

NSEA-RETIRED ADVOCATE

www.nsea.org/retired

Sept 2019: V 15, I-1

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NEA Retired Goal: Raise Funds for NEA PAC



Shown at left are NSEA-Retired members Guy Roggenkamp, Marty Peregoy, Roger Rea, De Tonack and Pat Etherton at the March Summit Meeting in Denver as they contributed a Nebraska item for the Retired NEA PAC auction. The auction is a fundraising event for the NEA Fund for Children and Public Education.

The NEA Fund for Children and Public Education supports pro-education legislation. It is considered our voice in Washington D.C. This fund provides direct financial support to recommended candidates for president, the House, and the Senate. It also supports pro-public education candidates in gubernatorial and other important state races as well as making independent expenditures asking people to vote for or against candidates based on their position on public education.

Shown at right are Arizona Retired's President Julie Horwin with Mary Kusler, senior director, Center for Advocacy-NEA. They helped raise more than \$31,000 for NEA PAC at the annual NEA-Retired Meeting preceding RA in Houston, TX. Mary is described as a "passionate advocate with strong policy background, legislative analysis and planning, knowledge of state and federal government processes, public speaking, political and issue advocacy, and campaign experience." Mary will be a featured speaker at Nebraska's 2020 Delegate Assembly.



This year NEA's goal is to increase retired contributions to the NEA PAC fund. Nebraska retired members Joe Higgins and Peg Alexander are serving as co-captains in this effort.

NSEA-Retired Contributions Make a Difference

Nebraska retired members contributed more than \$800 at our three annual events and make numerous individual donations throughout the year. NEA-Retired made membership a goal last year. This year the NEA goal is to increase retired contributions to the NEA PAC fund. Please consider making contributions in one of the following ways:

- *Checks can be made out to The NEA Fund for Children & Public Education;
- *Credit cards can be used to make one-time contributions or continuous monthly contributions (minimum \$5 per month), giving card number, card type and expiration date. Indicate which option, one time or monthly, you are choosing; and
- * Provide your full name, home address, last 4 digits of your social security number, note retired member (if that is your category) and note NE for Nebraska.
- *Send to NEA Fund, 1201 Sixteenth St., Washington, D.C. 20036

Thank You CORE

by President Dr. De Tonack



In the previous two years, NSEA-Retired has sought volunteers in what we have called Call On Retired Educators (CORE). The response has been tremendous and appreciated. Several volunteer activities have been featured in previous Voice and Advocate articles. Many of you volunteered around the state for various political campaigns and communicated with the state legislators during the legislative session. This list will miss many, so I apologize up front.

Shown below are Lincoln Retired members Pat Etherton, Margie Nowak and Diane Lamb checking in Burke Brown at the July NSEA U event in Lincoln. Other volunteers at the event included Joe Shandera, Marty Peregoy, Jan Olmstead, Linda Lannin, Kim Clabaugh, Norma Daberkow and Stephane Nantkes.

Shown above is Joanie Rich, who recently volunteered at the NSEA office to answer phones during an all-staff meeting. Marty Peregoy has also served as a phone volunteer many times.

Three members helped enter data from the spring Delegate Assembly. Thank you to Jane Nyffler, Margaret Rasmussen and Kim Szlag.

Vote counters after our winter elections included Cheri Karr, Diane Knapp, Jan Olmsted, Karla Bachman and Joe Shandera.

Retired groups from Lincoln, Omaha and Platte Valley resented “welcome to the profession gifts” to new educators this past year and hope to do so again in the coming year. Shown below are Ruby Davis and Walta Sue Dodd placing items in red OEA bags for new educators in the Omaha Public School System.

Retired members Pat Shepard, Maureen Nickels, Patsy Koch-Johns and Lisa Fricke prepared an NSEA scholarship for Educators Rising members and selected the four recipients.



IF YOU WOULD LIKE TO VOLUNTEER FOR ANY OF THESE ACTIVITIES, PLEASE CONTACT NSEA-RETIRED PRESIDENT DE TONACK.

Reasons to Brag

There are more than 358,000 NEA-Retired members in the United States and almost 6,000 members of NEA/NSEA Retired members in Nebraska. By our latest count, Nebraska gained 290 new retired and pre-retired NEA/NSEA Lifetime Retired memberships this past year. Between April 1, 2018, and June 1, 2019, NSEA-Retired offered a \$100 rebate for new signees. Thank you to all who came aboard!



NSEA-Retired Fall Conference

Where: Kearney Ramada Inn (301 2nd Avenue, just north of I-80)

When: Tuesday Oct. 15, 2019

Time: Registration: 8:15-9 a.m.; Conference: 9 a.m.-3:30 p.m.

