

NSEA-RETIRED

NEWSLETTER

DECEMBER 2005

Welcome to this first issue of the NSEA-Retired newsletter. It is our hope you will find the newsletter interesting and informative. This first issue spotlights the new Medicare Part D Prescription Drug Insurance plans which will begin on January 1 and the new Blue Cross/Blue Shield Medicare Supplement Insurance Plan recommended by the NSEA-Retired Board of Directors. The efforts of Roger Rea, NSEA-Retired Board member as well as a member of the Educators Health Alliance Board and John Jensen, NSEA-Retired Treasurer are largely responsible for the publication of this issue. NSEA-Retired Board member and our newsletter editor Tom Black's work on this issue is also deeply appreciated. In future newsletters we will share the mission, goals, and legislative objectives of the NSEA-Retired Association. Our Association now has over 3,300 members and a Board of Directors committed to the protection and improvement of our retirement system as well as an improved health care insurance package for retired school employees. Your participation in the activities of this Association is important as we work together to advance equitable educational opportunities for all Nebraska students and continue to advocate for all retired education employees.

Joe Higgins, NSEA-Retired President

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**Val Pullen
1st President
NSEA-Retired
And
Former
President of
NEA-Retired**



Medicare Changes are Underway

The biggest change in Medicare since its inception in 1965 began on November 15, 2005. The change is the addition of a prescription drug benefit for all Medicare

participants. The new benefit is called Medicare Part D, Prescription Drug Coverage. While the benefit will provide savings for most people who take prescription

medication, the implementation of the benefit has raised many questions in the minds of NSEA-Retired members.

NSEA-Retired is hosting several seminars on this new benefit at various locations across the state. Since this is such a major change in Medicare, and since there are so many questions about the benefit, we are also devoting most of this newsletter to the new Medicare Part D program.

We plan to host additional seminars after December 31, 2005, for members in western Nebraska and for those who turn 65 after the first of the year or have not yet made a decision about participating in the new Medicare Drug Coverage. If you are currently on Medicare, you may make a decision anytime between November 15, 2005, and May 15, 2006 without incurring a penalty.

It is important that choose a provider for Medicare Part D with care, since you can only change the provider once each year, at the end of the plan year. Each November 15 there will be an enrollment period for all Medicare participants for the coming year. During this enrollment period you may switch providers if you want to try a different plan. The enrollment period will be from November 15 to December 31 of each plan year, with the new coverage taking effect on January 1 after the enrollment period.

The Medicare web site, www.medicare.gov, has links that will allow you to enter the drugs that you currently take and to find out which Medicare Part D providers will cover those drugs. Each provider has a formulary list (a formulary list is simply the list of drugs that are covered by that provider.) Keep in mind that the formulary list of medications for each provider will be unique.

Each formulary must have at least two drugs that you can use to treat each medical condition. It is possible that some of the drugs that you are taking will be covered by the formulary of a given provider, and some will not be covered. You want to choose the formulary that covers most (if not all) of the drugs that you take, but you also want to consider the premium that you are paying to the provider for the benefit. It would not make sense to pay an extra \$50 per month to find a formulary that covers all of your drugs if the non-covered drugs only cost you \$25 per month.

Elsewhere in this newsletter is a list of questions and answers that should help you make an informed decision about this new Medicare benefit. There are several agencies that can help you with your decision. Contact information for those agencies is given in the list of questions and answers (see question #9.)

NEW! NSEA-Retired Endorses a New BC/BS Medicare Supplemental Insurance with an Optional Dental Benefit

NSEA-Retired has a long-standing relationship with BC/BS of Nebraska. We endorse one of their insurance products for Medicare, the NSEA BC/BS Gold Plus Rx Medicare Supplemental insurance, and have made it available to our members.

Medicare Supplemental insurance products are standardized across the country into ten different plans, labeled by the letters A through J. Each plan differs slightly in the

level of coverage, and is priced according to the level of coverage and the usage by the group that signs up for that product. Across the country the most popular Medicare Supplemental plans have been Plan C and Plan F. Prescription drugs were covered in only the highest three levels of Medicare Supplemental policies – Plans H, I, or J. The BC/BS Gold Plus Rx plan is equivalent to a Plan F medical coverage with the Plan I drug coverage. Beginning in January, 2006, no

insurance carrier can write insurance with the drug coverage of either Plan H, I, or J for any new Medicare participant. That means that no new participants will be allowed into the BC/BS Gold Plus Rx plan that NSEA-Retired endorses.

