

# KENDALL RETIRED TEACHERS



## NEWSLETTER



SERVING RETIRED TEACHERS OF KENDALL COUNTY

DECEMBER 2013

### December 12 Meeting

The December 12 meeting of the KRTA will be held at Timber Creek Inn and Suites, 3300 Drew Avenue (RT. 34), Sandwich, IL 60548. Luncheon begins at 12:30 PM. The entertainment will be Christmas music by the Plano Madrigals. Lunch cost is \$15. Be sure to mark your calendar and let your caller know if you can join us. Deadline is December 6. If you don't get a call by then, you can RSVP to Theda McMinn, 552-8156. Don't forget your money for the 50/50. It will again go to the Kendall County Food Pantry.



Go all the way to the back and come in those doors. There are both a set of steps and a ramp for ease of entry. If you come in the front, there is an elevator available.

### PRESIDENT'S REPORT CORNER

Hello KRTA members,

Sadly, the board accepted President Jan Cairns' letter of resignation at the November 14 board meeting. We were sad to have her leave; but, understand her reasons and wish her well.

We need someone to step up and be nominated for President! The President's position is up for election this year and needs to be filled. No, the vice president does not succeed to the presidency. Our treasurer, Kyle Price was nominated and will be voted upon at the December luncheon.

In October, we lost one of our own. Identa Austin, less than a month shy of her 100<sup>th</sup> birthday died. She was a teacher in the Yorkville School District and past president of KRTA. Through the Moler-Austin scholarship, she supported education majors. I knew her as a very active lady and a hard worker. Identa, we will miss you.

After just coming from the State sponsored insurance seminar, I **highly** recommend that you **read and heed** Sid's writing on insurance in the Legislative section.



On a lighter note, we are going to meet at Timber Creek for our December meeting. We look forward to hearing the Plano Madrigals. Also, Plano retired teachers were enjoying themselves at the luncheon.

I look forward to seeing you at Timber Creek and wishing you a **JOYOUSLY HAPPY HOLIDAYS**. For those not able to

make it, please accept my wishing you a **JOYOUSLY HAPPY HOLIDAYS** in this newsletter.

Janet Reardon, President Pro Tem.

## SECRETARY'S REPORT

### MINUTES FOR THE KRTA UNIT MEETING September 13, 2013

The KRTA meeting and luncheon was called to order by President Jan Cairns at 12:30. The Pledge of Allegiance was recited. The luncheon was served. One hundred members were in attendance.

At 1:10, the business meeting was conducted. The minutes and treasurer's report of June 13 were approved. Two new members were introduced by Craig Weber – Stacy Shute and Peg Schulte. The 50/50 donation was collected for the Kendall County Food Pantry. Jim Hissong told us that \$256 was collected. Sue Ahuja was the lucky member to receive \$128!

President Jan Cairns presented to the membership the need to nominate someone for the KRTA President's position which is up January 2014. Jan asked for nominations from the floor. There were none. Jan asked members to contact her or Sid Simmons with nominations before the December membership meeting. Kyle Price, present KRTA treasurer, has been nominated for a second term as treasurer, and he has accepted. Membership will vote on the treasurer and president nominees at the December meeting.



At 1:20, Gary Elman, President of IRTA, spoke to the membership of the understanding he had about the changes coming in TRS retirement insurance for members 65 and older as of February, 2014. The current insurance plan will be **replaced** by the Illinois Medicare Advantage Plan. Qualified members will have two options: (1) choose to leave the TRIP plan & therefore use their Federal Medicare/ selected supplemental insurance plan or (2) choose to join the Illinois Medicare Advantage Plan from which they would select one of the state's choices of HMO's or the PPO. Two "disadvantages" of this TRIP plan are (1) possibly no prescription "donuthole" coverage and (2) if a member elects not to participate in the Illinois Medicare Advantage plan, they can never return to a TRIP plan in the future. In addition, his take on the pension bill committee negotiations was support for COLA reduction of ½ of 3% not

compounded and/or initial freezing of COLA in 2014. But, he thought, given the politics, the work on a bill would not conclude so as to interfere with the 2014 COLA 3% compounded raise.

The meeting was concluded at 2:15.

Respectfully submitted, Pat Johnson, Secretary

## COMMUNITY PARTICIPATION

At the September meeting, we received \$128 from the 50/50 drawing. This was donated to the Kendall County Food Pantry.