Morning Keynote:

Nebraska's Musical Smorgasbord: *Music from Various Ethnic Groups In Nebraska*

by Chris Sayre, Humanities Nebraska. This program explores the rich diversity of folk music that has been a part of Nebraska's history from the time it was a territory to the present day.

Breakout Sessions: 10:15-11 a.m. and 11:15 a.m. to Noon

- ***Trip Tips** by Jo Wright
- ***Common Sense Self-Defense Revisited** by Mike Raach
- ***Working with Trauma Sensitive Students** by NSEA Staff
- * **Investment Wisdom** by Mason Doughty, Ameriprise Financial Services
- ***EHA & BCBS Insurance Options** (pre-65 & Medicare) by BCBS

Afternoon General Session:

Nebraska Game and Parks: *Its Stories, Challenges and Educational Efforts*

by Lindsey Rogers, Nebraska Game and Parks

Morning refreshments and lunch are free for members; additional guest registration is \$10 per guest. The afternoon concludes with dessert and many prizes.

Optional evening gathering Monday, Oct. 14, at 7 p.m at McCue's Taproom, 2008 Avenue A, Suite A in Kearney. Pizza provided.

Registration

Register online at nsea.org/retired at Calendar and Events. For questions or assistance, contact Rebecca Smith at rebecca.smith@nsea.org or at 1-800-742-0047. The deadline for registration is Tuesday, Oct. 8.

RA & Annual Meeting in Houston



Six delegates represented NSEA Retired at the summer's NEA-Retired annual meeting and the Representative Assembly in Houston. Shown are delegates Roger Rea, Pat Etherton, Guy Roggenkamp, De Tonack, John Heineman and Maureen Nickels with NEA Retired President Sarah Borgman, third from left. New business items were proposed, awards presented, delegates for NEA offices introduced, and presentations from NEA leaders highlighted at the Retired annual meeting. State retired presidents gathered for a third day of information and discussions. John Heineman was re-elected to one of six retired representatives on the NEA Resolutions Committee. Shown right is Tamara Bailey, Omaha. She volunteered her time to NEA as a microphone monitor at the Representative Assembly.



Retired Teachers Critical to Success of Afterschool Programs

Beyond School Bells is Nebraska's statewide afterschool network. They are on a mission to improve access to afterschool and summer programs for all of Nebraska's youth. The hours of opportunity for out-of-school learning are a key solution to solving the opportunity gap that exists between students from lower and higher income families. One of the greatest challenges for afterschool (especially in rural parts of our state) is finding quality staff to teach within these programs. Whether you are available for a few hours a month or weekly, your expertise is invaluable! Please reach out to your local afterschool program if you are interested in getting involved. These are paid positions.

Connect with Senator Anna Wishart on this project if you have any questions.
awishart@nebraskachildren.org | <https://beyondschoolbells.org>

Teach in China

Are you interested in teaching English in China? Then this message is for you: Contact Robert Meyers at rlmeyers@gmail.com. Robert is working with Tianjiao Education Group of Vancouver, BC, Canada, and offers an opportunity for retired teachers who may want to continue working with students in a different setting. Tianjiao is working with the Beijing Education Commission, which is seeking persons interested in teaching in China. Opportunities exist for short-term contracts (generally one semester-spring or fall) or for a full year contract. Those who choose to take part will be provided with necessary work permits, visas, and housing as well as

flights to China. Teachers will be paid the same as Chinese teachers, about \$37.50 per hour, and teach approximately 22 hours per week. Teachers need to be certified and while not specifically in these areas, teaching will be focused on English, drama and language acquisition, although other subject areas would be welcomed. As an extra bonus, the company is discussing the potential to provide a free pre-trip for the first 100 teachers who decide to work in the Chinese schools. Robert Meyers is a retired educator, with his last assignment as Raymond Central Schools superintendent. He has worked with Tianjiao for a number of years.

November Educators' Medicare Supplement Seminars

By Courtney Ray and Jon Tidwell, BCBSNE 877-721-2583

Below is the schedule for the November seminars on the Educators' Medicare Supplement provided by BCBSNE and endorsed by NSEA-Retired. Either EHA subscribers or NSEA-Retired members who are age 65 and above and on Medicare may purchase the Educators' Medicare Supplement (the plan that was previously named NSEA-Retired Blue Senior Classic) to pay for the medical costs that Medicare does not cover. The plan has excellent dental options which are available only at the initial time of enrollment. Supplementary plans pay costs that Medicare Parts A and B do not. To be fully insured, you will also need Medicare Part D for prescription drug coverage. Medicare Part D providers may be changed each fall. Additional information on Medicare can be found at www.medicare.gov.

