

NSEA-RETIRED ADVOCATE

www.nsea.org/retired

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Dr. De Tonack
NSEA-Retired
President



Many Reasons to Belong to NSEA and NEA Retired

Visit www.neamb.com to see the wealth of offerings available through NEA Member Benefits which you have as an NSEA and NEA Retired member. Your membership provides savings on some of the following: vision insurance plans; gym membership; new and used cars; personal loans; and various items from top retailers. There is also information on adopting healthy habits, teaching tips, and financial planning. Maureen Nickels, NSEA-Retire Board Representative, shares how the programs have helped her:

“NEA Member Benefits has been a program that I have used for many years. I first started with the credit card that once gave reward points but now gives a percentage back in cash for you to use in any way you wish. In the past, with my personal traveling, I took advantage of reserving a rental car with no extra cost out of my pocket. That was a huge savings to me. I have taken advantage of choosing gift cards to use for wedding gifts or birthday gifts to friends and family. In the past, I enrolled in the NEA Travel Program to receive \$500 travel dollars that I used like cash for booking trips through the portal. The pandemic put an end to that opportunity, yet it is an option for the future. I have had educator friends, prior to the pandemic, use the travel dollars in various ways for their planned trips through the NEA Member Benefits portal. Another advantage many of my retired friends have used are hearing aids discounts.



Maureen Nickels

NEA Member Benefits provides information to help one prepare for retirement. I strongly encourage younger educators, despite retirement seemingly being in the far future, that it is never too early to find ways to prepare for it. I certainly took advantage of the resources online that NEA Member Benefits provides. Let NEA Member Benefits help you save your hard-earned money for your retirement. It seems you can never have enough money to do all you want upon retirement.”

Membership Continues NEA Liability Insurance

When you were an active member of NSEA, you had the protection of the Educators Employment Liability Insurance. By being a member of NSEA-Retired, you maintain that liability insurance – a necessary benefit for those who are substitute teaching. It provides:

- \$1,000,000 per member, per occurrence, not to include and civil rights issues or civil rights claims;
- \$300,000 per member, per occurrence for civil rights issues or claims;
- The limit for all claims, including civil rights, is \$3,000,000 per occurrence.

The Legal Defense Cost limit is \$3,000,000 per member, per occurrence, not to include any civil rights issues or civil rights claims; and \$9,000,000 per occurrence for all claims not to include any civil rights issues or civil rights claims. There is also an assault-related personal property damage of \$500 per assault.

If you have not been receiving emails from our NSEA-Retired list or are not sure if our current email is correct, please send your email to NSEA-Retired President Dr. De Tonack at dtonack@neb.rr.com



CORE (Call On Retired Educators) In Action

Thanks to an NEA-Retired Grant and volunteer efforts, NSEA-Retired has been actively supporting various NSEA groups and activities. NSEA-Retired provided money from an NEA-Retired grant for numerous prizes awarded to attendees at the Educators Rising conference in March. Prizes included a TV, Amazon Echo devices and Amazon gift certificates. The NSEA Aspiring Educators (NSEA-AE) senior members (formerly called SEAN) were awarded 60 “First Year Teaching” books through a raffle, and the NSEA-AE state association was granted several Robert’s Rules of Orders books for their board’s use. Funds formerly used to provide three \$1,000 scholarships to student members will now be used to award fifteen first year teacher \$200 reimbursements in the fall for dues as they join NSEA and their local associations. An application is being provided to current NSEA-AE members.



Using an NEA-Retired Grant, LEA-Retired joined NSEA-Retired to provide 120 new Lincoln Education Association members each a \$10 Target gift certificate. These certificates were accompanied by a “welcome to the profession” note from LEA-Retired and NSEA Retired. A thank you note received said, “Last week, I had probably the hardest week of my career so far. It was rough to say the least. However, in my mailbox was a Target gift card and an incredibly kind note from retired LEA members. Tears came to my eyes knowing there were people out there rooting for me. Thanks for what you do behind the scenes to help us find success at school.” Omaha Retired members are also presenting gifts to new members beginning in August.