As a result of having new enrollments stopped, NSEA-Retired has negotiated a different BC/BS coverage, called **NSEA BlueSenior Classic Medicare Plan**. This plan will be equivalent to Medicare Plan F for medical and hospital coverage, and will be the same medical coverage that you enjoyed if you had the old BC/BS Gold Plus Rx plan.

There are two major differences in the two plans. The new NSEA BlueSenior Classic will not cover prescription drugs (**you will need to enroll in Medicare Part D for these**), but it will have an optional dental benefit. The dental benefit is a one-time option at the time of initial enrollment. If you want dental coverage, you need to sign up for the dental coverage at the time you enroll in the NSEA BlueSenior Classic plan. Adding the dental coverage will add \$20.66 to the monthly premiums for your coverage. If you are age

65 or 66 in January, 2006, the premium for the medical-only benefit will be \$119.00 per month; if you select the medical benefit and the dental benefit, the premium will be \$139.66. The plan is age-rated, meaning that the premium you pay will depend on your age. But regardless of your age, adding the dental benefit will only add \$20.66 to your monthly premium.

The dental benefit will cover routine oral exams (two per calendar year,) with necessary cleanings and X-rays. In addition, it will cover simple restorative dentistry (fillings) and some oral surgery, periodontic and endodontic services. It will also cover complex restorative dentistry (crowns, inlays, bridges, and dentures). For recent retirees, this is the same dental coverage that you had as an active employee with the EHA BC/BS Health Plan.

The coverage is commonly referred to as Dental Coverage A, Coverage B, and Coverage C.

Below are the provisions of our new NSEA-Retired endorsed dental plan:

	In-Network	Out-of-Network
Coverage A: Preventative & Diagnostic Dentistry		
Calendar year deductible	None	None
Co-insurance	20% of allowable charges	30% of allowable charges
Coverage B: Maintenance and Simple Restorative Dentistry, Oral Surgery, Periodontic and Endodontic Services		
Calendar year deductible	None	\$50
Coinsurance	20% of allowable charges	30% of allowable charges
Coverage C: Complex Restorative Dentistry		
Calendar year deductible	\$25	\$50
Coinsurance	50% of allowable charges	50% of allowable charges

Network dentists can be found at: www.bcbsne.com/providerdirectory/search.asp. From the drop-down menu box, select the “BluePreferred (PPO) Dental Network.” Or you can call BC/BS at (402) 390-1855 or 1-800-642-6004 to ask whether or not your dentist is a PPO dentist.

NSEA-Retired recommends this new NSEA BlueSenior Classic Group Medicare Plan with optional dental coverage to all of our members and their spouses.

Contact BC/BS at 1-800-842-6004 for further details and to request enrollment forms for the **NSEA BlueSenior Classic Group Medicare Plan**. If you have already signed up for the new coverage, be sure that you also sign up for **Medicare Part D Prescription Drug coverage**.

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If you know a retired friend who was an NSEA member but did not join NSEA-Retired please ask them to join. Also let them know that now is the time to join since Life Membership dues increase \$100 September 1, 2006. They won't regret it!

Please contact Arlene Hiatt at NSEA for membership forms: toll free at 1-800-742-0047 or e-mail arlene.hiatt@nsea.org

NSEA-Retired turned 20! at the Governor's Mansion in Lincoln on September 14.



Left to right: Tom Black, Barbara Blackburn, John Kruse, Joyce Huggins, Pat Etherton (seated), Irene Burnside, John Jensen, Janet Gardner, President Joe Higgins and NEA Vice-President, Dennis Van Roekel.

Quick Guide to Medicare Prescription Drug Coverage (Part D)

The new Medicare Prescription Drug Coverage (known as Part D Medicare Coverage) allows all Medicare participants to get help with the cost of their prescription medications. NSEA-Retired has prepared this "Question and Answer" guide to help answer your concerns about this new benefit.

1: Who is eligible to purchase the new drug coverage?

A: Anyone who is currently on Medicare can purchase the drug coverage. No one can be denied for either health reasons or level of income.

2: Isn't this new drug benefit only for low-income retirees?

A: No. Anyone who is on Medicare, and who pays the premium for the new drug coverage is eligible to receive the benefits.

