

NSEA-RETIRED ADVOCATE

Check us out at www.nsea.org/retired

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Tap into Your Expertise to Help Others “Call On Retired Educators”

CORE

You may be retired, but that does not mean you have nothing to offer the profession. A better term might be you are in a stage of life called “**active retired.**” NSEA active members and student members could use our help in a project we are calling CORE.



*Dr. De Tonack
NSEA-Retired
President*

Below are some ways in which you can help. Look at the list and let us know what you can do by contacting Rebecca Smith at rebecca.smith@nsea.org, or at 1-800-742-0047.

We hope to have many options in which you can serve close to where you live.

- *mentoring of student members at a local event/and or on local college campus;
- *assist at local NSEA meetings;
- *make legislative contacts;
- *mentor new educators;
- *Read Across America, Cat in the Hat readings at a local school(s);
- *other (There is always an “other.”).

What Do My \$ Donations Fund?

At various events and assemblies, you are asked to make donations. The **NEA Fund for Children and Public Education** supports pro-education legislation. It is considered our voice in Washington. 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.

The NSEA Children’s Fund provides a variety of items to help Nebraska students in need upon teacher request. In honor of NSEA’s 150th birthday, NSEA has conducted a campaign to reach a donation goal of \$150,000 this year. These donations are tax-deductible donations. NSEA-Retired will continue to offer activities encouraging our members to contribute to this fund, although we will not be doing a quilt raffle this year. Last year Nebraska’s quilt raffle raised \$1,628 for this fund with sales of over 1600 tickets, and local retired groups added even more.

The Jack Kinnaman Scholarship Fund was created in memory of Jack Kinnaman who was the NEA-Retired Vice President when he passed away. This is a 501c(3) tax-deductible donation. Jack was a strong supporter of NEA’s Read Across America, “Cat in the Hat” events. This past year, NSEA-Retired members gave almost \$900 to this fund, which is striving to be a self-funded endowment.

Dental Benefits for Pre-65 Retirees Change Sept. 1

Retirees younger than 65 who are insured through the Educators Health Alliance (EHA) early-retiree insurance program will have a slightly different dental benefit beginning September 1, 2017. The benefit will be slightly higher for preventative and diagnostic care (e.g. office visits, cleaning and X-rays), and will be slightly lower for maintenance and simple restorative care (e.g. silver amalgam fillings) than last year. Complex restorative dentistry (e.g. crowns and bridges) will be paid at the same level as they were in the past. Routine dental visits and X-rays will be paid at 100% of the allowable charges (up from 80% last year). Simple restorative care will be covered at 75/25 coinsurance after a \$25 deductible has been met. Complex restorative dentistry will be covered at 50/50 coinsurance after a \$25 deductible has been met. The \$25 deductible amount is a one-time payment for the year and covers either simple or complex restorative care.

This new dental benefit provides greater emphasis on preventative care. In order to keep the new benefits cost-neutral, slight increases in copayments for other covered services were added. (See EHA web site, www.ehaplan.org, for details.) Efforts are made to keep dental benefits for retirees enrolled in Blue Senior Classic, the Medicare supplement that is endorsed by NSEA-Retired and underwritten by Blue Cross of Nebraska, matching the dental benefits for active employees insured through EHA. NSEA-Retired will consider changing this dental benefit to match the new EHA dental benefits. If changes are made, the new coverage will begin January 1, 2018.

November Medicare and EHA Seminars

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. To assist members in making this 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 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 most school employees in the state, may change to a higher deductible plan if they submit an enrollment application by December 1st.

The seminar's [morning session](#) (from 9:30 a.m. to noon, check-in beginning at 9) will be devoted to Medicare issues and 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 Blue Senior Classic, the Medicare supplement endorsed by NSEA-Retired and underwritten by Blue Cross of Nebraska; (c) the benefits provided by Medicare Part D; and (d) a demonstration of how to use the Internet to find an appropriate Medicare Part D provider. Blue Senior Classic is the only Medicare supplement that provides dental coverage as part of the supplement itself. The spouse of any NSEA-Retired member is also eligible to enroll in our Medicare supplement as long as he or she enrolls during the initial period of eligibility for Medicare. Handouts from the Medicare seminars will be posted at www.nsea.org/retired after completion of the seminars.