Throughout the year, retired members also helped to call new educators in Grand Island and Lincoln and encourage them to join the local associations. NSEA has various opportunities to join the association. NSEA reported an overall increase in membership.

Minding Memories

Source: Lincoln Journal Star, April 5, 2021, Harvard Health Publications

Why do we remember some things so well, remember various versions of an event, and totally forget some things? Our brain does its best, perhaps, but only those events marked as meaningful are recorded in our brain’s “long-term files.” Our brain decides what is important. According to recent Harvard Research, two things tag a memory as special: emotional attachment that stimulates a host of brain chemicals and also something with personal significance, that is something that was of importance.

However, even important memories are harder to remember as we age. Depressing as it is, there is evidence that our ability to retrieve information peaks between ages 20 and 30! By the time we are 50, our frontal lobes are not quite as good at bringing up past memories. If you have not thought about a memory in years, it is natural for it not to be as vivid.

How does our brain store a memory? “It stores a memory in pieces, each piece stored in a different brain region. These pieces contain the sight, the sound, the emotional reaction you had at the time, the place that it happened and when it happened relative to other memories.” These pieces are knitted together into what is called a memory engram—a coherent combination of all the pieces. To recall a memory, a part of the brain called the hippocampus retrieves the engram, bringing together the different regions of the brain where the piece of that memory are stored.

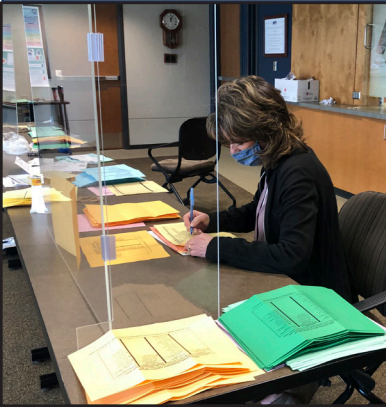
How can we lose memories? Possibly, we have not found the right external “cue” to the memory. How can these cues be found? Look at old photographs. Listen to an old song. Read a poem you wrote or liked to read. Hold an old article of clothing. Cook a meal your mom or dad used to make. Smell something that may jog your memory, like a book, pillow, perfume or food. Listen to an old song. Visit a place from your younger days. Watch an old movie or TV show.

Additional suggestions include the following: close your eyes at times and focus on the sights, sounds, smells, thoughts and feelings associated with those memories. When you do recall memories, write them down and reinforce them by visiting them often in your mind.



If you have to put someone on a pedestal, put teachers. They are society’s heroes. ~ Guy Kawasaki

Counting Ballots



Sheri Jablonski helps count ballots

NSEA-Retired ballots were counted on Thursday, March 25, 2021. A total of 1,470 ballots were received. A special thank you to the NSEA staff for assisting NSEA-Retired President Dr. De Tonack with counting ballots: Tamra Mick, Mike Wiesen, Becky Scherbring, Kami Beaty, Michelle Raphael, Rebecca Smith, and Sheri Jablonski. The election results for NSEA-Retired Metro Board and Capitol Board, NSEA Delegate Assembly, and NEA Representative Assembly were tabulated and reported on the nsea.org/retired website. Ruby Davis was elected to the Metro Board seat for an upcoming 3-year term is. Returning for a second term as one of the two Capitol Board members is Margie Nowak. NSEA-Retired has a total of 20 DA delegates and six RA delegates,



Margie Nowak & Ruby Davis

including the Retired President who serves at both by virtue of the president's office. Congratulations to the elected members and a special thanks to all who offered their leadership services to our members in this election. Please stay engaged with the Retired Association and please keep stepping up as leaders for our association.

