

NSEA-RETIRED

ADVOCATE

October 2006
Volume 2; Issue 1

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President's Message—Joe Higgins



After an outstanding year in 2005-06, NSEA-Retired begins the 2006-07 year with clearly established goals. During the past year we have added more than a thousand new members, welcomed a new local retired association in Grand Island, established our newsletter, *The NSEA-Retired Advocate*, elected our NSEA and NEA delegates by district for the first time, and organized an Intergenerational Mentoring program with student members at the University of Nebraska-Kearney. Our lobbying efforts included seeking improvements in school employee retirement, pension protection, long-term Social Security improvements, and opposing Social Security privatization. We will continue to stress these issues throughout the coming year as will our advocacy for higher teachers' salaries statewide, and improvements in the so called No Child Left Behind Act in 2007.

Our Goals for this year include working side by side with NSEA to gain improvements in school employee retirement benefits, EHA health insurance for retirees, and Medicare supplement plans offered by BC/BS and NEA. Information seminars on pre-retirement planning, Medicare and prescription coverage, and financial planning will continue. Our membership is on track to surpass 5,000 members this year. With increasing membership comes both the ability and responsibility to improve the retirement years of our members. This year we will work with retirees in Papillion, Kearney, North Platte, Fremont, Hastings, Ralston, Columbus, and South Sioux City to establish local retired associations in those areas. This fall, retired members will work side by side with active members to elect strong public education advocates to Congress, the State Legislature, State School Board, and local school boards. In February, we will have at least 50 retirees participating in our annual lobby day activities as we work with members of the Unicameral from across the state on education and retiree issues.

The NSEA-Retired Board of Directors encourages all members to become active participants in these endeavors. Please consider becoming a mentor to a student in teacher training, working on ballot issues or for candidates favorable to our public schools, joining in our lobbying efforts, and volunteering for one of many volunteer projects sponsored by NSEA-Retired. Our professional responsibilities continue during our retirement years – "Now more than ever, the commitment continues." With all of us working together, this will be the NSEA-Retired Association's best year ever.

Medicare Part D, Prescription Drug Coverage, Will Change January 1, 2007

Medicare-eligible individuals will see several changes in their new Medicare Part D, prescription drug coverage, effective January 1, 2007. The changes reflect the increases in the prices of drugs (6.86%) and the consumer price index (1.81%).

Changes for Medicare Part D for 2007 include:

1. The deductible amount increases from \$250 to \$265
2. The “donut hole” threshold increases from \$2,250 to \$2,400
3. The catastrophic coverage threshold increases from \$5,100 to \$5,451.25

How will this affect you? Below are two examples, showing the costs for 2006 vs. the costs for 2007. The first example illustrates the costs for an individual whose prescription expenses exceed the full-coverage amount (the deductible plus the 25% co-pay amounts) by \$250. The second example illustrates the costs for an individual who exceeded the catastrophic limit of \$5,100 in drug costs in 2006.

Example 1:

You take drugs that cost \$2,500 in 2006, and the cost increases to \$2,671.50 in 2007 (a 6.86% increase).

Your 2006 cost:

\$ 250.00 (the deductible)
+ 500.00 (your 25% co-pay from \$250 to \$2,250)
+ 250.00 (you pay full cost from \$2,250 to \$2,500)

Total expense in 2006 = \$1,000.00

Your 2007 cost:

\$ 265.00 (the deductible)
+ 533.75 (your 25% co-pay from \$265 to \$2,400)
+ 271.50 (you pay full cost from \$2,400 to \$2,671.50)

Total expense in 2007 = \$1,070.25

Your drugs increased \$171.50 in price. Your costs increased \$70.25 for the same drugs.

Example 2:

You take drugs that cost \$5,500 in 2006, and the cost increases to \$5,977.40 in 2007 (a 6.86% increase).

Your 2006 cost:

\$ 250.00 (the deductible)
+ 500.00 (your 25% co-pay from \$250 to \$2,250)
+ 2,850.00 (you pay full cost from \$2,250 to \$2,500)

+ 20.00 (5% co-pay above \$5,100)

Total expense in 2006 = \$3,620.00

Your 2007 cost:

\$ 265.00 (the deductible)
+ 533.75 (your 25% co-pay from \$250 to \$2,400)
+ 3,051.25 (you pay full cost from \$2,400 to \$5,451.25)

+ 26.31 (5% co-pay above \$5,451.25)

Total expense for 2007 = \$3,876.31

Your drugs increased \$477.40 in price. Your costs increased \$256.31 for the same drugs.

—John Jensen, NSEA-Retired Treasurer

Changes in EHA Insurance Announced for Retirees Under the Age of 65

NSEA-Retired members who are under the age of 65 and who have Educators Health Alliance (EHA) Retiree coverage will see several changes beginning September 1, 2006. Key changes include:

- Premiums increase by 8.95% for single coverage with single PPO dental
- New premiums are \$405.32 (single) and \$833.02 (family.) Both rates include single PPO dental
- Increase of \$50 in the deductible amount (to \$550) for services received after September 1, 2006
- Change in the PrimeMail drug program to a specific list of covered maintenance medication

All subscribers will need to satisfy an additional \$50 in deductible for this calendar year, beginning September 1, 2006. The new deductible amount is for medical services received between September 1 and December 31, 2006. If you had medical services prior to September 1, those services will be paid according to the deductible that was in effect at the time the service was rendered, even if the billing is not received until after September 1.

For members taking maintenance medication, PrimeMail (the mail-order drug program for EHA plans) can save you money. With PrimeMail, the

most you will pay for a 180-day supply of a covered drug is five times the co-insurance amount for a 30-day supply (subject to any applicable co-insurance maximum.) To use PrimeMail, your prescriptions must be written for a 180-day supply of drugs. A prescription written for a 90-day supply, renewable once, does not qualify for this discount since the original prescription is only for 90 days

Effective September 1, the mail-order program benefits will be subject to a specific list of covered maintenance medications. To review the list, you can go to www.bcbsne.com/members/prescriptiondrugmailservice.asp and click on the "PrimeMail Mail Service Program Maintenance Medication List" link. All subscribers received a mailing in August describing the changes and were given a \$10 coupon to get started on this mail-order service. You can call 877-357-7463 to speak to a PrimeMail service agent about getting started with PrimeMail. Agents are available Monday through Friday from 7 a.m. to 11 p.m. CST, and Saturday and Sunday from 7:30 a.m. to 8:00 p.m. CST.

Health-care costs continue to increase much faster than the general rate of inflation. The changes made in the premium rates and coverage for this coming year reflect the efforts of the EHA Board to help keep the premiums for health insurance as low as possible.

—Roger Rea, NSEA-Retired Board

Track your BC/BS Claims On-line with AccessBlue

A new feature for NSEA-Retired members who are still on retiree coverage from the Educators Health Alliance (EHA) is the ability to track your claims on-line. With AccessBlue, you can check the status of a claim, review your membership information, find a network provider, get health and wellness information, and even more!

All EHA Blue Cross Blue Shield subscribers were mailed information on AccessBlue in August. To use the on-line access to your Blue Cross Blue Shield information, you will need your Nebraska I.D. card and a personal access code. You simply go to: www.bcbsne.com/accessblue, and click on the "Information for Members" link. An AccessBlue logo will appear on the bottom left of the member services homepage. Click on this logo and the registration process will begin. Each member has a unique access code, which is contained in the letter you received from Blue Cross Blue Shield in August.

AccessBlue is a fast and easy way to find information that you need. If you have further questions or problems with registration, you can call the toll-free AccessBlue Customer Service number at 1-877-704-2583, or send an e-mail to: AccessBlueHelpLine@bcbsne.com.