The [afternoon session](#) (1:30 p.m. to 3:30 p.m.) will focus on EHA options for members younger than 65 who participate in the EHA insurance. The sessions will include comparisons of premium costs and the maximum out-of-pocket costs for the four available retiree plans (\$900, \$2,000, \$3,500, and \$4,000 deductible plans).

| Date | City | Location |
|-----------------------|---------|---|
| Monday, November 6 | Omaha | Institute for the Culinary Arts MCC Fort Omaha Campus, Bldg 22, ICA Room 201A 5370 N. 30 th Street |
| Tuesday, November 7 | Kearney | Holiday Inn, 110 S. 2 nd Ave |
| Wednesday, November 8 | Lincoln | Southeast Community College, 8800 "O" St |
| Friday, November 10 | Norfolk | NECC Lifelong Learning Center NEEC Lifelong Learning Center, 801 E. Benjamin Ave. |

If you plan to attend one or more of the seminars, [please register](#) by going to bit.ly/nsear2017svp. A mailing with complete details on the seminars will be sent to enrollees and members between the ages of 62-72.

Submitted by Roger Rea, NSEA-Retired Vice President

NSEA-Retired Fall Conference

Where: Leadership Center, Aurora, NE (east end of town; just north HWY 34)

When: Tuesday, October 24, 2017

Time: 8:30 a.m.-3:30 p.m.

Keynote Session: **Happy Birthday NSEA, Dr. Craig Christiansen**

How did NSTA become NSEA? Learn some surprising facts such as who was the first president of the association and how was the lot on which the current building resides obtained. Where and why did the association begin?

Breakout Sessions:

- *Speed Traveling 5 Countries Via Photos and Shared Experiences;
- *Safe Driving Tips from the State Patrol;
- *Building Better Body Balance;
- *Scam Alert: How Not To Get Ripped Off;
- *Blue Cross-Blue Shield Updates;
- *Life is a Marathon; What's Next?

Afternoon Session: **Experience Controversial U.S. History Through Stamps**
Humanities Nebraska, Bob Ferguson

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

Evening gathering October 23, 7:00 p.m at the Leadership Center. Enjoy S'Mores, campfire and conversation plus a sharing of the nearby prairie via photos by the Prairie Plains Institute.

Registration on line at nsea.org/retired or email Rebecca Smith at rebecca.smith@nsea.org or at 1-800-742-0047. The deadline for registration is October 17.

Meet Five of the State NSEA-Retired Board

Guy Roggenkamp, Tri-Valley, Retired Board of Directors, was raised on a farm near Upland, Nebraska, and graduated from Upland Public with a total class number of eight. When Guy taught in Blue Hill, he was the only male teacher in the Elementary School. He moved to Grand Island and taught for 38 years. Guy is a bit of a driver, i.e. during the summers he drove a semi-tanker hauling gasoline and a semi-van hauling 55 gallon drums of oil. One summer he "team drove" with another teacher and delivered meat from Monforts in G.I. to New York, Boston and other cities in that area. Many times they returned hauling kegs of beer from Milwaukee to Lincoln. Guy even drove a school bus for Central Catholic to sporting events and then started driving tour coaches to the east and west coasts. He still enjoys driving a semi and this past fall drove a semi for a friend during their soybean and corn harvest. Guy is known for his volunteer work in the Grand Island community and every two weeks, he donates platelets.



Francis Rohrich, Elkhorn, Retired Board of Directors, graduated from Kearney State with a major in social science and minors in biology and industrial arts and later earned an MA at Wayne State College. All of this has led him down a career path teaching American history, American government, geography, civics, Nebraska history, economics and sociology. His 38 years of teaching were at Coleridge and Norfolk. He has continued on as a substitute teacher at Northeast Community College. Francis states, "I recognized the value of the NSEA in protecting teachers. The NSEA took the lead in pushing legislation in the 1960s that would ban many practices that were harmful to teachers." Francis was a founding member of Norfolk's first salary negotiations committee and served two terms on the NSEA Teacher Welfare and Service Commission.