History Quiz

1. When did the Nebraska State Teachers Association (NSTA) change its name to the Nebraska State Education Association (NSEA)?
 - a. 1922
 - b. 1932
 - c. 1942
 - d. 1952
 - e. 1962
2. The division of the state into the six districts of the Association were granted in the early 1900s to match:
 - a. the number of school districts in the state.
 - b. geographical divisions of the state.
 - c. the number of congressional representatives.
 - d. number of colleges in the state.
3. The Student Education Association of Nebraska (SEAN) has been renamed NSEA Aspiring Educators (NSEA AE). Founded in 1955, its first name was
 - a. Future Teachers Association
 - b. Educators in Training
 - c. Teacher Training Institute
4. A sub-committee of NSEA focused on insurance and led by Jerry Kriha recommended the Association's endorsement of two insurance companies: Horace Mann and Blue Cross/Blue Shield. This occurred in what year?
 - a. 1939
 - b. 1950
 - c. 1967
 - d. 1975
5. The Omaha Teacher Retirement System was first formed in what year?
 - a. 1909
 - b. 1925
 - c. 1930
 - d. 1935
6. The establishment of NSEA staff called UniServ was first used in what year?
 - a. 1960
 - b. 1975
 - c. 1985

ANSWERS: 1) c 2) c 3) b 4) c 5) a 6) a



Teacher's Dream Becomes Lexington Museum



Pat Longly

Pat Longly is a retired teacher from Lexington. Years before she retired, she started taking her grandchildren to any children's museum close by. As the years passed, she started thinking about how great it would be to offer a children's museum in her hometown area. She spent 38 years teaching preschool, country school, and ESL to multiple ages. She collected lots of ideas and fun teaching supplies in those years. Being a lifelong learner with many of interests was a good starting point for such a museum.

Pat started fundraising with the help of the Lexington Community Foundation and various events, beginning with the annual Polar Express. For the first two weekends in December, the local care centers donate their vans and drivers. Together they sell tickets in advance and have four shifts per night where readers share the book "Polar Express" and sing Christmas carols as the vans drive around Lexington looking at the holiday lights. The vans then go to one of the facilities and the attendees are served hot cocoa and cookies while the children have a chance to talk to Santa and tell him their wishes. It makes for a wonderful evening and cameras are out and clicking to capture the scene. There has been fantastic community support yearly with volunteers, cookies and buying tickets.

With successful fundraising, the eight year long search began for a permanent home for a museum. During those eight years, Pat and colleagues offered "2nd Saturday programs" each month of the school year and continued with the library reading theme for the summer reading programs. Topics included beekeepers, polymers, geography map skills, heart health, Zumba, old fashion-traditional games, bubbles, Star Lab and more. The events were held at the Lexington library for eight years and the Cozad library and Methodist church for two years.



A building was finally found. The board and volunteers painted walls, built self-standing half-walls and a tree house with a slide. Interactive centers now include a house with a tea party center, toddler area, medical center, and outdoor fun with a kayak, art center, STEM center, grocery store, transportation center, schoolroom, tree house-slide-reading center, puzzles, puppets, farm and ranch, dress-up center and construction center. Some use has been modified temporarily during the Pandemic.

Pat continues to lead and participate with programs such as "Dr. Seuss Fun" held in March. The event includes eight fun interactive centers to enjoy story related activities: "Hop on Pop" hopscotch on bubble wrap; "One Fish, Two Fish" see how many paper fish can be caught in a minute with magnetic poles; make Oobleck and Truffula tree pencils to take home; stack a tower of hats; color theme related bookmarks; knock down towers of cats and listen to some of Dr. Seuss' most loved stories under the tree house.

The Lexington Museum is available for field trips and birthday parties. Please contact the museum for information and to make arrangements. Check out the museum on Facebook and visit it at 800 N. Washington St., Lexington. It is open Friday 10-1 a.m. and 3-6 p.m. and Sunday 2-5 p.m. Plans are to reopen its Saturday hours soon. Admission is \$4 for everyone two years and older. As of this spring, masks and checking temperatures is required.