3: How do I get the new prescription drug benefit?

A: You must enroll in one of the private drug plans that Medicare has approved. The list of plans is contained in the new Medicare & You 2006 book that you received in October.

4: When is the enrollment period?

A: The initial enrollment for Medicare Prescription Drug Coverage starts November 15, 2005, and runs through May 15, 2006. If you wish to have prescription drug coverage starting in January, 2006, you will need to sign up by December 31, 2005. If you sign up after December 31, 2005, your coverage will begin on the first of the month following your enrollment.

5: Why do I need to sign up for the benefit?

A: This benefit is not automatic; it is a voluntary part of Medicare. If you do not want the benefit, you don't have to sign up for it. But there are penalties if you decline to take the coverage now, and decide later that you want to be covered.

There are 41 different plans offered for Nebraska retirees, and each one has a different premium structure and covers a different set of prescription drugs.

6: How do the 41 plans differ?

A: The plans differ in the premium you will pay, in the drugs that they will cover, in the amount that you will pay for each prescription, and in the deductible and co-insurance that you will pay. At the low end of the premium structure, one plan costs \$1.87 per month. If you use this plan, you would pay the first \$250 for the covered medicines you use, then the plan pays 75% of the next \$2,000 of your covered drug costs. At that point the plan would have paid \$1,500, and you would have paid \$750 (your \$250 deductible, and a total of \$500 for the drugs you used – the \$500 is 25% of \$2000). Once your total covered drug costs reach \$2,250, you will pay the next \$2,850 by yourself, until the total cost of your drugs reaches \$5,100. For all drug costs over \$5,100 the plan will pay 95% of your drug costs, and you would be responsible for a copay for each prescription. You would need to determine if the medications that you are taking are covered by the plan, or your out-of-pockets costs could be higher.

At the top of the premium structure, one plan has a monthly premium of \$99.90. If you use this plan, you do not have any up-front deductible, and there is no coverage gap between \$2,250 and \$5,100 of drug costs. The plan would pay 70% of the costs of all of your prescription medications, and you would pay 30% of the costs. Once you have paid out \$3,600 (which represents your 30% copay for \$12,000 worth of drugs) with this plan, you have no further payments for the plan year. You should check to be sure that the medications that you take are covered by the plan, or your costs could be higher than the example illustrates.

7: Is there extra help for low-income retirees?

A: Yes. If your income is less than \$14,355 per year for a single person or \$19,245 for a married couple living together, you may qualify for extra help with both the cost of the premiums and the cost of your medications. If your income is limited, you should contact the Social Security Administration for details on the help that is available. Call the Social Security Administration at 1-800-772-1213 to get complete details on this benefit for retirees with limited incomes.

8: Which plan is best for me?

A: That depends on what medications you use, and how much you use them. If you have little or no prescription medications, you are probably better off buying the cheapest plan that is available. If you take a lot of prescription medications, you should consult the Medicare web site (www.medicare.gov) or call Medicare at 1-800-MEDICARE (1-800-633-4227) to get some help. During the sign-up period (November 15, 2005, to May 15, 2006), both the toll-free phone number and the web site are likely to be very slow.

9: What other ways can I get help?

A: There are several other sources of help. The Nebraska Department of Insurance has trained a cadre of volunteers under their Senior Health Insurance Information Project (SHIIP) who can respond to your questions. The toll-free phone number for the Nebraska SHIIP is 1-800-234-7119. Volunteers Intervening for Equity (VIE) is another organization of volunteers willing to help Medicare participants sort out which is the best plan for them. The toll-free phone number for Nebraska VIE is 1-800-444-6617. Many local senior residence centers and churches also have volunteers that will help you make the best decision for you. You may also get help from your local pharmacy or your Medicare Supplemental Insurance carrier.

10: What if I am already getting my drugs from the Veterans Administration, or

through my spouse's former employer?

A: If you currently have prescription drug coverage, you should have received a letter from your current provider telling you if your current coverage is at least as good as the Medicare Part D benefit. If your current coverage is at least as good as the Medicare Part D benefit (i.e. your current coverage is "creditable coverage,") you can keep your current coverage and not incur a penalty if you later decide to enroll in Medicare Part D. Just be sure that you check each year on whether or not your current coverage remains "creditable," since the rules of creditable coverage will likely change in the future. Keep in mind that if you are paying a premium for this coverage, you may find that it is less expensive to drop your current drug coverage and buy a Medicare Part D plan.

