

NSEA-RETIRED ADVOCATE

www.nsea.org/retired

January 2023

Volume 18, Issue 2

NSEA-RETIRED OFFICERS

Dr. De Tonack,
NSEA-Retired
President
dtonack@neb.rr.com



Roger Rea, Vice President
roger.omaha@gmail.com

Dr. Sarah Brown, Secretary
travelersarah@hotmail.com

Arlene Rea, Treasurer
arlenerea36@yahoo.com

DISTRICT DIRECTORS

Pat Etherton, Capitol
petherton123@gmail.com

Dr. Margie Nowak, Capitol
margienowak@hotmail.com

Tom Black, Elkhorn
tomwpc6296@gmail.com

Ruby Davis, Metro
deltard4@gmail.com

Walta Sue Dodd, Metro
wsdodd@aol.com

Joy Brown, Panhandle
joyb1302@gmail.com

Maureen Nickels, Sandhills
earth1@rocketmail.com

Jan Barnason, Tri-Valley
jkbarnason@gmail.com

If you are not receiving emails from the NSEA-Retired list or your email address has changed, send a message to dtonack@neb.rr.com.

NSEA-Retired elections coming with new year

Consider running for one of the leadership roles in NSEA-Retired. Candidate filing for the upcoming elections will be available online at www.nsea.org/retired by Jan. 6, 2023. Filing deadline is Feb. 6, 2023.

Open positions on the Retired Board of Directors, each for a three-year term, are president, vice president and one board member each from the Capitol, Elkhorn and Sandhills districts.

Probable numbers for NSEA Delegate Assembly will be four delegates from Capitol District, five from Metro, three from Tri-Valley, two from Elkhorn, one from Panhandle, one from Sandhills and two at-large.

NEA Representative Assembly delegates will include one from the Capitol and Metro districts combined, one from the remaining four districts and out-of-state members combined, and three at-large delegates. NSEA-Retired President Dr. De Tonack serves as a delegate at both DA and RA by virtue of office.

Candidates are encouraged to provide a 50-word statement with their applications. All of these positions take office Aug. 15, 2023.



Attending the NSEA-Retired Fall Conference were, (front, left to right): NSEA liaison Kristen Sedlacek, NSEA-Retired President Dr. De Tonack. (Back, left to right): NSEA liaison Mike Wiesen, NSEA-Retired Secretary Sarah Brown, Treasurer Arlene Rea and Vice-President Roger Rea. The Retired Board also includes Capitol District Directors Pat Etherton and Margie Nowak, Metro District Directors Walta Sue Dodd and Ruby Davis, Panhandle Director Joy Brown, Sandhills Director Maureen Nickels, Tri-Valley Director Jan Barnason and Elkhorn Director Tom Black.

February Governance/Lobby Day Goes “Hybrid”

Tuesday, February 21, 2023

In-Person and Zoom

Time: In-person at 9 a.m. for registration and coffee at NSEA headquarters. Entry for the Zoom meeting will begin at 9:30 a.m.

Agenda: Welcome and introduction, 10 a.m. to noon:

- Dr. De Tonack, President, NSEA-Retired
- Jason Hayes, Director of Public Policy and Legislative Research
- Guest Senator Presentation
- Q & A Time provided
- Lunch provided for in-person attendees.

Lobbying at the Capitol: In-person participants will walk to the capitol for lobbying and hearings at 1:30 p.m. following lunch.

REGISTRATION: Register online at www.nsea.org/retired under Calendar, Events & Registrations. The deadline for registration is Feb. 15, 2023. Indicate whether you are registering for In-person or on Zoom. The Zoom link will be provided to registered participants for online participation. Lunch will be provided for those who attend in person. For questions or more details, contact De Tonack at dtonack@neb.rr.com or 402-525-4264.

Key Legislative Issues

2023 Legislative Session & State Aid to Education

The 90-day legislative session will convene in Lincoln on Jan. 4. In October, the Forecasting Advisory Board increased revenue projections for the next two fiscal years by roughly \$1.8 billion. This will add more than \$620 million to the reserve fund. Currently, Nebraska ranks 49th in the nation in the percentage of state aid provided to education. This places a significant burden on school districts to increase local property taxes. The Legislature needs to grow the amount of money provided from general fund dollars to support local school districts. K-12 funding actually decreased in FY 2021-22 compared to the prior year.

