

**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**

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William R. Murphy,  
Executive Director

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or visit our website:

[www.RIPEA.org](http://www.RIPEA.org)

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Roger Parent  
South Bend

RIPEA

Retired Indiana Public Employees Association

**Working for Your  
Retirement Today**

May 2022



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# A Message from the Executive Director

With inflation at 40-year highs and no 13th check this year from the Legislature, many members on fixed incomes are having to ration food, forgo medical treatments and sacrifice other essential needs just to get by.

As a result, the RIPEA Foundation expects to receive a record number of applications from members in dire need of financial support.

We know every Hoosier is feeling the sting of our country's current economic situation. However, if you can, please consider making a heartfelt decision to support fellow PERF retirees by donating to the RIPEA Foundation today.

The RIPEA Foundation has been a lifeline of support for hundreds of RIPEA members over these past 27 years. If you wish to donate, you can do so in the following ways:

- A check mailed to the RIPEA office at **2415 Director's Row, Ste. M, Indianapolis, IN, 46241.**
- On-line with our website **[www.ripea.org](http://www.ripea.org).**
- Over the phone at **1-800-345-9214** with a debit or credit card.

RIPEA members have always shown great compassion for one another, especially in times of need. All donations to the RIPEA Foundation, no matter the size, will help us make a tremendous impact, and I promise you the members who receive these funds will never forget what you did for them.

Sincerely,



Bill Murphy, Executive Director



The RIPEA Foundation has been a lifeline of support for hundreds of members over these past 27 years. And, each year, the Foundation Board has to make the difficult decision as to who receives a grant. Although every applicant is deserving of support, grants are limited due to the amount of money available.

If you have encountered financial hardship and wish to apply for a grant, please complete the enclosed application and return to the RIPEA office by **July 1, 2022.**

## 2022 Legislative Review

2021 was the first year since 1991 that the Indiana Legislature did not pass a 13th check, and as a result, PERF retirees won't receive their standard \$275-\$450 one-time payment and won't get the \$50 base increase that was proposed this year. This decision was devastating to the majority of PERF retirees.

However, the Legislature did fund a 1% cost of living adjustment (COLA) that took effect on January 1, 2022. Although RIPEA appreciated the approval of a 1% COLA, most of our members, but not all, prefer a 13th check to a 1% COLA.

Your RIPEA Board of Directors shares your frustration and disappointment in not receiving a 13th check in 2021 and 2022. And we know it has caused extreme hardship for many of our members.

In the August newsletter, possibly earlier on our website, we will be able to tell you RIPEA's Legislative program for 2023.

### Why I donated to the RIPEA Foundation

A testimonial from RIPEA member, Margaret

I have so much respect and admiration for my fellow PERF retirees. When I worked for State government, I was disheartened and appalled when I learned of my colleagues' salaries. So many had to live on tight budgets that they couldn't ever set money aside for extra savings.

And then, seeing this past year where the retirees didn't get a 13th check and the 1% COLA was devastating. I wanted to help, so I donated to the RIPEA Foundation. It's the least I could do.

### A heartfelt thank you from a RIPEA Foundation 2021 grant recipient:

"Thank you and each Board Member for the grant of \$834. It helped me tremendously and alleviated some of my financial stress. Thank you for all that RIPEA and the Board Members do to help and take care of us retirees. You all are a blessing from God."



# A letter from RIPEA Board Member, John C. Galloway

## Why I donate to the RIPEA Foundation



Indiana's retired public employees are the unsung heroes who worked day in and day out to provide the Hoosier state and every Indiana citizen with essential services. 45,000 of these Hoosiers make up our membership.

For many members, now on fixed incomes, their humble livelihood cannot keep up with rising inflation, causing some to experience severe financial hardship.

I, for one, believe these fellow PERF retirees have given too much to be left to struggle on their own after years of dedicated service to their state, and it's why I continue to donate year after year to the RIPEA Foundation.

If you're like me and have an abundance of blessings, will you join me in helping our friends and former colleagues by donating to the RIPEA Foundation today? If yes, please get in touch with a RIPEA representative at 317-789-0244 or mail your check to:

**RIPEA Foundation**  
**2415 Directors Row, Suite M**  
**Indianapolis, IN 46241**

Thank you!

John C. Galloway  
RIPEA Board Member

Dear RIPEA Members:

Last year (2021), I filled out a RIPEA Foundation grant application because I was so far underwater that I could not breathe. I waited and prayed. I went to get my mail one day and found a check from RIPEA for \$1000. I just about fainted. This check helped me get my medications, pay some bills, etc. And it was because the RIPEA Board of Directors had a heart and the generous members who donated to the Foundation. They care so much for us; Mr. William Murphy, the Board of Directors, the secretaries and everyone who gave. That \$1000 was like a million dollars to me. It did not get me out of the hole, but it gave me some breathing room. So please, if you can afford to donate (every dollar is important, and no gift too small), please mail a check to the RIPEA Foundation, pay online at [www.ripea.org](http://www.ripea.org) or call the office at 1-800-345-9214. You will be helping someone like me who needed a grant for necessities and will be very appreciative of your generosity. And when you go to bed each night, say a prayer for Mr. Murphy, the Board of Directors, the secretaries and the generous folks who donated to the Foundation. They work for us and they care for us, the members. And if you get a check from the Foundation, send a thank you note to show your appreciation.

Sincerely,

A handwritten signature in black ink, appearing to read "Thomas Perry".

Thomas Perry  
RIPEA member



**RIPEA** Working for Your Retirement Today  
Retired Indiana Public Employees Association

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Retired Indiana Public Employees Association



## Take a Digital Detox: Why You Need to Take a Break from Electronic Devices

It's no secret that Americans of all ages are addicted to their screens. From smartphones to tablets, you name it, Americans spend a lot of time on devices. But, just how much time?

According to a Nielson report, adults consume almost 11 hours per day of electronic media, including TV, smartphones, and computers.

How does this research correlate to our health and well-being? Unfortunately, it often contributes to a sedentary lifestyle which can lead to weight gain and cause back pain. Other health consequences include headaches, sleep issues,

carpal tunnel syndrome, etc.

Too much screen time also affects kids. "Too much time spent on devices can set kids up for a pattern of inactivity and lead to childhood obesity," explains Dr. Scott Renshaw, a physician at IU Health. "Sleep deprivation, vision problems, and loss of socialization are other woes children may experience."

How much screen time is too much? For adults, it's tough to quantify. However, Dr. Renshaw has some advice. "If screen time is distracting you from friends, family or other relationships, then it's too much, and it's time to cut back," he adds.

For kids and grandkids, screen time guidelines are different. According to the American Academy of Pediatrics, children under 24-months old should avoid digital media (except for video chatting). Kids ages 2-5 should be limited to 1 hour a day of high-quality programming. And, as they get older, time spent with media meant for entertainment purposes only should be capped at no more than 1-2 hours a day.

Even with these guidelines, taking a digital detox should be a ritual everyone adds to their daily routine. So what does a digital detox look like?

"Turn off all of your digital devices and keep them out of view, so you're not tempted to check them," shares Dr. Renshaw. "Do this daily, and you'll find that you have more energy, more time to be active and more time for family and friends."

*This article is provided by IU Health.  
Interested in more helpful health and wellness tips?  
Visit [iuhealth.org/thrive](https://iuhealth.org/thrive)*



# RIPEA FOUNDATION

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

Telephone Number: 1-800-345-9214

## 2022 Individual Grant Application

**Application must be received in our office by July 1, 2022**

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: \$ \_\_\_\_\_

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

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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 \$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
- Local, State, Federal Taxes