At our December meeting we will again be collecting socks and underwear (or any clothing items you wish to give) for the Kendall County Food Pantry. Please remember to choose appropriate sizes and styles if you buy for high school age students. Of course, money is always acceptable and I will gladly do the shopping for such items.

This is a great opportunity to help make a better Christmas for some children less fortunate.

Alimae Persons, Community Participation Chair

## Happy Birthday!!

The following members are celebrating their birthdays. **Happy Birthday** to all of you--and may you have many more!

### JANUARY

Theresa Wiedman 1/6  
Marianne Rollins 1/11  
Mary Lee Snyder 1/23  
Sigrid Hagen 1/24  
Margaret Kratzer 1/28

### FEBRUARY

Jan Cairns 2/1  
Melody Watson 2/4  
Craig Weber 2/7  
Linda Gates 2/11  
Diane Gross 2/12  
Judi Christiansen 2/26



If you did not see your name in the birthday recognition for this quarter and wish to be honored, please let me (Janet Reardon) have your birth month and day by e-mail: [janetreardon44@sbcglobal.net](mailto:janetreardon44@sbcglobal.net). If you notice any errors, please let me know as well.

**E-MAILS:** I am happy to state that we currently have 122 e-mail members. If you would like to join us, please let me know. You may do so by e-mailing me, Janet Reardon, at [janetreardon44@sbcglobal.net](mailto:janetreardon44@sbcglobal.net). After receiving your e-mail, I will gladly put you on our list. You will receive the newsletter in two formats: by Word 97 – 2003 and PDF file—choose the one that works for you. I look forward to putting your name on this list.

## TREASURER'S REPORT

|                                |                              |            |                   |
|--------------------------------|------------------------------|------------|-------------------|
| OPENING BALANCE – 6/25/13      |                              |            | <u>\$2,392.64</u> |
| RECEIPTS                       | Meal Payments                | \$1,230.00 |                   |
|                                | Replace Lunch Change         | \$200.00   |                   |
|                                | Dues                         | \$1,335.00 |                   |
| TOTAL RECEIPTS                 |                              |            | <u>\$2,765.00</u> |
|                                | Total Available Funds        |            | \$5,157.64        |
| EXPENSES                       | Lunch Change                 | \$200.00   |                   |
|                                | Meals – Whitetail Ridge Golf | \$1,170.00 |                   |
|                                | J. Reardon (Newsletter)      | \$100.28   |                   |
| TOTAL EXPENSES                 |                              |            | <u>\$1,470.28</u> |
| RECONCILED BALANCE –11/14/2013 |                              |            | <u>\$3,687.36</u> |
| Kyle Price, Treasurer          |                              |            |                   |

## LEGISLATIVE REPORT

Are you age 65 or older? Are you on Federal Medicare? Do you have State Retired Teacher insurance (TRIP - CIGNA - HUMANA - HMO's)?

If you answered 'yes' to all of these questions, then you are facing **big insurance changes!** You are going to be asked to choose a state sponsored Medicare Advantage plan. The federal Medicare plan subsidized with a Blue Cross-Blue Shield or Cigna supplemental plan is **no more** as of Feb. 1, 2014.

I will say it again. You need to make an 'irrevocable' insurance **decision by December 13, 2013**, just a couple of weeks away. I say "irrevocable" because, if you choose not to participate in the state sponsored Medicare Advantage plan, you will **not be able to re-enroll in the TRIP program in the future**. Remember, if your Open Enrollment Form is not **postmarked** by December 13, 2013, medical and prescription drug coverage for you and your enrolled dependents **will end January 31, 2014**.

In Kendall County, the three plans approved by the Total Retiree Advantage Illinois (TRAIL) program are (1) United Healthcare Medicare Advantage PPO; (2) Coventry Advantra Medicare Advantage HMO; and (3) Humana Medicare Advantage Health Plan HMO. **You must enroll in one of the new Medicare Advantage plans by December 13, 2013**. You will remain enrolled in your current TRIP plan through January 31, 2014. When you enroll in one of the Medicare Advantage plans, you will receive your new ID card (only one for everything) in late January. However, please keep your Federal Medicare card. Do not destroy it. **But you will only need to carry on your person your new Medicare Advantage card.**

The only state sponsored insurance seminar left to attend in our area is slated for **Monday, Dec. 2** at the Aurora Library Branch, 555 S. Eola Road, Aurora (close to Waubonsie Valley High School). The session is scheduled for 9:30 am with a repeat session at 1:30 pm.