—Roger Rea, NSEA-Retired Board

Once Again NSEA-Retired Shines Nationally

NEA-Retired annually presents journalism awards for newsletters covering retired issues. NSEA-Retired has participated in the competition every year since 1999. In that year, the *NSEA-Retired Corner* was judged the Best State Active Newsletter Coverage of Retired Issues. Since then, the *Corner* was selected First or Runner-up for the NEA-Retired Spotlight Journalism Award five times, 2000-2005. In 2005, NSEA-Retired started producing an 8-page magazine titled the *NSEA-Retired Advocate*. In 2006, at the NEA-Retired Annual Meeting in Orlando, NEA-Retired President Barbara Matteson presented the plaque for **First Place in the Beginning State Retired Newsletter** category.

Also NEA-Retired annually presents awards to state retired affiliates that forge considerable membership growth. NSEA-Retired won **Runner-up in the Membership** category, with a 21.6 % increase in membership, adding 967 new members, **AND** its 967 increase was third to Michigan and California. As of June 1, NSEA-Retired had 3,525 retired and 946 pre-retired for a total of 4,471 members.



Awards garnered by NSEA-Retired: Left to right: John Jensen, Roger Rea, Joe Higgins, and Tom Black.

—Tom Black, NSEA-Retired Board and Editor,
and John Jensen, NSEA-Retired Treasurer

Nebraska Achieves Another Award Milestone: the Sixth Winner of the Prestigious NEA HCR Awards

Each year NEA presents awards to individuals or organizations that engage in human and civil rights activities that have community-wide impact. Proudly, winners from the small state of Nebraska have taken the stage six times since 1992.

Omaha Pride Players: SuAnne Big Crow Award, 2006: presented for the skits, parodies, scenes and monologues created by teens exploring the challenges and successes of gay, lesbian, bisexual, transgendered or straight allied teens



Left to right: Brian Guehring, Tracy Iwer-
son, Mark Shively, NEA Director-Nebraska,
who nominated the Pride Players for the
2006 award, and Joshua Mitchell

Mad Dads, Martin Luther King, Jr., Award, 1992, presented for leadership and perseverance in applying the nonviolent philosophy of Martin Luther, King, Jr., toward the achievement of human relations and civil rights goals.

Jim Kubik, H. Council Trenholm Award, 1994, presented for leadership in advancing inter-group understanding within the education profession.

Brett Johnson, SuAnne Big Crow Award, 2001, presented to a K-12 student whose achievements in school have helped enhance all students' sense of worth and dignity.

D. Moritz, Virginia Uribe Award, 2002, presented for activities that have made a significant impact on appreciation for diversity with regard to socioeconomic status, sexual orientation, disability, national origin, or citizenship status.

Ben Gray, Carter G. Woodson Award, 2004, presented for leadership and creativity in promoting Black History Month, for furthering the understanding of Black Americans' heritage, and for making significant positive changes in the community.

—Tom Black NSEA-Board and Editor

NSEA-RETIRED PRESIDENT IN TIGHT RACE FOR STATE BOARD

During a recent interview with *The Advocate*, State Board of Education member and NSEA-Retired President, Joe Higgins, expressed confidence in the outcome of what is shaping up to be a tight race for re-election to the State Board of Education. "It is a good thing to have at least one of the eight members of the State Board with extensive service in Nebraska's classrooms," Joe stated. "My 36 years of service in high school classrooms provides valuable input as the State Board debates and adopts policies which affect all K-12 classroom teachers across the state." Higgins stated further, "I only wish we had NSEA-Retired members serving in the Unicameral and other state political offices. I believe education legislation could use a dash of common sense and experience that retired teachers could bring to the legislative process."

Joe is seeking his second term on the State Board and has been a strong advocate for all the students of Nebraska's schools. He represents District 8, which includes most of Western Douglas and North central Sarpy Counties. Joe concluded the interview by stating, "With the continued strong support of the education community, both active and retired, I believe we will be successful in November."

Medicare Seminars are coming Your Way!

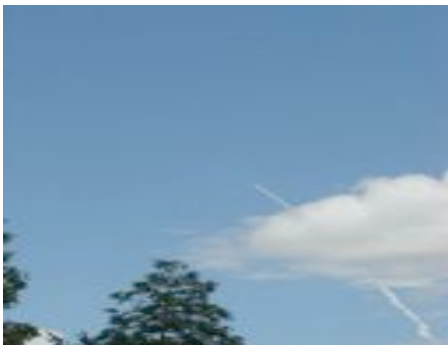
Medicare and the new Medicare Part D, prescription drug coverage, are always topics of great interest among retirees. All current Medicare subscribers can select a different provider for their Medicare Part D coverage between November 15 and December 31, 2006. NSEA-Retired members who are not currently on Medicare will need to choose a Medicare Supplement and a provider for Medicare Part D coverage when they turn 65.

NSEA-Retired has teamed with Blue Cross Blue Shield of Nebraska to provide information about Medicare Part D as well as the Medicare Supplement that NSEA-Retired endorses: **NSEA-Retired BlueSenior Classic** (also known as NSEA BlueSenior Classic.) One big advantage of **NSEA-Retired BlueSenior Classic** is that subscribers can get comprehensive dental coverage in addition to the Medicare supplement.

The information seminars will be held in six locations across the state in October. The schedule is:

Scottsbluff	Oct. 9	8:30 – 10:30 a.m.	ESU 13, 4215 Ave. I
North Platte	Oct. 9	3:00 – 5:00 p.m.	ESU 16, 1221 W. 17 th St.
Kearney	Oct. 10	9:00 – 11:00 a.m.	ESU 10, 76 Plaza Blvd.
Lincoln	Oct. 10	2:30 – 4:30 p.m.	SE Community College, Workforce Development Training Bldg., 301 S. 68 th St. Place (3 blocks S. of "O" St.)
Omaha	Oct. 11	8:00 – 10:00 a.m.	Westside Community Center Gym, 3534 S. 108 th St. (south of Center Street)
Norfolk	Oct. 11	2:00 – 4:00 p.m.	NE Community College Lifelong Learning Center, 801 E. Benjamin Ave.

If you have questions about these seminars, please call Blue Cross Blue Shield Customer Service at 1-800-642-6004.



A Testament of Quality Public Education

During the Representative Assembly, on July 4 at 2:38 pm, EDT, the space shuttle Discovery was launched. It took place about 50 miles from Orlando, Florida, the location of the 2006 Assembly. This launch during the NEA gathering was a poignant reminder of the 1986 explosion of the Challenger with teacher Christa McAuliffe on board. NSEA-Retired Board member Roger Rea was a Nebraska Teacher for Space that year.

—John Jensen, NSEA-Retired Treasurer

Ideas for Benefit Improvements are Considered

Although the NSEA Board of Directors has not begun to decide about any legislative priorities for next year, several ideas are being considered by NSEA-Retired that would help current and future retirees. When the NSEA Board discusses its legislative priorities, these ideas may be part of that discussion.

All but one of the states that are contiguous with Nebraska exempt either part or all of the income for retirees from state income tax. One idea that was advanced as legislation last year was to exempt part of the public pension income of school employees from Nebraska State Income Tax. That bill did not get out of committee last year. A similar idea is being discussed this year. The new wrinkle this year is that income from Social Security, Military Retirement, or any public pension would be exempted from Nebraska State Income Tax. This new idea would provide tax relief for more people, and would not target one specific group of retirees in the state for special treatment.

A second idea that is being discussed is to provide a one-time restoration-of-purchasing-power cost-of-living adjustment (ROPP COLA) to all current retirees. This idea may be part of an Interim Study by the Legislative Retirement Committee, which will be conducted later this fall. All current retirees for the State Retirement System have a guarantee of 75% of the purchasing power of their retirement income at the time of their retirement. Many older retirees, who retired prior to the high inflation of the 1980s, have had their pensions increased by this provision. Discussion for next year is centering on providing a one-time restoration of purchasing power equal to 90% of the purchasing power of the pension at the time of retirement. This would provide the greatest benefit to our older retirees. Only retirees whose purchasing power has fallen short of the 90% threshold would receive this benefit increase. The Omaha School Employees Retirement System had a similar benefit enhancement in the 1990s.