Dee Gillham, Sandhills, Retired Board of Directors, had a 30-year teaching career that started and ended at Wheeler Central in Bartlett, Nebraska. She also had a graduate assistantship at Wayne State and taught off campus education classes while receiving her Masters. She talks of famous people in her past: She met Elvis Presley and got his autograph. She knew Charles Starkweather and identified the body of one of his victims, Carol King, at the murder site near Bennet. Dee has also met John F. Kennedy and Bill Clinton. Dee remembers, "Through the years, my students seem to have remembered these stories more than the grammar, spelling, literature and speech that I taught them." Besides classroom instruction, Dee was also a special education director and sponsored a gifted program called Odyssey of the Mind and later Destination Imagination. She adds, "My organization (NEA/NSEA) has been a major part of my educational career."



Carol Krejci, Metro, Retired Board of Directors, was born and raised in South Omaha, graduating from the now closed Bishop Ryan High School. She graduated from Kearney State and entered her first teaching job as a social studies teacher at Ralston High School. She later earned a Masters from the University of Wisconsin. For a window of time, 1978 to 1984, she lived in Moorhead, Minnesota, and Platteville, Wisconsin. Carol returned to Nebraska to teach 25 years at Omaha Central, primarily in American government and history. Carol has served in a variety of association positions including OEA President and NSEA Board of Directors. She has used her retirement time to travel many places including Australia and the Caribbean. She describes herself as a "political junkie" and is proud of her membership in the local chapter of the Polish Women's Alliance of America.

Ruby Davis, Secretary, Retired Board of Directors, describes herself as a Halloween baby, born and raised in Kensett, Arkansas. She was featured in NEA Today as one of the first Intergenerational Mentors when it began in Nebraska. She lists several things she has accomplished: shook hands with President Bill Clinton; collected 38 shot glasses out of the fifty states plus one from Canada; taught elementary school for 33 years, 30 in Omaha Public Schools and three in Little Rock, Arkansas; is a member of NAACP; is a member of the Omaha Chapter of the Links and the Omaha Alumnae Chapter of Delta Sigma Theta Sorority. Ruby has been married to John for 40 years and has one son and five grandchildren.

Meet Other Key People Serving the Retired Association

Our former Retired NSEA staff liaison, Duane Obermier, has retired and we will be able to thank him at our October conference. Our two new NSEA liaisons are Larry Scherer and Mike Wiesen. Larry has been working as a professional staffer at NSEA for over 11 years, as a program director in the areas of research and bargaining. Previously, as a veteran legislative staffer for the Legislature's Education Committee, Larry was deeply involved in the thicket of school funding for many years and as a result is also active with NSEA in its lobbying fight for adequate funding of our public schools. Larry spent another dozen years working in postsecondary education for the State's Coordinating Commission for Postsecondary Education, and so, at NSEA, is the coordinator for bargaining of the NSEA's 11 higher education bargaining units. In his spare time, Larry loves to garden, work in the orchard, and tend to the donkeys, dogs and birds who live with him and his wife on their acreage between Raymond and Malcolm, an area nicknamed Donkey Hill Farm.



Rebecca Smith is beginning her 10th year at NSEA as a field staff associate and retired staff associate. Her previous career was in the property-casualty insurance world where she went from transcriptionist and receptionist to claims adjuster. Growing up in the tiny village of Hallam in southern Lancaster County provided a great foundation for a small town girl who joined the Navy at age 18 in 1976. Her travels and deployments while in the Navy Reserve included Italy, Norway, Germany, Turkey, Israel and Kuwait, where her last deployment took place in support of Operation Iraqi Freedom. She retired from the Navy in 2006 and knows the feeling of leaving a long career that impacts many but wanting to remain connected to that world. That is exactly how she sees the attitude of the retired members. Rebecca thought of being a teacher someday and since that just never happened, she tells everyone the next best thing is working alongside the NSEA's dedicated retired educators. Rebecca is married to Mark and has a step-daughter and two married daughters plus five beautiful grandchildren!