11: Can I buy drugs from Canada or Mexico and participate in Medicare Part D?

A: You can buy drugs from anywhere you want, but only drugs that are purchased in the United States from one of the participating pharmacies will qualify for reimbursement under Medicare Part D.

12. When do I have to sign up for Medicare Part D coverage?

A: The open enrollment period is between November 15, 2005 and May 15, 2006. If you enroll in Medicare Part D before December 31, 2005, your coverage will begin on January 1, 2006. If you enroll after December 31, your coverage will begin on the first of the month after you enroll.

13: What if I miss the May 15 deadline?

A: If you have not signed up for Medicare Part D by May 15, 2006, you will not be eligible to enroll again until November 15, 2006 (unless you turn 65 after May 15 – then you can enroll for Part D at the same time as you enroll in Medicare). The open enrollment period in 2006 will be November 15, 2006, to December 31,

2006, with coverage beginning on January 1, 2007. The premiums for late enrollees carry a penalty of 1% per month for not signing up on time, which means that you will have a 7% penalty (to cover the seven months between May, 2006, and January, 2007.) That means that your premiums will be 7% higher no matter what plan you select, and the 7% penalty remains for the rest of your life. If you sign up five years late, you will pay 60% more in premiums than people who sign up on time. It is to your advantage to enroll in one of the plans by May 15 to avoid the premium penalty. If you don't know which plan would be best for you, it might be wise to sign up for the cheapest plan available until you can make an informed decision on which plan actually best meets your needs.

14: What if I get sicker, and the plan I've enrolled in does not cover the drugs that I need in the future?

A: You cannot switch plans in the middle of the year. But each year a new open enrollment period begins on November 15, and lasts until December 31 of that year. You can change plans each year if you wish, but you must do so during the enrollment period. Your new coverage would begin January 1 of the year following your enrollment.

15: I currently have drug coverage through my Medicare Supplemental Plan, either Plan H, Plan I, or Plan J. What should I do?

A: The drug coverage in Medicare Supplement Plans H, I, and J may not be as good as the Medicare Part D coverage. You can keep your current plan H, I, or J if you wish, but if you later enroll in Medicare Part D you will be subject to the 1% per month premium penalty when you do enroll (**unless** your drug plan was at least as good--as creditable--as Medicare Part D.) In addition, Plans H, I, and J will no longer be sold to new enrollees starting January 1, 2006. That means that you will be locked into a plan that has no new

participants; as the group ages, the premiums will likely escalate very rapidly. It will probably be cheaper to drop down to a Medicare Plan F, and buy Medicare Part D Prescription Drug Coverage from a private plan insurer.

16: I currently have the BC/BS Gold Plus Rx plan that NSEA-Retired endorses. What should I do?

A: Most of the comments made about Medicare Supplement Plans H, I, and J also apply to the BC/BS Gold Plus Rx plan that NSEA-Retired endorses. It will be less expensive to drop to a lower Medicare Plan and buy the Medicare Part D Drug Coverage. No new participants will be allowed to enroll in the BC/BS Gold Plus Rx plan starting in January, 2006. NSEA-Retired has endorsed the new NSEA BlueSenior Classic Group Plan with optional dental coverage from BC/BS. This plan is a Medicare Plan F in coverage, with an optional PPO dental program. Details on this plan are elsewhere in this newsletter.

17: If I switch from the current NSEA BC/BS Gold Plus Rx to the new NSEA BlueSenior Classic Group Coverage, will I keep the drug benefits that I currently have with Gold Plus Rx?

A. No. If you currently have BC/BS Gold Plus Rx and switch to the new NSEA BlueSenior Classic, you will no longer have any drug coverage. In fact, unless you made that change by the end of November you may miss out on a month of drug coverage unless you also signed up for a Medicare Part D drug plan at the same time. You must sign up for one of the Medicare Part D drug plans for 2006 to have any coverage for prescription medication.

18: I have BC/BS insurance, and I like the coverage. Is there a reason to switch to a different Medicare Supplemental plan?

A: No. While you should not choose a plan simply because you like the company, BC/BS does offer some advantages over

other Medicare Supplemental providers. The biggest difference is that BC/BS has the largest network of participating doctors and hospitals in the state. In addition, they pay quickly, so doctors and hospitals like BC/BS. Be aware that having BC/BS Medicare supplemental insurance does not mean that you are covered for Medicare Part D drug coverage. You must buy that separately.

