

NSEA-RETIRED ADVOCATE

Check us out at www.nsea.org/retired

October 2016: V12, I-3

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Vote for “Functionality”

There was a time when the federal government functioned well. Budgets were passed that took care of those who needed help, funded our schools well, completed the interstate highway system, kept the military strong, and provided enough money for NASA to take Americans to the moon – all at the same time. Our generation remembers the early part of that time with nostalgia, for those days were in the 1960s. The country continued to do well for several decades after that. More recently things have gone “off the rails,” leaving us to scratch our heads and wonder, “*What happened?*” While there are as many answers to that question as there are political pundits, one thing is sure: our elected leaders need to cooperate in order to govern. It would also be good to strike a more civil tone. A recent poll done by the Public Religion Research Institute found that eight out of ten Americans believe that the lack of civil discourse among our political leaders is a serious problem.

The system can work. What we’ve seen in recent years in Washington does not need to be the future. But it takes skills to forge consensus, make trade-offs, salve egos, and accommodate the vastly different viewpoints that are almost inevitable in a nation as large and diverse as ours. It takes determination to overcome the setbacks and stumbling blocks that will occur in order to govern. In short, it takes cooperation and compromise in order for government to function effectively.

What qualities in our elected leaders would produce a more effective governing body? It takes officeholders who have a sense of responsibility to the country and to the institution that our Founders envisioned in 1776. We need leaders who understand that they have a role in making Congress an effective institution; who cooperate across the aisle; who can construct and pass a bill with support from both parties; who know how to legislate in order to bring about change, not merely score political points with their political base.

Many current members of Congress have never seen these qualities in action, but the halls of Congress certainly have. The success of Congress over the years has depended upon members who were not necessarily well known but who took their responsibilities seriously and believed that the institution simply had to “work.” They were willing to compromise, find consensus, and allow government to “function.”

Voters have legitimate reasons to be discouraged about Congress. I encourage you to remember the past, which shows that with the right kind of legislators, Congress can get things done. To accomplish that we all need to vote. Voter turnout peaked about the time of the Civil War, with more than 80% of eligible voters going to the polls. In the past thirty years, voter turnout has stabilized at slightly more than 50% in Presidential elections and about 35% in mid-term elections.

Occasionally people tell me that “my vote does not matter.” Nothing could be further from the truth. Elections are decided by votes. Every vote is a voice. In 1904, Teddy Roosevelt carried Maryland by 51 votes. In 1994, Sam Gejdenson won his Congressional House Election in Connecticut by 21 votes. In 2015, a Mississippi election for state legislature ended in a tie, with the winner being declared by drawing a longer straw.



Roger Rea,
NSEA-Retired
President

In 1860, as the nation stood on the brink of civil war, President Abraham Lincoln implored Americans and their political leaders to think of “*the better angels of our nature.*” This plea for civility during one of the most bitter and divisive times in American history was essentially a call to respect those with whom you disagree. I am reminded of a statement that Bob Dole made the night of the Presidential election in 1996 when his supporters began booing as he conceded defeat to Bill Clinton. He said, “*Hold on ... I’ve said many times during this campaign that the President is my opponent, not my enemy!*” He went on to pledge his support for “*whatever advances the cause of a better America.*”

America was created by people holding divergent views. Our government cannot function effectively without basic elements of civility and respect that should be the standard among officeholders and fellow citizens. With elements of civility and respect restored, officeholders will be able to govern effectively to make positive changes in the lives of Americans. As you go to the ballot box in November, please keep that in mind. A list of candidates that are recommended by NSEA will be sent to all members prior to the election. I encourage you to use the list to choose candidates that you think have the ability to compromise so that America can continue to move forward. Don’t do it as a favor to me. Do it as a favor to our country.

