

# NSEA-RETIRED

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[www.nsea.org/retired](http://www.nsea.org/retired)

# ADVOCATE

January 2014: V9, I-2

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## The “how” of term-limit increases

One of the major concerns about democracy is how long elected leaders should be allowed to serve in order to maintain “leadership by the people” instead of having a dictatorship or monarchy. Until Franklin Roosevelt was elected to four terms as U.S. President, there was no national prohibition on how many terms any elected leaders could serve. A constitutional amendment was passed to limit the terms for the U.S. presidency, but no limits have been placed on other elected officials at the national level. In 2000, Nebraska voters approved a constitutional amendment to limit the number of consecutive terms that state senators may serve. One apparent reason for doing so was to stop Omaha Senator Ernie Chambers from continuing to serve. Sen. Chambers sat out one term and last year was elected again to serve his constituents. So much for “limiting” how long an elected official may serve!

It is an age-old question for political leaders: how long is long enough? NSEA-Retired has grappled with that question over the years, as have the NEA and the NSEA. Prior to making any change in the terms for officers, there has been substantial debate and disagreement. Nevertheless there has been a slow march to extend the number of years leaders may serve at both the state and national level.

When I first became active in my local association and later was elected its president in the 1980s, the position of president was a one-year term. Actually it was part of a three-year commitment: one year as president-elect (to learn the job); one year as president (to lead the organization); and one year as past-president (to spread your “wisdom” among the newly elected folks). It was an archaic and cumbersome system when I served and has been all but abandoned by most modern associations.

There are good arguments both for and against term limits. Arguments for term limits include the perceived need to allow younger leaders to “get into leadership positions.” Others argue that leaders who serve for too long become complacent and unlikely to lead the organization into the future. Still others just like to periodically see changes in leadership.

Arguments against term limits include the difficulty of recruiting qualified volunteers for positions that pay nothing but require both time and expertise. Those against formal term limits also argue that there is a natural “term limit” choice – the voters can “throw the rascals out” at any election. One retired member expressed his opposition to term limits this way: “you don’t change horses in the middle of the stream, and you don’t kill your good horse in the middle of the race.”

(See **THE PRESIDENT**, page 2)



Roger Rea,  
NSEA-Retired  
President

## The **PRESIDENT**—

The NSEA-Retired board voted in October to limit the time one individual can serve in any board position to no more than three consecutive 3-year terms. That is an increase over the prior limit of two consecutive 3-year terms. In the time that I have served on the NSEA-Retired board, no decision has been subject to more debate and scrutiny than has the change in term limits. It is instructive to give some background on the process used to make this change.

In March 2013, a newly-elected NSEA-Retired board member asked me how NSEA-Retired could change the limit on the number of terms officers are allowed to serve. I told the new board member that it would take a 2/3<sup>rd</sup>s majority vote of the NSEA-Retired Board, and that the matter had to be placed on the agenda at two different meetings: once to give notice and to allow for debate, and the second time to allow for a vote. At this board member's request, I placed the item before the NSEA-Retired board at its meeting last April. I knew there would be a change of members in several board positions in August 2013. For that reason, I wanted to have the matter discussed by the largest possible number of elected leaders for the association.

At the April 2013 meeting, the board identified six different alternatives to our then-current two-term limit (one of those alternatives was the status quo), and developed arguments both for and against each option. A committee of three board members as well as the president reviewed the options and was afforded the opportunity to offer other options and comments. The committee was not able to come to consensus for a single recommendation on term limits to the NSEA-Retired Executive Committee. An article on the options under consideration was printed in the June 2013 *Advocate* to inform our members about the pending decision.

It was important to me that our members have input in this decision. We have 2,182 valid email addresses for our retired members. A survey was sent to those members, and I was pleased that 530 of them replied to the survey consisting of twelve questions, some with multiple parts. We had never asked our members to respond to anything like this survey, and I considered the 24.3% response rate to be very satisfying. We also polled our pre-retired members, and 30.9% of them responded. While the survey did not produce any clear

“winner” for modification of terms, it is significant to note that in the question asking members to select one option for terms (including the status quo), the status quo came in fourth of the six alternatives.

In August 2013, the Executive Committee deadlocked in a 2-2 vote when asked to make a single recommendation on term limits to the full board.