Money Follows the Student Would Hurt Public Education

Governor-elect Jim Pillen pledged an overhaul of education funding and proposed to change the state's funding formula to allocate school funding on a per-student basis, rather than by an equalization formula. If adopted, such proposal would indirectly transfer

money from the state's general fund to private schools and would further exacerbate the state's ability to fund public education. The role of the state is to ensure that strong public schools are available everywhere to every child. Rather than our tax dollars “following” a child out the door, public funds must remain in our public schools supporting education for all.

Statewide Retirement Plan Remains Healthy

The plan's investment returns are smoothed over a five-year average, so the return on actuarial assets was 7.8%, resulting in an actuarial gain. The plan's funded ratio is now 98.42%, up from 97.41% in 2021. It's projected to be above 100% by 2025. The state adds the equivalent of 2 percent of all school pay to the statewide and OPS plans, representing \$60.3 million. A few senators have indicated they will target this funding in future legislative sessions. To keep the retirement plans healthy, it is vital this funding continue.

What's going on in the legislature?

Nebraska's 108th Legislature will convene on January 4, 2023. The 90-day session is expected to cover a wide range of proposed bills that will affect Nebraska public schools, students and staff.

Every decision made regarding education is a political decision. How you receive your teaching certificate, the standards you teach to, the number of students in your classroom, your curriculum, the resources you can access, the amount on your paycheck, and your retirement benefits are all tied to legislative action.

The NSEA's Government Relations team monitors legislative activities and advocates for the best interests of our members, students and public education. Legislative bills change quickly throughout the session, and NSEA works to keep you in the loop about how your students and job as an educator or education support professional may be affected.

Stay up-to-date with legislative decisions that affect public education. Receive updates about legislative activity in NSEA's Capitol Update, sent to your personal email inbox each week of the legislative session.

Subscribe to the Capitol Update at www.nsea.org/subscriber.





Fall Conference Full of Activities

The NSEA-Retired Fall Conference was chock-full of fun and learning. The event, held on Oct. 18 in Grand Island, brought retired members together to learn about cybersecurity, senior health insurance and to hear from guest speakers.

NSEA-Retired staff liaison Kristen Sedlacek and NSEA-Retired Board members Margie Nowak and Pat Etherton (pictured above) greeted participants at the registration table.

Music Sets the Mood

David Marsh with Humanities Nebraska gave a lively opening to the conference with music from around the world. The musical themes spanned the centuries. Marsh started with a simple rattling of gourds and goat toenails and then stretched his presentation to later instruments such as the autoharp and accordion.

"Music touches us emotionally where words alone can't," Marsh told retirees.

His singing in various languages and laughter added to the enjoyment for conference attendees.

"Music is the universal language of

mankind," Marsh said. "Where words fail, music speaks."

Quilt Drawing

Throughout the spring, summer and fall, raffle tickets for two quilts were sold with proceeds of more than \$900 going to the NSEA Children's Fund.

Established in 1994, the Fund is available to NSEA members who might otherwise reach into their own pocket to buy a warm coat or a new pair of shoes for a student. The Fund also helps with more complex needs and works to ensure that the physical, social and emotional needs of students do not stand in the way of their success in school.

NSEA-Retired member Junice Dagen from Chadron won the queen-size quilt donated by Maureen Nickels.

Norma Daberkow from Lincoln won the baby quilt donated by Gloria Boham, sister of Metro Retired Director Walta Sue Dodd.



MARSH



Raffle Winner: NSEA-Retired member Norma Daberkow won the baby quilt.



Raffle Winner: NSEA-Retired member Junice Dagen won the queen-size quilt.

There is never red tape or lengthy delay for members wanting to use the Children's Fund. A call to Karen Hunt at the NSEA (800-742-0047) is usually all that is needed. For more information, visit:

nsea.org/childrensfund



Thank you: Outgoing NSEA-Retired Board of Directors member Guy Roggenkamp accepts a gift and thank-you card from NSEA-Retired President De Tonack.

Time to Say Thank You

Fall conference attendees took time during the day to thank both Guy Roggenkamp and Twila Griffiths for their work as representatives on the NSEA-Retired Board of Directors. Roggenkamp has served as Tri-Valley Director previously, though he is not sure how many times! He plans to stay active in the education community—his profession of 41 years. Roggenkamp has been retired for 14 years and enjoys being with others who are passionate about public education. He plans on staying active in NEA and NSEA activities while keeping up with new trends in education.

Griffiths was also recognized at the fall conference for her service to the NSEA-Retired Board of Directors. She was unable to attend in-person but expressed her gratitude to NSEA-Retired members with the following special message:

“Thank you for the opportunity to represent the Panhandle on the

NSEA-Retired Board of Directors. It was a wonderful experience as I worked beside very dedicated retirees who serve on the board and also active teachers on the Panhandle Board.”