19: If I have a BC/BS Medicare Supplement, do I have to purchase Medicare Part D from BC/BS?

A: No. You do not have to purchase Medicare Part D drug coverage from the same provider you have for your Medicare Supplemental plan. Choose a Medicare Part D drug provider that best matches the drugs that you actually use. You can pick any one of the 41 Medicare drug plans that are offered in Nebraska. You should not pay the highest premium for any plan you choose unless you have determined that that plan meets your needs for drugs, and the combination of premiums and covered drug charges match your needs best.

NSEA-Retired wishes you a happy holiday season!



NSEA-RETIRED

NEWSLETTER

VI:2 February 2006

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The President's Message

NSEA-Retired acknowledges our debt to two individuals who have been instrumental in the development of the NSEA-Retired Association over the years and who have recently announced their retirements:

- Arlene Hiatt, who has provided years of service to all retired members as our NSEA Associate Staff Liaison. Arlene's employment with NSEA ends August 25th. We will greatly miss her efforts, ideas, and assistance that she has provided as our association has grown over the years.
- NSEA Executive Director Jim Griess, who has served as NSEA-Retired Executive Director over the past 15 years, announced his retirement effective at the end of 2006. Jim has been with us throughout the tough years of making NSEA-Retired into a viable organization. We appreciate his leadership and support for retired members over the years. We will miss you, Jim

Thanks to the efforts of NSEA-Retired leaders, including Jim and Arlene, NSEA-Retired membership is approaching 4,000. Providing "Members Services" for our membership in their retirement years continues to be the mission of NSEA-Retired. This edition of the Newsletter highlights the growing number of issues, projects, and member services of your Association.

Joe Higgins, NSEA-Retired President

NSEA-Retired Lobby Day—February 14

See more details on page 6



NSEA-Retired member Dale Rathe with Lincoln Sen. Chris Beutler



NSEA-Retired members Niel and Verna Tubbs and Clarice Steffans with Beatrice area Sen. Dennis Byers.

Update: Attacks on our Benefits

For NEA-Retired members, 2005 was a banner year for adding stress and worry about the benefits they enjoy. There was a major attack on our Social Security benefits and in a multitude of states there were attacks on NEA members' pension plans.

Social Security

Due to the efforts of a broad-based coalition of diverse groups, including NEA and NEA-Retired, the attempts to privatize Social Security were scuttled. NEA and NEA-Retired will remain vigilant lest the private accounts monster reappears like a Godzilla sequel.

Pensions

As for the defined benefit plans we enjoy and can count on each and every month, there was one loss along with many victories. In Alaska there was a major defeat for all public employees. Newly hired public employees, including members of NEA-Alaska will no longer have a defined benefit pension. In addition, the health care benefits of all public employees were curtailed. In many other states there were victories over the forces dedicated to killing off defined benefit plans. NEA and NEA-Retired members, working with public employee coalitions, defeated a variety of these proposals.



John Jensen, at right with NEA-Retired President Barb Matteson (third from the left) and other NEA-Retired leaders in Washington, D.C., protesting Social Security private accounts.

The greatest victory came in California, where several anti-public employee initiatives were soundly defeated. The victory was secured with the help of a very committed public employee coalition whose members were constantly working to defeat the measures. California NEA members, led by the California Teachers Association (CTA), were in the forefront of this effort both with their time and money. Several times, with only a couple of hours notice, the CTA was able to produce more than one thousand members to demonstrate.

NEA provided both financial and human resources to the CTA for this major effort.



What about this year?

There are already multiple threats in Colorado with at least two bills and an initiative aimed at the defined benefit pension plans enjoyed by Colorado public employees. These proposals can only be described as over the edge in being anti-teacher, anti-public employee, and anti-retiree. When you consider that Colorado school employees do not enjoy Social Security benefits, one can only surmise that these proposals seek to punish our colleagues in Colorado in a cruel and unusual way. There are also threats in other states, so again it will be an interesting year.

Nebraska

Thus far, NSEA and NSEA-Retired members have not seen any major threats. Rest assured that NSEA, NSEA-Retired, NEA and NEA-Retired will be ever vigilant.

John Jensen is the NSEA-Retired treasurer and serves on the NEA-Retired Advisory Council.