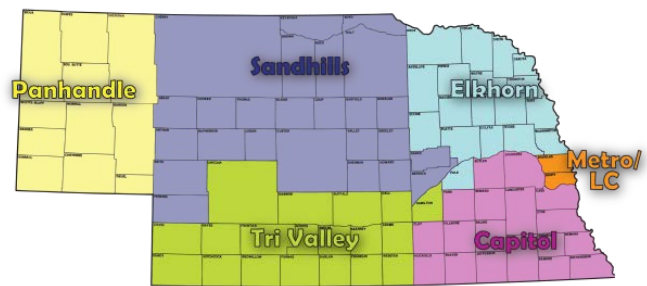
Elections Coming in March 2017

By: Roger Rea, NSEA-Retired President

NSEA-Retired members will elect two general officers of the Association next spring: President and Vice President. Current NSEA-Retired Vice President, Tom Black is eligible to run for re-election if he chooses to do so. Current NSEA-Retired President, Roger Rea, is term-limited. If the NSEA-Retired Board votes to make changes in the current term limits, he may be eligible to run again (dependent on how term limits are modified). A decision on changing term limits will be made at the October 17, 2016 NSEA-Retired Board meeting. Details on possible extension of terms are found on page 5 in this newsletter.

Three of the six District Director positions are also up for election. District Directors will be elected for Capitol, Elkhorn, and Sandhills. Current Capitol Director Pat Etherton; Elkhorn Director Francis Rohrich; and Sandhills Director Dee Gillham are eligible to run for re-election if they choose to do so. All of the officers will be elected to three-year terms, beginning August 15, 2017.

Delegates will also be elected to represent the retired members at NSEA Delegate Assembly (to be held in Lincoln on April 21 & 22, 2017) as well as delegates to



NEA Representative Assembly (to be held in Boston, MA June 30 – July 5, 2017). Delegates to NSEA-DA and NEA-RA are elected for one-year terms.

Complete details regarding the election procedures as well as the process for filing for election will be posted on the NSEA-Retired web page, www.nsea.org/retired, after January 20. Any NSEA-Retired member in good standing is eligible to run for office. Candidates for District Director, NSEA Delegate Assembly or NEA Representative Assembly must live in the NSEA District they wish to represent. A map of the NSEA District boundaries is printed for your reference.

Strategically Planning the NSEA’s Future

By Jenni Benson and Paul Schulte, NSEA Strategic Planning Committee Co-Chairs

NSEA members are currently participating in a Strategic Planning process to identify the critical issues and needs of the association in an effort to assure the Association continues to grow and responds to the needs of an ever-changing membership base.

Strategic Planning Committee members are charged with gathering information and designing an outline for a new Strategic Plan for NSEA. The committee is seeking input from NSEA members, staff, governance leaders, and other key stakeholders. The final plan will be presented to the NSEA Board in April 2017 and acted on at the 2017 Delegate Assembly.

One part of the process is to identify the Strengths, Weaknesses, Opportunities and Threats (a SWOT analysis) for NSEA. To date, several major strategic issues have been identified from the SWOT analysis. The Committee is now asking association members to prioritize those issues. NSEA-Retired members will have the opportunity to help prioritize the strategic issues at their October 18 conference in Aurora.

Using a summary of the prioritized strategic issues, the Committee will develop multiple action plans for implementation. The new Strategic Plan will address the critical issues facing the NSEA and guide the NSEA into the future.

Medicare and EHA Seminars Coming in October

By: Roger Rea, NSEA-Retired President

Each year Medicare subscribers who participate in Medicare Part D, the prescription drug benefit for Medicare, have from October 15 to December 7 to enroll in a different prescription drug plan. Unlike traditional Medicare supplements, the re-enrollment process for Medicare Part D has no restrictions so long as the re-enrollment takes place during the open enrollment period (Oct. 15 to Dec. 7). To assist members in making this important decision, NSEA-Retired and Blue Cross of Nebraska team up to provide information seminars on how to use the Medicare web site to find an appropriate provider for your prescription drug needs.

