

Nov/Dec 2017



# SAREA HIGHLIGHTS

## Annual Holiday Luncheon

**Canterbury Belles**  
**directed by Barbara Tappa,**  
2015 Washington Music Educators Association  
High School Music Educator of the Year

*This Ferris High School advanced, auditioned, 16-member women's ensemble is guaranteed to fill you with holiday spirit!*

**Tuesday, December 5, 2017**

11:30 Social

12:15 Lunch

**Manito Golf and Country Club**

5303 S. Hatch Rd.

**Lunch: \$25.00**

(Wine and cocktails available for purchase. Cash only.)

*When you make your reservation, please indicate any special dietary restrictions you may have.*

**Reservations due by Friday, December 1**

RSVP to Marilyn Richards 509-467-0128

or Char Schelling 509-624-7609

DOOR PRIZES FROM SPOKANE TEACHERS CREDIT UNION  
AND AN OPPORTUNITY TO PURCHASE TICKETS  
FOR A 50/50 RAFFLE!

*Please bring hats, coats, scarves and gloves to help keep Spokane area foster children warm this winter.*



## Money Matters

SAREA was authorized to send 23 delegates to the 2017 State Conference, but sent only 12. As a result of reduced expenditures, the SAREA Board decided to absorb extra expense for members attending the luncheons and general meetings in an effort to improve attendance.

The Board also increased the allocation for scholarship and mini

grant funds from \$4000 to \$7000.

Plans are being made to engage with more future retired employees.

This is a non-profit organization, and we pledge to continue to use your money wisely.

### **October Balances**

General \$13,208.06

Money Market \$25,000.00

*Kathy Beal, SAREA Treasurer*

# From Our Acting President, Brad Beal

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We were pleased to have Alan Burke, who is our executive director of Washington State School Retirees' Association, speak at our October General Membership meeting. He provided an overview of the priorities for Plans 1, 2 and 3 retiree groups to strategically position us for the future.

## **The legislative priorities this year focus on the following:**

### **TRS 1 & PERS 1 Pension Recovery**

Plan 1 retirees have not had a Cost of Living adjustment since 2010 and have lost over 12% of their purchasing power due to inflation. Restoring a Plan 1 Cost of Living Adjustment will help restore some of that purchasing power.

### **Restore Retiree Healthcare Benefits**

The Legislature lowered the Medicare Healthcare Benefit from \$183 to \$150 a month in 2011. Uniform Medical premiums have skyrocketed \$55 per month in the past year. Increasing the Medical Benefit to \$205 per month will restore the cut and mitigate the loss of purchasing power from increasing healthcare premiums.

### **Maintain the PERS 2 & TRS 2 Retirement Plans for Future School Employees**

The current pension plans are popular with employees and are also well funded. Making Plan 2 the default plan would provide better benefits for employees and decrease pension expenses for the state.

### **Make the Actuarially Recommended Payment to the State Pension Funds**

TRS 1 & PERS 1 are underfunded due to past skipped payments by the State. Making the recommended payment will get Plan 1 funding back on track.

A crucial role for each of our members is to be proactive in communicating with our legislators for the region in which we reside. The legislators in your area are listed on page 7 of your Spokane Area Retired Educators Directory.

We have dedicated individuals from our parent organization (WSSRA) who specifically deal with legislative issues. Our Legislative coordinator is Peter Diedrick. On page 5 of your directory you will find phone numbers and email addresses for our fulltime state support team in Lacey, WA. Our SAREA Directory Chair, Pauline Eggleston, works diligently to compile and edit the directory as well as monitor bulk mailings throughout the year. Thanks, Pauline!

I look forward to seeing you at our Holiday Luncheon on Tuesday, December 5<sup>th</sup>, at Manito Country Club.

*Submitted by Brad Beal, Acting SAREA President*

## **Legislative Update**

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The Legislative budget maintains current benefit levels for retirees. It does not make any cuts to pensions or healthcare for school retirees, but it does not provide any benefits enhancements either. Plan 2 and 3 will receive their normal inflation based COLA. Plan 1 minimum benefits will increase to \$57.50 per month per year of service credit for the Basic Minimum and \$1847 per month for the alternative Minimum Benefit.

### **Election Update**

Control of the state senate switches to the Democrats with Manka Dhingra's win in the suburban King County 45<sup>th</sup> District. Republicans retain the District 7 positions of Shelly Short in the senate and Jacqueline Maycumber in the house.

*Submitted by Kathy Albi and Pat Anderson,  
Legislative Chairs*

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# Open Enrollment Time

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Everyone on PEBB should have received a Benefit bulletin and open enrollment notice in October. It gives your 2017 information and the 2018 new information for each of the three plans that are available for our area.

