

Important Telephone Numbers

Anthem Blue Cross/Blue Shield  
RIPEA Group Health Plan  
1-866-649-2041

Anthem Medicare Advantage Plan  
Current members: 1-833-848-8730  
More information: 1-833-848-8729

AMBA  
Dental/Vision/Long Term Care/Cancer/Whole Life/  
Medical Air Service Association  
1-800-258-7041

HEAR in America  
Hearing Plan  
1-800-286-6149

INPRS/PERF  
Retirement Checks & Benefits  
1-844-464-6777

Genworth  
Long Term Care  
1-765-265-5606

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Executive Director

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or visit our website:

[www.RIPEA.org](http://www.RIPEA.org)

The RIPEA office hours are:  
Monday through Friday,  
8 a.m. to 4 p.m.

Bruce Kimery  
Indianapolis

Patricia Miller  
Indianapolis

Marriette (Marty) Montgomery  
Indianapolis

Roger Parent  
South Bend

RIPEA

Retired Indiana Public Employees Association

Working for Your  
Retirement Today

August 2022



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# A Message from the Executive Director

Welcome to the August issue of the *Communicator*.


After having to cancel the annual convention in 2020 and 2021, we are grateful to gather at RIPEA’s 30th Annual Convention on Monday, September 12th at Primo Banquet & Conference Center in Indianapolis.

Once again, we are pleased to offer complimentary transportation to this year’s event. In prior years we offered free transportation from these locations: South Bend, Clarksville, Muncie, Kokomo, Fort Wayne, and Gary. However, for this year’s Convention, RIPEA will provide free transportation from any location that can guarantee a minimum of 25 riders!

By joining us, you’ll hear presentations on some of the most pressing issues facing seniors today. And you’ll also get a great lunch! What better way to learn about the available opportunities to PERF retirees than to attend this special day. Please look through this information, including registration.

- Two items to consider:
- The meeting room is large, so it can sometimes be a little chilly. Bring a sweater if you’d like.
  - Masks are not required; however, feel free to wear one if you prefer.

Please let us know if you have any questions or concerns by calling the RIPEA office at (800) 345-9214.

Sincerely,  


**Bill Murphy, Executive Director**

# RIPEA 30<sup>th</sup> Annual Convention Agenda

September 12, 2022, at Primo Banquet & Conference Center in Indianapolis. Registration form included in this newsletter.

- 9:00 A.M.**  
- Registration
- 10:00 A.M.**  
- Presentation of Colors  
- Indiana State Police Color Guard  
- David Harris Singing of God Bless America and our National Anthem  
- Pledge of Allegiance
- 10:05 A.M.**  
- Welcome & Introductions  
- Roger Parent, RIPEA Board President
- 10:15 A.M.**  
- RIPEA Year in Review  
- Bill Murphy, Executive Director
- 10:25 A.M.**  
- RIPEA’s 3-5 Year Strategic Plan  
- Bruce Kimery, RIPEA Board Member
- 10:45 A.M.**  
- 2021 & 2022 Legislative Review  
- Joe Loftus, Lobbyist
- 11:45 A.M.**  
- RIPEA Foundation  
- Marriette Montgomery, RIPEA Foundation Chair
- NOON**  
- Lunch served & opportunity to visit with vendors
- 1:15 P.M.**  
- Elvis Impersonator  
- Bruce Borders, King of the Capitol
- 1:35 P.M.**  
- RIPEA’s Supplemental Health Insurance Plans, Medicare Advantage Plans  
- Jim Bengé, Insurance Specialist
- 2:00 P.M.**  
- President Benjamin Harrison Biography  
- Charles A. Hyde, President & CEO
- 2:30 P.M.**  
- Door prizes
- 3:00 P.M.**  
- Adjournment

# Why I Donate to the RIPEA Foundation

On behalf of the RIPEA Foundation Board Members, we would like to thank our membership, board members, and special donors for your donations and generosity to the Foundation. This year we were able to pay over \$57,000 in grants. This amount was awarded to eligible RIPEA members who are facing financial difficulties. Your acts of kindness truly made a difference, and we thank you for another successful year.

As Chair of the RIPEA Foundation Board, I donate to the Foundation for the following reasons:

- To encourage, uplift, support and serve our membership
- To give hope and help to our members who are experiencing financial hardships
- To help increase the yearly Foundation donations
- To fulfill the mission and purpose of the RIPEA Foundation

The RIPEA Foundation is mission-driven, because our purpose is “to serve Indiana’s Active and Retired Public Employees through gifts used as needed to protect their quality of life.”

Please join us on our mission and vision for the RIPEA Foundation.