In addition, NSEA-Retired members younger than 65 who have insurance through the Educators Health Alliance (EHA), the Blue Cross plan that insures almost

all school employees in the state, have the opportunity to change to a higher deductible plan if they submit an enrollment application by December 1st. The four EHA options available to retirees younger than 65 are: (a) \$900 deductible plan; (b) \$2,000 deductible plan; (c) \$3,500 deductible plan that is eligible for a Health Savings Account (HSA); and (d) \$4,000 deductible plan that is eligible for a HSA.

The morning session (from 9:30 a.m. to noon) will be devoted to Medicare issues, and the afternoon session (from 1:30 p.m. to 3:30 p.m.) will focus on EHA options for members younger than 65. Check-in for the Medicare session will begin at 9:00 a.m. The locations of the sessions for this year are shown in the table below.

Dates and Locations for the Seminars

Date	City	Location
Tuesday, October 25	North Platte	Holiday Inn Express & Suites 300 Holiday Frontage Road
Wednesday, October 26	York	Holthus Convention Center 3130 Holen Avenue (1.25 miles north of I-80 Exit 353/US81)
Friday, October 28	Norfolk	Northeast Community College LifeLong Learning Center 801 E. Benjamin Ave.
Monday, October 31	La Vista	Educational Service Unit 3 6949 S 110 Street

The Medicare sessions (from 9:30 a.m. to noon at each location) will cover four major topics: (a) the basics of Medicare, how to enroll, and the deductible and co-pay amounts for next year; (b) the benefits provided by NSEA-Retired BlueSenior Classic, the Medicare supplement endorsed by NSEA-Retired and underwritten by Blue Cross of Nebraska; (c) the benefits provided by Medicare Part D, the prescription drug benefit for Medicare; and (d) a demonstration of how to use the Internet to find an appropriate Medicare Part D provider for you.

NSEA-Retired BlueSenior Classic is a Medicare supplement that is available to NSEA-Retired members and participants in one of the EHA plans. It is not advertised to the general public and is not available from an insurance salesman. It is the only Medicare supplement that provides dental coverage as part of the supplement itself. The dental coverage is the same PPO dental coverage that participants in EHA currently have. The spouse of any NSEA-Retired member is also eligible to enroll in our Medicare supplement so long as they enroll during the initial period of eligibility for Medicare. For individuals who cannot attend one of the sessions, all of the handouts from the Medicare seminars will be posted on the NSEA-Retired web site, www.nsea.org/retired, after the seminars have been completed.

Retirees younger than 65 who participate in the EHA insurance program are enrolled by default into the \$900 deductible plan. Since retirees must pay both the premiums and the claims for their medical costs, many retirees select a plan with lower total costs. Comparisons of the premium costs as well as the maximum out-of-pocket costs for the four plans available to retirees (\$900 deductible, \$2,000 deductible, \$3,500 deductible, and \$4,000 deductible) will be part of the afternoon sessions (1:30 p.m. – 3:30 p.m. at each location). Both the \$3,500 deductible plan and the \$4,000 deductible plan qualify as High Deductible Health Plans (HDHP), and are eligible for a Health Savings Account (HSA). An HSA allows subscribers to pay for their medical claims on a tax-preferred basis. NSEA-Retired has endorsed Union Bank of Lincoln to provide low-fee HSA accounts to EHA subscribers. A representative from Union Bank will be present to explain the benefits and uses of Health Savings Accounts.

There is no need to pre-register for any of the seminars. Mark your calendars now for these important information sessions. A mailing with complete details on the seminars will be sent to retirees younger than 70. You can also visit the NSEA-Retired web site, www.nsea.org/retired, for updated information.

Christiansen to Retire from NSEA Feb. 28, 2017

NSEA Executive Director Craig R. Christiansen informed the NSEA Board of Directors that he would retire at the end of February 2017. Christiansen has worked in education for the past 40 years, serving as a classroom teacher, elected leader in the local and state associations, and on the NSEA staff. He has been the Executive Director of NSEA for the past eleven years.

