start regular screenings at age 45. A colonoscopy is considered the gold standard for screening and recommended every ten years, or folks can choose to schedule a sigmoidoscopy every five years or a CT colonography every five years. A stool screening test is also available and should be done every year or every three years, depending on the type of test.

A low-dose computed tomography is recommended for people with a significant smoking history. People with a 20 pack-year smoking history (20 cigarettes a day for 20 years), who smoke now or have quit within the past 15 years, and are between 50 and 80 years old should get screened for lung cancer.

Men ages 55 to 69 should also talk to their doctor to see if a prostate cancer screening is right for them. Prostate cancer screenings generally include a blood test and a digital exam.

Patients should also consider speaking with their physician about recommended skin, head and neck cancer screenings.

This content is brought to you by Indiana University Health. Visit iuhealth.org to explore more health information.

Hear In America's Low Price Guarantee Announcement

Hear In America has announced a new low-price guarantee service feature. If you find the same hearing aid, warranty, follow-up service, and batteries at a lower price than Hear In America's, they will not only match that price, they will give you an extra 5% discount.

This new service feature applies to you and those in your extended family: parents, children, brothers, sisters, aunts, uncles, and cousins are all covered as well as your spouse or significant other.

Access these benefits today by contacting Hear In America at 1-800-286-6149.

And, also enjoy:

1. Easy enrollment with no registration fees or premiums
2. Free hearing screenings
**Cost may be incurred for additional testing*
3. Low price guarantee on all styles of hearing aids from all major manufacturers
4. Financing available with no interest up to 18 months
5. 45-day money-back trial period for exchanges and returns
6. Three-year complete care that includes warranties, office service and batteries



RIPEA FOUNDATION

2415 Director's Row, Suite M Indianapolis, IN 46241

Telephone Number: 1-800-345-9214

2021 Individual Grant Application

Application must be received in our office by July 1, 2021

Member's Name _____

Address _____

City/Town _____ State _____ Zip _____

Telephone No. (____) _____

Name, Address and Telephone Number of Person Completing This Application if 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: \$ _____

Grant request not to exceed \$1,000.

Total monthly income cannot exceed \$3,000.

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 ELGIBILIGTY REQUIREMENTS.**

RIPEA FOUNDATION

GRANT ELIGIBILITY REQUIREMENTS

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 \$1000
- 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