Probably, the primary information that concerns us all is premium cost. The state through PEBB contributes \$150.00 (or, if the premium is low, 50%) to its enrollees' premiums' costs. This year Kaiser Permanente (formerly Group Health) is \$175.40, about a dollar less than last year. Uniform Classic is \$333.64 this year, an increase of about \$55.00. And, Premera Blue Cross Medicare Supplement Plan F is \$111.21.

**Uniform Classic** is a supplemental insurance for Medicare patients. Medicare typically picks up about 80% of certain medical costs. Uniform is a secondary insurance and will normally pick up the remainder of the costs. It includes a drug benefit and various other medical services, such as physical therapy, alternative treatments, etc. You are not limited to the doctors you see. The drug benefit in this plan is driving up the costs of premiums.

**Kaiser** is a Medicare advantage plan. It receives a monthly payment from the Federal Government for each Medicare enrollee. In exchange, Kaiser agrees to pay all Medicare parts A, B and D for their patients. It also includes vision, physical therapy, alternative treatments and other benefits. However, you are limited to the doctors in their network. If they are unable to provide needed treatment, they will refer patients to doctors and treatments outside of their network. There are copays for treatments.

Premiums are lower, because some enrollees don't use the full amount the government pays Kaiser, thus subsidizing the sicker patients.

With a **Premera Blue Cross Plan F**, Medicare pays about 80% of parts A and B, and Premera pays the rest. It does not have a drug benefit, so you will need a Medicare Part D drug plan. This premium costs less, because there is no drug plan. Go to medicare.gov to find the link to a Plan D that might be right for you. Plug in the drugs you take, and it will steer you to a plan that will fit you. Also, your pharmacist should be consulted to see if they will take that plan. The premium for your Plan D needs to be added to the cost of your Premera plan to see if it is cost effective to go this route. PEBB does not pay for a Plan D. The state has a program called SHIBA that can help in choosing a Plan D drug plan. The number is 1-800-562-6900.

There are three dental plans. **Uniform Dental**, at \$45.82, covers most dentists in our area. It is not a managed plan. **Willamette Dental** is \$42.37 and **DeltaCare** is \$39.53. These two may cover only dentists in their network, so check with your dentist to see if they accept those plans.

If changing plans, follow the directions in the Benefits bulletin. If you have questions or concerns on what to do, call PEBB at 1-800-200-1004.

Make sure you read the Benefits bulletin in full and contact the sites provided with questions you may have. January 1<sup>st</sup> is the start of your new year and new health year.

*Submitted by Carol Hayes, Health Committee*

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## Welcome New Members!

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WSSRA has been on the job advocating for your retirement needs since 1947. Membership provides a wide array of legislative support, over 30 scholarships annually to high school seniors interested education, local mini-grants to school employees, retirement counseling, and interesting and enjoyable contact with other educational colleagues. WSSRA is working 24/7 to support you and the retirement you earned.

Pamela Baldwin  
Dana Besecker  
Kim Bishop  
Ruth Bragg  
Walton Cubley  
Donald Eggart  
Sam Frankel  
Shirley Harman

Esther Hildahl  
Cheryl Johnson  
Shonnie Kerkuta  
Darrell Lambert  
Shirley Lambert  
Carolyn Lanes  
Richard Linehan  
Sharon Ludwig

Patricia McGowan  
Betty Nuss  
Barbara Nyberg  
Kim Pirozok  
Sharol Sanders  
Carl Schleer  
Lorie Selle  
Theodore Shepard

Kathleen Shrader-Cory  
Wendell Smith  
Suzanne Thompson  
Susan Trautman  
Anita Tschirgi  
Sherry Wagemann  
Donald Walter  
Brenda Wood

**Spokane Area Retired Educators Association**  
**P.O. Box 823**  
**Spokane, WA 99210**

## **SAREA Contacts**

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Marilyn Richards, Secretary  
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brcobra67@gmail.com

Kathy Beal, Treasurer  
509-466-3561  
bradkathy.beal@comcast.net

SAREA Website  
<http://spokanearearetirededucators.org>



## **Other Contacts**

WSSRA Office  
1-800-544-5219

WSSRA Messages  
1-800-221-1269

Legislative Hotline  
1-800-562-6000

WA State HCA Hotline  
1-800-200-1004

**SPRING SCHOLARSHIP  
LUNCHEON DATE  
CHANGE**

**May 22, 2018**

**Mukogawa**

**11:30AM**