Christiansen began his teaching career in the Omaha Westside schools. After a brief stint at UNL, he joined the Omaha Public Schools as a science teacher. While in Omaha he became involved in Association work and served four years as President of the Omaha Education Association. In 1992, Craig was elected President of NSEA, a position he held for six years. Following his NSEA Presidency, he joined the NSEA staff as a field representative. He also served NSEA as Associate Executive Director prior to being named as Executive Director.

During Christiansen's tenure with NSEA, the Association established the NSEA Children's Fund (which donates money to needy Nebraska school children); began a ballot initiative fund (to help defend against attacks on public education); initiated strategic planning programs to

better position the Association for the future; and renovated the NSEA Building. In 1997, on the 130th anniversary of NSEA, Craig wrote and published a 56-page history of the Association.

Christiansen told the NSEA Board that he wanted to return to his roots, and go back into the classroom – this time at the university level – to do both teaching and research.

The NSEA Board has named a five-member search team consisting of NSEA President Nancy Fulton, NSEA Vice-President Jenni Benson, NEA Directors John Heineman and Tracy Hartman Bradley, and Higher Ed President Andrew Lenzen. The Board hopes to have a new Executive Director hired by December 2016.

On learning of Craig's retirement, NSEA-Retired President Roger Rea remarked, "For me, Craig's retirement marks the end of an era." NSEA-Retired wishes Craig well in whatever his future endeavors may be.



NSEA-Retired Raises Money for NSEA Children's Fund

By: Roger Rea, NSEA-Retired President

NSEA members recognize that many students in our schools are struggling. In 1994, NSEA established the NSEA Children's Fund to fulfill some modest and immediate needs of these students. The generosity of donors to the fund has helped pay for eye glasses, warm clothing, medical and dental needs of children; provided assistance to a family whose home and belongings were destroyed by fire; purchased a bus ticket for a child with no other means to get to school; and more.

As a 501(c)(3) corporation, donations to the fund are fully tax-deductible. NSEA-Retired has conducted an annual raffle, with the proceeds being donated to the NSEA Children's Fund, for the past ten years. Over the past six years, the raffle of a quilt or baby blanket has raised more than \$5,400 for the Children's Fund. The raffle this year raised \$971 for the Children's Fund. Roberta Rudden of Alliance



won the baby blanket, and Marcia Smith of Bartlett won the afghan in this year's drawing.

The photograph at the left shows the baby blanket that will be raffled off for the 2016-17 fund raiser. This year's baby blanket has an alphabet theme. It was donated by Gloria Boham, the sister of NSEA-Retired member Walta Sue Dodd. Gloria has donated one of her hand-embroidered baby blankets to the drawing for the past several years. The photograph at the right shows the quilt (with a floral fabric design) for this year's drawing. It was donated by NSEA Staff Associate Michelle Raphael.



Tickets for this year's items will be on sale at all NSEA-Retired events. Chances to win the blanket are \$1 each, or six for \$5. All proceeds of the raffle are donated to the NSEA Children's Fund.

Studies Show Nebraska Losing Population and Income

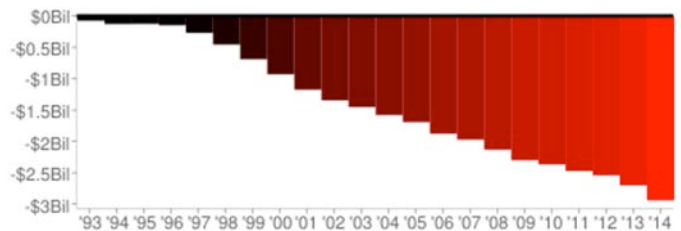
By: Roger Rea, NSEA-Retired President

Economists and demographers have a wealth of statistical information supplied by the US Census Department and the Internal Revenue Service (among other sources). A number of sources use the information to study how tax policy may influence human behavior. The studies reveal that Nebraska is losing not only population but also wealth to other states, based in part on the tax policy of the various states. One researcher, Travis H. Brown, author of *How Money Walks*, posts a summary of his data on his web site, www.HowMoneyWalks.com. Brown used US Census data coupled with IRS data on tax returns from 1992-2014 in his study. By tracking where tax returns are filed each year, it is possible to determine where taxpayers are moving, and how much income they take with them when they make the move. The study is revealing and is compiled in a county-by-county data base for each state. Brown has been able to track how much income has moved into and out of each county in each state for the past twenty-three years. He has posted a visual of the completed data on his web site. The data is searchable by both state and county.