BCBSNE will host seminars regarding Educators' Medicare Supplement twice at each of four locations. The sessions will be offered from 9:30 a.m. – 11:30 a.m., registration beginning at 9 a.m., and again from 1:30 p.m. – 3:30 p.m., registration beginning at 1 p.m. **BCBSNE will send letters giving details on registration. Registration information will also be included in the October Voice magazine and on our website at nsea.org/retired selecting insurance.**

When	Medicare Seminar Locations
Nov. 1	Omaha – TAC building, 3215 Cuming St, Board Room
Nov. 5	Kearney – Educational Service Unit 10, 76 Plaza Blvd. Conference Room B
Nov. 6	Lincoln – SCC, 8800 O Street, Lincoln, NE 68520. Room U-102/104/106
Nov. 7	Norfolk – Northeast Community College Lifelong Learning Center, 801 E. Benjamin Ave.

EHA Rates for Early-Retiree Coverage Increase in September

By Roger Rea, NSEA-Retired Vice President

Educators Health Alliance (EHA), the Blue Cross insurance plan that insures almost all educators in Nebraska, has announced rate increases beginning Sept. 1, 2019. Health insurance rates will increase by 5.2 percent and dental rates will increase by 1.0 percent, resulting in an overall increase in premiums of 4.99 percent. There are also increases in the deductible amounts for most plans. Retired members who are younger than 65 and still insured through the EHA Direct Bill Early Retiree plan will be affected by the increases. Members who are older than 65 and insured through Educators' Medicare Supplement are not affected. Current premiums and deductible options can be found at the EHA website, www.ehaplan.org, selecting retirees for those plans. Additional information is also provided on a webinar at that site.

Retirees between the ages of 50 and 64 who have been insured through the Educators Health Alliance (EHA) for five years immediately prior to retirement

can continue their EHA coverage through the EHA Direct Bill Plan. To participate in the plan, you must join the EHA group by paying the Special Services fee, which is reduced for NSEA-Retired members. For more information, call NSEA at 1-800-742-0047 or 402-475-7611 and ask for Special Services Membership or call Blue Cross Blue Shield of Nebraska at 1-877-721-2583. Be sure to refer to the EHA Direct Bill Plan when you call.

Retired members who are younger than 65 and still insured through EHA may select their plan from various deductible options. Subscribers may change to a higher deductible plan with an effective start-date of either September 1 or January 1, depending on when you want your new deductible amount to begin. All deductible amounts are for a calendar year, January 1 to December 31. To change deductible amounts, contact Blue Cross at the Customer Service number at 1-877-721-2583.

Grant Completion and New Request

Nebraska Retirees just completed an NEA-Retired grant of \$6,000. This was used to support an Educators Rising event, purchase welcoming gifts for new educators and purchase curriculum materials on both classroom management and working with trauma sensitive students. A request for a new grant this coming year has been submitted. We will know in October if we receive the grant. One new effort will be to make use of the materials on working with trauma sensitive students in a book club scenario with a few volunteer schools, teaming a retired with an active teacher to lead the groups. A brief workshop using the purchased classroom management materials will be tried, again teaming a retired teacher with an active teacher as leaders. NSEA field staff will help arrange the volunteer events. If this process is successful, we hope to purchase additional materials. We are also using the grant to support retired volunteers assisting with one-hour retirement seminars across the state.

Ignore Social Security Myths



This article is not meant to give advice but to share some thoughts from a June 19, 2019, Lincoln Journal Star article by Liz Weston and a July 5, 2019, USA Today article by Janna Herron. To gather additional information, visit www.ssa.gov.

Social Security makes up about one-third of the annual income that retirees receive, according to the Social Security Administration. Researchers tell us that most people would be better off waiting to claim Social Security benefits. Yet most people file early. More than half apply for Social Security before they reach full retirement age, which is currently 66 and rising to 67 for people born in 1960 and later. More than 30 percent apply as soon as they can—at age 62. Only about one in 25 applicants wait until age 70, when monthly benefits max out. Some people have little choice, of course. Others have better options than applying early but don't realize it.

Social Security benefits increase by about 7 percent each year between 62 and your full retirement age, and by 8 percent each year between full retirement age and 70. This actuarial adjustment aims to ensure that people who opt for larger checks for a shorter period don't get less than those who get small checks for longer periods. Delaying four years, from 62 to 66, can translate into a 33 percent sustainable, annual increase in your standard of living. Life expectancies, interest rates and rules regarding survivor benefits are the underlying reasons for postponing benefits. "Social Security provides insurance against longevity." Some people live longer than expected and can run out of savings, thereby relying on Social Security.