Submitted by:  
Marriette “Marty” Montgomery  
Chair of the RIPEA Foundation Board

As a member of the Foundation Board, each year I read many heart-wrenching applications for help from our RIPEA brothers and sisters. Some of our members (sadly, more than you think) receive less than \$1,000 a month. I wish we could help each person who applies for a RIPEA Foundation grant, but right now, that is just not possible. However with your support, we can work together to make this goal a reality and help more of our fellow PERF retirees.

Submitted by:  
Cleo Duncan  
RIPEA Foundation Board Member

# What's All The Fuss About Crypto?

Frankly, people of our generation have probably heard lots of talk about crypto (which is short for cryptocurrency), but most of us are not quite sure what it is, let alone whether we should invest in it! So, let's go over a few important facts about crypto.

Crypto is a generic term that refers to digitized money. Without getting too far into the details, it relies on technology to create and store it, which limits its existence. That's part of what gives it value.

The benefits of crypto include the ability to buy and sell things without regard to the value of the U.S. dollar or other international standards, such as the Euro. But, right now, very little purchasing is done with crypto; instead, it is much more popular as an investment.

There are many different cryptocurrencies, with Bitcoin tending to be the most well-known. There is no government sponsoring crypto, and no single preferred crypto type exists.

On the downside, because crypto is anonymous, it is also preferred by those making sales and purchases of illegal substances, products, and services.

With that in mind, how is crypto viewed as an investment?

First, remember that crypto isn't tied to anything or any country. When you purchase a stock, you own a portion of that business's assets. But there is nothing underpinning crypto, so it could conceivably become completely worthless.

Second, in its short life, crypto has shown lots of volatility. For example, one Bitcoin was worth less than a penny in 2010, worth \$64,800 in April of 2021 and by June of this year, had lost over 65% of its April 2021 value, trading at \$22,601.

Because crypto is not secured by anything, because there is no preferred type, and due to its volatility, financial professionals consider crypto an aggressive investment (sometimes called an alternative investment) with considerable risk.

If you have your heart set on investing in crypto, only a percentage of your assets can tolerate the high potential for losses which should be considered if you decide to invest in it.

Tom Faulconer, JD, CFP®  
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*The opinions contained herein are not intended to be investment advice or a solicitation to buy or sell any securities. Archer Investment Corporation manages The Archer Funds. You should carefully consider the investment objectives, potential risks, management fees, and charges and expenses of the Fund before investing. The Fund's prospectus contains this and other information about the Fund, and should be read carefully before investing. You may obtain a current copy of the Fund's prospectus by calling 800-581-1780 or visit [www.thearcherfunds.com](http://www.thearcherfunds.com). Past performance is not a guarantee of future results. The investment return and principal value of an investment in the Fund will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. The Archer Funds are distributed by Arbor Court Capital, LLC, 8000 Town Centre Drive, Suite 400, Broadview Heights, OH 44147 Member FINRA.*

## Indiana Representative and Mayor of Jasonville to entertain guests at this year's Convention with his Elvis impersonation



Bruce Borders is a Representative for the 45th District in the Indiana House of Representatives and a former mayor of Jasonville, Indiana. He's also a gifted Elvis impersonator nicknamed the King of the Capitol and he'll be entertaining guests at this year's RIPEA Convention with his rendition of Elvis' biggest hits!

Bruce's talents fit RIPEA's 30th Annual Convention 1950's theme perfectly. Do you remember some of the best movies from this decade? Shane, Big Country, Father of the Bride and Bridge on the River Kwai come to mind.

We hope you can join us at this year's Convention on September 12<sup>th</sup> at Primo Banquet & Conference Center in Indianapolis. We're thrilled to welcome the King of the Capitol and can't wait to share memories and experience the fun with you!

## Vendors for the 2022 RIPEA Annual Convention

We are pleased to announce the following vendors will be a part of this year's Annual Convention.

- Applegate & Dillman Elder Law
- Anthem Insurance
- AMBA (Association Benefits Advisors)
- Best Buy Geek Squad
- CICOA – Aging and In-Home Solutions
- Crown Hill Cemetery
- Hallmark Home Mortgage
- Indiana Public Retirement Systems (INPRS)
- Still Waters Adult Daycare Center
- St. Vincent Therapeutic Services



The Indiana Public Retirement System, commonly referred to as INPRS, originated in 2011 when the Indiana General Assembly integrated the state's two largest public retirement plans. Those two plans are the Public Employees' Retirement Fund (PERF) and the Indiana State Teachers' Retirement Fund (TRF). Today, INPRS manages eight defined benefit (DB) retirement plans, serving more than 208,000 active members and approximately 160,000 benefit recipients, and operates a \$36.9 billion portfolio.