The full board met in October to consider the survey results as well as the arguments for and against all six options. A procedure was used to “bubble the best idea” to the top during this discussion. This “bubble-up” procedure is used by a number of organizations. Instead of voting for their “favorite option,” and creating winners-and-losers, board members were asked to vote for three options without consideration for “rank.” The options with the fewest votes were eliminated, more discussion ensued, and another round of voting was taken with board members voting for two of their favorite options.

Following more debate and discussion, the board was asked to select one option for a possible motion. The option that was selected was to extend the maximum number of consecutive terms in any individual office to three, 3-year terms. While the vote was not unanimous, the required 2/3<sup>rd</sup>s majority of the board did ratify this change – to be effective in the elections for 2014.

As stated earlier, this has been one of the most debated items to come before our organization in the time that I have served on the board, both as a District Director and now as your president. The decision the board made was thoughtful and deliberative. We valued the input of our members in making the decision, and chose an option for service that is workable.

I spoke with a member about the decision a few weeks ago and got an interesting insight into the member's thinking. He stated that in contrast to what may occur in other organizations, leaders in our organization are already “retired and old” when they take office. There is little likelihood that any retired member will serve “for life,” he said, and even if they do, at our advanced age the “life term” will likely be short! Gallows humor, to be sure. But it does indicate that our members are comfortable with the extension of terms.

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## **China trip available for NSEA-Retired members**

Tourists go to China to see the Great Wall, the Terra Cotta Warriors near Xian, and many of the sites that date back to the time of the Silk Road from China to Europe. Among its “claims to fame” are the inventions of paper, gunpowder, and the compass. Dr. Robert Meyers, a retired teacher/administrator, is organizing a tour of China tailored exclusively for NSEA-Retired members, family and friends. The \$2,834 cost for the tour includes international airfare from Seattle as well as a fully escorted 10-day tour of China. The dates for the tour are May 22-31, 2014. See reservation details and a daily itinerary on a link on the NSEA-Retired web page, [www.nsea.org/retired](http://www.nsea.org/retired). Reservation deadline is Saturday, February 15. The minimum number of travelers for this tour is 20; the maximum number is 60. Make your reservation early to ensure a place on the tour.

NSEA-Retired members who have an email address have received notice of this tour. Find more information on the NSEA-Retired web page, or call Robert Meyers at 402-592-8991. NSEA-Retired is not responsible for any of the tour details.

## EHA gives final premium holiday for early retirees

By: Roger Rea, NSEA-Retired President

The Affordable Care Act, ACA, provided money to insurance plans that offered coverage to retirees younger than 65. The Educators Health Alliance (EHA) received money from the Early Retiree Reinsurance Program and has used that money to provide premium relief for retirees. There have been two premium holidays in the past few years as well as a zero-percent increase in premiums

thanks to the Early Retiree Reinsurance Program.

There was a small balance left in the Early Retiree Reinsurance Program at the beginning of this school year. All of the money had to be used by January 1, 2014. While the money available was not sufficient to provide a complete premium holiday for December, there was enough money to pay for 65% of the December premiums

for retirees still insured through EHA. Subscribers who qualified for the partial premium holiday received a letter from Blue Cross giving the details about this final partial premium holiday. The premium holiday *only* applied to individuals younger than 65 who are still insured through EHA. The premium holiday did *not* apply to anyone who is on Medicare and has a Medicare supplement from Blue Cross.

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## EHA options explained in new video

By: Roger Rea, NSEA-Retired President

The Educators Health Alliance (EHA) now has four options for insuring retirees younger than 65. EHA manages the health insurance plan underwritten by Blue Cross Blue Shield of Nebraska which insures almost all school employees in the state. The four options that are now available to retirees younger than 65 are: (a) a \$750 deductible PPO plan; (b) a \$1,650 deductible PPO plan; (c) a \$3,100 High Deductible Health Plan (HDHP) that is also eligible for a Health Savings Account (HSA;) and (d) a \$4,000 HDHP plan that is also eligible for a Health Savings Account (HSA). The \$4,000 HDHP is brand new this year. It is designed for individuals with low incomes who need to have catastrophic insurance coverage. The "default plan" for retirees is the \$750-deductible PPO plan. Retirees are automatically enrolled in

this plan until an application is received to move to a different plan with a different deductible amount.