Brown found that from 1992 to 2014, Nebraska had a net cumulative out-migration of \$3.08 billion in wealth.

That means that more people moved out of Nebraska than into Nebraska in that time frame, and that the net amount of income “lost” (i.e. the net income difference between those who moved away from vs. those who moved into Nebraska) totals \$3.08 billion over the past twenty-three years. The graph below shows the accumulation of the net out-migration of wealth for the

Cumulative wealth out-migration for NE 1992-2014



time period.

Brown also reported the top five states to whom Nebraska lost wealth (and population), and the top five states from which Nebraska had a net gain of wealth (and population). The table below summarizes that data for the past twenty-three years.

Nebraska lost wealth to		Nebraska gained wealth from	
Texas	\$475.94 million	California	\$173.61 million
Florida	\$433.21 million	Illinois	\$38.39 million
Arizona	\$395.07 million	North Dakota	\$28.44 million
Colorado	\$317.27 million	New York	\$25.66 million
Missouri	\$180.34 million	New Jersey	\$18.47 million

David Drozd, US Census Statistician at the UNO Center for Public Affairs, recently compiled IRS Migration Statistics for Nebraska for the past three years. A summary of his data is presented in the table below.

Time Frame	Inflow into Nebraska			Outflow from Nebraska			Net flow for Nebraska		
	# of tax returns	AGI (Millions)	AGI per return	# of tax returns	AGI (Millions)	AGI per return	# of tax returns	AGI (Millions)	AGI per return
Total for 2011-2014	60,498	\$2,815	\$46,540	64,518	\$3,284	\$50,897	-4,202	-\$468	-\$4,357
Avg. per year	20,166	\$938	\$46,540	21,506	\$1,095	\$50,897	-1,340	-\$156	-\$4,357

It is interesting to note that not only is Nebraska losing population to other states, the people who move out of Nebraska generally have incomes that are slightly higher than the incomes of those who move into Nebraska.

This information will be shared with members of the coalition that is working to make Nebraska more retiree

friendly, as well as with the state senators. Senator Brett Lindstrom is working with the coalition to introduce a bill (or bills) that would reduce the Nebraska state income tax on Social Security incomes. The bills will be discussed in detail at the NSEA-Retired Lobby Day on February 7, 2017.

Oct. 17 Conference Pre-event: “Night at the Museum”
Join us for an evening of “Culture & Conversation with Friends” at the Plainsman Museum
 Plainsman Museum, 210 Sixteenth Street, Aurora, NE
 5:30 p.m. – Guided Tour of Plainsman Museum 6:30 p.m. – Light meal served
 Cost is \$10 per person if paid in advance, \$15 if paid at the door. Reservations are required.
Register by October 12 at www.nsea.org
 Or: Call or email Rebecca at 1.800.742.0047 rebecca.smith@nsea.org

Blue Cross is Successful Bidder for EHA Coverage

By: Roger Rea, NSEA-Retired President

Educator's Health Alliance, EHA, insures more than 80,000 education employees, early retirees and their dependents in more than 400 different school groups across Nebraska, including 241 of Nebraska's 245 K-12 school districts. EHA's large, state-wide risk pool provides economic clout to all the stakeholders through competitive discounts and management of medical costs. The large risk pool also provides stability for premium rates and leverage when the plan is put out for competitive bids.

The EHA Board hires an independent consulting actuary to help monitor the plan and to provide recommendations to ensure that the plan provides competitive coverage at the best possible rates. With the help of the consulting actuaries, the EHA Board released a request for proposal (RFP) on March 29, 2016 to put the plan out for competitive bids from insurance providers. Three insurers with the capacity to serve a state-wide group responded to the bidding process. The bidding process helps ensure that the EHA plan offers competitive

premium rates and operates in an efficient and financially healthy manner.