Neither of these ideas has been advanced to the NSEA Board for consideration. In the event that they are advanced, look for additional information in the *NSEA Voice*.

—Roger Rea, NSEA-Retired Board

Retirement Legislation Input Requested

The NSEA Retirement Committee will be submitting retirement legislation in January to make specific improvements in the School Employees Retirement Plan. NSEA-Retired is fortunate to have several retired members serving on this important committee. Retired committee members need your suggestions to guide their actions as discussions occur within the Retirement Committee as it develops the specific legislation to be introduced.

Traditionally the Committee examines ideas around the formula factor (currently 2%), COLA improvements (currently 2.5% Max,) pension purchasing power floor (currently 75%,) and age/service combination to receive full benefits (currently Rule of 85.) Your suggestions on any of these concepts or other issues will help NSEA-Retired members serve as effective members of the NSEA Retirement Committee.

All NSEA-Retired members who wish to make suggestions and/or provide specific information about improving our current pension system should send their ideas to Joe Higgins, NSEA-Retired President, at jbhamaha@yahoo.com



2007 NSEA-Retired Mini-Conferences

Tuesday, April 10, 2007
Lincoln

Hillcrest County Club
8901 O Street

First street past Anthony Lane

**SAVE
THE
DATES**

Wednesday, April 11, 2007
Kearney

University of Nebraska-Kearney
Student Union

Pre-Retirement Seminars are a Success

For the past two years, NSEA-Retired has received a grant from NEA-Retired to present pre-retirement informational seminars across the state. The seminars have been met with resounding approval from NSEA members and represent a cooperative effort between the active members and the retired members of the NSEA.

This past year, a total of thirty-seven seminars were presented to 1,245 active members in twenty-five different sites. There were two main goals in delivering these seminars: (a) to provide information about retirement benefits and retirement planning that active members need as they near retirement age; and (b) to increase membership in NSEA-Retired. As of May 31, a total of 967 new members joined NSEA-Retired. Most of them signed up as pre-retired, lifetime members. Members who sign up during the summer will bring that total to more than 1,000 new members. In actual numbers, NSEA-Retired is the third fastest growing retired organization in the nation!

More than 96% of those who attended rated the seminars as “Excellent” or “Very Good,” and 73% of them thought they learned more in the seminar sponsored by NSEA-Retired than they did in the all-day retirement planning sessions sponsored by the State Retirement System. One participant stated that she had attended the session sponsored by the State Retirement System, the session sponsored by her local school district, and the session sponsored by NSEA-Retired. She went on to state:

“Just wanted to let you know that we appreciated having [the NSEA-Retired session] because it was the best and most informative. I hope you’ll consider offering [the NSEA-Retired session] to the teachers regularly. [The presenter] was great, and chock full of info!”

NSEA-Retired will again offer these retirement planning sessions to locals that intend to provide the information to their members. If your local leaders want to schedule a session this year, contact Roger Rea at rrea68154@yahoo.com

—Roger Rea, NSEA-Retired Board

Intergenerational Mentoring Program Begins 4th Year

The NSEA-Retired Intergenerational Mentoring Program initiates its 4th year of mentoring teacher education students on Oct. 1st & 2nd. Gene Grooms of NEA will once again conduct the training for the new class of mentors and students at the University of Nebraska at Kearney.

Eleven UNK students and thirteen retired mentors from the Kearney area went through the program last year and will be participating for the next two years. The priority goal of the program is to match experienced, retired teachers with college students studying education. Retired members will act as a positive support system as mentors, providing suggestions, expertise, and response to questions from their students. The mentor is not expected to replace the student’s advisor or administrator during the student teaching experience and first year of teaching but to add an additional source of support to the new teacher. The time commitment of mentors in this program is flexible and will be jointly determined by the student and mentor team. Mentors in the program must be NSEA-Retired members.

The Intergenerational Mentoring program began in the Omaha metro area in 2003, following an executive decision by then NSEA-Retired President Tom Black. Students from Midland Lutheran, University of Nebraska at Omaha, and the College of St. Mary’s have gone through the program. The Nebraska program has been recognized nationally. Intergenerational Mentoring Committee Co-Chairpersons Ruby Davis and JoLynn Funk-Julius have provided training sessions for several state retired association groups who are also instituting the program. Support for the program comes from NSEA-Retired, NSEA, and NEA.

NSEA-Retired Board Joins Anti-Lid Coalition to DEFEAT the SOS Lid on State Spending

The NSEA-Retired Board of Directors voted to join the coalition formed to oppose the state lid initiative that will be on the ballot in November. Joe Higgins, NSEA-Retired President stated “This initiative will harm the public schools, the students, and the educators across Nebraska. It will drive up property taxes, which are already exorbitant throughout the state.”

“I remember the days of opposition to 413 ‘No Lids on Kids’ when the Association took the lead to defeat that lid initiative,” Higgins said. “It will not be easy but we’ll do it again; we must do it again, rather than let those who would harm the education of our children and grandchildren succeed.”

This initiative effort will lead to drastic cuts in State Aid to Public Schools and leave local school boards with the choice of severe cuts in programs at the District level or a sharp increase in property taxes. More and more reliance for funding the schools will be heaped upon the local property tax. Retirees especially will feel the added burden of higher property taxes.

Along with NSEA-Retired participation in the coalition to oppose the State spending lid amendment a donation from the Association to help defeat the amendment will be sent to the coalition. NSEA-Retired members are encouraged to join in the effort to defeat the SOS lid. All active members of NSEA are being asked to contribute \$10. Now more than ever, OUR commitment continues. Your contribution of \$10, \$25, \$50 or whatever you care to contribute will help defeat those who would put a lid on our kids.

Make your checks out to NSEA-Retired, put “Fight SOS” in the memo, and mail your check to NSEA-Retired, 605 South 14th Street, Lincoln, NE 68508. Your help is needed and appreciated.



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President's Message

2007 – Year of the Retired Educator

What will be your contribution to your “Retired” association in 2007?

An active vibrant association needs the participation of all its members to accomplish its potential in providing membership services needed by retired educators.

Your support is important if we are to continue to achieve our legislative goals, provide access to quality retiree health care packages, improve retiree pension options, and provide intergenerational mentoring to new teachers.

Our annual NSEA-Retired Lobby Day will be held on February 13th. We need your participation. (See the Lobby Day article.)

Your mentoring expertise is needed as we expand our Intergenerational Mentoring Program. We are seeking retired educators from across the State to serve as Mentors. (See the Intergenerational Mentoring article.)

Your participation in the NSEA-Retired Spring elections is important. All ten members of our Board of Directors bring expertise and experience to their service on the Board. (See the Elections article.)

We are fortunate to have a current member of the Public Employees Retirement Board as a member of our Board. We are fortunate to have a current member of the Educators Health Alliance on our Board. We are fortunate to have a current member of the NEA-Retired Advisory Council on our Board. We are fortunate to have a current member of NEA Human and Civil Rights Committee on our Board. We are fortunate to have a current member of the State Board of Education on our Board.

NSEA-Retired is an association of almost 5,000 former educators, all of whom have the expertise and the experience so important as we strive to improve our association and the services provided to the membership.

Our mission in 2007 will be to continue to advocate for improvements in retiree health care, advance and protect pension benefits, protect Social Security, inform State Senators on retiree issues, continue new teacher mentoring, improve school employee salaries and benefits, and advance educational opportunities for all students.