FRICKE

A donation to the NSEA Children’s Fund was made in each of their names to recognize their service.

State Board of Education member Lisa Fricke was greeted with a round of applause by members for work on behalf of Nebraska educators.

Fricke briefly addressed the group noting the efforts of the State Board of Education to address teacher shortages and certification. A teacher in Nebraska public schools for 36 years, Fricke also urged members to become knowledgeable about the work of the Nebraska Department of Education (NDE) on behalf of teachers throughout the state. Fricke warned members to be aware of the misinformation and false accusations about the state’s public schools.



Fall Conference: Ann Kroeger with Senior Health Insurance Program smiles during fall conference.

Breakouts Add to the Conference Experience

Fall conference participants selected two of three morning breakout sessions at the conference including a presentation from Ann Kroeger with Senior Health Insurance Program (SHIP), who updated members on Medicare and Medicare D.

Conference presenters Jude and Bill Lammert talked about their biking trips across the U.S. and Erin Howe discussed her work with Court-Appointed Special Advocates (CASA).

Have an article idea for the NSEA-Retired Advocate or the NSEA Voice magazine?

Send your idea to Dr. De Tonack:
[**dtonack@neb.rr.com**](mailto:dtonack@neb.rr.com)

PHISHING



Cyber Security Safety Lessons

An afternoon presentation at the fall conference included an important message from Ryan Sothan, Outreach Coordinator Nebraska Department of Justice, Office of the Attorney General. The session presented four lessons which covered safely using computers and software; using smartphones; surfing the internet; and using social media.

Sothan provided so much useful information that participants all received the slides in the presentation via email.

Sothan noted that current dollar loss from fraud reports is highest from online ads or popups, social media and websites. Sothan offered tips to keep safe including regularly updating your operating system or software. He told participants to make their passwords “long and strong.” For context Sothan said passwords with six characters take a machine .02 seconds to find; 10 characters take 10.5 hours; 10 characters plus a symbol would currently take 54.5 years to decode.

Participants were actively involved, especially during the smartphone discussion, checking and adjusting their settings on their mobile phones. Sothan reminded participants, “We got to the moon with a computer less powerful than your cell phone.”

Other suggestions for smartphones were to keep up with updates, disable remote connectivity when not needed, know your apps, lock your device when not in use, and block nuisance calls.

Sothan said safely surfing the internet includes safe browsing by making sure the connection is secure, being careful of downloads and, when making online purchases, use secure websites (<https://> with padlock symbol). Of course, Sothan said be wary of pop-ups, free gifts and requests to update/confirm information.



RESOURCES:



Contact Sothan's office at 402-471-2682 or try his direct number at 402-471-3878



Consumer Protection Hotline: 800-727-6432



Email the Neb. Attorney General's office at ago.consumer@nebraska.gov



Visit the website: ProtectTheGoodLife.Nebraska.gov

Ryan Sothan, Outreach Coordinator for the Neb. Department of Justice, Office of the Attorney General

PAC Challenge Met by Nebraska Retirees

Nebraska retirees were among ten state retirees who met or exceeded both the 4% challenge to increase retired member donations to NEA Children's Fund and an increase in the number of donors for 2021-22. Fifteen states met or exceeded the 4% challenge for one of the goals. A recognition ceremony of achievement was conducted via Zoom in November. The following are the Nebraska Retired member numbers:

Year	Amount	Donors
20-21	\$3,078.30	49
21-22	\$4,786.30	76

Jan Olmstead, Lincoln, serves as the NSEA-Retired representative on the NEA-Retired PAC Committee. The NEA Fund Goals are to support and elect public and school champions on the federal level and to join coalitions on issues affecting education as well as retired educators. This includes issues such as Social Security, health care and prescription drug prices. Nebraska has personally benefited from funds on various educational issues.

The 2021 NSEA-Retired fall conference involved a silent auction with donations going to the fund. The spring 2023 conference will also include a focus on donations to the fund.

To give online go to www.educationvotes.org/donate and follow the prompts. If you prefer to donate by check, make your check out to: The NEA Fund, P.O. Box 96225, Washington DC, 20077-7501.



Making Connections: Lincoln Public Schools administrator Dr. Vann Price interviews current student teacher and member Madison Witulski. Witulski is a former president of the NSEA Aspiring Educators.

Connecting with Aspiring Educators

The NSEA Aspiring Educators (AE) November Fall Conference held on the Doane University campus included sessions on professional development, contract language, resume building, interviewing skills and managing classroom behavior.