Mike Wiesen is a native Nebraskan having lived within the same 60-mile radius of Fremont his entire life. He spent five years working in retail management and 11 teaching before beginning his current position at NSEA in 2001. His wife Cyndie is a teacher in Lincoln Public Schools. They have three children and two grandchildren. His hobbies include both participating and watching sports and reading. He said that he likes to blow things up, but quickly added that he helps his brother-in-law with a fireworks operation.

The History of NSEA Retired

NEA-Retired began in 1983 with Val Pullen as its first President. Val, having been NSEA President in 1980-1981, then started NSEA-Retired in 1985 and served as its first President. NSEA-Retired has celebrated its birthdays in many ways: the 20th Anniversary at the Governor's Mansion with NEA Vice President, Dennis Van Roekel, attending; its 30th Anniversary in the Senate chamber of the Nebraska Capitol with Governor Ricketts moderating.

Past presidents of the association following Val have included Fern Burtwistle, Dale Rathe, and Lorraine Giles. Lorraine began the concept of the SEAN/NSEA-Retired Scholarship program that awards outstanding Junior/Senior leaders of the Student Education Association of Nebraska. When Tom Black became NSEA-Retired President, 2000-2005, he started the Scholarship Committee and served as its chair until 2016.

Tom Black has served NSEA in many capacities. After serving on the NSEA Board of Directors for 20 years as the Elkhorn District Director, as the NSEA Vice President, and as a Director on the NEA Board of Directors, Tom retired in 1996 and became active in NSEA-Retired. There he served 19 years on the Retired Board as the Vice President, as the President, and as the Elkhorn District Director. From 1996-2012, Tom edited the NSEA-Retired Corner, which appears in the NSEA Voice. During this time, the Retired Corner publication won an NEA-Retired Journalism Award many times over the years. Tom also edited the Advocate from 2006 -2014 during which the publication won an NEA-Retired Journalism Award three years in a row.

NSEA-Retired has evolved through the years. Intergenerational mentoring began fourteen years ago while Tom was president of the Association. President Joe Higgins increased the political character of the organization and established the annual Lobby Day. In 2011 Joe received the NEA-Retired Distinguished Service award. Recent President Roger Rea led the Association in establishing a pre-65 Health Insurance Plan and a Blue Senior Classic Medicare Supplement Plan.

Story submitted by Tom Black

Categories and Choices

As I have begun my term as NSEA-Retired President, I have revisited insurance and retirement categories, descriptions, and policies. Much like a beginning teacher, I have needed to make my notes and revisit the information. Of course, the most important information is what pertains to any one of us individually, but I thought you might like to see how “winding” and separate the paths may be.

De Tonack

If, as a retired, you are examining health insurance, the important division is whether you are younger than 65 or are 65 and ready for Medicare. If you are between the ages of 50 and 65 or disabled, you may select various options from EHA, Direct Bill plan, through BCBS, if you had been insured under EHA for 5 years prior. You must also become a special services member of NSEA through set fees that are reduced rates for being an NSEA-Retired, NCSA or NASB member. (You may be an NSEA pre-retired member already or become a life or annual member.) These rates are set in the late fall of the previous year and become effective on September 1 of the following year. You may choose COBRA for the first 18 months following retirement and continue on your school plan without being an NSEA, NCSA or NASB member. However, this choice makes you not eligible to enroll in the EHA Direct Bill Plan at a later date and is not a good option for members unless you are 63.5 years or older when you retire.

If you are on Medicare, Medicare Part A is already funded via your previous social security payments; Medicare Part B is optional. These rates are set by the government. Supplemental insurance is used by many to cover additional costs. The NSEA-Retired endorsed Blue Cross-Blue Shield plan does offer dental insurance if you make that an initial choice. These rates are set and published by January of each year by BCBS and differ according to options chosen. Various drug plans (Medicare Part D) from many groups are available and can be changed each year in the late fall. A group called SHIIP is a possible resource in helping to make the best choice. The nsea.org/retired site has particular sites to click for detailed information on insurance choices.