The NSEA-Retired President's Goals in 2007 include:

- A. Seek approval of the Nebraska Unicameral for legislation that exempts pension and Social security income from Nebraska State income taxes
- B. Expand membership eligibility for NSEA-Retired to include all retired school employees who adhere to the Mission and Goals of the Association.
- C. Open access to NSEA-Retired BlueSenior Classic Medicare Supplement Plan with Dental Option to all NSEA-Retired members over age 65.
- D. Establish an NSEA-Retired annual Delegate Assembly/Statewide Conference for the Spring of 2008.

Your expertise and experience are needed. What will be your contribution in 2007 to your “Retired” association? Let's make this the year that every member has the opportunity to participate in his/her retired professional association.



—by Joe Higgins

School Employees' Pensions Provide Economic Security for Retirees, and a Major Economic Boost for the State

Nebraska has two School Employee Retirement Systems: one for all school employees in the State except those in Class V School Districts (Omaha), and one for Omaha. There are about 16,000 retired school employees from the two systems (just over 3,000 from Omaha, and just over 13,000 from the rest of the State). The combined pension payout each month from both systems is \$23.1 million. That means that retired school employees receive \$278 million per year in benefit payments. This pension income provides solid economic security for all retired school employees. For most school employees, the retirement system pension is their major source of retirement income. Without the pension income, retired school employees would have to rely on Social Security and their own savings for retirement security.

Most, if not all, of the pension income received by school employees is put back into the State economy when the retirees spend their pensions on goods and services. Put in a different perspective, the School Employee Retirement Systems provide an annual \$278 million payroll for the State economy (when the pension income is spent, it produces money to help create jobs that provide the goods and services that retirees need). A recent study for the State of Texas showed that their teacher retirement system paid about \$5 billion in annual benefits. The study concluded that the pension income was enough to create more than 72,000 permanent jobs in Texas. Using a proportional calculation for the money provided by pensions in Nebraska, the

\$278 million paid to retired Nebraska school employees should provide enough money to create more than 4,000 permanent jobs in the State. The permanent jobs created by the pension income from the retired school employees make the Retirement Systems one of the largest employers in Nebraska!

Retired Nebraska school employees have paid for their retirement benefits through direct contributions while they were working and with matching contributions coming from the school districts. Although some additional state contribution is necessary, a recent analysis done by the Retirement Systems shows that 72% of the pension income paid by the Retirement Systems comes from the earnings of the pension fund, with 26% coming from member contributions and matching school district contributions. The 2% additional state contribution is small in comparison to the amount of money that is pumped into the State economy in the form of benefit payments.

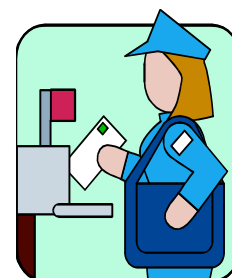
In short, the Retirement Systems for School Employees provide a major source of income in retirement. In addition, the pension income provides a substantial economic engine for the State economy. The Retirement Systems do not cost Nebraska money – they provide a major source of income to fuel the economy and job market in Nebraska.

—by Roger Rea, NSEA-Retired Board member and Trustee for both the Omaha School Employees Retirement System and the Nebraska School Employees Retirement System

2007 Spring NSEA-Retired Board and Delegate Elections

Your NSEA-Retired ballot will arrive in the mail soon. This year NSEA-Retired members will elect two Association officers (Treasurer and Secretary) and three board members (one each from Metro, Panhandle, and Tri-Valley Districts) as well as eleven delegates to NSEA Delegate Assembly to be held in Lincoln in late April and three delegates to the NEA Representative Assembly to be held in Philadelphia, Pennsylvania, in June.

Please take time to review the ballot and candidate information when your election ballot arrives in the mail. A strong retired association requires the participation of all its members in the annual elections. ***Be sure to return your ballot by the posted deadline.***



Meet Your NEA-Retired Leaders

The members of the NEA-Retired Advisory Council are the leaders of NEA-Retired. They plan and carry out the programs of NEA-Retired on behalf of its quarter of a million members nationwide. They are elected for three-year terms by the delegates to the NEA-Retired Annual Meeting held each year prior to the NEA Representative Assembly. The picture below was taken recently in front of the NEA headquarters in Washington, D.C.



From left to right: Martha Karlovetz, Missouri; Barbara Stockman, Michigan; Ulysses Floyd, Florida; Barbara Matteson (President), Arizona; Gene Craig (Secretary), Illinois; Tom Curran (Vice-President), Maine; Martha Wood, Virginia; Arlene Pavey, California; and John Jensen, Nebraska. John is also the NSEA-Retired Treasurer.

Retirement System Gets New Director

The Nebraska Public Employee Retirement Board (PERB) announced that Phyllis Chambers has been selected as the Director for the Nebraska Public Employee Retirement Systems (NSERS), subject to approval by both the Governor and the Nebraska Unicameral. Ms. Chambers was selected from among 14 candidates, and began her responsibilities as Director on January 2, 2007, at a salary of \$95,000. She replaces Anna Sullivan, who resigned last fall after state senators recommended that the PERB replace the director.

Ms. Chambers is currently serving on the Board of Directors for the Lincoln Airport Authority, and has been the Chair of that Board three times. Her previous employment has been with the Hartford Life Insurance Company, where she managed deferred compensation plan accounts for 75 Nebraska counties as well as the State of Nebraska. Prior to joining the Hartford Life Insurance Company, she worked as Trust Operations Officer for First Nebraska Trust Company in Lincoln; served as the Investment Executive for the Lincoln office of Piper Jaffray, Inc.; and was the President and CEO for Cornhusker Better Business Bureau in Lincoln. Ms. Chambers holds a Bachelor of Science degree from the University of Nebraska-Lincoln, and a Masters of Business Administration degree with an emphasis in Management Information Systems from UNL. She has been active in many civic and volunteer organizations in Lincoln.

Medicare Supplement Endorsed by NSEA-Retired to have Special Enrollment Period this Spring

More than 500 NSEA-Retired members switched from the Blue Cross Medicare Supplement that was endorsed by NSEA-Retired during the scramble to find a provider for the new Medicare Part D prescription drug coverage in the past 24 months. The Blue Cross supplement that NSEA-Retired endorsed had prescription drug coverage that was not equivalent to what members could get from Medicare Part D, and members were properly looking for alternatives. Representatives from various insurance carriers, who helped members find Part D coverage that was appropriate for them, may also have guided members away from the new Medicare Supplement that NSEA-Retired and Blue Cross established to meet the needs of our members. The new Medicare Supplement is called NSEA-Retired BlueSenior Classic; this plan is the only Medicare Supplement that has dental coverage as part of the package.

Members may have looked at the premium for NSEA-Retired BlueSenior Classic at the time they switched Medicare Supplements, and shopped for an alternative carrier based solely on price. While pre-

miums for all Medicare insurance products increase over time, new premiums do not all become effective on the same date. When comparing Medicare supplements, you should take into consideration not only what the premium is, but also when a new premium will become effective.

NSEA-Retired is currently in discussion with Blue Cross to establish a “special enrollment” period this spring for any member who dropped coverage with the products that NSEA-Retired endorsed during the confusion that followed signing up for Medicare Part D. Bank plan subscribers will receive notice of the new rate structure before April 1, so price comparisons between the bank plan and NSEA-Retired BlueSenior Classic will be on a “current-premium-year basis.” Members who dropped one of the plans endorsed by NSEA-Retired in the past two years and who want to return to NSEA-Retired BlueSenior Classic, should watch for a letter this spring that will outline the steps they will need to take to re-establish coverage with a plan that is endorsed by NSEA-Retired.

—by Roger Rea, NSEA-Retired Board member

2006 Revisited: Lobby Day, Mini-Conferences, Outreach to Teach, RA Session



Senator Byars and NSEA-Retired member Niel Tubbs, Beatrice, discuss retirement legislation in the Capitol.