Education is our passport to the future, for tomorrow belongs to the people who prepare for it today. ~ Malcolm X

Conference “Springs in” via Zoom

NSEA-Retired enjoyed a spring gathering via Zoom on April 22. Participants got a “behind the scenes at the Lincoln Children’s Zoo” experience. We learned that cheetahs have dark lines around their eyes, similar to what a football player uses, to shield their eyes from bright sunlight and use their tail as a rudder in their fast jaunts. Porcupines do not eject their quills and tomato juice is not a remedy for skunk ejections! The 2022 NSEA-Retired Spring Conference will be at the Lincoln Children’s Zoo.

Sheila Palmquist, Lincoln Yoga Center, described her “Take Five Program” which she has presented world-wide to children, educators and case-workers. Five techniques to confront anxiety include breathing, exercising and moving, drawing and journaling, concentrating and finally “talk and touch.”

“I Love Public Schools” ambassadors from the Nebraska Council of School Administrators - Cindi Wendell, Kyle McGowan, and Keith Rohwer - presented three excerpts from I Love PS “The Mind Inside.” Conference participants viewed the journey of two school heroes from North Platte working with vulnerable children and families.



Good Morning, Senator

by Sharon Bohling, Retired, McCook, NE



Sharon Bohling

It’s 8 am in McCook (CST) on a Thursday morning and nine or more people are signed onto Zoom to link with Senator Dan Hughes to hear what has taken place in the Legislature over the past week. After the Senator’s report, questions and concerns about bills are shared among those in attendance. This is a repeat of Tuesday morning when the same thing happens with the western end (MST) of the 44th legislative district. Partnering with the McCook Chamber of Commerce or Great Plains Communications, these conference calls have taken place in southwest Nebraska through 35 years and four senators (Elmer, Baker, Christensen and Hughes). It is believed the idea originated with one of McCook’s local politicians, former State Senator Don Thompson, who served as speaker of the Unicameral in 1961-1962. Since his Lincoln office is so far away from home, Senator Hughes enjoys hearing from his constituents on a regular basis. This is especially true in these times of so little foot traffic in and out of his office due to COVID. He actually prefers this year’s Zoom

format as it allows him to see participants as well as hear them.

Longtime call moderator Larry Eisenmenger says events such as this serve as a civics lesson for anyone. He thinks it would be good for patrons in any legislative district to set up a system to communicate with their senator in a similar manner. It has proven to be productive because contacts are often positive and not just calls to complain.

Conference call participant and NSEA-Retired member Sharon Bohling thinks the calls are informative and worthwhile but says there are topics on which a member or two of the panel and Senator Hughes just have to “agree to disagree.” Even so, because of the relationships established, no one takes such divergent views personally.

DA Vote Expands NSEA-Retired Membership

A Bylaws vote at the recent Delegate Assembly passed an amendment that redefines and expands NSEA-Retired membership and makes the requirements the same as for NEA-Retired. The rationale given for the amendment presented by the NSEA-Retired Board was that the adjustment in NSEA-Retired membership requirements will be congruent with NEA-Retired membership requirements and will expand possible membership in the Retired Association. The membership requirements will now read as follows: “NSEA-Retired membership shall be open to any NSEA member who has retired and reached the age of forty-five (45) years or more or an individual who is eligible to receive benefits under a school employee retirement system in Nebraska or another state, and who was employed for at least five (5) years in a position that qualified them for Active membership but are no longer so employed. NSEA-Retired members are eligible to be voting delegates to the NSEA Delegate Assembly and the NEA Representative Assembly and may hold appointive positions in NSEA. NSEA-Retired members shall be eligible to receive benefits and services of the NEA, NEA-Retired, NSEA and NSEA-Retired that are authorized by the respective Boards of Directors.”