Your TRIP Medicare Advantage announced monthly premiums are: United Healthcare MA PPO \$47.56; Coventry Advantra MA-HMO \$35.36; and Humana Health Plan MA-HMO \$55.34. These rates are in addition to your Federal Medicare premium which will be paid by Social Security directly to the insurance provider. If all of this information is 'new to you,' **email** me .at: [sidoswego@aol.com](mailto:sidoswego@aol.com); or, if you know of a retired teacher(s) living alone, has no computer savvy, living in a care facility, living with adult children, low or slow information, etc. please reach out and make sure they know about the insurance changes! If they miss returning the CMS insurance form by December 13, 2013, that retired teacher will lose their state subsidized insurance forever. **Please reach out to them.**

Rumor has it that the General Assembly's 'Conference Committee on Pensions' (made up of 10 state legislators) will be ready to report on their **pension "reform" plan** in December. The members of Governor Quinn's committee are still keeping the exact nature of their pension plan secret but we know 3 things:

- (1) The **Pension Vote** will take place during a "Special Pension Legislation Session" called for December 3, 4, and 5;
- (2) It may not affect active teachers pensions but it will propose to cut retired teacher cost of living (COLA) increases; and
- (3) The reform plan will propose impairing or diminishing our benefits that are guaranteed by the Illinois Constitution.

Once again I am asking you to contact a legislator(s) to please vote 'NO' on any plan that would diminish or impair the benefits of retired and active teachers. A sample letter might look like this:

Dear Senator (or Representative) \_\_\_\_\_ :

I am a retired teacher who is deeply concerned about the "Special Pension Legislation" session set for the week of December 2. I rely on my COLA to keep up with inflation. I, like all of the retired teachers, have always paid what I owed whether it be for my pension (TRS), insurance, federal taxes, union dues, state services, etc. I have done my share over the years and now it is your job to protect my investment and loyalty. Please be reminded that there are thousands of retired teachers who **always vote**; and we have many friends and family members. Please make the right decision and vote "NO" on any plan that would diminish or impair the benefits of retired and active teachers.

Sincerely,  
Your Name

**We have only 2 weeks to contact our state legislators. Act now!** Sid Simmons, Legislative Chair

## MEMBERSHIP

### Kendall County Retired Teachers Unit 10 Membership: December, 2011

**Membership Report:** Welcome to our new members who joined in September. They are:

|  |  |   |
|--|--|---|
| Peg Schulte<br>126 Boulder Hill Pass<br>Montgomery, IL 60538 | Stacy Shute<br>112 West Pleasantview Drive<br>Oswego, IL 60543 | Craig and Melody Watson<br>202 Northhampton Drive<br>Oswego, IL 60543 |
|--|--|---|

You may continue to pay your 2014 membership dues any time. You can pay at the next meeting or mail it to Craig Weber or Linda Adkins. Their addresses are on the enrolment form provided in the newsletter.

Your Membership Team: Craig Weber and Linda Adkins

**Important Directory Information:** Has your name, address, telephone number, e-mail or any other directory information changed this year? If so, please notify one or your membership team (Ruth Agesen and Linda Adkins) and Janelle Burd, our directory chairman, by December 15!!!

### IN MEMORIUM

Identa Austin November, 1913 – October, 2013  
Taught in Yorkville School District  
KRTA President 1984 - 1985

### Renew your KRTA Membership for 2014...

**Just complete the form below, enclose a check for \$15, and return to one of the membership co-chairpersons below. You can also pay your 2014 membership at the December 12<sup>th</sup> Luncheon Meetings. Please encourage other retirees to join our wonderful organization!**

**KRTA membership committee co-chairpersons:**

|  |  |
|--|--|
| Linda Adkins 630-554-8788<br>303 Edgebrook Ct.<br>Oswego, IL 60543 | Craig Weber 630-688-7980<br>584 Sudbury Circle<br>Oswego, IL 60543 |
|--|--|

**Local Unit Membership Form for Regular and Associate Members:**

IRTA Local Unit Name: **Kendall County Retired Teachers' Association**

Name: \_\_\_\_\_

Last

First

Middle

Address: \_\_\_\_\_

City: \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone: (        ) \_\_\_\_\_ Retirement Year: \_\_\_\_\_ District Retired From: \_\_\_\_\_

E-Mail: \_\_\_\_\_ Dues Paid: \$ \_\_\_\_\_ (\$15.)