After completing a comprehensive review of the bidding insurers' capabilities, products and costs, on August 25, 2016 the EHA Board selected BlueCross BlueShield of Nebraska as the insurer for the EHA program for the September 1, 2017 to August 31, 2018 plan year. The EHA Board has adopted a general guideline that the Board may consider putting the plan up for competitive bid every five years.

School employees younger than 65 who were insured through EHA prior to their retirement can remain in the EHA insurance pool under the "direct-bill program" until they reach Medicare eligibility at age 65. If EHA were to change insurance providers, the new provider would also insure all early-retirees. The decision to continue with BlueCross BlueShield of Nebraska means that all EHA subscribers will be able to continue using their current medical providers for the duration of the new contract.

Survey Shows Members Support Longer Terms

By: Roger Rea, NSEA-Retired President

NSEA-Retired Bylaws state that members of the Board of Directors are limited to serving no more than three consecutive 3-year terms in any individual position. At the April 2016 Board meeting, a committee of four board members (Jim McDermott, Francis Rohrich, Guy Roggenkamp, and Roger Rea) was appointed to review options for possible changes in term limits. The NSEA-Retired Board of Directors will consider changing term limits at its regular meeting on October 17, 2016.

In order to sample the attitudes of NSEA-Retired members regarding possible changes in term limits, a survey was sent to 2,870 retired members for whom we have an email address, asking them about their attitudes regarding keeping the status quo or making changes in the limits on how long an individual can serve in a single position on the board. A total of 534 members replied to the email survey (a response rate of 18.6%). Thanks to all of the members who participated in the email survey.

Four different options were presented in the survey: (a) remove term limits for all members of the board of directors; (b) set a limit of four, 3-year terms for all members of the board; (c) allow an extension of terms only when there is a request to do so; or (d) keep the current status quo.

Participants were asked to rank their first and second preferences from among the three changes in term limits (not including keeping the status quo) in two different questions. When asked to rank their first preference, four, 3-year terms received the most votes (with 44.8% of the vote). In the second question, when asked for their second choice, allowing extension of terms when there was a

request to do so received the most votes (with 45.1% of the vote).

When asked to rank their preference from among all four options (including the status quo), respondents ranked as their first preference having four, 3-year terms (29.6%); ranked second was allowing term extension on request (27.7%); ranked third was removing all term limits (22.8%); and ranked last was keeping the status quo (three, 3-year terms) (19.9%).

One major concern that has been expressed with the current term limits is that it is sometimes difficult to find candidates who are willing to run for some board positions. The board is also mindful of the need to have "new blood" in association leadership positions. And the board knows that experience in leadership positions gives continuity and stability to the organization. All of these considerations will enter into the final debate as board members make a decision on whether or not to modify the current term limits. It is interesting to note that four out of five NSEA-Retired members are comfortable with some kind of extension of term limits, and that only one out of five prefers to keep the current status quo on term limits.

The board will make a decision regarding term limit changes at its meeting on October 17. A two-thirds majority vote of the full board is required to make any changes in the bylaws.

If you would like to give additional input on the matter, please contact either President Rea or one of the general board members. Their email addresses are on the left side of the masthead on page one of this newsletter.

EHA Changes for Early-Retiree Coverage

By: Roger Rea, NSEA-Retired President

The Educators Health Alliance, EHA, insures almost all school employees in the state. EHA provides insurance underwritten by Blue Cross Blue Shield of Nebraska. The renewal rates for all EHA plans for the 2016-17 school year increased by 4.9% on September 1.

Deductible and coinsurance amounts for all plans increased on September 1, 2016 to reflect general medical inflation. Keep in mind that deductible amounts are for a calendar year. Beginning September 1, you will need to satisfy the increase in deductible before the insurance plan will again share in your medical expenses. For example, if you were enrolled in the \$750 deductible plan and had met your deductible amount prior to September 1, you will need to pay an additional \$150 for any covered services received after September 1 in order to satisfy the new

\$900 deductible for this plan year. Once you have satisfied the additional deductible amount, the insurance plan would again share in payments on an 80/20 basis (the insurance plan pays 80% of the covered charges and you pay 20% of those charges once the deductible amount for the year has been met).