The previous requirement of belonging to NSEA the final year of employment is no longer mandated. That was previously in the Bylaw to facilitate the access to reduced Special Services fees for those continuing on the EHA Direct Bill insurance plan. Participants are no longer required to pay a separate Special Services fee in order to be eligible for the EHA Direct Bill plan. Public school retirees, aged 50 to 64, who have been insured through the Educators Health Alliance (EHA) for five years immediately prior to their retirement can continue their EHA coverage through the EHA Direct Bill Plan. Current premiums and deductible options can be found on the EHA website www.ehaplan.org.





Jenni Benson, NSEA-President; Todd Subbendieck, AARP NE Executive Director; Senator Brett Lindstrom, NSEA-Retired Vice President Roger Rea, Al Mumm, Nebraska Alliance for Retired Americans, NSEA-Retired President De Tonack, Senator Mark Kolterman

Security Tax Relief Bill Passed into Law

By: Roger Rea, NSEA-Retired Vice President



Roger Rea

Nebraska is one of just 13 states that taxes Social Security benefits and it has the highest tax on the Social Security benefit of any state in the seven state region (NE, KS, MO, IA, SD, WY and CO). On May 20, 2021, LB 64, introduced by Omaha Senator Brett Lindstrom, was passed into law on a vote of 41 aye, 0 nay, and 8 excused and not voting. The bill will phase out the Nebraska state income tax on Social Security benefits over a ten-year time horizon.

Starting in the tax year that began January 1, 2021, taxpayers may claim a reduction in their federal adjusted gross income (AGI) for a percentage of their Social Security benefit. The exclusion begins at 5% of the Social Security benefit in 2021, and increases each year until 100% of the benefit is excluded in 2030. The table shows the actual percent exclusion for each year.

The Legislative Fiscal Analyst estimates that the exclusion will result in lower income tax revenue of \$15 million in the first year. The revenue loss when the bill is fully implemented in 2030 is estimated to be \$168 million. Senators expressed concern about the total fiscal impact, and amended LB 64 to have a “pause” in the process when the exclusion reaches 50% in 2025. A study of the fiscal impact will be conducted when the exclusion reaches 50%, and a new bill would need to be introduced in 2025 to continue the phase-out process. Sen. Lindstrom indicated that he will introduce a bill in the 2022 session to stipulate that the phase-out will continue UNLESS a new bill is introduced to pause the process.

% of Social Security benefit to be excluded from AGI			
2021	5%	2026	60%
2022	20%	2027	70%
2023	30%	2028	80%
2024	40%	2029	90%
2025	50%	2030	100%

NSEA-Retired has worked for 20 years with a coalition of groups representing retirees to reduce or eliminate the Nebraska income tax on Social Security benefits. That coalition includes NSEA-Retired, NSEA, AARP, the Alliance for Retired Americans, and the Nebraska Association of Retired School Personnel. While some progress was made in reducing the impact of taxing Social Security benefits, LB 64 accomplishes the ultimate goal of the coalition to eliminate that tax completely. The coalition often cited a statement made by the Governor of Missouri when that state stopped taxing Social Security: “Social Security was intended to keep our elderly and disabled citizens out of poverty – it was never intended to be a source of revenue for the states.”

Senator Lindstrom stated that when LB 64 is fully implemented, retirees on Social Security will pay approximately \$1,000 less in state income tax. Slightly more than 300,000 retirees in the state receive Social Security benefits. The money that is not paid in taxes will be available to spend, and will have a huge economic impact on the state’s economy. He noted that retirees spend their money locally, and that the removal of the state tax on Social Security will provide an immediate economic boost for every county in the state.

I am a teacher born and bred, and I believe in the advocacy of teachers. It’s a calling. We want our students to feel impassioned and empowered. ~Erin Gruwell

NSEA-Retired Hosts Governance/Lobby Day

More than 50 participants joined together virtually on February 22 for the annual NSEA-Retired Governance/Lobby Day. Jason Hayes, NSEA Director of Public Policy and Legislative Research, reviewed legislative bills of special interest to educators and retirees. Guest speakers included Senator Lynne Walz, District 15, and Senator Jen Day, District 49. Senator Walz was congratulated on her role as chair of the Legislative Education Committee and acknowledged for sharing her five education goals:



Jason Hayes
NSEA Staff

1. Strong, healthy children (emotionally, physically, & mentally);
2. Nurturing environment for children and teachers;
3. Strong and responsible communities;
4. Strong state economy (providing resources to schools);
5. Collaboration and more efficiency.