Retirement policies continue to evolve as new Nebraska legislation is passed. Some options are based on when you begin to take retirement from the system (not always the same time as you choose to retire) and some pertain to when you enter the Nebraska Public Employees Retirement System. Going to npers.ne.gov will provide full information.

- If you took retirement prior to 7/1/2013, you used the average of your best three years in the payment formula. If you took retirement after that date, you used the average of your best five years. COLA caps vary between these two tiers, as well.
- If you took retirement between June 1993 and March 1998, you could use the Rule of 90, in which years of service and age add to 90. Taking retirement after that, you could use the Rule of 85.
- Credited service for part-time work has evolved over the last several decades.
- Military service credit has evolved, especially since 1994.
- Prior to July 1986, you paid tax on your retirement contributions. After that, you did not. This affects your taxation once you are receiving retirement payments.
- If entering as a new NPERS member, i.e. beginning as a new Nebraska public school teacher as of July 2018, you must be at least 60 to retire with full benefits. The rule of 85 still holds for others who are already part of the system. This will continue to be reviewed. Watch future legislation.
- Vesting, i.e. years required to be part of the system, has remained five years, but there are options for credit from other NE government entities.

Intergenerational Mentoring Hits the Road

For the past 14 years, members of the NSEA-Retired Association, through the partial help of a grant, have funded an intergenerational mentoring project, pairing retired mentors with Student Education Association of Nebraska (SEAN) members from various campuses in Nebraska. A one-time kick-off event was held at the Lincoln NSEA building in February ending with the pairing of mentees and mentors for future communication and support.

In an attempt to involve more mentors as well as mentees and to provide connections across the state, we are “taking the show on the road.” Our goal is to have one-day events held on four campuses in the four regions of SEAN. Each event will include suggestions and tips for mentors and for mentees, sharing of teaching challenges and approaches, and tips for beginning the profession.

There are other ways to help SEAN members. SEAN associations are spread throughout Nebraska at local campuses, some with a few members and some with many. Each has a college contact, but often they could benefit from the help and experience of a retired teacher.

Do you know –

- NSEA is the oldest of the major professional associations in Nebraska.
- Col. Robert Furnas was the first president of our state association and was the governor of Nebraska from 1873-1875.
- Nebraska State Education Association was first named Nebraska State Teachers' Association, NSTA.

NEA-Retired Annual Meeting, June 2017

Pictured on the right is John Jensen, one of Metro's board members for NSEA-Retired, at the annual NEA-Retired Annual meeting in Boston. John also serves as NEA-Retired Vice President. In that role, John has taken leadership in raising money for the NEA Fund for Children and Public Education. The NEA Fund collects voluntary contributions from Association members and is used for political purposes, including, but not limited to making contributions to and expenditures on behalf of friends of public education who are candidates for federal office. This year the fund raised over \$98,000.



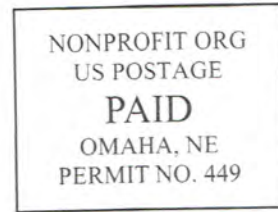
Pictured below are NEA-Retired board members who attended the NEA annual meeting: Tom Black, Ruby Davis, Roger Rea, De Tonack, John Jensen, Dee Gillham, and Jim McDermott. Attendee Carol Krejci was busy waiting in line to vote in our numerous run-off elections.



"The single biggest problem in communicating is the illusion that it has taken place."
Alan Alda in *If I Understood you, Would I Have This Look on My Face*



Nebraska State Education Association-Retired
605 S. 14th St., Suite 200, Lincoln, NE 68508
(800) 742-0047 www.nsea.org/retired



Important Email Contacts

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| NSEA Retired | www.nsea.org/retired |
| NEA Retired | www.nea.org/retired |
| Nebraska Public Employees Retirement System | www.npers.ne.gov |
| Health Insurance Plans and Options | nsea.org/retired and select from numbered options www.ehaplan.org |
| Medicare | www.medicare.gov |
| Social Security | www.ssa.gov |
| Nebraska Legislature | www.nebraskalegislature.gov |
| Omaha Education Association | http://omahaoea.org |
| Lincoln Education Association | https://lincolneducationassociation.org |