Legislation of Interest to NSEA-Retired Members

The NSEA has adopted a legislative agenda that contains several items of interest to NSEA-Retired members. Three of those items are summarized here.

Lower Your Taxes

NSEA and NSEA-Retired supports LB976 introduced by Omaha Senator John Synowiecki that would exclude up to \$12,000 of public pension income from state income tax. This provision would affect all Nebraska public employees and military personnel. The bill has been referred to the Legislature's Revenue Committee and had a public hearing on February 22.

The table below compares how neighboring states treat pension and Social Security income regarding the State Income Tax.

- **Colorado:** For those 65 and above, up to \$24,000 per taxpayer of pension and Social Security income is excluded from state income tax. For those 55 to 64, up to \$20,000 per taxpayer of pension and Social Security income is excluded from state income tax.
- **Iowa:** Those age 55 and older may qualify for partial exclusion of pension income of up to \$6,000 for single and up to \$12,000 for married filing jointly. There is a proposal this year to increase the exclusion.
- **Missouri:** Up to \$6,000 of pension income is excluded from state income tax.
- **South Dakota:** There is no state income tax; therefore 100% of pension and Social Security income is excluded from state income tax.
- **Wyoming:** There is no state income tax; therefore 100% of pension and Social Security income is excluded from state income tax.

Protect Your Purchasing Power

The NSEA will attempt to amend LB 495 introduced last year by Senator Elaine Stuhr. LB495 has been carried over to the 2006 session. It would provide a "Medical Cost of Living" supplement for retirees from the Nebraska School Employees Retirement plan. (Retirees from the Omaha Public Schools currently have a similar benefit.)

Unfortunately, the Internal Revenue Service recently ruled that such post-retirement benefits could no longer be added to pension benefits.

Therefore the NSEA is working to amend LB495 to instead provide a one-time increase in pension income to restore purchasing power to a minimum of 90 percent of the retiree's initial pension benefit's purchasing power. Since a similar provision already exists for retirees from the Omaha Public Schools, this bill would only apply to non-Omaha Public School retirees. This provision would have the greatest impact on those who retired more than twenty-five years ago.

Retiree Representation

NSEA has reiterated the goal to make a retired teacher (other than an administrator) an additional and permanent voting member of the Public Employees Retirement Board.



ELECTIONS: DEADLINE MARCH 8 HAVE YOU VOTED?



NSEA-Retired members will be represented by twelve delegates to the NSEA Delegate Assembly, held in Lincoln April 28 and 29. Four delegates will be chosen to represent NSEA-Retired at the NEA Representative Assembly in Orlando, Florida, July 1-6.

Ballots for these positions were mailed to all NSEA-Retired members on February 24. The ballot packet includes biographical information on the candidates and a postage-paid return envelope. Completed ballots must be returned to NSEA with a postmark no later than **March 8**. All members are encouraged to vote in these important elections as NSEA-Retired moves to District Elections.

This year, for the first time, NSEA-Retired is featuring District Elections, which provide the opportunity for all our members from throughout the State to participate in the NSEA Delegate Assembly and the NEA Representative Assembly Elections. Members from across the Nebraska now have the opportunity to serve the Association as delegates to these important meetings.

Retirement Planning Seminars Well-Received

The purpose of the NSEA-Retired sponsored seminars is two-fold: (a) to help active members understand the benefits they will receive from the School Employees Retirement System when they retire; and (b) to promote membership in NSEA-Retired, both as pre-retired lifetime members as well as annual members at retirement.

As of January 31, 2006, 15 retirement planning sessions have been held across the state this school year, with an attendance of more than 550 individuals. About 10 more sessions have been scheduled during February and March, with more requests coming in from locals on a regular basis. More than 95 percent of those in attendance give the seminars ratings of either excellent or very good. The increase in membership numbers is equally impressive. NSEA-Retired added 188 members during 2003-2004; 331 members during 2004-2005; and more than 580 members so far this school year. Our current membership is hovering just below 4,000.

Intergenerational Mentoring Program Continues to Grow

The NSEA-Retired Intergenerational Mentoring Project brings together NSEA-Retired members and student SEAN members in their junior year in teacher education. The Retired members act as mentors to the students from their junior year through their senior student teaching semester and the first year as professional teachers.