INPRS supports members during their retirement years by developing engaging educational materials, offering group meetings, providing dynamic account statements, and more. To view resources available to you, visit <https://bit.ly/INPRSRetiredMemberResources> and publications at <https://bit.ly/INPRSNewsletters>. You can also watch this YouTube video at <https://bit.ly/Who-Is-INPRS> to learn more. Questions about INPRS? Call 844-GO-INPRS.





# Supporting Loved Ones Suffering from PTSD

## How to Support Loved Ones Suffering from PTSD

It's important to bring awareness to PTSD as many people suffer from this treatable condition and don't seek help due to the stigma surrounding mental health conditions.

Although it may be difficult for families to fully understand what their loved ones are going through, the best thing you can do for those experiencing PTSD is to listen as well as encourage them to seek professional help.

If someone confides in you about their PTSD, it's better to acknowledge and validate their experience rather than say nothing. Let them know what they're feeling is not a sign of weakness, and that help is available. If your family member or friend is scared or hesitant to get help, offer to go with them to get started. Other ways you can provide support is assist them in researching various treatment options and attending treatment with them.

## What to do When Someone with PTSD Pushes You Away

When we see someone we care about struggling, it's natural for us to want to help. However, sometimes that help isn't always welcomed by the other person.

If a loved one is showing signs of avoidance or pushes you away, it's important to give them time. While it's hard to see them experiencing this, it's essential to be patient and be there for them in ways that can help them continue everyday activities. For example, asking if there's anything you can do to help, such as going to the grocery or cooking a meal for them may be the best thing you can do for them in that moment.

It's also important to remember that it will often be their choice on when and where they seek treatment. Forcing this on someone can lead to resentment and distrust. It may even spark an argument that could leave you both hurt in the end. Gently encouraging them to continue

going to therapy once they have started care is important. Acknowledge or celebrate the achievements they make.

Don't pressure them to talk about their experience or what they discussed in their therapy sessions. It's their choice regarding if, when, or what they will share with you. Let them know you are there for them if they want to talk and even if they don't.

## Helpful PTSD Resources

The National Center for PTSD has information and videos to help you understand the treatment options available and help you choose the treatment that's right for you or a family member.

If you or a loved one is in a crisis, the following resources can help:

- Veterans Crisis Line 800.273.8255 (press 1)
- National Sexual Assault Hotline 800.656.HOPE (4673)
- National Alliance on Mental Illness (NAMI) Helpline 800.950.NAMI (6264)

*This article is provided by IU Health. More health and wellness articles can be found at [iuhealth.org/thrive](https://iuhealth.org/thrive).*

## RIPEA Appoints Dr. Robert N. Jackman to Board of Directors



During their June 1, 2022 meeting, the RIPEA Board of Directors voted unanimously to appoint Dr. Robert N. Jackman to a 4-year term on the RIPEA Board.

Dr. Jackman, a Purdue University School of Veterinary Medicine graduate, served in the Indiana State Senate from 1996 to 2008.

Viewed as a strong advocate of District 42, which includes Decatur, Fayette, Rush and Shelby counties, as well as portions of Franklin County, as an elected official, he focused on reducing America's, and by association Indiana's, dependence on foreign oil and sponsored bills promoting railways and mass transit.

Jackman also lobbied on behalf of Hoosier landowners, and fiercely protected their property rights. In 2008, he chose not to run for re-election, instead turning his focus and time toward family and health.

In addition to his legislative work, Dr. Jackman owns the Jackman Animal Clinic in Milroy, Indiana and received the Distinguished Alumni Award from Purdue School of Veterinary Science and Medicine in 2002.

The RIPEA Board of Directors is pleased to welcome Dr. Jackman to the Board. His legislative experience brings tremendous value as well as strengthens RIPEA's collective voice.

# SEPTEMBER 12, 2022

Primo Banquet & Conference Center  
2615 National Avenue, Indianapolis, 46227

Check a box if you wish to ride the bus. Locations must have 25 or more riders. Additional locations can be added.

☐ South Bend

☐ Kokomo

☐ Muncie

☐ Clarksville

☐ Fort Wayne

☐ Gary

☐ \_\_\_\_\_ (city)

NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

PHONE\_ (REQUIRED IF RIDING THE BUS) \_\_\_\_\_

REGISTRATION FEE TOTAL \$ \_\_\_\_\_ (\$12.00 FOR EACH ATTENDEE) \*

Please make check payable to: "RIPEA CONVENTION" and mail check and registration to:  
RIPEA, 2415 DIRECTORS ROW, SUITE M, INDIANAPOLIS, IN 46241 or pay online at:

[www.ripea.org](http://www.ripea.org) under Annual Convention.

\* You do not have to be a RIPEA member to attend.

If you register and are unable to attend your registration fee will be refunded.