Participants also appreciated the opportunity to welcome Senator Day, a new state senator, and to learn about her efforts and expertise. Participants were divided into various breakout rooms to share thoughts on legislation and methods for visiting with state senators. Jason and De Tonack, NSEA-Retired President, concluded the morning by sharing the various methods of contacting state senators and learning about legislative bills.

Health Insurance During Retirement Years

Life is challenging, and it is fair to say that we should be able to enjoy retirement after a lifetime of service. During our retirement years, we all want to be able to travel more, see family, and concentrate on our health. The last thing we want to worry about is our health insurance and whether our coverage travels with us.

Blue Cross and Blue Shield of Nebraska (BCBSNE) was proud to be your insurance carrier for EHA health insurance and is proud to provide you the same level of service in your retirement years. Educators' Medicare Supplement plan with optional dental coverage provides you with excellent health insurance after you turn 65 as well as portability when you are away from home. Feel free to travel across the United States with the assurance that your coverage travels with you.

You are eligible for the Educators' Medicare Supplement if moving from an EHA Plan or if you are a member of NSEA-Retired. In this plan, you have options that are not available to the general public. For instance, you have the option of purchasing an Educators' Medicare Supplement Plan F which is no longer available to individual consumers. In addition, you have access to a very competitive dental plan, made available because of your relationship with our EHA schools. The Educators' Medicare Supplement plan is well suited to EHA retirees because it allows you to focus on your health and not your healthcare coverage. A major advantage of an Educators' Medicare Supplement plan is that you typically have no bill (or minimal bills if you choose Plan G) to pay your physician, and you can choose to see any provider in the nation that participates in Medicare to get care when you need it.

The chart below offers a simple comparison of the out-of-pocket costs you can anticipate with Educators' Medicare Supplement and common Medicare Advantage plans to help you find the plan that best meets your needs.

	Educators' MedSup Plan F	Educators' MedSup Plan G	Medicare Advantage
Premiums	Simple and stable	Simple and stable	Follows Market trends
Your Liability			
Hospitalization	\$0	\$0	\$\$\$
Skilled Nursing Care	\$0	\$0	\$\$\$
Emergency Care	\$0	Part B deductible	\$\$\$
Office Visits	\$0	Part B deductible	\$
Copays	Not applicable	Not applicable	\$
Deductible	Not applicable	Part B deductible	\$\$
Out of pocket maximum	Not applicable	Not applicable	\$\$\$
Dental	EHA Dental available	EHA Dental available	Varies
	(no yearly maximum)	(no yearly maximum)	Yearly maximums apply
Travel (US)	Coverage in all 50 states	Coverage in all 50 states	Options may be limited
Provider network	Providers who participate in Medicare	Providers who participate in Medicare	Insurance carrier's Advantage Plan network



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Looking Ahead

The NSEA-Retired Fall Conference will be held October 26, 2021 at the Ramada Inn, Grand Island. Participants and guests will have three choices from five offerings in the morning, lunch, and an afternoon presenter. Presentations will include Civil War Medicine and Procedures, Home Solar Installation and Use, Crop Art, Travel, SHIP information for Medicare, plus more. Of course, the day will end with prizes! The September Advocate and NSEA Voice will have additional information. We look forward to again being back in person.

Contacts

NSEA Retired	www.nsea.org/retired
NEA Retired	www.nea.org/retired
Nebraska Public Employees Retirement System	www.npers.ne.gov
Health Insurance Plans and Options	nsea.org/retired and
	www.ehapan.org
Medicare	www.medicare.gov
Social Security	www.ssa.gov