The differences among the plans available to retirees younger than 65 are described in a new 43-minute video webinar. The webinar features Greg Long, EHA Field Representative; Kent Trelford-Thompson, Blue Cross insurance representative; and Roger Rea, NSEA-Retired President. The webinar is posted on the E H A w e b s i t e , [www.ehaplan.org](http://www.ehaplan.org). Click on the *RETIREE INFO* tab at the top of the page to find the link to the video.

Retirees younger than 65 have two opportunities to change insurance plans each year. Applications that are on file with Blue Cross in early August each year will have an effective date of September 1 for

that year. Retirees are automatically re-enrolled in the same deductible plan every year unless the retiree files an application to change plans. To get an application to change plans, call Blue Cross at 1-800-562-6394 and ask that an application be sent to you. Applications that are on file by early December each year will have an effective date of January 1 of the next calendar year.

If you change to a higher deductible plan, you can save premium dollars. Although you will have higher out-of-pocket costs with a higher deductible plan, you may find that the savings in premiums for the higher deductible plan coupled with the tax savings of fully-funding an HSA will more than pay for the potential increase in out-of-pocket expenses. More details on the plans available to retirees can be found on the EHA web page.

# Lobby Day is Feb. 4

By: Roger Rea

On Tuesday, February 4, 2014 NSEA-Retired members will gather in Lincoln to address legislative concerns. NSEA-Retired has been working with a coalition of retiree groups to bring some tax relief for retirees. Nebraska is one of five states that fully taxes all Social Security benefits to the extent allowed by federal law. The legislative Tax Modernization Committee report in early December 2013 indicated that taxation of Social Security would be one area that would receive action in the Unicameral this year.

Lobby Day will start with an issue awareness training to familiarize NSEA-Retired members with the bills that are up for consideration this year. Data provided by the 2010 Federal Census, showing an out-migration of retirees from Nebraska to more tax-friendly states, will also be shared. First-

time attendees to Lobby Day will have an orientation session at 8:30 a.m. on how to effectively lobby your senators prior to the issue awareness session.

There is no registration fee for members to attend Lobby Day. Guests are asked to pay \$10 to cover the costs of the program.

Please register for Lobby Day on the NSEA-Retired web page, [www.nsea.org/retired](http://www.nsea.org/retired), or call Rebecca Smith at 1.800.742.0047. The deadline for registration and to attend the luncheon is Friday, Jan. 31, 2014.

Parking around the NSEA building during the legislative session is tight. NSEA-Retired members who attend Lobby Day are asked to park on the east side of the Trinity Lutheran Church parking lot at 724 S. 12<sup>th</sup> Street (12<sup>th</sup> and H streets), about three blocks from the Capitol. Please do not park any space marked "Reserved."

Registration will take place in the 4<sup>th</sup> floor conference room of NSEA, 605 S. 14<sup>th</sup> Street, Lincoln, NE.

The tentative agenda for Lobby Day is:

**8:15-9:00 a.m.** Registration, Coffee, and Rolls

**8:30-9:00 a.m.** First-time lobbyist training (on 3rd floor.)

**9:00 a.m.** Issue Awareness training

**10:15 a.m.** Depart for Capitol to talk with Senators

**12:00 noon** Lunch in NSEA Board Room: Sen. Galen Hadley (guest speaker)

**1:30 p.m.** Committee hearings or capitol tours (optional)

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## CONTACT YOUR NATIONAL AND STATE REPRESENTATIVES; EXPRESS YOUR VIEWS ON ISSUES IMPORTANT TO YOU AND YOUR RETIRED COLLEAGUES

### U.S. Senators and Representatives

Senator Mike Johanns: 404 Russell Senate Office Building; Washington, D.C. 20510; (202) 224-4224

Senator Deb Fischer: 383 Russell Senate Office Building; Washington, D.C. 20510; (202) 224-6551

Representative Jeff Fortenberry: 1514 Longworth House Office Building; Washington, D.C. 20515; (202) 225-4806

Representative Lee Terry: 2266 Rayburn House Office Building; Washington, D.C. 20515; (202) 225-4155

Representative Adrian Smith: 2241 Rayburn House Office Building; Washington, D.C. 20515; (202) 225-6435

### Nebraska State Senators

Senator's Name; District #—; State Capitol; PO Box 94604; Lincoln, NE 68509-4604.