The relationship between the mentor and the student is a non-judgmental, non-evaluative one. The mentor can help the prospective teacher get through the tough day-to-day moments and challenging situations that every student teacher and every first-year teacher face. Through email, phone and face-to-face conversations, the student knows he or she has an experienced mentor to ask for an idea for a lesson, a hint for handling a discipline problem, or a trusting shoulder to lean on.

How can you help?

To continue this very successful project, the Team needs retired teachers who still want to work with young people and who want to continue their contributions to public education to volunteer for the program. If you are interested, contact Maureen Nickels, maureen.nickels@nsea.org or 1-800-742-0047, for an application brochure.



Retirees and students at the Kearney site.

Medicare Part D Enrollment Deadline Nears

The deadline for signing up for Medicare Part D, Prescription Drug Coverage is May 15, 2006. If you are currently eligible for Medicare and don't enroll in Medicare Part D by May 15, you will be subject to a 1 percent premium penalty for each month that you delay – and that premium penalty remains in effect for the rest of your life.

Medicare Part D Prescription Drug Coverage is offered in Nebraska by several providers, with a total of 41 different plans, coverage, and premium structures to choose from. Selecting a provider can be a daunting task, but there is help available! The Medicare web site, www.medicare.gov, offers on-line help. In addition, the Nebraska Department of Insurance has trained a cadre of volunteers who can give individual counseling through the Senior Health Insurance Information Program (SHIIP). You can call SHIIP at 1-800-234-7119 if you need help or information about the new coverage. In the event that your prescription medication needs change, you can choose a different Medicare Part D provider every year between November 15th and December 31st.

Medicare Part D is not a program offered only to individuals with low incomes. It provides a benefit for every individual who is currently on Medicare. Medicare Part D generally provides that participants will pay for about 25 percent of the cost of their medications themselves, with about 75 percent of the cost paid by the insurance provider and the government. If you are currently on Medicare, don't let the May 15th deadline pass without enrolling in Medicare Part D.

Special Enrollment Extended for Medicare Supplement

NSEA-Retired has teamed with Blue Cross Blue Shield of Nebraska to develop a new Medicare Supplemental Plan to coordinate with the new Medicare Part D, Prescription Drug Coverage. The new plan is called **NSEA BlueSenior Classic, with optional dental coverage**. This new Medicare Supplemental Plan has the same medical benefits as the NSEA 65 Gold+ and NSEA Gold Rx+ that NSEA-Retired previously endorsed, but it does not have a prescription drug benefit. You will get the Prescription Drug Benefit from Medicare Part D.

To be sure that all NSEA-Retired members who want the new dental coverage will have the opportunity to get that coverage this year, Blue Cross has extended a Special Enrollment Period until May 15, 2006, for **NSEA BlueSenior Classic**. The dental plan covers routine dental examinations; silver fillings; some oral surgery; and complex restorations such as crowns, bridges, and dentures (all subject to deductibles and coinsurance.) This dental coverage is only available if you enroll now. Dental coverage cannot be purchased by itself. Blue Cross mailed enrollment kits to NSEA-Retired members in early February. The complete details of the dental coverage as well as the Medicare coverage itself are contained in those materials.

Although the open enrollment for **NSEA BlueSenior Classic** extends until May 15, 2006, not everyone will be eligible for the coverage. The list below outlines eligibility rules.

Individuals with NSEA 65 Gold+ or NSEA 65 Gold Rx+ Medicare supplemental insurance and their spouses are eligible.

Individuals with NEA Member Benefits Medicare supplemental insurance and their spouses may be eligible, subject to medical underwriting.

Individuals who were covered by one of the BC/BS health insurance plans provided by Educators Health Alliance for at least five years (either as an active employee or on the Retiree Direct Bill Plan) and their spouses may be eligible, subject to medical underwriting, provided that they are currently covered by a Medicare supplemental insurance plan.