The new deductible amounts and changes in coinsurance that are effective on September 1, 2016 for early retirees (individuals who have retired and are younger than 65) who are insured through EHA are displayed in the table below. Members who have met the old deductible amount for the calendar year will need to pay the increase in deductible amount for any covered services received after September 1.

Retiree Health Plan	Plan benefits after September 1, 2016				
Individual deductible prior to 9/1/16	New individual deductible after 9/1/16	Individual out of pocket limits	Office visit copay Primary Specialist	Prescription drug copays Generic Formulary Non-formulary	Emergency room visits Urgent Emergency
\$750	\$900	\$4,650	\$30 \$50	25% (\$5 min, \$25 max) 25% (\$40 min, \$80 max) 50% (\$70 min, \$110 max)	\$50 \$75
\$1,650	\$2,000	\$6,850	\$45 \$65	30% (\$7 min, \$30 max) 30% (\$45 min, \$90 max) 50% (\$70 min, \$110 max)	\$65 \$90
\$3,100 HSA eligible	\$3,500 HSA eligible	\$3,500	Deductible	Deductible	Deductible

Monthly premiums for the EHA plans beginning September 1, 2016 are displayed in the table at the right. The premiums include PPO dental for the coverage levels. *If you do not have full dental coverage for all of your dependents, your rates will be lower than those displayed in the table.*

Retiree Health Plan	Renewal rates effective September 1, 2016			
	Employee	Ee & Child(ren)	Ee & Spouse	Family
\$900 deductible	\$645.79	\$1,146.83	\$1,356.12	\$1,718.66
\$2,000 deductible	\$549.03	\$975.27	\$1,152.91	\$1,461.77
\$3,500 Deductible HSA-eligible	\$549.03	\$975.27	\$1,152.91	\$1,461.77

For more details, visit the EHA web page, www.ehaplan.org. EHA has prepared an 18-minute webinar explaining the new plan options. Click on the "**Retiree info**" tab to find the webinar.



NSEA-Retired delegates to the 2016 NEA Representative Assembly with the NEA-Retired quilt that is raffled as a fundraiser for the NEA Fund for Children and Public Education. From left: John Jensen, Roger Rea, Jim McDermott, Carol Krejci, and Pat Etherton. John was re-elected as Vice President of NEA-Retired at the NEA-Retired annual meeting prior to NEA-RA. He declared his candidacy for NEA-Retired President in 2017. If elected, John would be the second Nebraska retiree to serve as President of NEA-Retired (the first was Val Pullen).

Register today!

NSEA-Retired Fall Conference

Where: The Leadership Center in Aurora
2211 Q St, Aurora, NE

When: Tuesday, Oct. 18, 2016

Time: 8:30 a.m. – 4:00 p.m.

Keynote session:

“The Total Solar Eclipse of August 21, 2017 in Nebraska”

Dan Glomski, “Mad Scientist”, Edgerton Explorit Center

Spotlight on Nebraska:

“Journey through Yesterday – More Than a Job, It’s a Mission!”

Tina Larsen, Plainsman Museum Executive Director

Breakout sessions planned:

Cuba Travelogue; Photography for Fun; Health Insurance After Retirement (EHA options and Medicare transition); Weather, Climate and Climate change; Health and Fitness; and

“It’s My Funeral and I’ll Play Jazz if I Want To!”

Conference is no cost for members: Non-members/guests pay \$10 per person

Register today at www.nsea.org

Or: Call or email Rebecca at 1.800.742.0047 rebecca.smith@nsea.org

REGISTRATION DEADLINE: October 12th

Special pre-conference event: Night at the Plainsman Museum, Oct. 17

Pre-Conference Registration information can be found on page 5 of this newsletter