The Tax Modernization Committee is of special interest to retirees:

Tax Modernization Committee: Sen. Galen Hadley, Chair, 37; Sen. Kate Bolz, 29; Sen. Kathy Campbell, 25; Sen. Thomas Hansen, 42; Sen. John Harms, 48; Sen. Burke Harr, 8; Sen. Charlie Janssen, 15; Sen. Beau McCoy, 39; Sen. Heath Mello, 5; Sen. Jeremy Nordquist, 7; Sen. Pete Pirsch, 4; Sen. Ken Schilz, 47; Sen. Paul Schumacher, 22; Sen. Kate Sullivan, 41.

Go to the Legislative web page: [www.leg.ne.gov](http://www.leg.ne.gov) for further information about your Senators, Committees, and legislative bills and other activities.

## The 2013 Fall Conference, Omaha, October 23



In Omaha, over 100 members and guests enjoyed a bit of history, of legislation, of fun and food, of health and insurance, and of care of old photographs.



## The November 2, 2013, SEAN Outreach to Teach, Lewiston Consolidated School, near Beatrice



Each year, SEAN student-members select a public school and volunteer one day for giving it a new lease on life—cleaning rooms, painting walls, raking yards, framing buildings, designing murals; leaving behind a bit of sparkle.



## NSEA-Retired 2014 elections – nomination forms are on-line now!

By: Roger Rea, NSEA-Retired President

NSEA-Retired will hold state-wide elections in March for delegates to NSEA Delegate Assembly, NEA Representative Assembly, for two officers for the NSEA-Retired Board of Directors (president and vice-president), as well for three District Directors for the Board (one each for Capitol, Elkhorn and Sandhills). The positions on the Board of Directors are for three-year terms, beginning August 15, 2014. NSEA Delegate Assembly will be held at the Younes Conference Center in Kearney on April 11 and 12, 2014. NEA Representative Assembly will be held in Denver, CO from July 1-6, 2014.

Seventeen NSEA-Retired delegates to NSEA Delegate Assembly will be elected as follows: Metro District, five; Capitol District, four; Elkhorn District, two; Tri Valley District, three; Panhandle District, one; Sandhills District, one; and one at-large, state-

wide delegate. A member filing as a district delegate may also file for the at-large delegate position. Candidates for office must reside in the district for which they file for election.

Five NSEA-Retired delegates will be elected to attend NEA Representative Assembly. Three delegates will be elected as state-wide, at-large delegates. One delegate will be elected by the combined retired membership of Capitol, Elkhorn, Panhandle, Sandhills, and Tri Valley Districts; and one delegate will be elected by the retired membership in Metro District. A member filing as a district delegate candidate may also file as an at-large delegate candidate.

The president of NSEA-Retired serves as a delegate to both NSEA Delegate Assembly and NEA Representative Assembly by virtue of office.

Members of NSEA-Retired who wish to be candidates for any of the posts must complete and return a nomination form before Friday, February 7, 2014. Members filing for any office on the NSEA-Retired Board of Directors or as a candidate for NEA Representative Assembly must also submit a biography of no more than 50 words.

Nomination forms can be found on-line at [www.nsea.org/retired](http://www.nsea.org/retired). The nomination forms are pdf files, and can be completed and downloaded on-line. The completed forms can either be emailed (as an attachment) to [rebecca.smith@nsea.org](mailto:rebecca.smith@nsea.org) or mailed to her at the address listed on the form. Names of candidates filing for election will be posted on the NSEA-Retired web page and updated each Friday until the filing deadline. You may call Rebecca at 1.800.742.0047 if you need additional information.

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## NSEA-Retired BlueSenior Classic rates unchanged for 2014

By Roger Rea, NSEA-Retired President

There will be no increase in premiums in 2014 for NSEA-Retired members who are older than 65 and insured through NSEA-Retired BlueSenior Classic, the Medicare supplement that is endorsed by NSEA-Retired and underwritten by Blue Cross of Nebraska. The renewal insurance rates for 2014 will be the same as the rates for 2013.

NSEA-Retired BlueSenior Classic has had low rate increases for the past six years, thanks to careful utilization of the benefits by the subscribers. In the past six years, the general medical premium increase was 9% once, 0% during four of the six years, and a decrease of 0.5% once!