Are you ahead to take your money early and invest on your own? Some investments could provide higher returns, but those are often at a lot of risk. If you have a shorter-than-average life expectancy, should you claim benefits early? Most people underestimate how long they are likely to live, according to the Stanford Center on Longevity. A 65-year-old man today can expect to live to 84. A 65-year-old woman can expect to live to 86.5. Couples who are 65 today stand a 50 percent chance of having one spouse live to 92. Do you need to apply before Social Security goes bankrupt? Social Security is not going bankrupt. If Congress does not act, in 2035 the system will be able to pay only about 80 percent of promised benefits. Several members of Congress have been proposing changes such as lifting the cap on the level of income that contributes to Social Security. Are you married? One suggestion for married couples is that the person who earned the most should wait until 69 or 70. The person who made less can claim at 66 or 67.

**"In any given moment we have two options:
To step forward into growth or step back into safety."**

~Abraham Maslow

Join Local Retireds! Contact Your Local President

Local	President	Phone Number
Lincoln	Diane Knapp	402-540-2434
Omaha	Walta Sue Dodd	402-659-1564
Millard	Jim Rames	402-895-2484
Platte Valley	LaVila VanBoening	402-463-0051
Bellevue	Bill Gaus	402-734-1104
Panhandle	Twila Griffiths	308-631-1743
Elkhorn-Sandhills	Suzanne Galyen	402-634-2491

*Note: Would you like to form a local in your area? Contact NSEA-Retired President De Tonack at dtonack@neb.rr.com

Legislative Information

State Aid Increase, Student Mental Health Coverage Highlight Legislative Session

by Jason Hayes, NSEA



During the 2019 Legislative session, the Legislature increased funding to state aid at a 3.6 percent per year average, or \$64.8 million (6.7 percent) in FY2019-20 and an additional \$5.7 million (0.6 percent) in FY2020-21. Overall, spending for state aid totaled \$1.036 billion for FY2019-20 and \$1.043 billion for FY2020-21. LB619 was enacted into law, requiring insurance coverage for mental health services provided in schools or in an educational setting. Also, LB31 requires the Public Employees Retirement System (PERB) to prepare a work plan identifying the tasks, processes, costs and timeline involved in transferring

management of the Omaha School Employees Retirement System (OSERS) Plan to the PERB. The new law specifies that the study will not include a merger or consolidation of OSERS into the School Plan nor does it include assumption of liability for the unfunded balance by the State of Nebraska.

Moving forward during the interim session, NSEA is assisting the Legislature's Education Committee on LR208, an interim study to examine state and school district policies that relate to maintaining a safe and positive school learning environment. On July 29, NSEA held a round table discussion, including senators from the Education Committee and teachers, to detail violence in the classrooms and the harm teachers and students face when behavioral issues disrupt the learning environment. This study will influence a likely 2020 session amendment to LB147, a bill intended to improve classroom safety.

“Never be afraid to try something new.

Remember, amateurs built the ark. Professionals build the Titanic”

~source unknown

What Are You Waiting For... Get TRAVELING!

By Susan Estes, NEA Member Benefits

The travel deals you get from NEA Member Benefits can be affordable. Cruises, resorts, hotels, and guided vacations are just a few clicks away. With a world of travel discounts, inside information, and helpful tips and guides, NEA Vacations gives you everything you need to see and do – more for less. You'll also earn NEA Travel Dollars that you can apply to future travel costs.

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Tip: buy down the cost of your hotel with Travel Dollars for savings of up to 60 percent off! Simply choose a city and search for your ideal spot.

A typical guided vacation does all the planning for you – selecting the finest hotels, booking your airfare, bypassing long museum lines with VIP access, providing you with little-known insights, engaging commentary, and unique experiences. The world awaits... choose NEA Vacations as your first stop for vacation planning!

Visit: www.neamb.com/vacations



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Update Your Email for a Chance to Win \$50

We have current emails from half of our Nebraska retirees, but we could certainly benefit by having all of our members' current emails. It helps us to quickly provide information as well as gather feedback. On December 1, we will draw from our entire list of emails for a \$50 prize. **IF YOU HAVE NOT BEEN RECEIVING EMAILS FROM REBECCA SMITH, PLEASE SEND YOUR EMAIL ADDRESS** to rebecca.smith@nsea.org with a subject line of "Retired email" before December 1.



Upcoming Elections

January will be the time to register as candidates for DA and RA as well as the following NSEA-Retired Board positions, 3-year terms:

- Sandhills Board Rep (current rep term limited)
- Elkhorn Board Rep (current rep term limited)
- Capitol Board Rep
- Vice President
- President