More than 75 AE members from schools across the state gathered for the conference.

NSEA-Retired President Dr. De Tonack presented during the session on classroom management.

The afternoon included a career fair in which participants were able to connect with prospective employers from area school districts including Bellevue, Fremont, Gretna, Lincoln, Millard, Papillion LaVista, Westside and more.

NSEA-Retired members have supported AE members by providing a grant of \$200 each to applicants as a return on

NSEA dues for new Nebraska teachers who were AE members the year before.



Tonack



Aspiring Educators

Career Fair: The NSEA Aspiring Educators November Fall Conference held on the Doane University campus included a first-of-its-kind for the organization—a career fair.

Medical and Dental Benefits for EHA Retirees

2023 Plan Year

 BlueCross BlueShield
Nebraska

Benefits Explained

EHA for Retirees: BCBSNE staff Cortney Ray and Amy Mitchell at the insurance seminar in Lincoln on Nov. 1, 2022.



BCBS of Nebraska Hosts Seminars and Webinars

Article By: Roger Rea, NSEA-Retired Vice President

NSEA-Retired partnered with BlueCross BlueShield of Nebraska to bring information about Medicare and the Educators' Medicare Supplement to members this fall.

In-person sessions were held in Kearney, Lincoln, Norfolk and Omaha with both morning and afternoon options. Several webinars were also offered.

Any NSEA-Retired member interested in watching a recorded webinar can visit www.nsea.org/retired selecting Retirement and Insurance or by going to www.chaplan.org/retiree-info.

The Blue Cross and Blue Shield Educators' Health Alliance Retiree in-person seminars and online webinars gave a high-level overview of Original Medicare, Part A and Part B. Medicare Part D, the prescription drug plan, was also covered. The main focus is a discussion regarding the Blue Cross and Blue Shield Educators' Medicare Supplements, Plan F, Plan G and optional dental coverage.

Educators' Medicare Supplement, the supplement underwritten by BCBSNE and endorsed by NSEA-Retired, is unique for several reasons. Educators' Medicare Supplement is not available to the general public. Only former EHA health insurance subscribers and/or members of NSEA-Retired and their spouses can join this Medicare supplement. Since it is not available to the general public, it can offer benefits that are not available in other plans.

Among those unique benefits are:

- An optional dental insurance program that offers the complete BCBSNE network of participating dentists with an unlimited dental benefit.
- Both a Plan F and a Plan G supplement. The only difference between the two plans is that Plan F pays the Medicare Part B deductible (\$226 for 2023); Plan G does not.
- Ratings by age bands, rather than by individual ages. The age bands (i.e. ages that have the same premium) are: 65-66; 67-69; 70-74; 75-79; 80-84; and 85+. So long as you are in the same age band, you will see only one rate increase each year, on the policy anniversary date (Jan. 1). Supplements with individual ages receive two rate increases each year: one on your birthday (because you are a year older), and the second on the policy anniversary.
- Very stable premiums. In the past 10 years, the overall rate increase has been 0% six times. While the rates will increase by 13% in January, the overall rate increase for the past decade has been at a combined rate of less than 3%.

The rates for the 2023 Educators' Medicare Supplement can be found at www.chaplan.org under "Retirees."





Nebraska State Education Association-Retired
605 S. 14th St. Lincoln, NE 68508
(800) 742-0047 www.nsea.org/retired

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SAVE THE DATE
NSEA-RETIRED
Spring Conference

When: April 27, 2023

Where: Lauritzen Gardens

RSVP: www.nsea.org/retired

Plan Ahead for Retired Spring Conference

The NSEA-Retired spring conference will be at the Lauritzen Gardens in Omaha, on Thursday, April 27, 2023. Participants will learn about the gardens and have an experience around the gardens as well. After lunch, attendees will hear from Karen Gettert Shoemaker, author of the novel “The Meaning of Names.” She is the recipient of a Nebraska Center for the Book Award for Fiction, two Independent Artist Fellowships from the Nebraska Arts Council, and a Nebraska Press Award for Feature Writing. Shoemaker will talk about the stories emanating from the pandemic challenges.

The event is free for members and \$10 for guests. Registration will be available at www.nsea.org/retired by selecting Calendars, Events, and Registrations in March and April.

Update your Contact Information today!



NSEA-Retired is mailing all members a letter requesting them to confirm or update their contact information. Please watch for this mailing and return the requested information in the postage-paid envelope or by following the online link provided in the letter to confirm or update your information. We want to stay “in touch” with you – and, remember, you may be one of three members to win a \$50 gift card for your efforts!