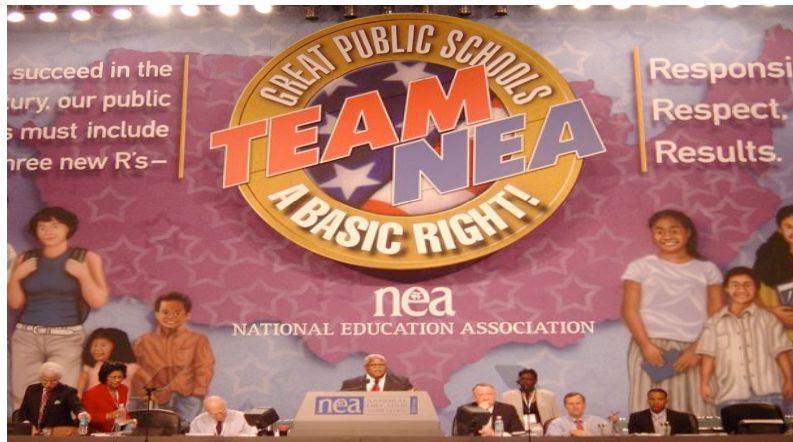
Crane Meadows Director shows a bat to Mini-Conference audience.



Visiting a Union Pacific RR Lounge Car at Min-Conference at Durham Western Heritage Museum in Omaha



Retirees and students renovate an inner city elementary school in Orlando, Florida, as part of the annual Outreach to Teach project prior to the NEA RA.



NEA President Reg Weaver at the NEA Representative Assembly in Orlando, Florida.

Living Wills and Powers of Attorney For Health Care

Read these resources if and when you and your family consider end-of life issues.

1. The Nebraska Medical Center

The Medical center provides a very useful web site at http://www.nebraskamed.com/patients/patient_registration/advance_directive.aspx. It allows you to download and print a brochure on Advance Directives and forms for a [Living Will Declaration](#) and a [Power of Attorney For Health Care](#).

It also has a section on Frequently Asked Questions on these topics including:

- What is an Advance Directive?
- What is a Living Will?
- What is a Power of Attorney for Health Care?
- Can I appoint more than one person to share the responsibility of being my Power of Attorney for Health Care?
- When do Advance Directives take effect?
- Can I have both?
- Do I have to make an Advance Directive?
- What if I change my mind after I sign an Advance Directive?
- What choices should I make in my Advance Directive?
- Does an Advance Directive have to be signed and witnessed?
- If I have an Advance Directive in one state, will it be followed in a different state?
- What do Advance Directives NOT include?
- How do I make my wishes known regarding organ and tissue donation?
- What should I do with my Advance Directive if I choose to have one?

2. American Bar Association toolkit

The American Bar Association provides a free ten-part kit on the Internet at: <http://www.abanet.org/aging/toolkit/>.

There Are 10 "Tools" in This Tool Kit:

- How to Select Your Health Care Agent or Proxy
- Are Some Conditions Worse than Death?
- How do you weigh odds of survival?
- Personal priorities and spiritual values

important to your medical decisions

- After death decisions to think about now
- Conversation scripts: getting past the resistance
- The proxy quiz for family & physician
- What to do after signing your health care advance directive
- Guide for health care proxies
- Resources: advance planning for health care

3. American Bar Association (second site) covering these topics:

- Living Wills
- Health Care Proxy
- Why Have Health Directives?
- Obtaining and Maintaining Living Wills and Health Care Proxies
- And more

The web site is at: <http://www.abanet.org/rppt/public/living-wills.html#livingwills>

4. Aging With Dignity

Another excellent web site comes from [Aging With Dignity](#) at <http://www.agingwithdignity.org/5wishes.htm>.

This site gives information on an excellent document called [The Five Wishes](#). This document is unique among all other living will and health agent forms because it looks to all of a person's needs: medical, personal, emotional and spiritual. Five Wishes also encourages discussing your wishes with your family and physician.

Five Wishes lets your family and doctors know:

- Which person you want to make health care decisions for you when you can't make them.
- The kind of medical treatment you want or don't want.
- How comfortable you want to be.
- How you want people to treat you.
- What you want your loved ones to know.

NSEA-Retired hopes these resources will help you and your family in making correct decisions and more importantly, insuring that your wishes are carried out.

—by John Jensen, NSEA-Retired Treasurer

Intergenerational Mentoring

NSEA-Retired leaders are currently making plans for the Association's fifth year of our Intergenerational Mentoring Project. NSEA-Retired members pair up with SEAN (Student Education Association of Nebraska) members and provide mentoring assistance to incoming teachers to our profession. The purpose of the mentoring project is for retired members to provide a "positive support contact for students entering the teaching profession that is free from peer pressure or evaluation oversight." The expertise and experience of retired members can be a strong influence and offer a unique perspective for students and first-year teachers as they deal with issues and challenges that every new teacher must face. We are seeking retired members from across the state to become a part of this important project. The time commitment for this project is not great and you will be providing an outstanding service that utilizes your expertise and years of experience. Please contact Maureen Nickels at maureen.nickels@nsea.org or call her at 1.800.742.0047 for more information and an application brochure if you wish to participate in this outstanding nationally-renowned program.



"The experience of age; the exuberance of youth." Three retired-student teams, showing the seriousness and the fun of mentoring, are "getting to know each other" at the Intergenerational Mentoring class of 2006 held at UNK. Retirees and students Ella Epp and Breann Hershberger; Jan Hubbard and Brett Kluever; and Gil Caranza and Melissa Jakub discuss the advantages of the NSEA-Retired project.

Bills of Interest to NSEA-Retired members:

Please follow the progress on these bills, communicate with your State Senator and the introducers of the bills, and the committee chairperson of the committees to which the bills are assigned. **Your opinion as a retired educator is a significant factor in the Legislative process as these bills are considered.** Study the positions taken by the NSEA and NSEA-Retired Board of Directors.

Check the progress of the bills through the Unicameral at <http://nebraskalegislature.gov/web/public/home>

Send e-mail messages to State Senators at: <http://nsea.org/policy/emailsenators.htm>

Check the NSEA-Retired Legislative Action Center at: <http://nsea.org/members/retired/index.htm>

LB416 Karpisek, District 32 – Revenue Committee, Janssen, Chair; Exempt government retirement benefits from income tax. (Exempt retirement benefits from Nebraska income taxes up to \$24,000)

LB453 White, District 8 – Revenue Committee, Janssen, Chair; Provide an income tax credit for property taxes. (Provide an income tax credit of \$500 on Nebraska income taxes for property taxes paid.)

LB4 Pahls, District 31 - Revenue Committee, Janssen, Chair; Provide income tax credits and adjustments relating to long-term care insurance. (Makes long-term health care premiums tax deductible on individual Nebraska Income Tax forms.)

LB169 Cornett, District 45 - Revenue Committee, Janssen, Chair; Exclude military retirement benefits from income taxation. (Excludes military retirement benefits from State income taxes beginning with a 10% exclusion in 2007 and increasing by 10% each year until 100% exclusion in 2016 and thereafter.)

LB183 Carlson, District 38 – Revenue Committee, Janssen, Chair; Exclude military retirement benefits from income taxation. (Excludes 100% of military retirement benefits from State income taxes beginning in 2007.)

2007 Annual Mini Conferences

Register Today

~ APRIL 10 ~

Hillcrest Country Club
8901 "O" Street
Lincoln

~ APRIL 11 ~

University of Nebraska at Kearney
Alumni House
2222 9th Street
Kearney

Tentative Itinerary

8:30 Registration & Continental Breakfast
 9:00 Guest Speaker
 10:00 Business Meeting
 10:45 Sectionals
 Noon Luncheon with Speaker
 1:30 Sectionals
 3:00 Dessert, Door Prizes, Wrap up!

Itinerary is subject to change.
Check the March & April issues of *The Voice*
for further details.

