

MID-JEFFERSON COUNTY RETIRED SCHOOL PERSONNEL OCTOBER 2016 NEWSLETTER



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September Program

DADE PHELAN

STATE REPRESENTATIVE

- ◆ **Next Meeting:** Tuesday, October 11, 2016 @1:30 PM, Ritter Senior Center, 914 Boston Avenue, Nederland
- ◆ **Program:** Brian Perkins, Aetna Representative
- ◆ **Hostesses:** Candye Martin (chairman), Linda Harrison, Beulah Thompson, Helen Reynolds, and Jolene Lemaire
- ◆ **Fall Conference:** October 6 @ St. Marks's Episcopal Church, 680 Calder in Beaumont, registration 9:20, meeting 10-2 with lunch at noon.

Adapting to change . . .

. . . a message from MJCRSP President Lynne James



Adapting to change requires being informed, and failure to be properly informed can often cause high levels of anxiety. Many of us are currently experiencing changes in our health care program. Those who participate in TRS-Care began the change September 1, when deductibles and out-of-pocket expenses were increased. If you have questions about those changes, you have an opportunity to get answers from an authoritative source at the October meeting. Brian Perkins, an Aetna representative, will be the featured speaker and can provide answers to your questions.

Those who participate in the Aetna Medicare Advantage program will experience changes beginning January 1. The most obvious change is that Humana will replace Aetna as the Medicare Advantage partner. Hopefully you can attend one of the live seminars being held throughout Texas now through the end of October (until November 9 for online sessions). The closest one is on Wednesday, October 4, in Beaumont, and you must register to attend. The phone number and a schedule of times and places are posted on our unit website; the link is on the home page right under the picture. You can expect to receive your ID card 7-10 days after enrollment has processed. Enrollment is currently expected to process at the end of November / beginning of December.

Express Scripts is also undergoing changes. For one, you are encouraged to use the mail order option rather than a retail pharmacy. You can view changes in prescription prices at [Express Scripts for TRS Care](#). The link is also on the home page of our unit website.

I hope you choose to join us on October 11.

VISIT OUR WEBSITE: To keep up with meetings and activities of MJCRSP, check out the unit web site at www.localunits.org/MidJefferson. Please help us to save the cost of a stamp and agree to receive the newsletter by email. Contact Lynne James at lynnej@gt.rr.com or call her at 409.735.6171 and ask to be placed on the emailing list!

SPECIAL THANKS to MCT Credit Union and Hebert Library for the use of their facilities in preparing our monthly newsletters.

September meeting highlights



Row 1: Richard Briggs introduces Dade Phelan, featured speaker at the retiree luncheon; Representative Phelan speaks to members and guests about legislative issues for retirees; Lynne James calls the business meeting to order; Candye Martin and Linda Harrison visit before the meeting; Dr. Brenda Duhon and Mary Sue Carter smile for the camera. **Row 2:** Olive Hall, Beverly Minaldi, and Loretta Morman talk about their summer vacations; Dade Phelan makes Brent Weaver, Richard Briggs, and Mike Laird laugh; Assistant Superintendents Dr. Stuart Kieschnick and Dr. Marc Keith confer while PNGISD trustee Rodney Balsamo looks on; while Rose Reese reads names of new retirees, Linda Harrison prepares for a big announcement. **Row 3:** Jolene Lemaire, Linda Fong, Dana Wasser and Lana Parker enjoy their meal; Jessie Howard, District 5 President June White, and Patricia Allen enjoy each other's company; new member Mary Smith and Curtis Harrison listen to the speaker with interest; Candye Martin, Floyd Matts, new member Linda Matts, and Mary Sue Carter make new friends.