NSEA-Retired and Blue Cross of Nebraska made presentations last fall on the changes in Medicare that will be effective in 2014. All of the presentation materials, including the 2014 premiums for NSEA-Retired BlueSenior Classic, are posted on the NSEA-Retired web page: [www.nsea.org/retired](http://www.nsea.org/retired). A total of 310 members attended one of the five Medicare seminars.



Omaha-area members learn about changes in Medicare for 2014

# INTERGENERATIONAL MENTORING PROGRAM

## SIGN UP TODAY!



Friday, February 7, 2014: 1:00 PM—7:30 PM  
Saturday, February 8, 2014: 8:30 AM—1:30 PM

Workshop held at NSEA in Lincoln  
Must be in attendance both days.

All meals are provided  
Housing and a gas stipend provided  
for participants who live outside of Lincoln

To sign up on-line go to [www.bity.lv/IGMentor](http://www.bity.lv/IGMentor) or  
[www.nsea.org/retired](http://www.nsea.org/retired)

For more information, contact Maureen Nickels at  
1.800.742.0047  
or email [maureen.nickels@nsea.org](mailto:maureen.nickels@nsea.org)

[The mentoring experience can last a lifetime!](#)

## Tax Modernization Committee debates recommendations

By Roger Rea, NSEA-Retired President

The Legislative Tax Modernization Committee, which is charged with making recommendations or changes to state tax policy by December 15, 2013, held hearings in Scottsbluff, North Platte, Norfolk, Omaha, and Lincoln to gather public input. At each of those hearing sites, citizens spoke about high property taxes and the need to secure more relief from the state tax applied to Social Security income, among other items. Testimony at the public hearings pointed out that Railroad Retirement income is completely tax-exempt in Nebraska. Since Nebraska taxes Social Security income to the fullest extent allowed by federal law and the Railroad Retirement is completely tax-exempt, the question of treating all retirees equally was raised at the hearings.

After the final public hearing, Sen. Galen Hadley of Kearney, the Committee Chair, stated that the Committee would likely recommend raising the income threshold that determines when Social Security income is taxed. Nebraska's current tax system taxes Social Security benefits if your Adjusted Gross Income (AGI) is greater than \$25,000 for an individual or \$32,000 for married couples. The preliminary report of the Committee, released December 13, 2013, called for raising those threshold amounts to provide an estimated \$11 million in tax relief for retirees, but not providing complete exemption of Social Security from state income tax. Final details on the Committee recommendation will be contained in any bills that are introduced in January 2014.

The Legislature convenes on Wednesday, January 8, 2014.

Any legislation to change the state tax structure will be introduced in the first ten days of the legislative session. NSEA-Retired members are urged to attend our annual Lobby Day on February 4 to learn more about bills that would provide tax relief for retirees, as well as to lobby the Legislature on this and other issues. More details on Lobby Day activities are found elsewhere in this newsletter.

To contact members of the Tax Modernization Committee, you can send an email to Senator Hadley at [ghadley@leg.ne.gov](mailto:ghadley@leg.ne.gov). NSEA-Retired members are encouraged to contact the Committee members as well as their own senator regarding taxation of retiree income. More information, as well as the complete Committee roster, can be found on the Legislative web page, [www.leg.ne.gov](http://www.leg.ne.gov)



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*Save the date!*

## **NSEA-Retired Spring Conference**

**Where: Younes Conference Center, Kearney**

**When: Thursday, April 10, 2014**

**Time: 8:30 a.m. – 3:30 p.m.**

Keynote speaker, Spotlight on Nebraska session, and MORE....

**Breakout sessions:**

Estate and Financial Planning; Healthy cooking demonstration; Health insurance after retirement (EHA options and Medicare transition); Yoga and Tai Chi; Conservation of wildlife in Nebraska; and MORE....

NSEA-Retired has arranged motel rooms for members who wish to attend the conference at a special conference rate of \$99.95 per night. Contact the Hampton Inn, 118 3<sup>rd</sup> Ave., Kearney, 308-234-3400 to reserve a room. Be sure to ask for the NSEA-Retired conference rate.

***No cost for members: Non-members and guests pay \$10 per person***

***Full agenda available on-line about March 17***

On-line registration begins after March 17

[www.nsea.org/retired](http://www.nsea.org/retired)

Or: Call or email Rebecca at 1.800.742-0047 or [rebecca.smith@nsea.org](mailto:rebecca.smith@nsea.org)