To Register
Mail. the tear-off form below in the attached envelope
Fax the form to 402.475.2489

Online. Go to
nsea.org/members/retired/Mini-Conference_registrat.htm

For more information contact Sally at sally.bodtke@nsea.org or call her at 1.800.742.0047

Registration Deadline—
APRIL 7

MINI-CONFERENCE REGISTRATION FORM

Name _____


Address _____

City _____ Zip _____

Phone (____) _____ E-mail _____

I will attend the NSEA-Retired Conference at: _____ Hillcrest County club, April 10
 (Both sites handicap accessible) _____ UNK Alumni House, April 11

Mail to Sally Bodtke in the attached envelope: NSEA, 605 S. 14th Street, Lincoln, NE 68508



THERE
IS
NO
COST
TO
ATTEND

NSEA-Retired Lobby Day Registration Form

____ I plan to attend Lobby Day at NSEA on February 13, 2007.

Name _____ Phone () _____

Address _____ Email _____

City _____ Zip _____

Legislative District # _____

Two ways to register for Lobby Day:

1. By mail. Use the tear off form above; send to Maureen Nickels, NSEA, 605 S. 14th Street, Lincoln, NE 68508
2. Online. Go to www.nsea.org/members/retired and click on the Lobby Day Information link.

On Tuesday, February 13, NSEA-Retired members will meet with their State Senators and discuss issues of importance to retired educators. All members are invited to join in this rewarding Lobby Day activity being held at NSEA Headquarters located at 605 South 14th Street, Lincoln. The agenda for the day is as follows:

- 8:30 Registration with coffee & rolls
- 9:00 Information presentation on retiree and education issues by Herb Schimek
- 10:00 Meet with your Senator and Visit Unicameral while in session.
- 11:30 Complimentary luncheon with guest speaker
- 2:00 Adjournment

Please plan to join your retired colleagues in this important Association activity. Contact Maureen Nickels at maureen.nickels@nsea.org or call her at 1.800.742.0047 for more information..



Mailing Address Label

NSEA-RETIRED

ADVOCATE

May 2007
Volume 2 Issue 3

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Newsletter Editor

Renewal, review, and evaluation

In my seventh year of retirement, I still find myself following the school calendar, which guided my activities for those classroom years. Spring is almost over and we direct our attention to our summer activities. Part of our agenda each summer was to review and evaluate the past school year and start planning for the next. So it is at NSEA-Retired.

During this past year, your Association continued to enjoy great success in serving the needs of Nebraska's retired educators. Our fourth year of the Intergenerational Mentorship program was another year of strong relationship building between mentors from NSEA-Retired and student members embarking on careers in public education. It is indeed gratifying to follow the development of the almost 50 students who have participated in this program as they student teach, graduate from Teachers College, and begin their careers. The renewed sense of service experienced by the mentors has been a rewarding experience for all of us involved in this outstanding program as well.

The Mini-Conferences recently held in Lincoln and the Rowe Sanctuary near Gibbon were both special days. The combination of interest sessions and guest speakers provided a wonderful opportunity for members to come together, and celebrate retired life. The wide range of interests, knowledge, and experiences of those of us who spent our careers in the public schools continues to amaze me. If you did not attend, please plan to join us next year.

Twenty-three highly qualified "retired" members offered their time and expertise as candidates for the NSEA-Retired Association Spring elections. More than 1,200 members participated in our election process. We welcome Jim McDermott, Panhandle, and Jan Barnason, Tri-Valley, as newly elected Board members. Ruby Davis, Omaha, returns to the Board as our Secretary. Ruby previously served as Association Treasurer from 2001-04. Barbara Blackburn, Tri-Valley, Janet Gardner, Panhandle, and Joyce Huggans, Secretary, will be leaving our Board after more than 20 years of combined service to NSEA-Retired. Barb, Janet, and Joyce, your leadership and dedication to retired educators will be sorely missed.

With 15 delegates from across the state elected to represent retired members at the recent NSEA Delegate Assembly, we continue our participation and leadership in our professional association. As a result of Delegate Assembly action, NSEA President Jess Wolf will appoint a task force to review the expanding role of retired membership within the NSEA family. It will also examine the emergence of "continuous membership programs" becoming common across the nation. A plan of continuous membership from Teachers College, through active service, and into retirement will be reviewed to see if such a plan makes sense in Nebraska. With our current retired membership approaching 4,000, along with more than 1,200 pre-retired members, the time has come for an examination of the future relationship between "active" and "retired" members of our association.

We continue to explore ways for NSEA-Retired members to share in the sacrifices and to support the activities important to our former colleagues--the NSEA actives.

Have a great summer; enjoy this period of renewal, review and evaluation. Thanks for your contribution to a great year. . We look forward to seeing you all in the fall.

—By Joe Higgins, NSEA-Retired Presi-



529 College savings plans provide several options for retirees

After a decade of existence, 529 College Savings Plans are coming into their own. Why? There are at least three reasons: improved investment options, lowered costs, and permanent tax breaks. There is one more consideration in the mix, and that is the flexibility that the plans bring to seniors who want to help with education costs for their grandchildren – or themselves! Your contributions not only help to pay for college expenses, they also reduce the size of your taxable estate.

The federal Pension Protection Act of 2006 made changes in the way that private pensions operate, and it also made the tax breaks afforded to 529 Plans permanent (the tax breaks were scheduled to disappear in 2010). Money withdrawn from a 529 Plan is free from federal income tax so long as the money is used for qualified college expenses. In addition, Nebraska allows for withdrawals for qualified expenses free from Nebraska state income tax, and allows you to deduct up to \$1,000 from your income in the year that you make contributions to the plan. By the end of 2006, nearly \$91 billion had been invested in these plans nationwide.

529 Plans provide ways for seniors to put aside money for college, but unlike other accounts for this purpose, the money in a 529 Plan does not get transferred to the beneficiary. You are the owner, and you have total freedom to choose how the money is invested and to whom the money will go. The maximum contribution to a 529 Plan is \$12,000 per year, but you can invest \$60,000 in the first year without incurring federal gift taxes (provided you do not contribute to the plan for the

next four years). The maximum contribution limit for couples is double the amount for a single person. You set aside money, do not have to pay taxes on the earnings until the money is withdrawn, and can withdraw the money without tax so long as you are paying for qualified college expenses.

The really great news is that you can name yourself as the beneficiary! There is no age restriction on who can be the beneficiary, and you can change beneficiaries as many times as you want. If you have several grandchildren, you could name yourself as beneficiary – and if you need the money for your own medical care, you can withdraw it (subject to a 10% tax penalty). If you don't need the money, you can name one of your grandchildren as beneficiary when they actually enter college. If that grandchild does not enter or finish college, you can designate a different grandchild. If your grandchild does not use the entire account, you can choose a different grandchild, or even rename yourself as beneficiary. If you decide to go back to college or take some courses in continuing education, you can pay your own expenses without incurring federal income tax! Some seniors have even used the money to study abroad, allowing them to fulfill a dream of being educated in Europe.

USA Today recently reported that Nebraska has 529 Plans that are ranked among the best in the country as well as some that are rated among the lowest performers in the nation. The best-ranked Nebraska plan is the Nebraska College Savings Plan, administered by Union Bank and Trust Co. This fund uses low-cost index funds from Vanguard Group as a core holding, and allows investments in offerings from Amer-

ican Century Investments, Fidelity Investments, and Pacific Investment Management Co. (PIMCO). The mutual funds available for investment provide flexibility with four age-based investment tracks, and the historical rates of return have been superior. The lowest-rated plan offered by Nebraska, according to *USA Today*, is Nebraska's AIM College Savings Plan. *USA Today* criticized the lack-luster performance of the investment choices available in that plan, and the relatively high expense ratio of 1.22% -1.64%.

Here are four tips to help you decide which 529 Plans are worthy of your consideration.