FROM TRTA EXECUTIVE DIRECTOR TIM LEE: RETIREES WORRY ABOUT FUTURE OF HEALTH CARE PROGRAM

When addressing the TRS Board of Trustees recently at their quarterly meeting, member Tom Rogers expressed his concerns for the TRS-Care health insurance program. Asking if there is any hope for a sustainable health care plan, Mr. Rogers emphasized that the original purpose of the TRS-Care Sustainability Study (created in 2012 at the request of the Texas Legislature) was **stability**. The resulting nine-option choice of possibilities for permanently financed health insurance was to be considered jointly by both retirees and the Legislature, Rogers said. Although several options included plans for permanent or long-term funding, the emphasis in some other options was on **saving money rather than anticipating future rising medical costs**.

During the legislative session in 2013, none of the options presented in the study came to fruition, but TRS and the Legislature focused on a long-term plan for the pension fund, making the pension fund actuarially sound and allowing approximately 200,000 retirees to receive a cost-of-living increase. By November 2014, expenses for TRS-

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HELEN'S HEALTH TIP: It is time to update your annual shots: flu shot for everyone and pneumonia shot(s), and/or shingles vaccine for those who have not had them. Also remember that careful hand washing is a major deterrent to getting sick, so wash your hands often, especially when you have been away from home.

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Care were rising sharply and TRS updated their sustainability study. In the spring of 2015, led by Representative John Otto, the Legislature provided a \$768 supplemental funding in House Bill 2, saving TRS-Care through fiscal year 2017. The Legislature also created an interim committee (the TRS-Care Study Group), which has pointed out that health care costs are increasing rapidly, but very little emphasis has been given to the long-term stability of the prefunded options. Retirees constantly hear that propositions requiring larger sums of state dollars are non-starters, that there is really no money available for any stable plan.

Retirees are worried about a solution to this crisis. They worry that they will (1) lose choices and/or benefits, (2) that there is no hope for continuing the plan as it exists today, and (3) that there will be a continuing loss of benefits and increased costs. Rogers feels that pre-funding options, those that are the most expensive to the Legislature but provide for a long-term plan to keep TRS-Care alive, must not be dismissed. **“The legislators should be told the details of all of the sustainable propositions without prejudice,”** Rogers said.

According to Rogers, the Legislature must understand “that when it comes to retired teacher health care, you help now with a good health care plan or pay later with ever-rising health costs. . . . we should make it clear that although we’re **only 27th in the nation for teacher salaries, we are first in taking care of our teacher retirees with one of the top retirement programs in the nation accompanied by a stable and reliable retirement health program!**”

As of now, no recommendations have been made to address the projected \$1.3 billion funding shortfall facing the program. A report is expected from the committee sometime this fall. **TRTA members should be asking their legislators to make TRS-Care sustainability a priority when they return to Austin in January 2017. Without definitive action by the Texas Legislature, TRS-Care as we know it may no longer exist!**

TRS-Care funding is based on active teacher payroll, which grows much more slowly than the cost of health care. Because funding and costs do not match, TRS-Care has faced continual multi-million dollar shortfalls. As a result, “TRS must continually revamp their health care plan in order to keep any kind of health care coverage,” Rogers said.

LOCAL UNIT SCHOLARSHIP PROPOSAL

At the September meeting, a proposal from the executive committee to present two \$500 scholarships, one to a graduating senior from each of the local school districts, was presented. Members who wish to belong to the scholarship planning committee are asked to notify Lynne James by October 10 so that the plan can be studied in depth prior to a vote by the membership at the November meeting. Please notify her at lynnej@gt.rr.com or call at 409.735.6171.

MEMBERSHIP CONTINUES TO GROW

Under the leadership of the MJCRSP membership committee, retirees continue to respond positively to our membership drive. Many retirees, however, enjoy the benefits of the work of TRTA to ensure the stability of their retirement fund and their health care program but do not feel an obligation to support those who work hard to fulfill those goals by joining TRTA—the only lobbying group for retired teachers in Texas! All retirees can contribute to the efforts of TRTA simply by filling out a membership form and paying dues, a modest \$45, the best \$45 investment you can make to ensure a good retirement. If you are not a current member, consider joining TRTA today. By doing so, you will join the cause and help us to work with legislators to protect our benefits, thus enhancing the retirement years.

Remember—NUMBERS COUNT! JOIN NOW!