To enroll in **NSEA BlueSenior Classic**, you must also complete a Certification Affidavit that is enclosed with the enrollment packet and have it notarized. **Do not cancel any existing Medicare Supplemental coverage that you have until you have received confirmation that you are covered under the new plan.** If you have any questions, you should call the Blue Cross Customer Service Center at 1-800-642-6004

Lobby Day—the Commitment Continues

One of the most important reasons for joining NSEA-Retired is to participate in its efforts to pass legislation essential to the well-being of both the retired and active members. The NSEA-Retired Board of Directors annually sponsors LOBBY DAY—a time when members can come to Lincoln, learn about pending retirement legislation from NSEA lobbyist, Herb Schimek, and visit with their Senators in the Capitol Rotunda

And once again, NSEA-Retired legislative issues were the focus of our Lobby Day activities on Tuesday, February 14th. Members of NSEA-Retired spoke with State Senators concerning the importance of exempting \$12,000 of pension income from State income taxes. LB976, introduced by Omaha Senator John Synowiecki is an effort to keep public pension dollars in Nebraska. Many states, including Colorado, Iowa, Missouri, South Dakota and Wyoming exempt all or part of pension income from state taxes. Many retired public employees leave Nebraska upon retirement to avoid the state's high taxes on retired persons. Senator Elaine Stuhr, chair of the Unicameral Retirement Committee, spoke to the group at a noon luncheon sponsored by NSEA-Retired.

NSEA-Retired members are urged to contact their senators and ask for support of this session's three retirement bills. (see page 3 of this newsletter for explanations of the bills). If you are interested in attending Lobby Day, February 2007, contact Maureen Nickels at maureen.nickels@nsea.org

WESTERN REGION LEADERSHIP CONFERENCE

NEA's Western Region holds an annual Conference, attended by students, actives, and retirees from the region's nine states. This year the Omaha Qwest Center was home to several informative sectionals and other activities. Nebraska's member associations: SEAN, NSEA, and NSEA-Retired, hosted the three-day event.



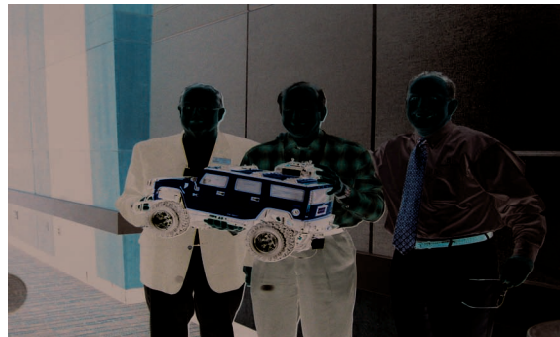
Sectional on NSEA-Retired's Nationally Recognized Intergenerational Mentoring Program



WRLC Retired Caucus Hosts: Tom Black and Joe Higgins



Sectional on Defined Benefits—John Jensen



One of the WRLC big winners—Roger Rea and his Hummer

NSEA-RETIRED

Annual Mini Meetings

Register Today

April 11

Crane Meadows Nature Center

*Located west of Grand Island
on I-80, Exit 305 (south of Alda)*

Experience spring migration at its finest when the Platte River fills with the largest congregation of Sandhill Cranes on earth. It is truly a wildlife spectacle. Don't miss out on this great opportunity!

**Mail registration form below or
email (arlene.hiatt@nsea.org)
or call 1.800.742.0047**

Registration Deadline - April 7

No Registration Cost

Lunch Provided

Door Prizes



REGISTRATION FORM

Name _____
Address _____
City _____ Zip _____
Phone (____) _____ E-mail _____

I will attend the NSEA-Retired Meeting at:
(Both sites handicap accessible.)

_____ Crane Meadows Nature Center, April 11
_____ Durham Western Heritage Museum, April 12

Mail Registration Form to Arlene Hiatt at NSEA in the enclosed envelope.



“TENTATIVE” PROGRAM AGENDA---April Mini-Conferences

8:00 Registration & Continental Breakfast
9:00 Welcome

Guest Speaker, Fr. Don Doll, SJ, Creighton University
(*Artist of the Year*, 2006 Governor’s Arts Awards)

10:00 “Table Talk” (Break out sectionals to be repeated twice)

To be announced—Possible topics include:

Protecting our Social Security system—is it in danger?

Protecting our Defined Benefit Pension Plan—is it in danger?

Understanding BCBS & NEA Medigap Supplement Insurance

Choosing a Medicare Part D Prescription Plan
EHA Health Insurance before 65

Make a Difference—Preparing for Unicameral “Term Limits”

How to buy & sell on Ebay

Digital photography—publishing your own photo album

Planning your own travel using the Internet

Preparing a Will

How to become a Master Gardner

11:30 NSEA–Retired “Year in Review”

12:15 Lunch

1:30 Tour of Facilities

2:30 Ice Cream Social, Door Prizes

3:00 Adjournment



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“The Commitment Continues”