Do it yourself. If you use an investment adviser, you can expect to pay a commission of up to 5.75% on your investment. The money is known as a "sales load," and is taken directly from your earnings on the account. Nebraska, and most other states, allows you to invest directly with the plan, and save that commission.

Invest at Home. There is a tax break, although it is small, to entice investors to choose the in-state plan. In Nebraska, you can deduct up to \$1,000 of contributions from your reportable state income tax. That translates to state tax savings of \$25.60 per year for the lowest tax bracket (2.6%), and \$68.40 for the highest tax bracket (6.8%).

Avoid fees. Look for low-cost plans, and administrative fees of less than 1%. The Nebraska 529 College Savings Plan administered by Union Bank has fees from 0.69% to 0.97%. The Utah plan (rated best in the nation by *USA Today*) has fees that range from 0.25% to 0.41%. You can invest in a 529 Plan sponsored by any state,

See College Savings: Page 3

Each and every month I know I will receive a pension check. I know it is guaranteed. I know it will increase a little each year. I know it will last a lifetime. It is a nice feeling to know all that when I get that check each month.

But there are even more reasons you should feel good about your defined benefit pension check. On January 23, 2007, the National Association of State Retirement Administrators published *Key Facts Regarding State and Local Government Defined Benefit Retirement Plans*. The following is a summary of this paper.

Public pension plans are in good financial condition.

As a group, state and local pension systems have nearly 90 cents for each dollar they owe in liabilities. These assets are professionally managed and invested on a long-term basis using sound investment policies. The \$2.89 trillion in real assets held by these plans are an important source of liquidity and stability for the nation's financial markets.

The bulk of public pension benefit funding is not shouldered by taxpayers.

On a national basis, employer (taxpayer) contributions to state and local pension systems make up only one-fourth of all public pen-

sion revenue. Earnings from investments and employee contribu-

It's a nice feeling!

tions comprise the remainder. In 2005, investment earnings accounted for 74 percent of all public pension revenue; employer contributions were 17 percent. Unlike corporate workers, most public employees are required to contribute to their pension plans.

Public retirement plans attract and retain the workforce that provides essential public services.

There are more than 20 million working and retired state and local government employees in the U.S. Retired public employees live in virtually every city and town in the nation (90 percent stay in the same jurisdiction where they worked). Active public employees comprise more than 10 percent of the nation's workforce, and two-thirds are employed in education, public safety, corrections, or the judiciary. Retention of experienced and trained personnel in these and other positions is critical to the continuous and reliable delivery of public services.

State and local pension plans are an integral component of national, state and local economies.

Public plans distribute more than \$140 billion annually (an amount greater than the total economic output of 22 states) in benefits to nearly seven million retirees,

beneficiaries, and other recipients, with an average annual pension

benefit of roughly \$20,400. These payments are steady and continuous and provide a robust and reliable economic stimulus to local economies throughout the nation. Recent studies have found that public pension funds and the benefits they distribute make important contributions to local, state, and the national economies.

State and local plans are subject to comprehensive oversight.

While private sector plans are subject solely to federal regulation, state and local government plans are creatures of state constitutional, statutory and case law and must comply with a vast landscape of state and local requirements, as well as industry accounting standards. These plans are accountable to the legislative and executive branches of the state; independent boards of trustees that include employee representatives and/or ex-officio publicly elected officials; and ultimately, the taxpaying public.

State and local pension Funds earn competitive investment returns.

For the 10- and 20-year periods ended 06/30/06, public pension funds generated strong investment returns of 8.5% and 9.5%, exceeding investment benchmarks and closely tracking returns generated by corporate pension plans.

—By John Jensen,
NSEA-Retired Treasurer

College Savings: Worthy for your consideration

Continued from page 2
but you may not receive favorable state tax treatment if you invest in a plan sponsored by a state in which you do not reside.

Review the Investment Options. Low fees are one consideration, but if the mutual funds in which you invest are poor performers, you can quickly lose more than just the fees — your entire invest-

ment is at risk. Morningstar rates the underlying mutual funds, and ranks them according to risk and return. Several web sites offer information that will help, including www.savingforcollege.com and www.smartmoney.com.

The Nebraska 529 College Savings Plans are sponsored by the State of Nebraska. You can contact

the Nebraska State Treasurer's office for more information or go to www.PlanForCollegeNow.com. The phone number is 1-888-993-3746. You may wish to consult your tax advisor or financial planner to get additional details.

—By Roger Rea,
NSEA-Retired Board Member

Disease management extended to pre-65 retirees

Two years ago the Educators Health Alliance (EHA) entered into a contract with Blue Cross of Nebraska to have American Healthways, Inc., partner with EHA to help improve the overall health of the subscribers. The goal of the partnership is to improve the general health of the subscribers by helping to manage chronic medical conditions of the members. American Healthways is the largest and most experienced disease management company in the nation, with over 1.5 million lives under management. All of the programs that American Healthways uses are approved by the Johns Hopkins Institute. The cooperative effort is known as EHA/Blue Partners.

In the initial phase of disease management, two diseases were targeted: diabetes and coronary artery disease/heart failure. More than 3,000 EHA members were identified as being eligible for the two disease management programs, based on claim history. The eligible members were asked to participate on a voluntary basis, and over 95% of the eligible members chose to do so. The goal was to add another layer of

support for those members with chronic problems, and to improve their general health by more closely monitoring their medical condition. The participants are provided with a welcome letter, and receive access to phone calls by a nurse who works for American Healthways and newsletters that contain the best evidence-based treatment guidelines for the diseases under management. There is also web-based information that participants can access.

EHA/Blue Partners manages the patient, not the disease. Nurses seek to understand individual behaviors and suggest ways by which the patient can modify their behaviors to improve their general health. The benefits, based on the initial trial year, have been several. Patients who participate have greater adherence to the evidence-based standards of care for their particular medical problems, and experience improved health status that results in an improved quality of life. In addition to having better health, the cost of medical care goes down, compared to patients with the same medical conditions who did not participate in the disease management program.

A recent survey showed that overall satisfaction with the program was excellent. In addition to being satisfied with the program (92% rated the program as either good, very good, or excellent); 80% reported that they had better communication with their personal doctor as a result of becoming more knowledgeable about ways to improve their medical health; and 87% rated the information supplied by the BluePartners program as helpful.

In January 2007, retirees who are under the age of 65 and who participate in EHA Retiree Coverage were added to this disease management program. That means that 262 retirees who have diabetes and 149 who have coronary heart disease were asked to participate in the disease management program. Participation is voluntary. Based on the initial program results, retirees who participate should experience better health as a result of their participation, and the costs of providing medical insurance to the entire group should be held under better control.

—By Roger Rea,
NSEA-Retired Board Member

NSEA-Retired Web Page Contest Winners

To encourage members to visit the NSEA-Retired Web pages, created by Webmaster John Jensen, there was a “scavenger hunt” contest to find three buttons hidden among the many pages. Beginning at 7 pm CDT (6 pm MDT) May 1, the contest ended quickly. Winners were Mary Yearling, Omaha, who was the first to find all three buttons. She received the \$100 gift card. Janet A Nestander, Omaha, won the second place \$50 gift card. The \$25 cards went to Marian S. Coppola, Omaha; Marjorie B. Vandenack; Omaha, and Dean E. Meisinger, Plattsmouth.

A hearty Thank You to all who participated and for all members: please continue visiting the NSEA-Retired Web pages often for useful information and to continually contact your U.S. Congressmen and Senators and Nebraska State Senators on issues of importance to retirees. The Web site was entered in the NEA national web contest. Hopefully, Nebraska will win a First Place Plaque at the NEA-Retired Annual Meeting this summer.

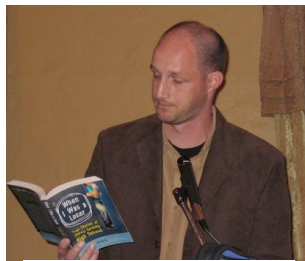
NSEA-Retired Mini-Conferences, April 2007

The Mini-Conferences attracted 180 to the Hillcrest Country Club in Lincoln and the Rowe Sanctuary and Iain Audubon Center near Gibbon. Members had the opportunity to attend two Table Talk Sessions on such topics as BCBS Pre-65 Health Insurance and BCBS Medicare and Supplement Plans; ID Theft, Fraud, and Scams; Physical Fitness at Home; How to Buy and Sell on e-Bay; Preserving and Restoring Old Photographs; Wills and Living Trusts; Gardening; and Antique Appraisal. Guest speakers at one or both of the conferences included author Sean Doolittle, Nebraska Attorney General Jon Bruning, and Gary Hill, member of the Nebraska Holocaust Memorial Committee. Other speakers included Sandy Kucera of Too Far North Winery & Tasting Room and Dr. Lee Smith and Barb Yendra of Georjge Spencer Vineyard & Tasting Room.

Speakers



Jon Bruning, Attorney General



Sean Doolittle, Author



Brian Mikkelsen,
NSEA Lobbyist

Added to the informative sessions and the fun of new experiences and the visits with friends and the ice cream was a “State of the Retired Association” session led by NSEA-Retired leaders. As of April 2, membership included 2,594 Lifetime members and 1,206 Annual members for a total of 3,800 retired members in NEA-Retired/NSEA-Retired. When the 1,230 Pre-Retired Lifetime members are entered, the total is 5,030 and increasing. The growth of the Retired Association is remarkable considering that less than three years ago membership moved past 3,000 for the year. Financially, the top five expenditures for 2006-2007 were for the *NSEA-Retired Advocate* and membership letters, the Anti-423 Campaign, the Intergenerational Mentoring project, the NSEA-Retired/SEAN scholarships, and expenses of NSEA-Retired Board meetings. These five items equaled 70% of all spending



Learning about E-Bay at Rowe Sanctuary



Exercising at Rowe Sanctuary



Intense interest at Hillcrest



Hillcrest Country Club, Lincoln



Rowe Sanctuary, near Gibbon



One of thousands at Rowe Sanctuary

NEA-Retired West Region Conference: Austin, Texas, April 20-22

Ten representatives of NSEA-Retired attended the annual NEA-Retired Conference to learn more about the Elementary and Secondary Education Act, legislative issues that affect retiree's finances, a look at preparations for one facing death, developing community partnerships, photography, and an NEA federal legislation update. One discussion item covered Kentucky's Continuous Membership. In April, the NSEA Delegate Assembly created a Task Force to consider continuous membership for Nebraska. Also, after attending a session presented by the Oklahoma Student Association, the NSEA-Retired Board decided to join leaders of SEAN (the Nebraska Student Association) to initiate a Nebraska Outreach to Teach project. Students and retirees will paint and polish a school selected by the Omaha Active and /retired Associations as part of the SEAN Fall Conference.



Joe Higgins, NSEA-Retired President, introduced two Nebraska guests at the Austin Conference. Jeff Melick, past President of SEAN, and Amber Rolf, past President of the UNK Chapter of SEAN. Jeff attends Texas University; Amber teaches in Houston.



The Austin Ten: L-R Back Row: Janet Gardner, Frank Koch, Joe Higgins, John Jensen, Tom Black. Front Row: Roger Rea, Jan Hubbard, De Tonack, Jim McDermott, Joyce Huggans.



De Tonack and Jan Hubbard

More Mini-Conference Pictures



Discussing pre-65 and Medicare health options



Joyce Huggans and Frank Koch



An Antiques Roadshow

All pictures by Pat Etherton, NSEA-Retired Board Member, and Maureen Nickels



One of the hobbies shown at Hillcrest

The skies were alive with the sound of ...



NSEA-Retired Board of Directors, April 27

The Board continued to make decisions that will increase service to the members and will move the Retired Association into a challenging future. After another year of successful District Elections, the new 2007-2008 Board will feature three new faces. It said goodbye to Secretary Joyce Huggans, Tri-Valley Director Barb Blackburn, and Panhandle Director Janet Gardner. Joining the Board in September will be Ruby Davis, Secretary; Jim McDermott, Panhandle Director; and Jan Barnason, Tri-Valley Director. John Jensen, Treasurer, and Roger Rea, Metro Director, were re-elected.

A review of retired legislation showed LB596 is still alive in the legislature. It would increase

every public school employee retirement check to 85% of the purchasing power of their first retirement check, especially assisting those who have been retired 10 or more years. LB508 would grant an exemption for someone who may have missed a deadline for death benefits. It is still alive. LB416 exempting the first \$12,000 of pension benefits from state income tax has been delayed until next session.

In other actions, the Board may add information on long term health care to the popular Retirement Seminars and continue the Medicare Seminars, will continue to review and revise the NSEA-Retired Bylaws with planned submission of the document to the membership for its consideration

next year, will expand its Inter-generational Mentoring project to cover the entire state, and may add a Fall state-wide Conference in lieu of one or both of the Mini-Conferences.

Finally, after attending a seminar presented by the Oklahoma Student Association at the NEA-Retired Conference in Austin, the Board will join with leaders of SEAN (the Nebraska Student Association) to initiate an Outreach to Teach project. In conjunction with the SEAN Fall Conference in Omaha in October, students and retirees will paint and polish a school selected by the Omaha Active and Retired Associations. NEA-Retired has a similar large-scale activity prior to its Annual Meetings in June.



The 2006-07 Board. L-R: Joyce Huggans, Irene Burnside, Joe Higgins, Barbara Blackburn, John Kruse, Pat Etherton, John Jensen, Roger Rea, Janet Gardner, Tom Black.



The 2007-08 Board. L-R: Joe Higgins, Irene Burnside, John Kruse, Ruby Davis, Jan Barnason, Pat Etherton, Roger Rea, Jim McDermott, John Jensen, Tom Black.



Accolades for departing members Janet Gardner, Joyce Huggans, and Barbara Blackburn.

NSEA-Retired Presidents, 1985-2007

1985-Val Pullen, McCook
 1990-Fern Burtwistle, Ewing
 1994-Dale Rathe, Lincoln
 1998-Lorraine Giles, Omaha
 2000-Tom Black, West Point
 2005-Joe Higgins, Omaha

NSEA-Retired Proposed Dues Increase

Lifetime dues for NEA-Retired, the national affiliate for NSEA-Retired, are currently \$200, and lifetime due for NSEA-Retired are \$150. The total bill for lifetime dues is \$350. If you are an annual member of the retired organization, you annual dues are \$40.

Beginning September 1, 2008, NSEA Pre-Retired and NSEA-Retired Lifetime dues will increase to a one-time payment of \$200 (NSEA-Retired Annual dues will increase to \$25) if a proposed dues increase is approved next year. The total package for Pre-Retired and Retired Lifetime Dues will be a one-time payment of \$400. The Retired Annual dues will increase to \$50. If Omaha or Lincoln is your retired local, an additional lifetime dues is required.

The dues increase for NSEA-Retired is necessary because, fortunately, members are living longer. The Association needs to have money in reserve to continue providing services for members as they live into their 80's and 90's. Much of the dues increase will go into Certificates of Deposit to sustain sufficient financial balance for these services to truly last for life.

SO---to save \$50 in lifetime dues, become a lifetime member of the retired association NOW. If you are an active NSEA member of any age, you can join as a Pre-Retired Lifetime member of NEA-Retired/NSEA-Retired. If you are already retired, are an Annual Dues Member, and expect to live for more than nine years, it will benefit you to join as a Lifetime member and never pay another penny in dues. Go to nsea.org/members/retired to read the many benefits, your membership offers you.

Contact Maureen Nickels at maureen.nickels@nsea.org for details and application forms.



Mailing Address Label